

Line Servicing User Guide
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Line Servicing User Guide
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Oracle Financial Services Software Limited

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1. Navigation

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

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

Note

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

1.1 **Audience**

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

1.2 **Conventions Used**

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

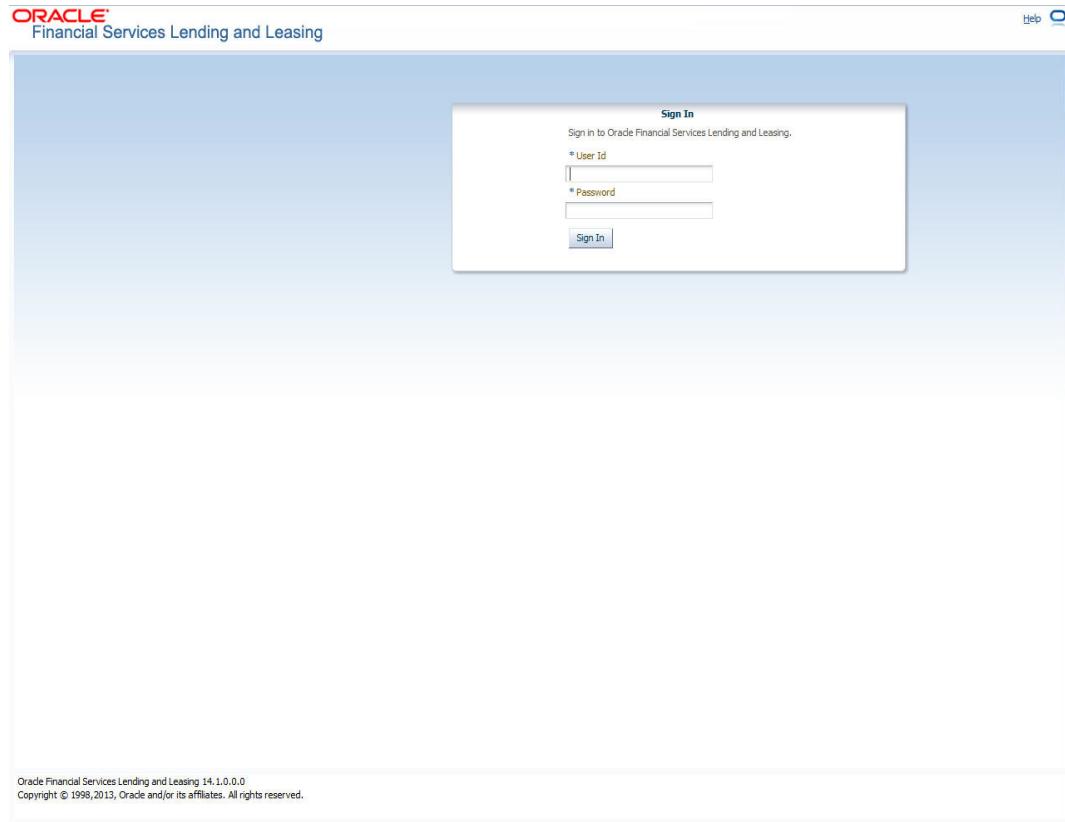
1.3 **Logging In**

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

Note

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

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



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

Note

Password field is case sensitive

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

1.4 Template and Navigation

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

- Home Page
- Screens

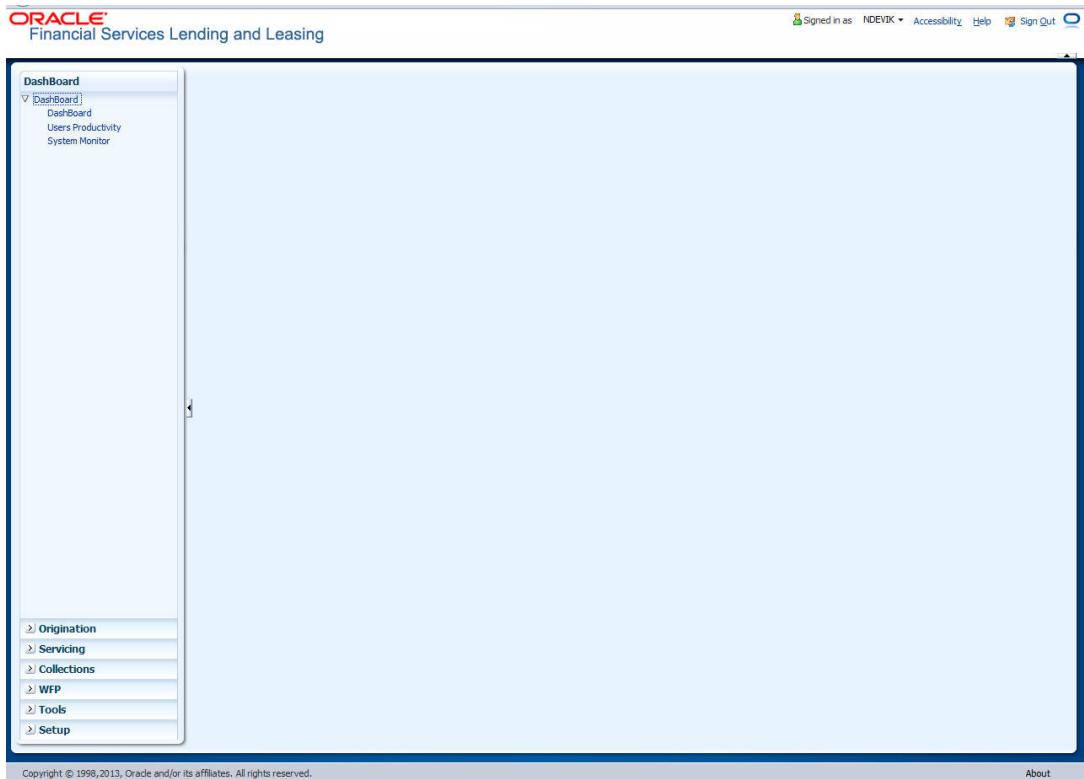
1.4.1 Home Page

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

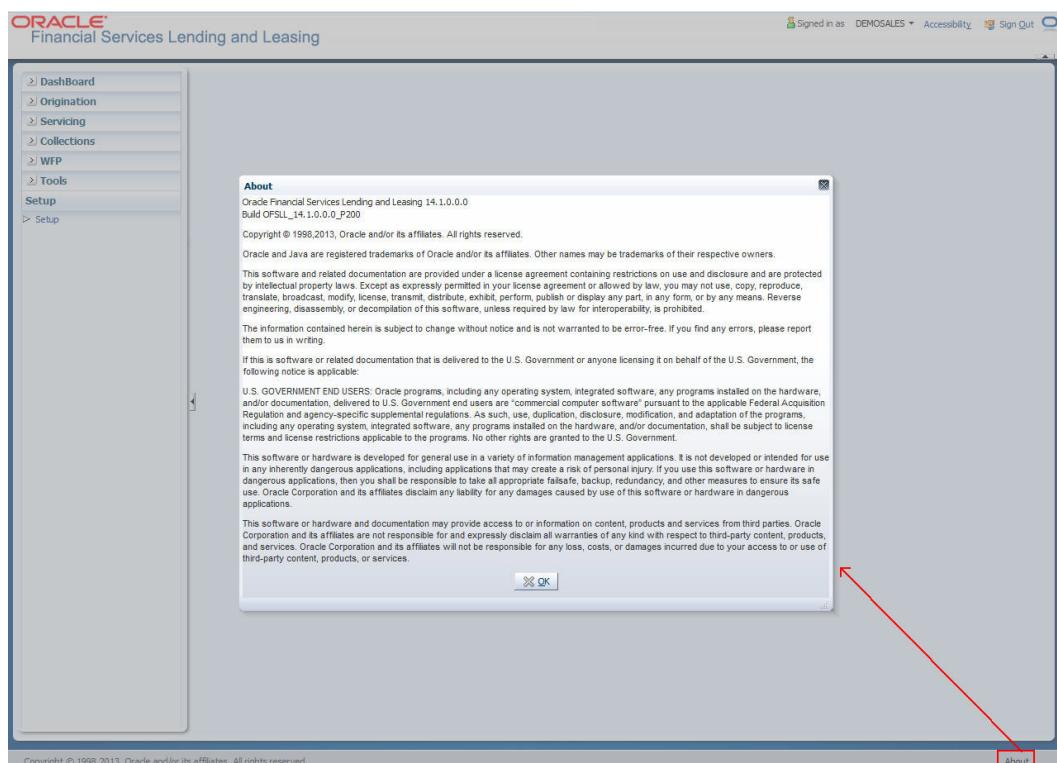
The Home page is split into three windows by vertical and horizontal splitters.

- Header
- Left Pane

- Right Pane/Work Area



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



Header

In the Header, the system displays:

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



- Change Password – Click to change the current password.

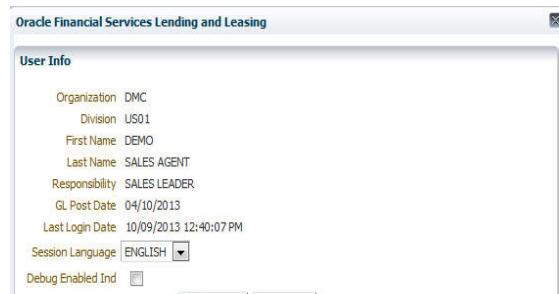


Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field.

Confirm the password specified in the **New Password** field.

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

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



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

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

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

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

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

Note

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

Left Window

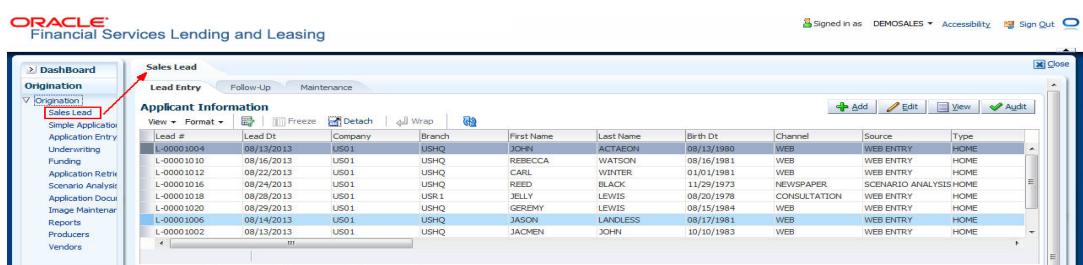
In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



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

Right Window

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



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

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

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

Right Splitter/Action Window

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

Origination Screens

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

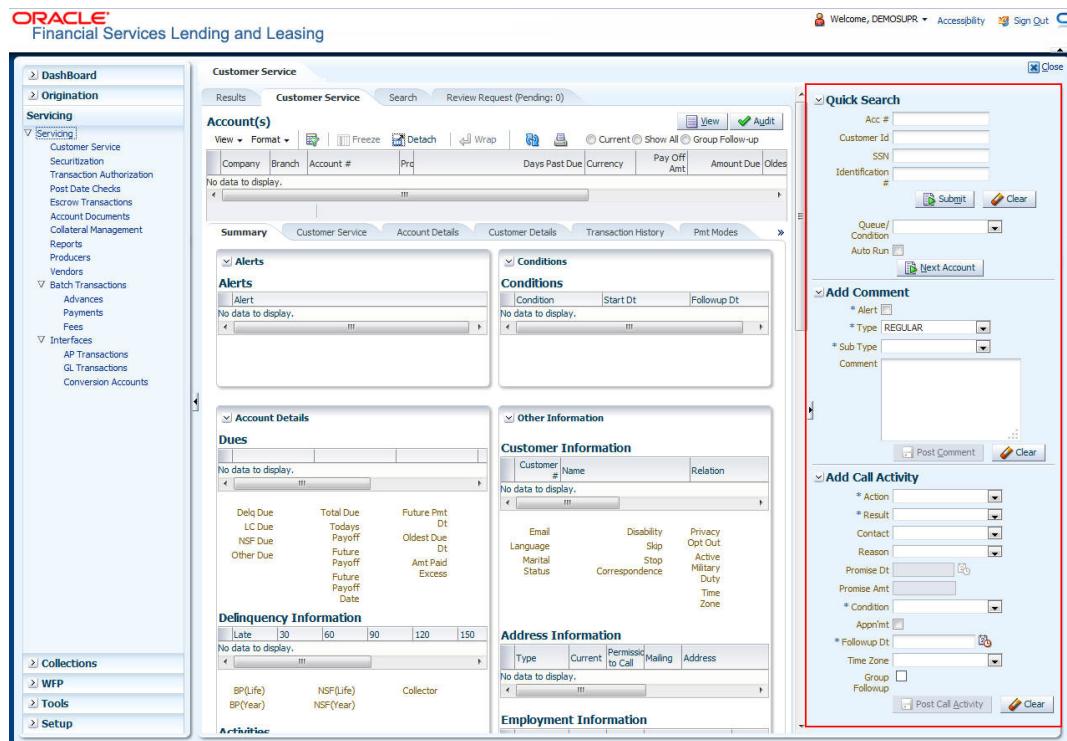
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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

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

Servicing and Collection Screens

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



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

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

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

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

Note

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

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Collection:

- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

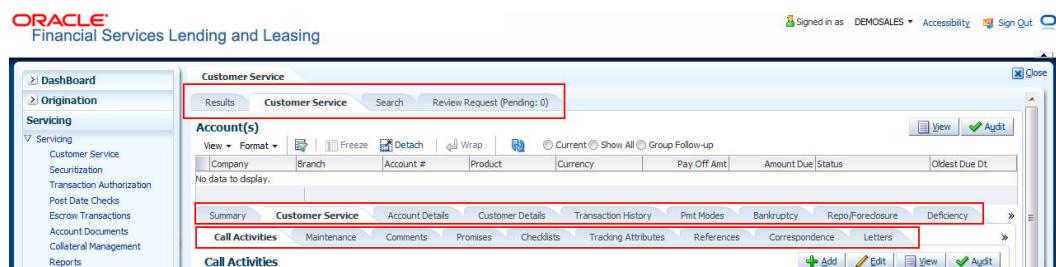
- Producers
- Credit Lines
- Units

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

1.4.2 Screens

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

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



Note

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

1.5 Common Operations

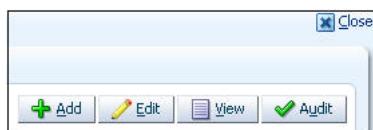
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

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

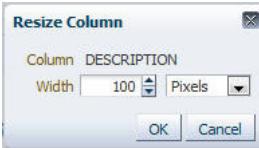
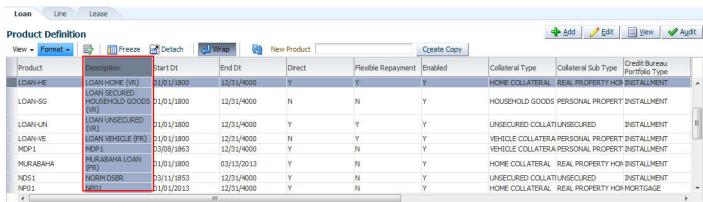
1.5.3 Personalization Options

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



The table below gives a snapshot of them:

Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> Customize columns you wish to view Sort the order of displayed data Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p>

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

Originator

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

Quick Search App # SSN Submit

Queue Next Application

New Application Open Application Unlock Application

Search View Format Freeze Detach Wrap View All

Detached Table

View Format Freeze Detach Wrap View All

Detached Table

Note

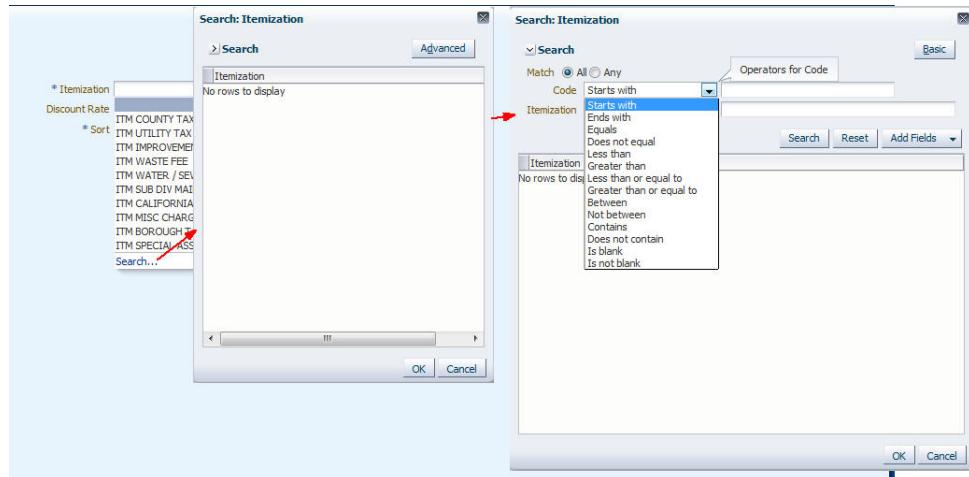
Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

Drop-down List

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

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

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



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

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

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

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

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

1.6 Keyboard Compatibility

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

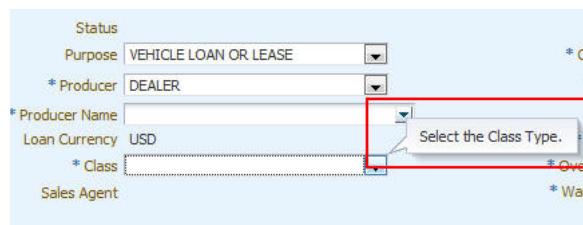
1. **Shift + Alt + mnemonic** to activate buttons on the screen. For example, to open 'Accessibility' window, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted,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

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

1.7 Tool Tips

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

1.8 Accessibility



1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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

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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

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

1.8.3.2 Keyboard Compatibility

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

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

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

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

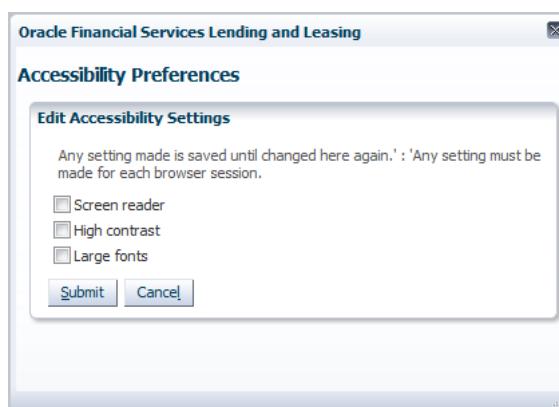
Shortcut	Action
Ctrl++	To increase zoom level.
Ctrl+-	To decrease zoom level.
Ctrl+0	To set zoom level to default level.

1.8.4 Setting up Accessibility Preferences

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

To edit accessibility settings

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



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

Note

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

2. Dashboards

2.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

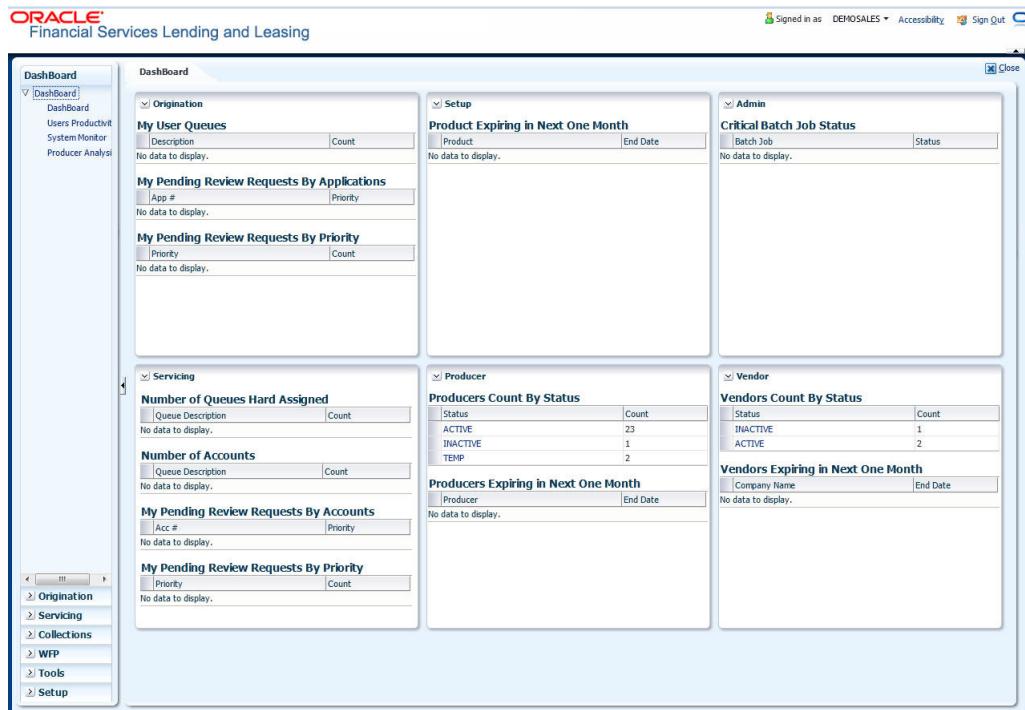
2.2 Dashboards

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

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

Navigating to Dashboards

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



Features

The following are the features of Dashboard:

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

Example

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

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

2.3 User Productivity

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

Note

The system updates this display only form every day.

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

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue.
- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

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

Navigating to User Productivity Page

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

2.3.1 Viewing the Underwriting/Funding tasks

Daily tallies from the lease origination module appear on the pages opened from the following tabs on the User Productivity Screen:

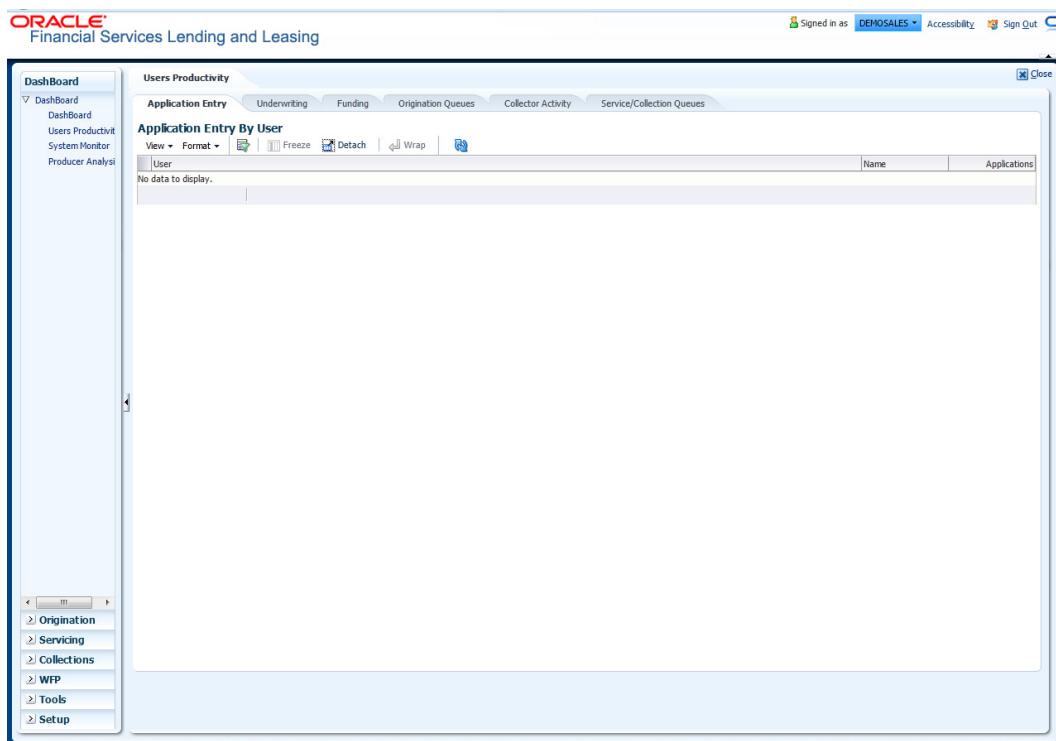
- Application Entry
- Underwriting
- Funding
- Queues Status

2.3.1.1 Application Entry

The Application Entry page displays the number of applications each user entered that day.

To use the Application Entry

1. Click **Dashboard** → **Dashboard** → **User Productivity** → **Application Entry**.
2. In the **Application Entry by User** section, you can view the following information.



A brief description of the fields is given below:

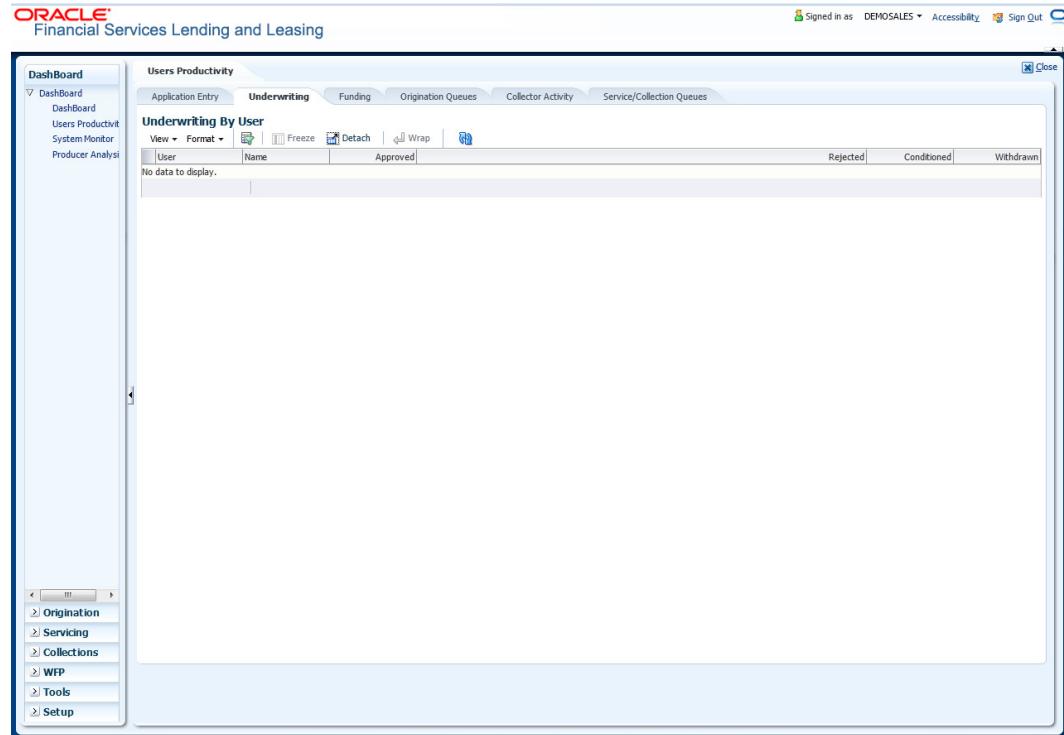
Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Applications	Displays the number of applications entered.

2.3.1.2 Underwriting

The Underwriting tab displays the number of applications that were approved, rejected, conditioned, or withdrawn by each user that day.

To view the Underwriting

1. Click Dashboard → Dashboard → User Productivity → Underwriting.



2. In the Underwriting By User section, you can view the following information.

A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Approved	Displays the number of applications approved.
Rejected	Displays the number of applications rejected.
Conditioned	Displays the number of applications conditioned.
Withdrawn	Displays the number of applications withdrawn.

2.3.1.3 Funding

The Funding page displays the number of applications that each user either verified or funded that day.

To view the Funding

1. Click Dashboard → Dashboard → User Productivity → Funding.

2. In the **Funding By User** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Verified	Displays the number of applications verified.
Funded	Displays the number of applications funded.

2.3.1.4 Origination Queues

The Origination Queues page displays the number of applications worked by queue that day, as well as the users who worked the queue.

To view the Queues Status page

1. Click **Dashboard** → **Dashboard** → **User Productivity** → **Origination Queues** tab. The details are grouped into two:
 - Origination Queues
 - Users

2. In the **Origination Queues** section, you can view the following information.

A brief description of the fields is given below:

Field:	View this:
Company	Displays the company.
Branch	Displays the branch.
Queue Name	Displays the queue name.
Applications	Displays the number of applications in the queue.

3. In the **Users** section, you can view the User related information. A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.

- Collector Activity

2.3.1.5 Collector Activity

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

To use the Collector Activity

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

- Users
- Activity Details

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

A brief description of the fields is given below:

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

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

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

2.4 System Monitor

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

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

Navigating to System Monitor

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

2.4.1 Monitoring Batch Jobs

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

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

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

To Monitor Batch Job

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

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

A brief description of the fields is given below:

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

To resubmit a batch job set

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

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

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

A brief description of the fields is given below:

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

To resubmit a batch job

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

2.4.2 Monitoring Jobs

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

To Monitor Job Details

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

- Back Ground
- Credit Request

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

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

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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

2.4.3 Monitoring Services

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

To stop, start, or refresh a processing service

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Services**.

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

A brief description of the fields is given below:

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

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

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

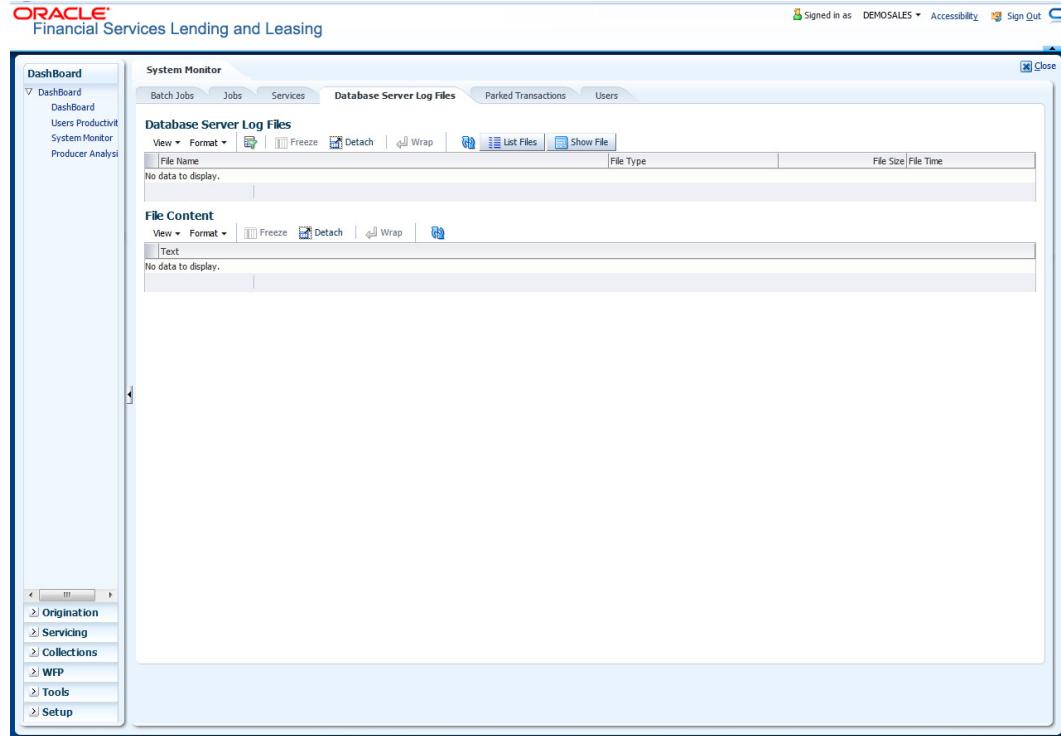
2.4.4 Data Server Log Files

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

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

To view a log file on the database server

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



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

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

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

2.4.5 Parked Transactions

Transactions which are posted when the end of the day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as “parked” transactions.

They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction page.

To Monitor parked transactions

1. Click Dashboard → Dashboard → System Monitor → Parked Transactions
2. In the page's View Last section, select the time frame of the contents of the Transaction Details section.

Date	Account # : Title	Transaction	Status	Monetary
08/22/2013	20130800010094:END MONTH	ACCOUNT NON PERF POSTED	Y	
08/22/2013	20130800010094:END MONTH	CHARGED OFF	POSTED	Y
08/23/2013	2013090001001:COLQU1 COLQU1	ADJUSTMENT TO PAY VOID		Y
08/23/2013	20130800010028:VALLISHAYEE SKANDA	CREDIT CARD PAYM	OPEN	N
08/26/2013	20130700010201:BACK DATE3 30	PAID OFF	OPEN	Y
08/27/2013	20130800010268:AGAIN RET	CUSTOMER NAME M	POSTED	N
09/05/2013	20130800010044:COLQU1 COLQU1	ACCOUNT CLOSE	VOID	Y
09/11/2013	20130600011010:JENA PRITAM	EXTENSION	OPEN	Y
09/11/2013	20130800010797:FILE PAYMENT ACH	NEW ACH MAINTENA	POSTED	N
09/11/2013	20130600011060:JENA PRITAM	BORROWER ON MILI	POSTED	Y

A brief description of the fields is given below:

Select:	System Displays:
1 Day	All parked transaction from the last one-day.
2 Days	All parked transaction from the last two days.
5 Days	All parked transaction from the five days.
All Days	All parked transactions.

3. If you select Failed in the View section, the system displays the failed transactions of the time frame you have selected.
4. In the Transaction Details section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.

A brief description of the fields is given below:

Field:	View this:
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.

Field:	View this:
Transaction	Displays the transaction
Status	Displays the status of the transaction
Monetary	Displays if the transaction is a monetary transaction or not.

5. In the **Transaction Results** section, view the results of the transaction in the Transaction Processing Details field.

2.4.6 Monitoring Users

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

To monitor users who have logged on to the system

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

User	User Name	Details	Login Date and Time	Logout Date and Time
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/25/2013 09:55:33	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 07:10:33	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 06:52:57	12/31/4000 12:00:00
PHACHODA	PHANINDRA CHODA	10.184.132.155	10/24/2013 05:33:28	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 04:21:31	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 03:52:05	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 03:49:12	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 03:47:12	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:52:19	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:36:00	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:17:41	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 02:11:41	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:58:17	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:41:35	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:39:55	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 01:41:19	12/31/4000 12:00:00
PRIJNA	PRIYAM JENA	10.184.132.155	10/24/2013 12:43:51	12/31/4000 12:00:00
VSENTHIL	SENTHIL V	10.184.132.155	10/24/2013 12:41:36	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 12:29:07	12/31/4000 12:00:00
DEMO SALES	DEMO SALES AGENT	10.184.132.155	10/24/2013 12:15:03	12/31/4000 12:00:00

A brief description of the fields is given below:

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

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

2.5 Producer Analysis

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

Navigating to Producer Analysis

Click Dashboard → Dashboard → Producer Analysis.

Recent Activity

Last Funded	Approved	Funded	Comments
08/31/2015	3	0	0

Recently Approved Applications

Applicant Name	Application #	Amt	Collateral Desc
ADAM JOHN	0000001078	12,000.00	2014 CS CSD
LUCKY MASERATI	0000001141	100,000.00	2013 NISSAN MICRA 1.2 MT
ADAM JOHN	0000001077	3,600,000.00	2015 BENZ BENZ

Recently Funded Applications

Applicant Name	Application #	Amt	Collateral Desc
			No data to display.

Recent Comments

Date	Comment Desc
	No data to display.

2.5.1 Select Criteria

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

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

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

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

2.5.2 Producers

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

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

2.5.2.1 Activity Tab

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

Recent Activity

This section displays the following information:

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

Recently Approved Applications

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

Recently Funded Applications

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

Recent Comments

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

2.5.2.2 Volume Tab

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

Volume Metrics

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

The table in volume metrics section displays the following details:

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

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

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

2.5.2.3 Mix Tab

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

Mix of Business

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

The table in volume metrics section displays the following details:

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

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

2.5.3 Territories

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

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

2.5.3.1 Portfolio

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

Portfolio Information

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

The table in Portfolio Information section displays the following details:

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

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

2.5.3.2 Volume

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

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

2.5.3.3 Mix

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

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

2.5.3.4 Ratios

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

Ratios

The table in ratios metrics section displays the following details:

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

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

2.5.3.5 Producers

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

Producer Metrics

The table in producer metrics section displays the following details:

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

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

3. Customer Service

3.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNNN = serial number

X = check digit

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

3.1.1 Quick Search section

Conditions and Queues

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

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

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

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

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

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

3.2 **Customer Service screen**

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

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

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

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

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

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

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

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

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

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

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

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

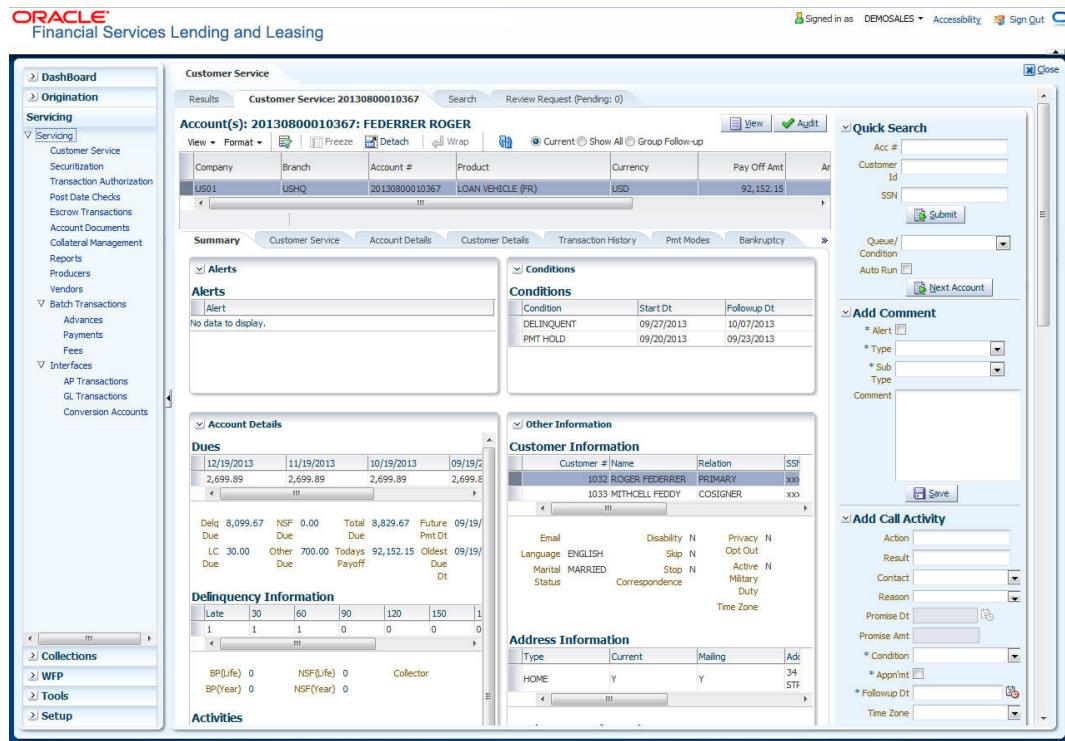
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar indicates the user is signed in as DEMOSALES. The left sidebar contains a navigation menu with categories such as Dashboard, Origination, Servicing, and various transaction and document management options. The main content area is titled 'Customer Service' and shows account details for account number 20130800010367, which is associated with 'FEDERRER ROGER'. The 'Customer Information' section shows the primary customer as '1032 FEDERRER, ROGER' and a cosigner as '1033 MITCHELL FEDDY'. The 'Add Comment' section on the right is expanded, showing fields for 'Type' (Alert), 'Sub Type' (PMT HOLD), and a comment area. Other sections visible include 'Alerts', 'Conditions', 'Dues', 'Delinquency Information', and 'Address Information'.

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

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

3.3 Customer Service screen's Summary tab

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



Alerts section

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

Conditions section

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

Dues section

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

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

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

Delinquency Information Section

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

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

Activities Section

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

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

Note

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

Due Date Change Section

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

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

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

Extensions section

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

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

Customer Information section

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

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

Customer Details section

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

Address Information section

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

Employment Information section

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

Collateral Information section

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

In this field:	View this:

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

Service tab

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

3.3.1 Call Activities sub tab

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

Note

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

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

3.3.1.1 Recording a Call Activity

To record a call activity

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Customer Service' with account number '20130800011076'. The left sidebar has a tree structure with 'Customer Service' selected. The main content area has tabs: 'Customer Service', 'Call Activities' (which is active and highlighted in blue), 'Maintenance', 'Comments', 'Promises', 'Checklists', 'Tracking Attributes', 'References', 'Correspondence', 'Letters', and 'Document Tracking'. Below the tabs is a table for 'Call Activities' with columns: Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, and Time Zone. A message at the bottom of the table says 'No data to display.'.

3. You can complete the following optional fields:

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

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

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

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

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

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

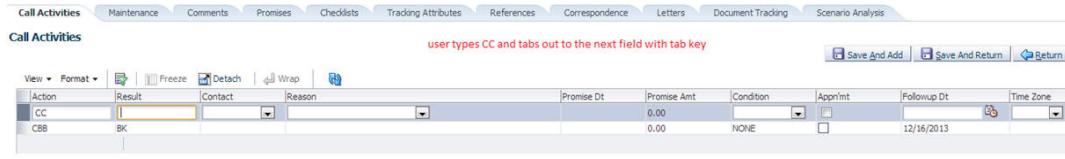
Input Text with Auto Suggest Behaviour

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



The screenshot shows the Oracle Customer Service interface with the 'Call Activities' tab selected. In the 'Action' field, the user has typed 'CC'. A dropdown menu is open, displaying three suggestions: 'CBB TELEPHONED COUNTER BUSINESS', 'CC CUSTOMER CALLED', and 'CR CHARGE-OFF REQUEST SUBMITTED'. The 'Promise Dt' field is set to 0.00, and the 'Followup Dt' field is set to 12/16/2013.

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



The screenshot shows the Oracle Customer Service interface with the 'Call Activities' tab selected. In the 'Action' field, the user has typed 'CC'. A dropdown menu is open, displaying two suggestions: 'CBB' and 'BKB'. A red box highlights the text 'user types CC and tabs out to the next field with tab key' located above the dropdown menu. The 'Promise Dt' field is set to 0.00, and the 'Followup Dt' field is set to 12/16/2013.

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



The screenshot shows the Oracle Customer Service interface with the 'Call Activities' tab selected. In the 'Action' field, the user has typed 'CD'. A dropdown menu is open, displaying two suggestions: 'CBB' and 'CD'. A red box highlights the error message 'Error: Invalid value: CD.' located above the dropdown menu. The 'Promise Dt' field is set to 0.00, and the 'Followup Dt' field is set to 12/16/2013.

3.3.1.2 Making an Appointment

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

Note

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

To make an appointment

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

Note

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

3.3.1.3 Canceling an Appointment

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

To cancel an appointment

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

3.3.1.4 Recording a Promise to Pay

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

To record a promise to pay

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

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

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

10. Click **Save**.

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

Note

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

3.3.1.5 Canceling a Promise to Pay

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

To cancel the existing promise to pay

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

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

3.3.1.6 Posting Offline Call Activities

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

To Post Offline Call Activities:

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

3.3.2 Maintenance sub tab

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

Monetary tasks

Line of Credit:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Payoff an account
- Charge-off an account
- Close an account
- Indicate a borrower as on or off active military duty
- Post a credit limit
- Activate, adjust, cancel, or waive a credit insurance disability
- Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
-

Note

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

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

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

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

:

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

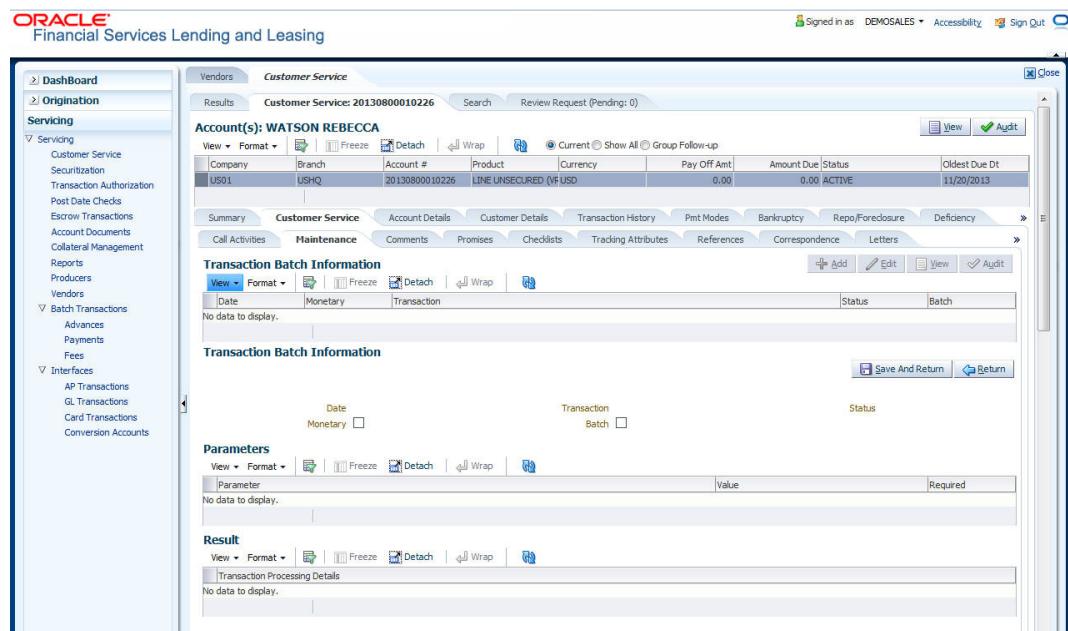
The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup codes. The system also enables you to cancel the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

3.3.2.1 Creating Monetary and Nonmonetary Transactions

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

To use the Maintenance page to complete monetary transaction

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



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

Note

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

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

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

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

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

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

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

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

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

3.3.3 Comments sub tab

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

3.3.3.1 Recording an Additional Comment

To record an additional comment

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The left sidebar has a tree view with nodes like Dashboard, Origination, Servicing, and various transaction types. The main window is titled 'Customer Service' with the account 'WATSON REBECCA'. The 'Comments' tab is selected in the ribbon. The 'Comments' table has the following data:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DEALER CALLED-PROMISE TO PAY-CONTACTED AUNT	DEMO SALES	10/14/2013 04:37:07 PM
<input type="checkbox"/>	REGULAR	CUSTOMER SERVICE	ABCD	DEMO SALES	10/14/2013 04:31:58 PM
<input type="checkbox"/>	SYSTEM GENERATED	LOAN ORIGINATION	CREDIT LINE REQUEST	DEMO SALES	10/14/2013 04:28:41 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNEC_DEC_FAX JOB REQUEST ID: 1111)	BHUVAN	08/20/2013 10:38:19 AM
<input checked="" type="checkbox"/>	REGULAR	LOAN ORIGINATION	CREDIT LINE REQUEST	BHUVAN	08/16/2013 10:38:55 AM

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

Note

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

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

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

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

Note

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

3.3.4 Promises sub tab

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

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

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

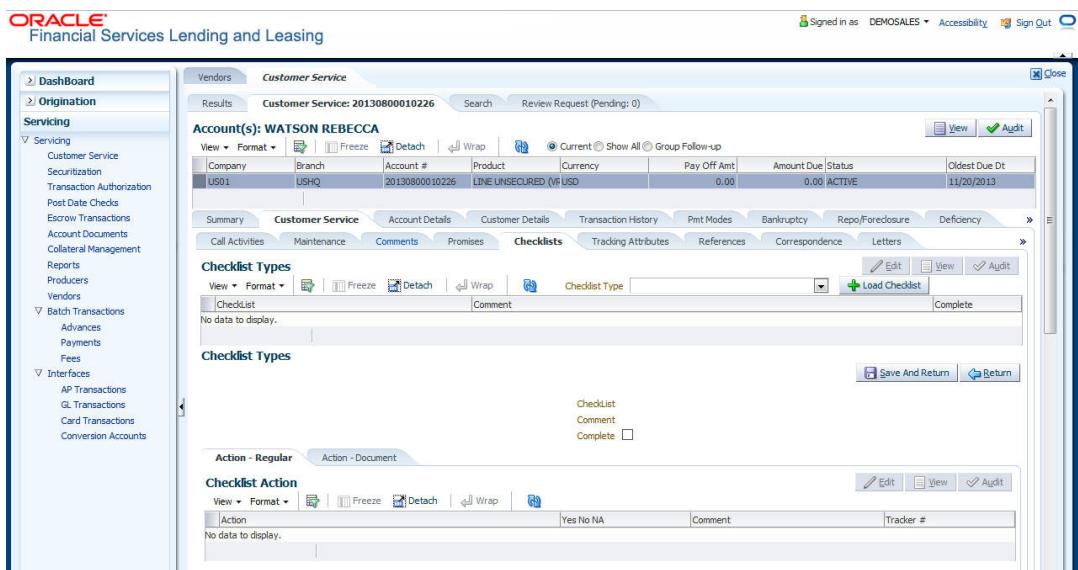
In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date the promise was made.
Taken By	The user who took the promise.
Taken Dt	The date the promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is a broken promise.
Cancelled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

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

3.3.4.1 Completing a Checklist for an Account

To complete a checklist for an account

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



The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', 'Sign Out', and a 'Close' button. The left sidebar contains links for Dashboard, Origination, Servicing (Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors), Batch Transactions (Advances, Payments, Fees), and Interfaces (AP Transactions, GL Transactions, Card Transactions, Conversion Accounts). The main content area is titled 'Customer Service' and shows 'Customer Service: 20130800010226'. It includes tabs for Vendors, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, and Deficiency. The 'Checklist' tab is selected. Below this, there are sections for 'Checklist Types' and 'Checklist Action'. The 'Checklist Types' section has a 'Comment' field and a 'Complete' checkbox. The 'Checklist Action' section has fields for 'Action', 'Yes No NA', 'Comment', and 'Tracker #'. The bottom of the screen shows a footer with the Oracle logo.

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

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

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

Note

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

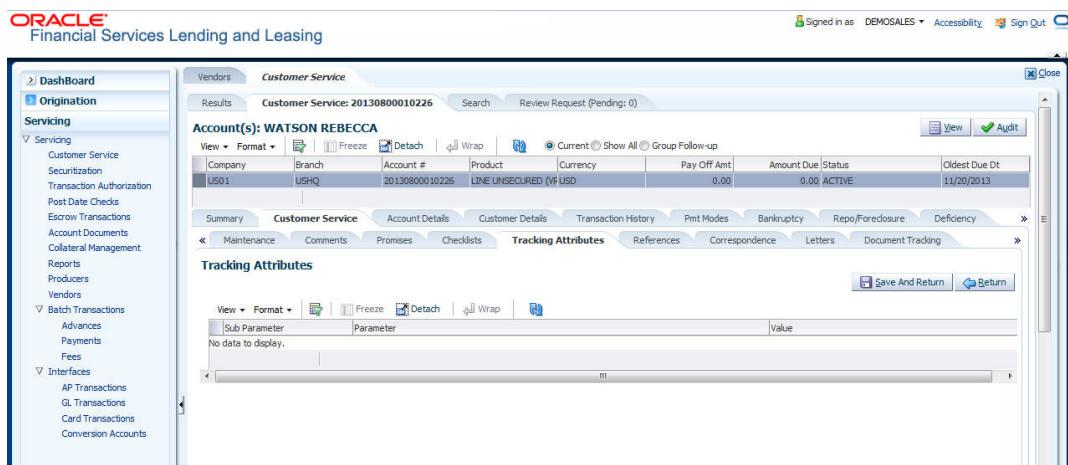
- Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

3.3.5 Tracking Attributes sub tab

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

To use the Customer Service screen's Tracking Attributes page

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



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

3.3.6 References sub tab

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

To use the Customer Service screen's References page

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Customer Service' with the account number 'Customer Service: 20120100010109' and the name 'GOMEZ CHRISTY / GOMEZ CHRISTY'. The left sidebar has a 'Collections' section with 'Origination' and 'Servicing' options. The main content area has tabs for 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', and 'Deficiency'. The 'Customer Service' tab is selected. Below it, the 'References' sub-tab is selected. A table shows existing references: 'FRIEND' with 'JACK L SIMON' from 'US'. Below the table, a form for adding a new reference is visible, with fields for Relationship, Name, Country, Address, Zip, City, State, Phone, Extn, and Comment. Buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' are at the bottom of the form.

Specify the following:..

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

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

3.3.7 Correspondence sub tab

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

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

To generate an ad hoc correspondence

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

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

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

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

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

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

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

In this field:	View this:
Document Id	The document Id.
Document	The document description.

In this field:	View this:
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected, indicates that Oracle Financial Services Lending and Leasing generated the document.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

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

Click **All** to view all elements in the correspondence.

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

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

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

The system displays a PDF of the ad hoc correspondence.

3.3.8 Letters sub tab

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

- PayOff quote letter
- PDC renewal letter

3.3.8.1 Servicing: Payoff Quote

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

To generate a payoff quote letter

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

3. On the **Letters** section, select **Payoff Quote Letter**.
4. Click **View Letter** to generate Payoff Quote Letter.

ORACLE®
Financial Services Lending and Leasing
Payoff Amount Letter

Phone:

Fax:

Date: 10/10/2013

Name:

Account number:

Collateral:

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

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

Sincerely,

3.3.8.2 Servicing: Rate Change Intimation Letter

For line of credits with interest rates based on index- it is standard practice to inform the borrower about upcoming interest rate changes due to a change in the rate index. Oracle Financial Services Lending and Leasing can print pre-rate change intimation letters both automatically and manually. The Rate Change Intimation letter informs borrowers that their rate index has changed. All borrowers with the changed index may receive a rate revision on the extn rate change, which is due after X days (X is a company parameter that can be set with pre-process days).

The Rate Change Intimation letter is available only for variable rate line of credits.

To generate the Rate Change Intimation letter

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

4. Click **View Letter** to generate Rate Change Intimation Letter

Interest Rate Change Letter
ORACLE®
 Financial Services Lending and Leasing

Phone:

Fax:

Date: 10/10/2013

Ref : Rate Change on Account number:

This letter is in regards to change of interest rate on your account, which is due on . Due to change in index (), your interest rate may change to %.

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

Sincerely,

3.3.9 Document Tracking sub tab

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

To use the Document Tracking page

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

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The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing (Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, Batch Transactions, Advances, Payments, Fees, Interfaces, AP Transactions, GL Transactions, Card Transactions, and Conversion Accounts). The main area is titled 'Customer Service' and shows account details for 'WATSON REBECCA' (Customer Service: 20130800010226). The 'Customer Service' tab is selected, and the 'Document Tracking' sub tab is also selected. The 'Documents' section shows a table with columns for Document Type and Comments, indicating 'No data to display.' Below this is the 'Account Document Details' section, which also shows 'No data to display.' at the top. The bottom of the screen displays status and tracking information for the selected document.

Document Sub Type	Version	Page #	Document File Type	Status	Tracker #
Document Sub Type	Version	Page #	Document File Type	Status	Tracker #

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

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

4. In the **Account Document Details** section, select the document you want to view and click **Show** in the **Details** column.

5. In the **Account Document Details** section, click **View**View the following information:

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

6. Click **View Document**.

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

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

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

8. Save your entry.

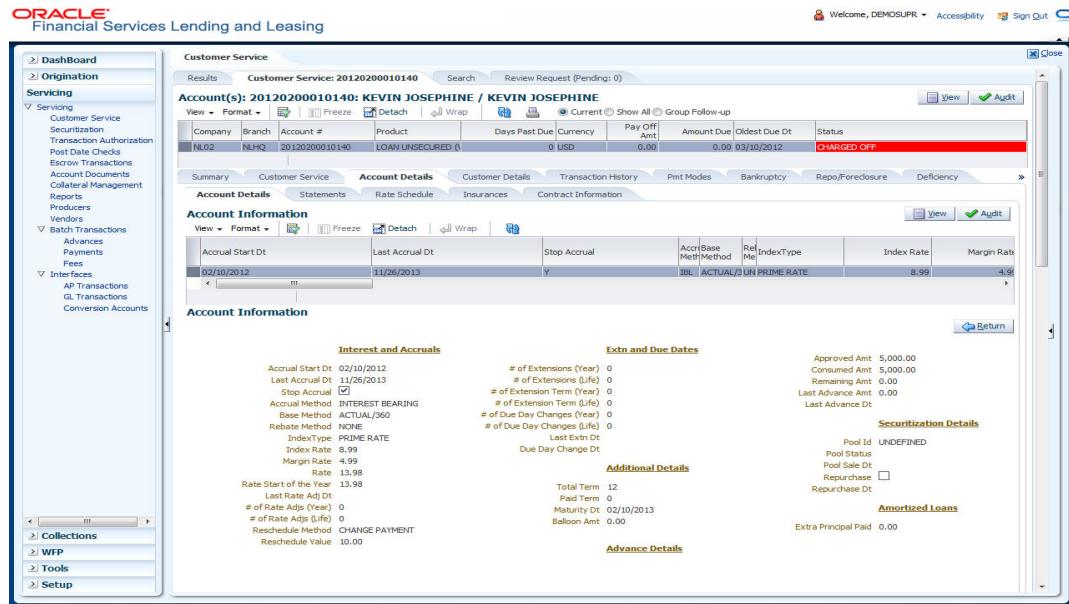
3.4 Customer Service screen's Account Details tab

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

3.4.1 Account Details sub tab

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

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



View the following:

In this field:	View this:
Interest and Accruals section	
Accrual Start Dt	The accrual start date.
Last Accrual Dt	The last accrual date
Stop Accrual	If selected, indicates that the accrual has been stopped for the account.
Accrual Method	The accrual method.
Base Method	The base method.
Rebate Method	The rebate method.
Index Type	The index type.
Index Rate	The current index rate.
Margin Rate	The current margin rate.
Rate	The current rate.

In this field:	View this:
Rate Start of the Year	The start rate of the year.
Last Rate Adj Dt	The last rate adjust date.
# of Rate Adjs (Year)	The number of due date changes (year).
# of Rate Adjs (Life)	The number of due date changes (life).
Reschedule Method	The reschedule method.
Reschedule Value	The reschedule value.
Extn and Due Dates section	
# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Extension Term (Life)	The number of terms extensions granted (life).
# of Due Day Changes (Year)	The number of due day changes allowed in a year.
# of Due Day Changes (Life)	The number of due day changes allowed in a life of an account.
Last Extn Dt	The last extn date.
Due Day Change Dt	The due day change date.
Additional Details section	
Total Term	The total term.
Paid Term	The paid term.
Maturity Dt	The maturity date.
Balloon Amt	The balloon amount.
Advance Details section	
Approved Amt	The approved amount.
Consumed Amt	The consumed.
Remaining Amt	The remaining amount.
Last Advance Amt	The last advance amount
Last Advance Dt	The last advance date
Securitization Details	
Pool Id	The pool id.

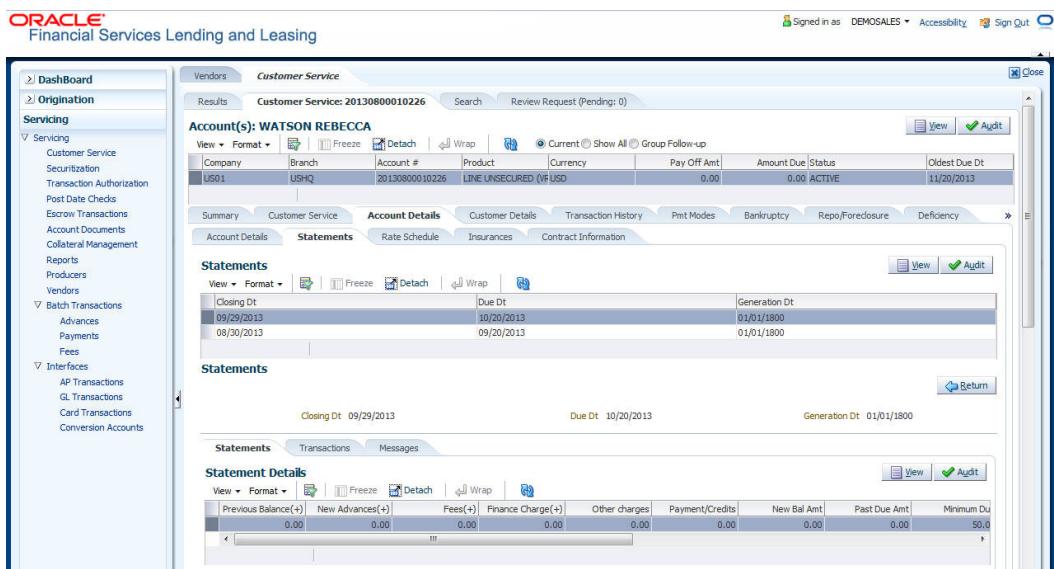
In this field:	View this:
Pool Status	The pool status.
Pool Sale Dt	pool sale date.
Repurchase	If selected, indicates that it has been repurchased.
Repurchase Dt	The repurchase date.
Amortized Loans	
Extra Principal Paid	The extra principal paid.

3.4.2 Statements sub tab

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

To view the Statements page

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



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

4. View the following information:

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

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

5. View the following:

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

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

7. View the following information:

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

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

8. View the following information:

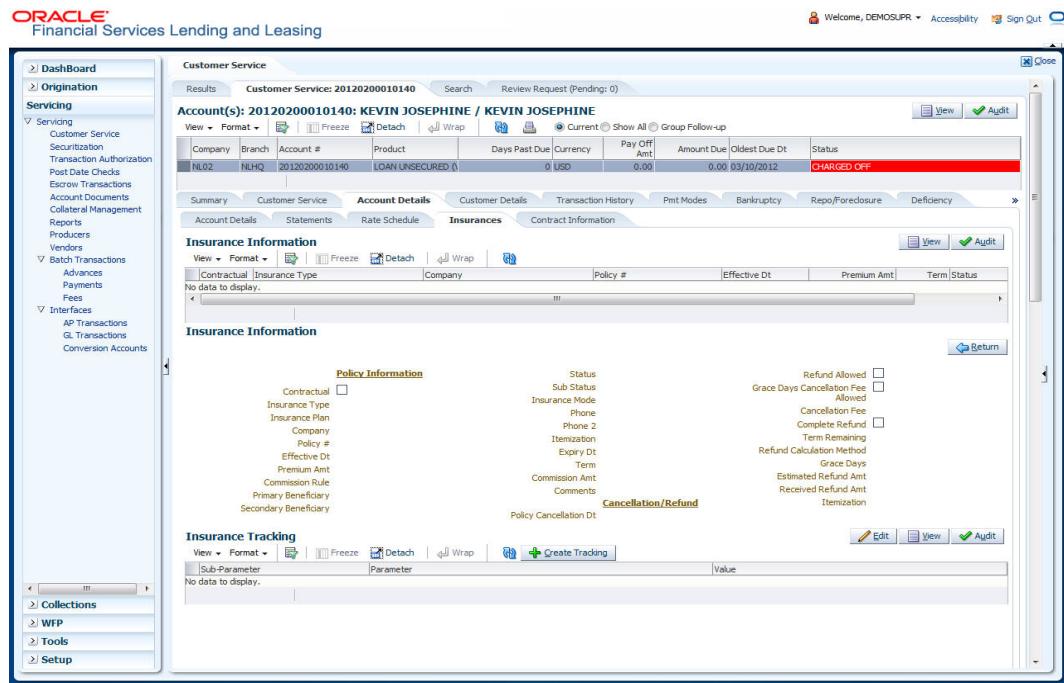
In this field:	View:
Seq #	The sequence number.
Message	The message.

3.4.3 Insurances sub tab

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

To view the Insurances page

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



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

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

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

:

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

4. In the **Insurance Tracking** section, click **Create Tracking**.

The system loads the insurance tracking parameters in the Insurance Tracking section.

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

3.4.4 Contract Information sub tab

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

To view an account's contract information

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main title bar reads "Customer Service" with the account number "20120200010140". The left sidebar contains a navigation tree with categories like Dashboard, Origination, Servicing, and Interfaces. The "Contract Information" sub tab is selected in the top navigation bar. Below it, there are several tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, and Deficiency. The "Contract" tab is currently active, showing a table with columns: Contract Dt, Amt Financed, Term Maturity Dt, Due Day, Finance Charge, Total of Pmts, Down Pmt, and Final Pmt Amt. The "Contract" section on the right provides detailed information such as Time Counting Method (ACTUAL DAYS), Instalment Method (EQUATED PAYMENTS), and various Rebate and Advance settings. Other sections like Escrow, Rate Cap & Adjustments, and Bank Information are also visible.

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

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

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

3.4.5 Escrow sub tab

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

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

2. View the following information:

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

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

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

4. View the following information:

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

3.5 Customer Service screen's Customer Details tab

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

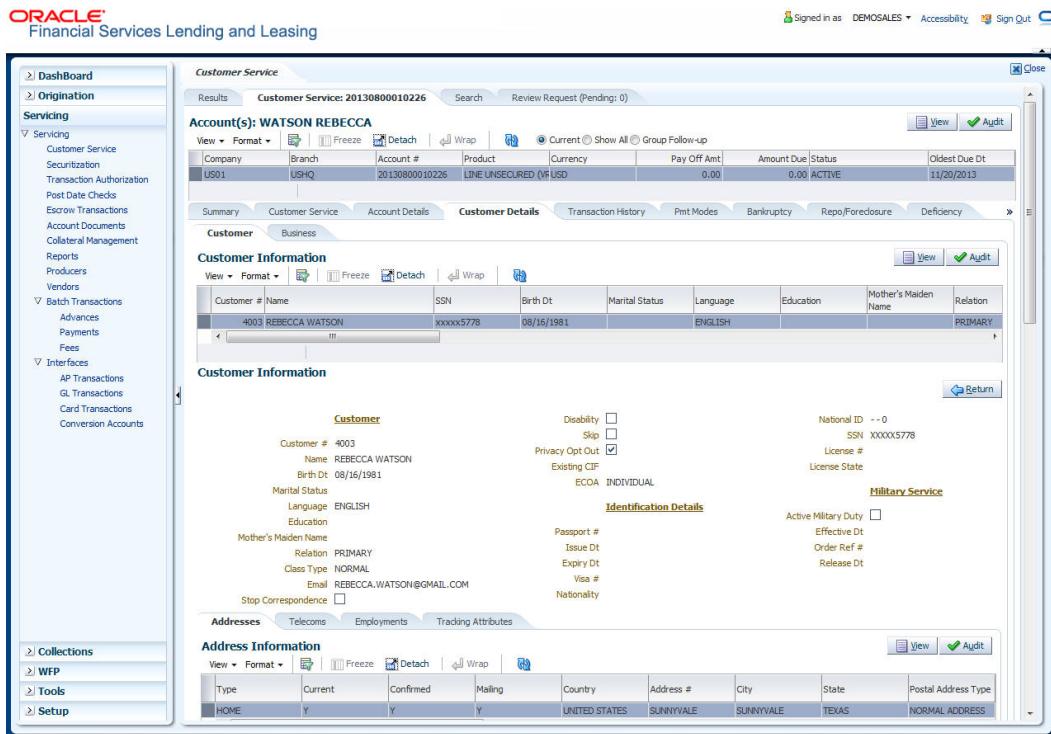
Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information,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

Note

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

To view or edit customer information

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' with the sub-section 'Customer Details' selected. The 'Customer Information' section displays details for a customer named Watson Rebecca, including her customer number (4003), name (REBECCA WATSON), birth date (08/16/1981), marital status (INDIVIDUAL), language (ENGLISH), and education (ECOA). It also shows her mother's maiden name (REBECCA.WATSON@GMAIL.COM) and her relation to the customer (PRIMARY). The 'Address Information' section shows a single address entry for a home address in Sunnyvale, Texas. The top right of the screen shows the user is signed in as DEMOSALES with options for Accessibility and Sign Out.

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

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

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

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

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

3.5.1 Customer sub tab

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

3.5.1.1 Address sub tab

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

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

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

3.5.1.2 Telecoms sub tab

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

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

3.5.1.3 Employment sub tab

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

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

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

3.5.1.4 Tracking Attributes sub tab

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

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

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

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

Save any changes you made to the account.

3.5.2 Business sub tab

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

To view or edit business information

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

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

3. In the **Business Details** section, click **View**

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

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

3.5.2.1 Addresses sub tab

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

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

3.5.2.2 Telecom sub tab

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

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

3.5.2.3 Partners sub tab

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

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

3.5.2.4 Affiliates sub tab

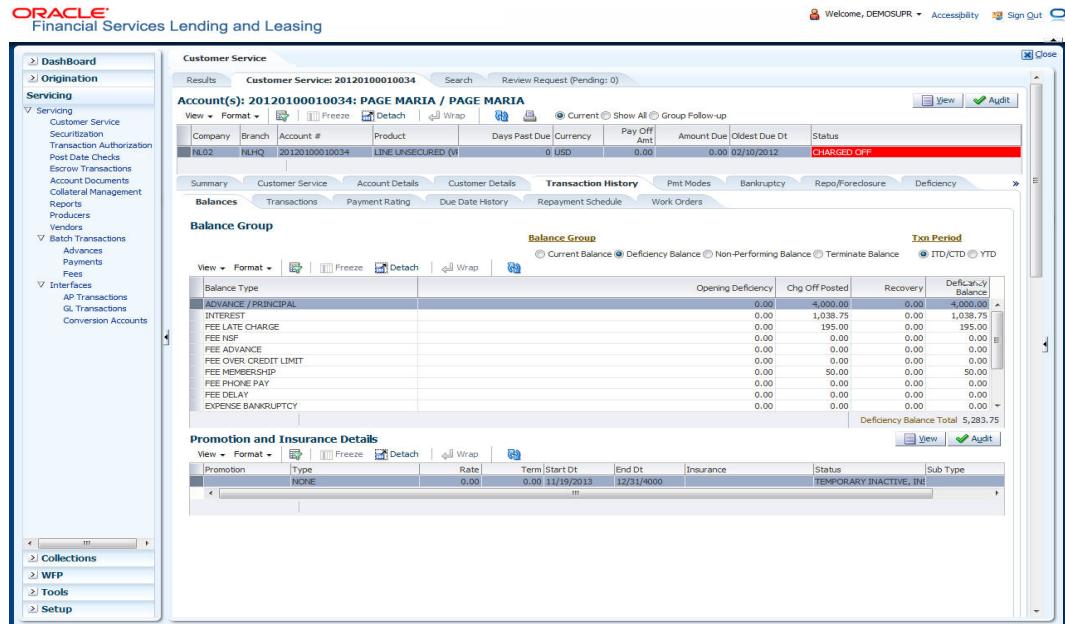
Click **Affiliates** sub tab, in the **Affiliates** section, load the business affiliate information you want to view using the **First**, **Previous**, **Next**, and **Last** buttons.

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

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

3.6 Customer Service screen's Transaction History tab

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



3.6.1 Balances sub tab

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

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

Note

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

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

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

To view account balance information

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

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

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

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

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

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

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

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

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

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

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

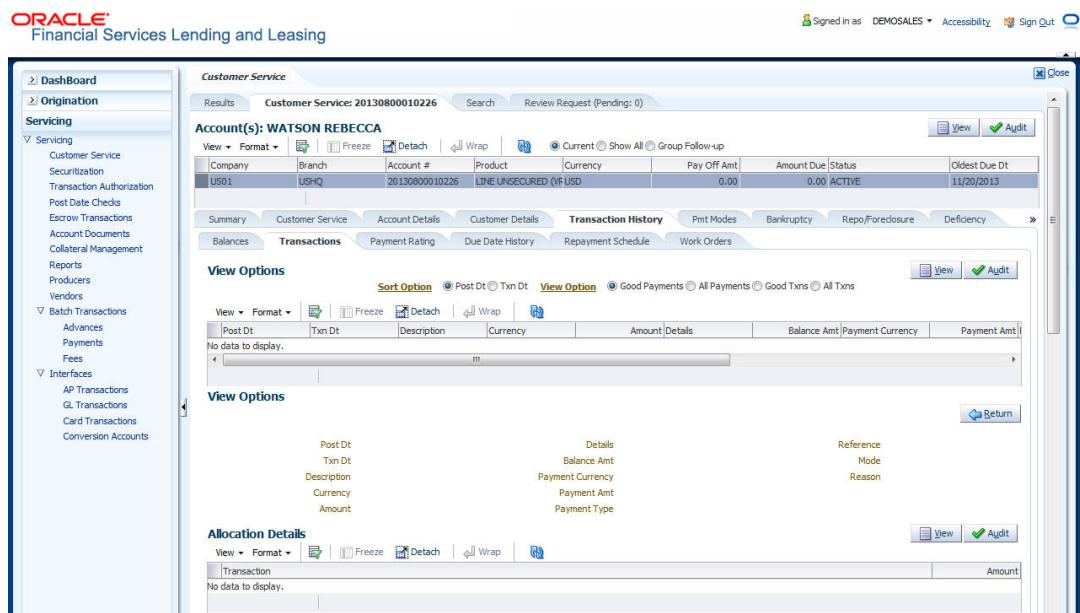
In this field:	View:
Promotion Details section	
Promotion	The balance promotion.
Type	The balance promotion type.
Rate	The balance rate.
Term	The balance term.
Start Dt	The balance date.
End Dt	The balance promotion end date.
Credit Insurance section	
Insurance	The balance insurance.
Status	The balance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

3.6.2 Transactions sub tab

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

To view the transaction history of an account

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



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

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

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

-or-

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

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

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

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

3.6.2.1 To Reverse (or Void) a Transaction

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

Note

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

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

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

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

3.6.2.2 Voiding an Account

To void an account

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

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

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

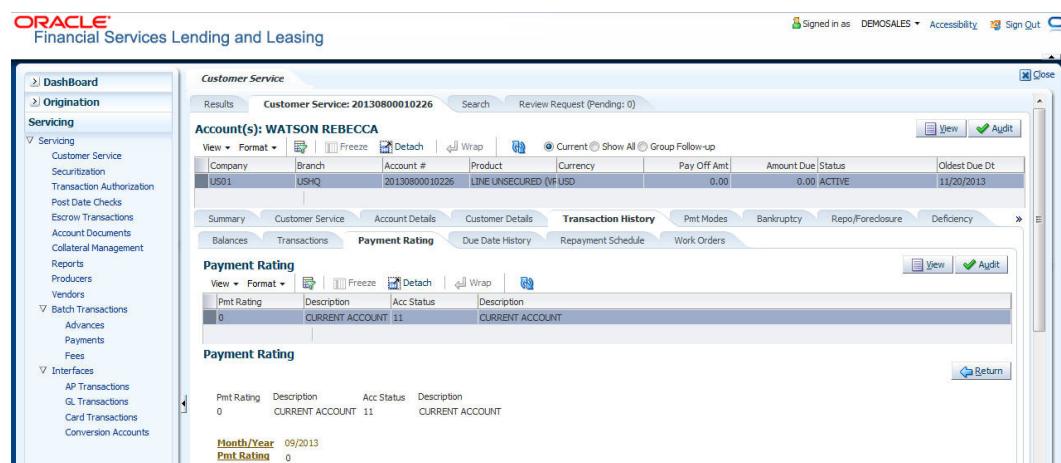
Note

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

3.6.3 Payment Rating sub tab

To view the transaction history of an account

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



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar is collapsed. The main area shows a table for account 20130800010226 with columns: Company, Brand, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. Below the table are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, and Deficiency. The Transaction History tab is selected. Under Transaction History, there are two sections: 'Payment Rating' and 'Payment Rating'. The first 'Payment Rating' section shows a table with columns: Pmt Rating, Description, Acc Status, and Description. The second 'Payment Rating' section shows a table with columns: Pmt Rating, Description, Acc Status, and Description. At the bottom, there are buttons for 'View' and 'Audit'.

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

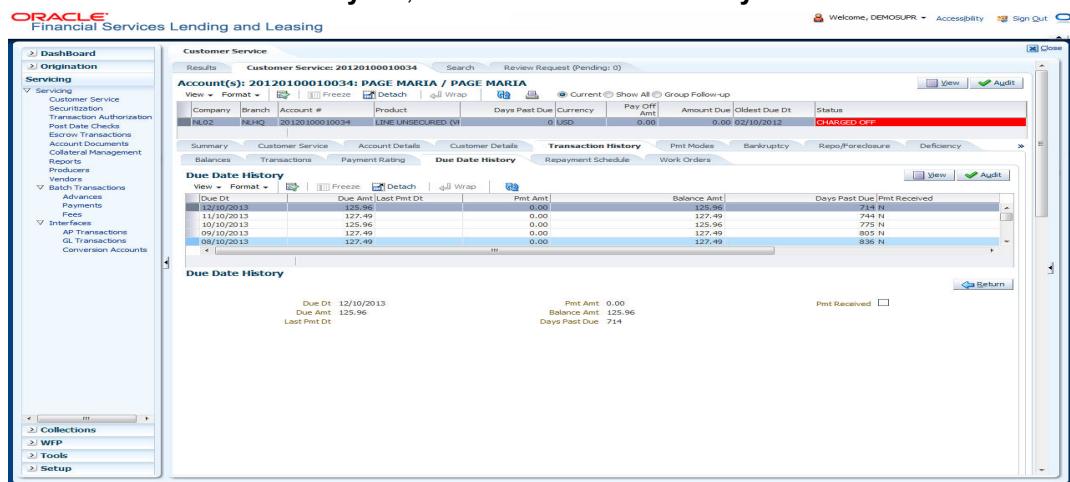
In this field:	View this:
Pmt Rating	The payment rating.
Description	The payment rating description.

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

3.6.4 Due Date History sub tab

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

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



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

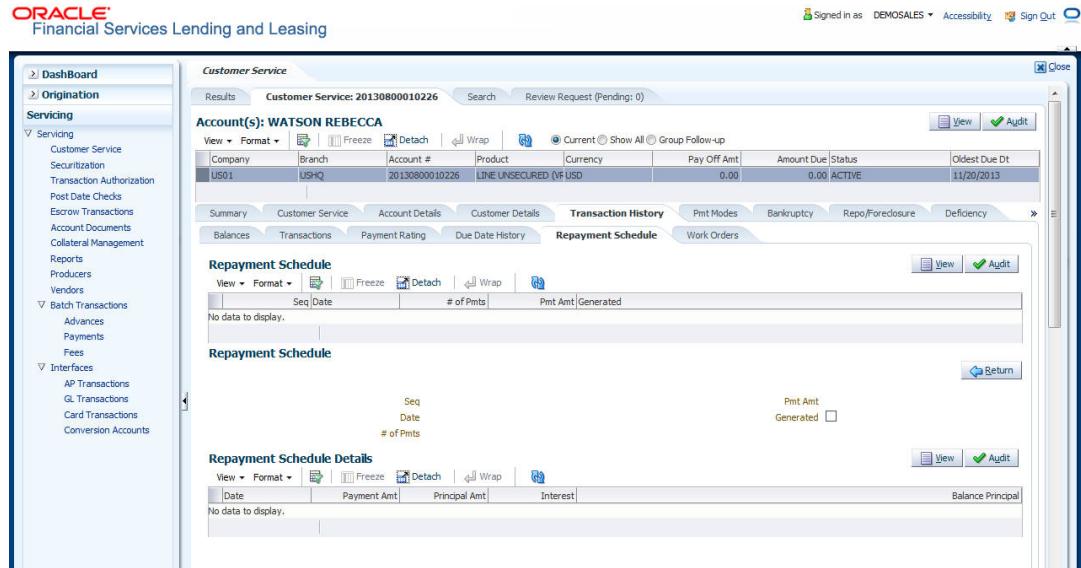
View the following:

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

3.6.5 Repayment Schedule sub tab

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

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



View the following information:

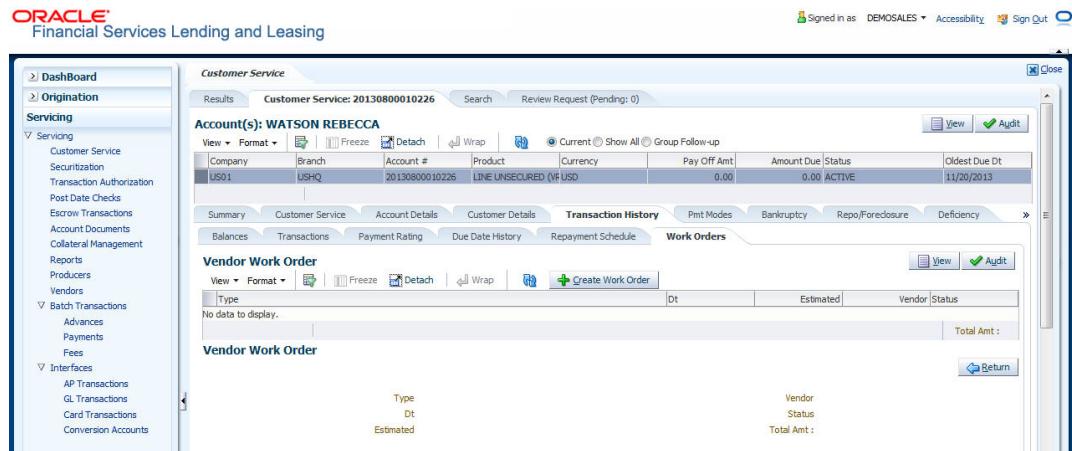
In this field:	View this:
Repayment Schedule section	
Sequence	The payment sequence number.
Date	The repayment date.
# of Pmts	The number of payments.
Pmt Amt	The payment amount.
Generated	If selected, indicates that the repayment schedule has been generated.
Repayment Schedule Details section	
Date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

3.6.6 Work Order sub tab

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

To view the vendor work order page

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



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

View the following display only information:

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

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

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

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

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

Note

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

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

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

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

3.7 Customer Service screen's Pmt Modes tab

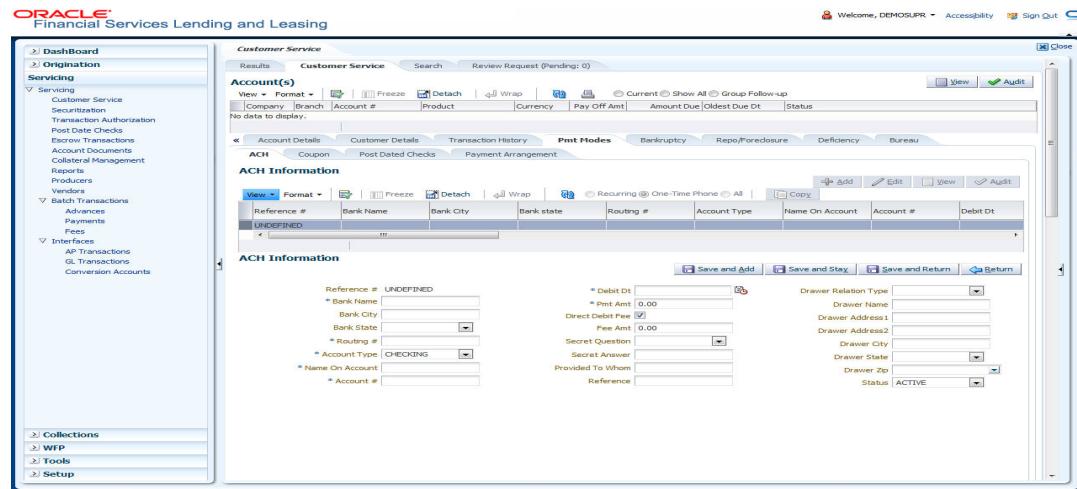
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

3.7.1 ACH sub tab

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

To view the ACH information page

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



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

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

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

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

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

Note

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

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

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

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

Note

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

Copying ACH Details

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

To copy the ACH details

1. Select a record and click **Copy** button.

The system displays a message as 'Do you want to Copy ACH Record?'. Click **OK** to copy and create a new record. Click **Cancel** to cancel the operation.

2. Once you click **OK**, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record.
3. When a new record is created using the **Copy** function, the system will post a 'New ACH Transaction' with the comment as 'Direct Record Update'.

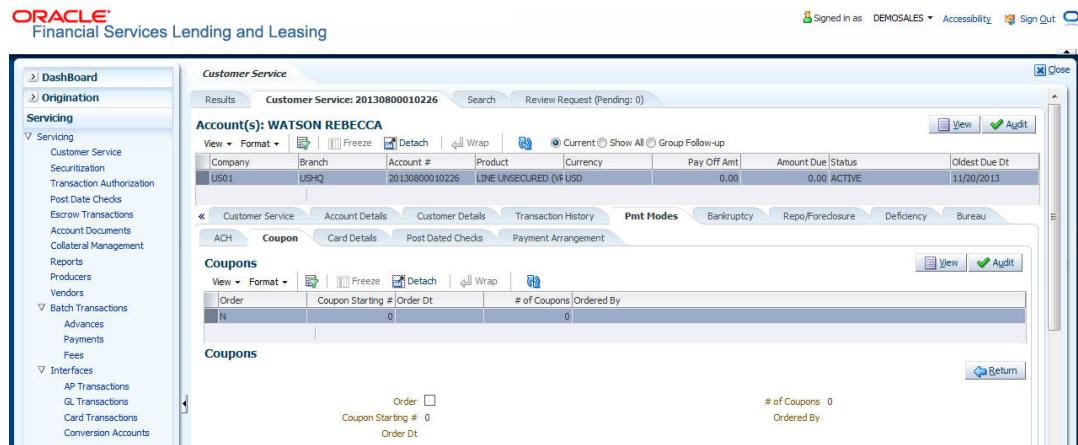
- If the user selects 'All' to display all the recurring and one-time phone ACH details, then the **Copy** button will be disabled.

3.7.2 Coupon sub tab

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

To view the coupon page

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



View the following:

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

3.7.3 Post Dated Checks sub tab

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

To view the post dated checks details page

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

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

View the following:

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

3.7.4 Payment Arrangement sub tab

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

To view the post dated checks details page

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

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

View the following information:

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

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

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

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

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

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

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

Note

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

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

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

3.8 Customer Service screen's Bankruptcy tab

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

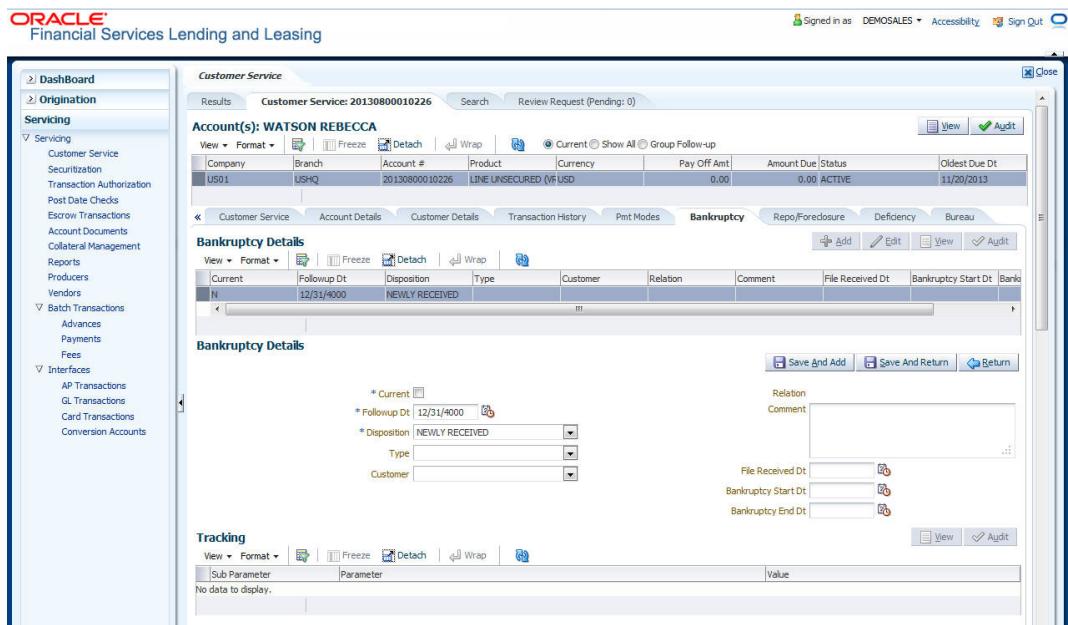
As there are occasions when a borrower files bankruptcy more than once during the tenure of the line of credit, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy page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

To enter bankruptcy details for an account

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

-or-

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



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads 'ORACLE Financial Services Lending and Leasing'. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', 'Sign Out', and a 'Close' button. The left sidebar has a 'Dashboard' section and a 'Servicing' section with various sub-options like 'Customer Service', 'Securitization', 'Transaction Authorization', etc. The main content area is titled 'Customer Service' with 'Customer Service: 20130800010226'. It shows a table of accounts for 'WATSON REBECCA' with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. Below this is a 'Bankruptcy' tab, which is currently selected. The 'Bankruptcy Details' section contains fields for 'Current', 'Followup Dt' (set to '12/31/4000'), 'Disposition' (set to 'NEWLY RECEIVED'), 'Type', 'Customer', 'Relation', 'Comment', 'File Received Dt', 'Bankruptcy Start Dt', and 'Bankruptcy End Dt'. There are also 'Save And Add', 'Save And Return', and 'Return' buttons. At the bottom, there is a 'Tracking' section with a table for 'Sub Parameter', 'Parameter', and 'Value'.

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

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

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

Note

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

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

3.9 Customer Service screen's Repo/Foreclosure tab

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

3.9.1 Repossession sub tab

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

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

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

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

To Specify repossession details for an account

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

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

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

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

click **Load Tracking**.

The system loads the repossession tracking parameters.

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

Note

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

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

3.9.2 **Foreclosure sub tab**

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

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

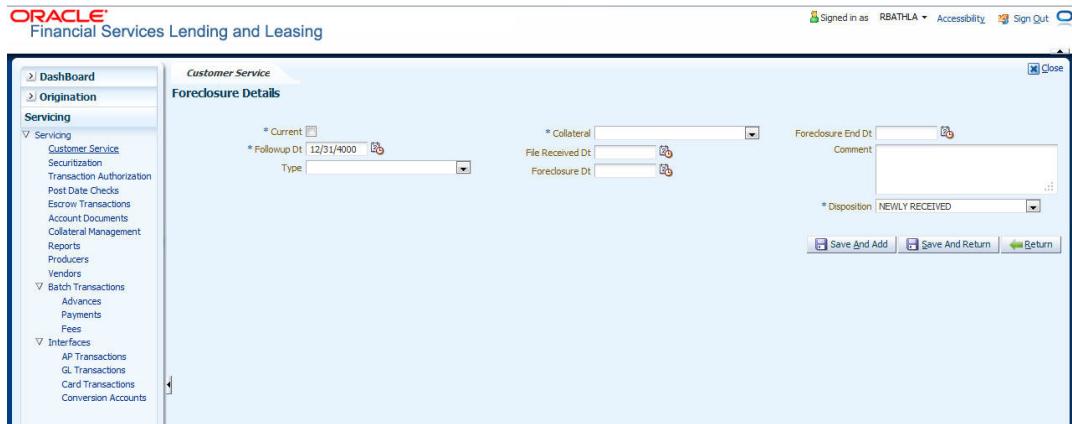
This tab will be available only when the Collateral type associated with the Loan account is home.

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

To enter foreclosure details for an account

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

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



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar is titled 'Customer Service' and includes 'Servicing' and 'Interfaces' sections. The main area is titled 'Foreclosure Details' and contains the following fields:

- * Current (checkbox)
- * Followup Dt: 12/31/4000
- * Collateral (dropdown)
- File Received Dt (dropdown)
- Foreclosure Dt (dropdown)
- Foreclosure End Dt (dropdown)
- Comment (text area)
- * Disposition: NEWLY RECEIVED (dropdown)

At the bottom are buttons for Save And Add, Save And Return, and Return.

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

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

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

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

3.9.3 **Analysis sub tab**

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

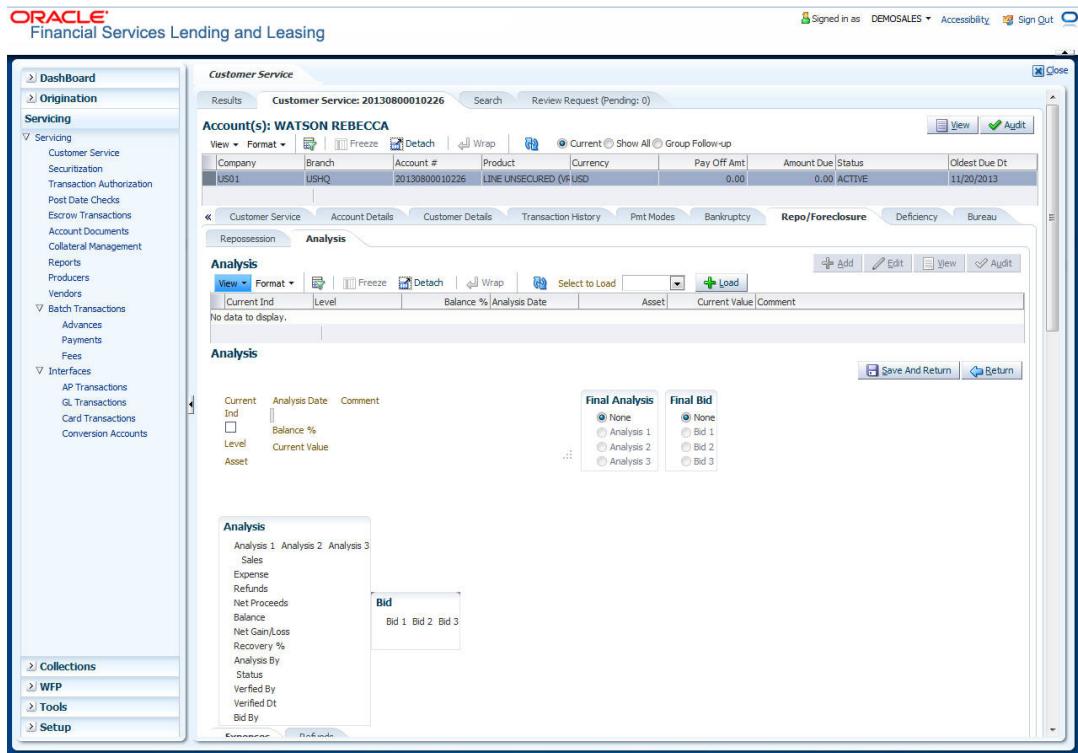
Note

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

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

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

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



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

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

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

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

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

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

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

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

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

Note

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

12. Click **Save**.

3.10 Customer Service screen's Deficiency tab

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

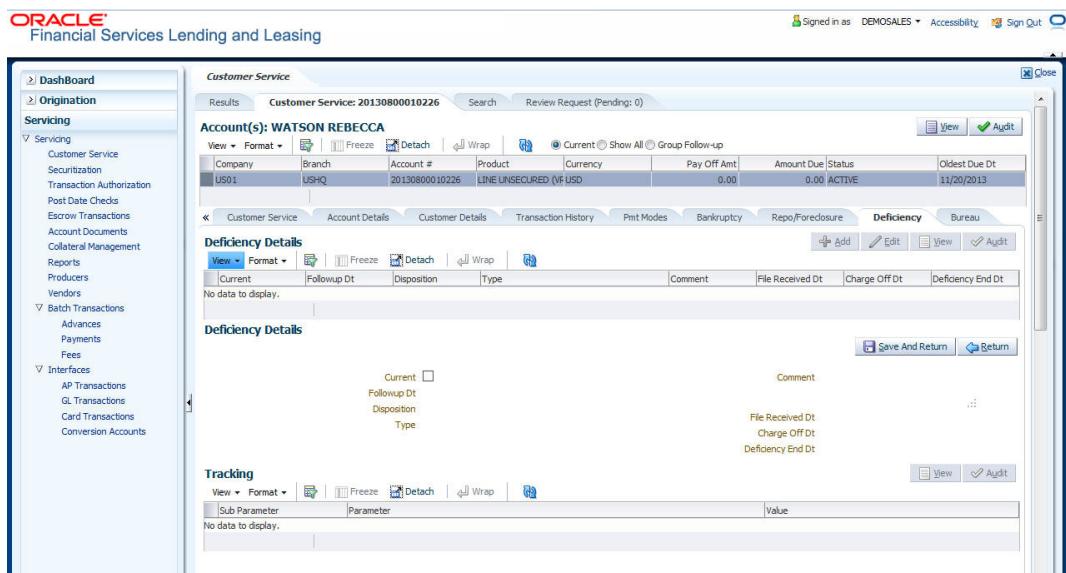
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** page to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

Note

To view the balance of a charged off account, click the Transaction History tab on the Customer Service screen, then click Balances. On the Account Details page's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

To enter deficiency details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Deficiency** tab.
3. In the **Deficiency Detail** section, select the deficiency record you want to work with
-or-
4. Click **Add** to refresh the Deficiency page to create a new record.



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The 'Deficiency' tab is selected. The 'Deficiency Details' section is open, showing fields for Current, Followup Dt, Disposition, and Type. The 'Comment' field is empty. Below the details is a 'Tracking' section with a table for Sub Parameter and Parameter. The table has one row with 'No data to display.' The left sidebar shows various service categories like Servicing, Reporting, and Interfaces.

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

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

In this field:	Do this:
Comment	Specify a comment.
File Received Dt	Specify the file received date for the deficiency.
Charge Off Dt	Specify the deficiency start date.
Deficiency End Dt	Specify the deficiency end date.

6. Click **Save**.
7. In the **Tracking** section, click **Load Tracking**.
The system loads the deficiency tracking parameters that track actions taken to collect on the account.
8. If you want to reduce the list of parameters, select a sub attribute in the **Sub Attribute** field.
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
9. Complete the Tracking section by entering information regarding the deficiency in the Value field for each corresponding Parameter, then click **Save**.

Note

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

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

3.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during line of credit servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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

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

3. In the **View Report** section:

Click **Servicing** to view credit reports generated with the Customer Service screen.

-OR-

Click **Origination** to view credit reports generated during line origination.

4. In the **Bureau Details** section, select the report you want to view.

The system displays the report as a text file in the **Text Report** section.

To request a manual credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.
3. Click **Add** to open **New Request** section.
4. Complete the following fields:

In this field:	Do this:
Bureau	Select the credit bureau.
Applicant	Select the available applicant based on the selected bureau.
Spouse	Select the applicant's spouse.
Report	Select the credit bureau report type.

5. In the **New Request** section, click **Create Request**.

The system displays this information in the **Bureau Details** section and further information about the customer in **Applicant/Customer Detail** section.

6. If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the **Credit Bureau Reorder #** field on the **Bureau Details** section.
7. Click **Save**.

You can print the report by selecting the report and clicking on **Print Report**.

3.12 Customer Service screen's Collateral tab

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

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:
If the account's collateral is a vehicle, the **Collateral** page opens at the **Vehicle** tab:

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar contains a navigation menu with sections like Dashboard, Origination, Servicing, and Interfaces. The main area is titled 'Customer Service' with the sub-section 'Customer Service: 20120100010109'. The 'Collateral' tab is selected. Below it, the 'Vehicle' tab is active, showing a table with columns: Company, Branch, Account #, Prc, Days Past Due, Currency, Pay Off Amt, Amount Due, Oldest Due Dt, and Status. One row is selected for 'US01 USHQ 20120100010109 LE'. Below the table is a detailed form for a vehicle asset. The form includes sections for Type & Description (Asset Class, Asset Type, Sub Type, Registration #, Status, Make, Model, Year, Identification #), Lien Details (Lien Status, Lien Event Date, Comments), Address (Country, County, Address #, Address Line 1, Address Line 2, Zip, City, State), and Usage Details (Start, Base, Extra). Buttons for Save and Add, Save and Stay, Save and Return, and Return are at the bottom.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar contains a navigation menu with sections like Dashboard, Origination, Servicing, and Interfaces. The main area is titled 'Customer Service' with the sub-section 'Customer Service: 20120200010166 LO'. The 'Collateral' tab is selected. Below it, the 'Home' tab is active, showing a table with columns: Primary, Description, Asset Class, Asset Type, Sub Type, Occupancy, Lien Status, Lien Event Date, and Comments. One row is selected for 'Y 2006 SINGLE FAMILY USED HOME HOME SINGLE FAMILY HOME'. Below the table is a detailed form for a home asset. The form includes sections for Type & Description (Asset Class, Asset Type, Sub Type, Occupancy, Census Tract / BNA Code, MSA Code, GEO Code, Status, Make, Model, Year, Identification #, Description, PO #, Condition), Lien Details (Lien Status, Lien Event Date, Comments), Property (Width, Length, Area, Legal Description, Lot, Sub Division, Parcel ID, Flood Zone, 1088 Not Required), Address (Country, County, Address #, Address Line 1, Address Line 2, Zip, City, State), and Deed Details (Construction Permit Dt, Deed Dt, Place of Issue, Property Boundaries, From East, North, South, West, Lot, Sub Division, Parcel ID, Flood Zone, 1088 Not Required). Buttons for Save and Add, Save and Stay, Save and Return, and Return are at the bottom.

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

Clicking on the **Asset #** in the Vehicle sub tab takes you to Collateral Management screen opening respective collateral. You can modify the details on Collateral management screen by clicking on 'Edit' and saving the record.

The system displays a warning message if the Collateral Management screen is already open.

3.12.1 Valuation sub tab

With the Valuation sub page, you can view the collateral or asset valuation for an account.

To view the collateral or asset valuation for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab and then Valuation.
3. Click the **Valuation** sub tab to view the following information:

In this field:	View this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	The valuation date.
Source	The valuation source.
Edition	The valuation edition.
Supplement	The valuation supplement.
Wholesale Base	The wholesale value.

In this field:	View this:
Usage	The usage. This pertains to loans and usually is entered as the current mileage.
Retail Amt	The retail amount.
Addons (+)	The add-ons value.
Usage Value Amt (+)	The usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Total Value (=)	The total value.
Addons section	
Addons/Attributes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

3.12.2 Tracking sub tab

With the Tracking sub page, you can view collateral or asset tracking details to an account, such as the location of the title, liens, and insurance information.

To view the collateral or asset tracking for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Collateral**.
3. On the available page (**Vehicle**, **Home**, or **Other**), click the **Tracking** sub tab.
4. On the Tracking sub page, enter, view, or edit the following information:

In this field:	View this:
Tracking Items section	
Select	If selected, indicates that this is the current record.
Tracking Item	The tracking type.
Disposition	The disposition.
Start Dt	The tracking start date.
End Dt	The tracking end date.
Followup Dt	The next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	The comment.

In this field:	View this:
Tracking Items Details section	
Parameter	The parameter.
Value	The tracking parameter value.

3.12.3 Seller sub tab

The Collateral link's Seller Details page enables you to view the seller details of the collateral of the line. You cannot edit or modify the details of the seller.

1. In **Seller Details** section, click **View**.
2. View the following:

In this field:	View this:
Seller Details	
Seller Type	The seller type.
Seller Name	The seller name.
Nationality	The nationality of the seller.
National Id	The national Id of the seller.
Authorized Signatory	The authorized signatory of the seller.

3. In **Seller Address** section click **View**.
4. View the following:

Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address	The seller's address.
City	The seller's city name.
State	The seller's state name.

3.13 Review Request

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

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

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.

3.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

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

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

3.13.1.1 Reviewing a Request

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's Servicing DashBoard. The 'My Pending Review Requests By Priority' section is highlighted with a red box. The table in this section has the following data:

Priority	Count
No data to display.	No data to display.

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's Customer Service window, specifically the 'Review Requests' tab. The 'Query' section is set to 'Receiver'. The main table has the following data:

Originator	Priority	Receiver	Account #	Reason	Status	Date
No data to display.						

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

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

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

Note

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

3.13.1.2 Sending a Review Request

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

To send a review request

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

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

- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

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

The review request is created and the **Send Request** button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in Dashboard with the status **SENT TO ORIGINATOR**.

3.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

The screenshot shows the Oracle Financial Services Lending and Leasing application home page. The left sidebar includes links for Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' and contains several sections: 'My User Queues', 'My Pending Review Requests By Applications', 'My Pending Review Requests By Priority', 'Number of Queues Hard Assigned', 'Number of Accounts', 'My Pending Review Requests By Accounts', and 'My Pending Review Requests By Priority'. The 'My Pending Review Requests By Priority' section shows one unread message. Other sections include 'Setup' (Product Expiring in Next One Month), 'Admin' (Critical Batch Job Status), 'Producer' (Producers Count By Status, Producers Expiring in Next One Month), and 'Vendor' (Vendors Count By Status, Vendors Expiring in Next One Month). The top right shows the user is signed in as DEMOSALES.

To respond to a review request

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

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

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

The screenshot shows the 'Review Request' screen. The top navigation bar includes links for Add, Edit, View, Audit, Email, Originator, and Receiver. The main area has tabs for 'Review Requests' and 'Query'. The 'Review Requests' tab is selected, showing a list of review requests with columns for Originator, Priority, Receiver, Account #, Reason, Status, and Date. One record is selected, showing details: Originator DEMO SALES AGENT, Priority HIGH, Receiver DEMO SALES AGENT, Account # 20110800010682, Reason REVIEW ACCOUNT, Status NEW, and Date 10/10/2011. Below the list, there are 'Comment' and 'Receiver Comment' fields, and a note indicating the account is 20110800010682 and the reason is REVIEW ACCOUNT.

3. Click **Open Account**.

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

4. Perform the requested task on the review request on the account. Click Review Request tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

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

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

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

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

3.13.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to e-mail in the **Review Request** section.
5. In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

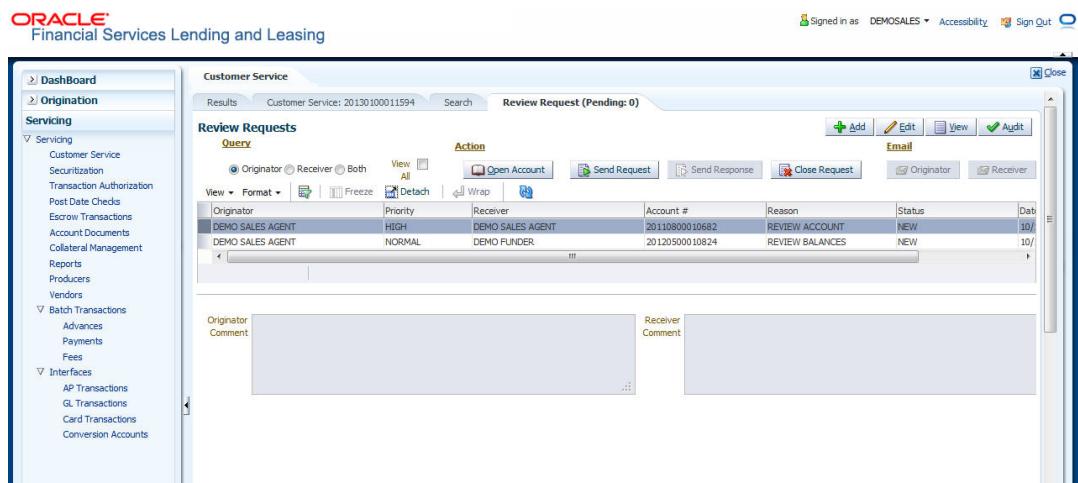
3.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Originator	Priority	Receiver	Account #	Reason	Status	Dab
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	2011080010682	REVIEW ACCOUNT	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FUNDER	2012050010824	REVIEW BALANCES	NEW	10/

Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

4. Securitization

With the Securitization Setup window, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

The Securitization Setup window enables you to:

- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

4.1 Pool Inquiry

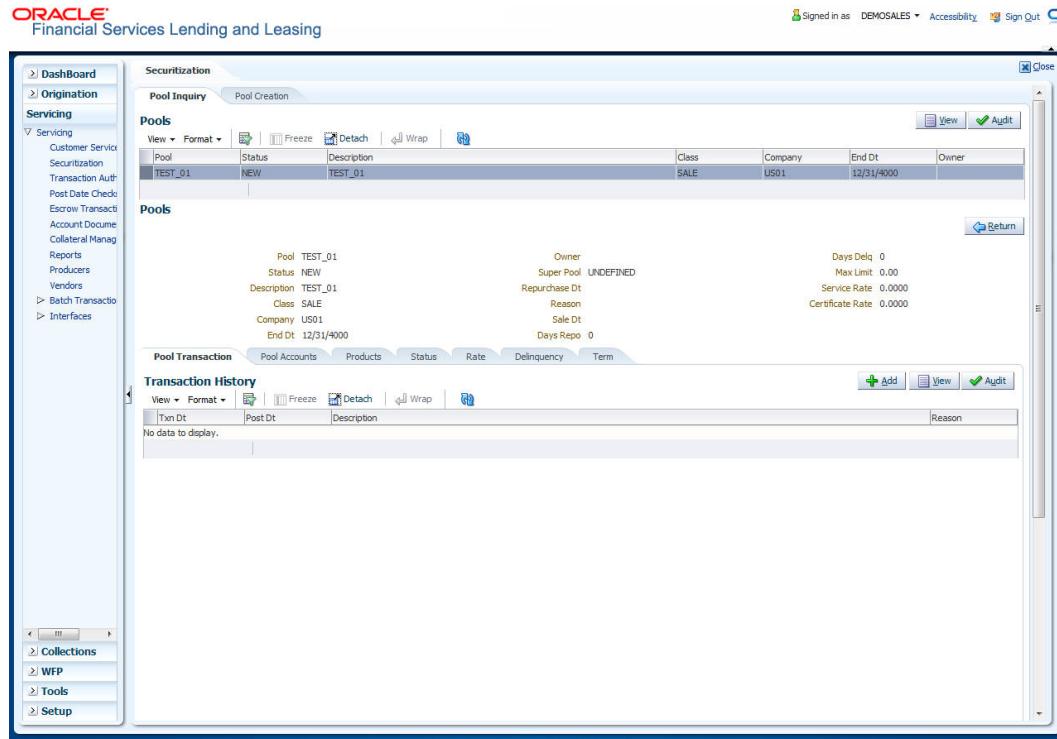
The Pool Inquiry page enables you to enter and view pool related transactions. It can also be used to view various summaries related to the pool.

The Pool Inquiry page contains the following sub pages:

- Pool Transactions
- Pool Accounts
- Product
- Status
- Rate
- Delinquency
- Term

Navigating to Pool Inquiry

1. On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Securitization**.



2. The system displays the Securitization screen. The data is grouped into two:
 - Inquiry
 - Criteria

4.1.1 Inquiry

1. Click **Servicing** → **Servicing** → **Securitization** → **Inquiry**. The details for each inquiry pool are maintained in the following seven categories:
 - Pool Transaction
 - Pool Accounts
 - Products
 - Status
 - Rate
 - Delinquency
 - Term
2. In the **Pool** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Pool	Displays the pool code.
Status	Displays the pool status.
Description	Displays the pool description.

Field:	View this:
Class	Displays the pool class from the drop-down list.
Company	Displays the pool portfolio company from the drop-down list.
End Dt	Displays the pool end date.
Owner	Displays the pool owner.
Super Pool	Displays the pool super pool code from the adjoining drop-down link.
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Displays the number of days in repossession to liquidate.
Days Delq	Displays the number of days in delinquency to liquidate.
Max Limit	Displays the max limit of the pool.
Service Rate	Displays the servicing rate for the pool.
Certificate Rate	Displays the certificate rate for the pool This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

4.1.1.1 Pool Transactions

The Pool Transactions sub page enables you to view pool related transactions history, and well as enter a pool transaction.

To post Pool Transactions

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click **Pool Transactions**.
3. In the **Transaction History** section, click **Add**.

A brief description of the fields is given below:

Field:	Do this:
Transaction	Select the transaction from the following list: ADD ACCOUNT -- Add an account to the pool externally. CANCELLED -- Cancel the pool. HELD FOR SALE -- Change the status of the pool to "HELD FOR SALE." OPEN -- Change the status of pool to "OPEN." RELEASED -- Change the status of the pool to "RELEASED" and clear all accounts related to the pool. REPURCHASED -- Change the status of the pool to "REPURCHASED." SOLD -- Change the status of the pool to "SOLD." (required).
Reason	Enter the transaction reason (required).
Date	Enter the transaction effective date (required).
Account	Select the account to be added (optional).

4. Click **Post**. The Details appear in the **Transaction History** summary table.
5. Click **Clear** to clear the details

4.1.1.2 Pool Accounts

The Pool Accounts sub page enables you to view previous account related transactions, as well as enter a pool account transaction for the selected pool.

To post the Pool Accounts

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click the **Pool Accounts**. The details are grouped into two:
 - Accounts
 - Account Transactions
3. In the **Accounts** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Account	Displays the account number.
Account Status	Displays the account status.
Sale Acc Status	Displays the account status at the time of pool sale.
Dt	Displays the pool sale date.
Sale Rate	Displays the account interest rate at the time of the pool sale.
Balance	Displays the account balance at the time of the pool sale.

Field:	View this:
Term Remaining	Displays the account remaining terms at the time of the pool sale.

4. In the **Account Transactions** section, click **Add**:

A brief description of the fields is given below:

Field:	Do this:
Transaction	Select the transaction from the drop-down list.
Reason	Specify the transaction reason.
Date	Specify the transaction post date. You can even select the date from the adjoining Calendar icon.

5. Click **Post**. The Details appear in the **Account Transaction** summary table.
6. Click **Clear** to clear the details

4.1.1.3 Product

The Product sub page enables you to view summaries of various statistics of the products in the pool.

To view the Product details

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click the **Product**.
3. In the **Product** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Payahead Amount	Displays the pay ahead amount. For any paid off accounts in the product summary, this field contains the sum of the amount that was applied to principal during the payoff payment allocation.
Current Balance	Displays the current balance amount.

4.1.1.4 Status

The Status sub page enables you to view summaries of various statistics of the status of the products in the pool.

To view the Status details

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click the **Status**.
3. In the **Product/Status** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Status	Displays the securitization account status.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

4.1.1.5 Rate

The Rate sub page enables you to view a summary of the pool by product and rates.

To view Rate details

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click the **Rate**.
3. In the **Product/Rate** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Rate	Displays the rate (should equal the interest rate on account).
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

4.1.1.6 Delinquency

The Delinquency sub page enables you to view a summary of the pool in regards to the delinquencies of products.

To view Delinquency details

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click **Delinquency**.
3. In the **Product/Delinquency** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Category	Displays the delinquency category.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

4.1.1.7 Term

The Term sub page enables you to view a summary of the pool by product and by terms.

To view the Term

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click **Term**.
3. In the **Product/Term** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Term	Displays the term.
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.

Field:	View this:
Payahead Amount	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

4.1.2 Criteria

The Pool Creation page enables you to create pools and perform “what if” analysis of pool appearance using different criteria. Based on the parameter values, the system will query the accounts database and builds the list of accounts. Once you choose the pool criterion, you can view the query generated by the system. Oracle Financial Services Lending and Leasing would further display the errors in the query built so that you can revisit the parameter values.

To create a pool

1. Click **Servicing** → **Servicing** → **Securitization** → **Criteria**. Criteria details are grouped into three:
 - Pools
 - Pool Queries
 - Account Selection Criteria
2. In the **Pool** section, you can define the pool (set of accounts) you want to securitize. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pool	Specify the pool code.
Status	Displays the pool status.
Description	Specify the pool description.
Class	Select the pool class from the drop-down list.
Company	Select the pool portfolio company from the drop-down list.
End Dt	Specify the pool end date. You can even select the date from adjoining Calendar icon
Owner	Specify the pool owner.
Super Pool	Select the code for super pool from the drop-down list (Multiple pools belong to a super pool).
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Specify the number of days in repossession to liquidate.
Days Delq	Specify the number of days in delinquency to liquidate.
Max Limit	Specify the max limit of the pool.

Field:	Do this:
Service Rate	Specify the servicing rate for the pool. The servicing rate is an additional rate you can charge for security.
Certificate Rate	Specify the certificate rate for the pool. This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Pool Queries** section, you can define possible queries for the pool. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Query Description	Specify the query description.
Enabled	Check this box to enable the query.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Account Selection Criteria** section, you can define the account selection criteria for each of the queries. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number.
(Specify the left bracket.
Attribute	Select the attribute from the drop-down list.
Comparison Operator	Select the comparison operator from the drop-down list.
Criteria Value	Specify the criteria value.
)	Specify the right bracket (optional).
Logical Expression	Specify the logical expression (optional).

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

5. Transaction Authorization

Transaction Authorization enables you to validate transactions (which have the Authorize property enabled) that were entered on the Customer Service screen's Maintenance page by a different user. You can view these transactions on the Transaction Authorization screen before they are posted. This process is referred to as 'Maker-Checker', as one Oracle Financial Services Lending and Leasing user enters (or 'makes') the transaction on Maintenance page and another validates (or 'checks') the transaction on the Transaction Authorization screen. As an example, the checker might review transactions to determine if the transaction will increase the credit limit to an acceptable level or decrease the payment to an unacceptable level.

Maker	The person who posts (or makes) the transaction on the Maintenance page.
Checker	The person who with the Transaction Authorization screen checks the details entered by the maker and either accepts or rejects the transaction.

Note

During the set up of transaction code, the maker and checker responsibilities can be defined using the access type field under the access grid sub tab.

Maker-Checker applies only to manual transactions, not the automated ones.

5.1 Customer Service screen

On the Customer Service screen, follow the process for posting transactions on the Maintenance page and clicking Post. If the Authorization check box is selected for the transaction on the Transaction page of the Access Setup menu, rather than being posted, the transaction receives a status of WAITING FOR APPROVAL and the message "TRANSACTION IN WAITING FOR APPROVAL" appears on the Results section.

5.2 Transaction Authorization screen

The Transaction Authorization screen displays the transactions posted on the Customer Services Maintenance screen requiring authorization.

The checker uses the Authorization page to view transactions with the status WAITING FOR APPROVAL, then approves or rejects the transaction.

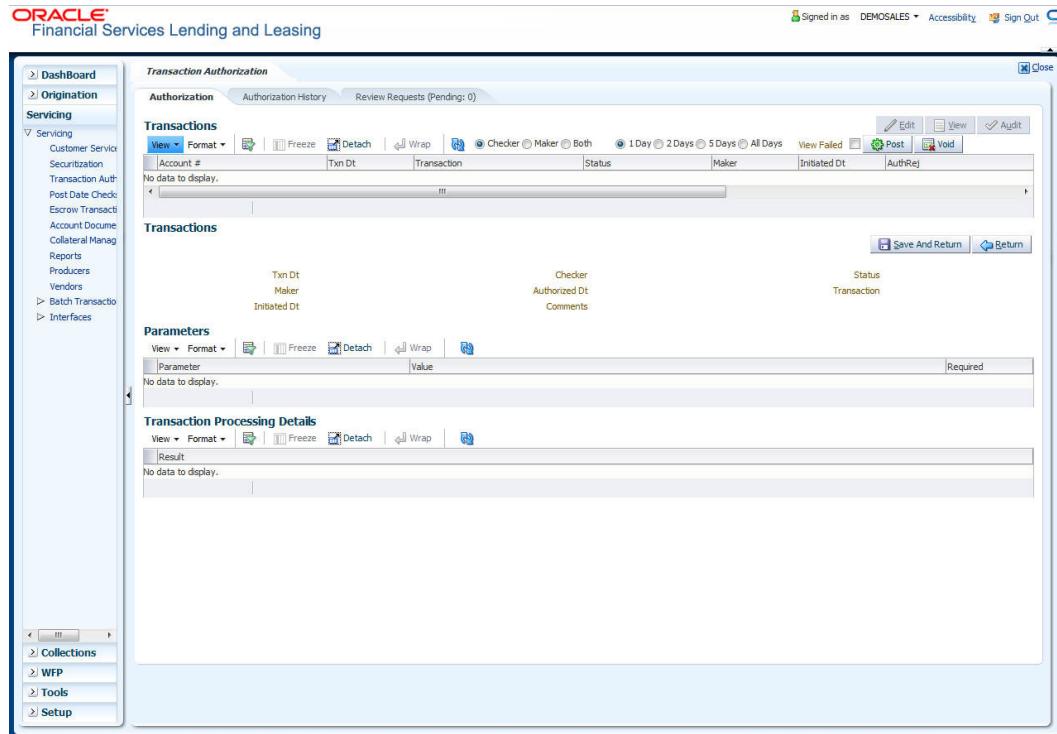
The maker uses the Authorization page to post approved transactions and modify transactions with a status of ERROR or REJECT. Transactions with an ERROR status have failed to post for reasons such as the transaction is not allowed for condition of account, or the parameter value is incorrect, such as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

Note

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

To authorize or reject a transaction the Authorization page

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing Transaction Authorization** → **Authorization**.



2. In the Transaction Authorization screen, On the **Authorization** page **Query** section, click **Checker**.
3. In the **View Last** section, click one of the following to limit the display of transactions in the Transaction section according to when the transaction was posted:

Click:	The system displays:
1 Day	The transactions posted within the last one day.
2 Day	The transactions posted within the last two days.
5 Day	The transactions posted within the last five days.
All Days	The posted transactions.

The system displays transactions entered on the Maintenance page with a status of **ERROR** or **WAITING FOR APPROVAL**.

Note

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

4. Select the transaction you want to approve or reject in the **Transactions** section. The system displays in the Result section information from the Customer Service screen's Maintenance page regarding the transaction.
5. If you want to authorize the transaction, click **Authorize** in the **Transaction** section.

If you want to reject the transaction, click **Reject** in the Transaction section.

6. If you want to add a comment and your decision regarding the transaction, complete the **Transaction** section **Comments** field.
7. In the **Action** section, click **Post**.

Based on comment input, the system authorizes or rejects the transaction and removes it from the Transaction section.

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

The results of the decision can be viewed on the Customer Service screen's Maintenance page.

The system user who posted the transaction on the Customer Service screen's Maintenance page and received a WAITING FOR APPROVAL status can open the Authorization page, click **Maker** in the **Query** section and view all the transaction they posted that have a status of ERROR or REJECT.

- If the transaction has a status of ERROR or REJECT, make the required changes to the original transaction on the Authorization page and click **Post** in the **Action** section.
- If you click the **Void** in **Action** section, the system removes the transaction from the Transaction Authorization screen.

Note

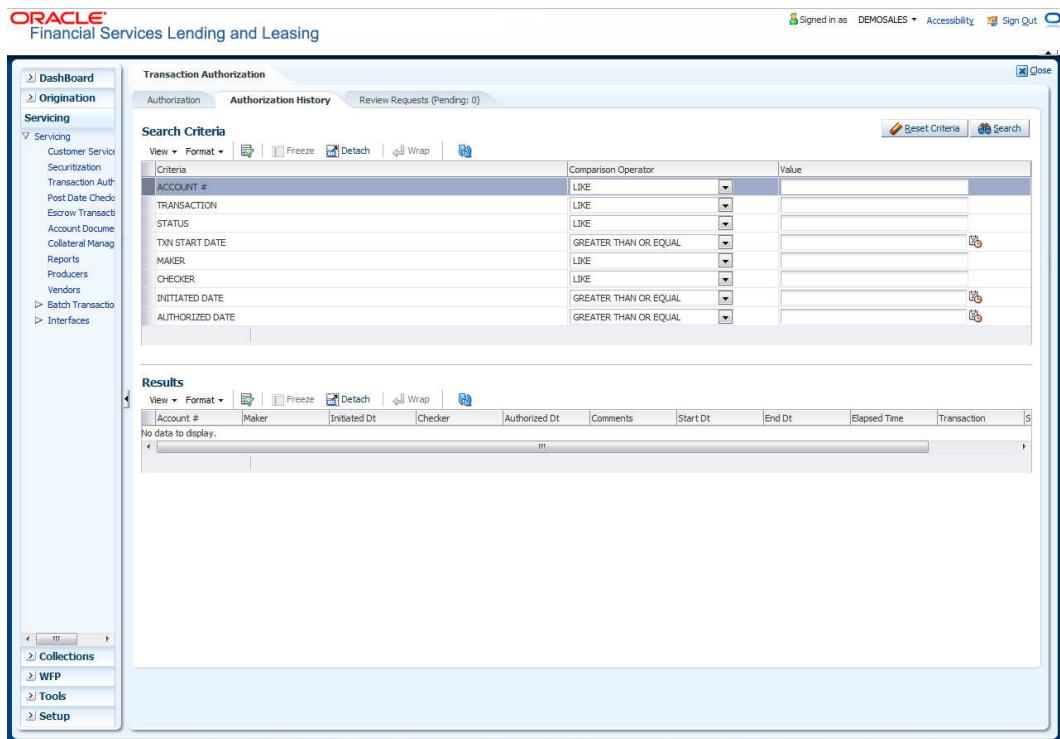
If the transaction remains unauthorized beyond the number of days specified against the system parameter "MAX_VOID_TXN_AUTHORIZE_DAYS", the transaction is marked as void. The daily batch job SET-TPE (TXNVOD_BJ_100_01 - TRANSACTION WAITING FOR APPROVAL TO VOID) checks for inactivity of authorization transactions against this parameter.

5.3 Authorization History tab

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

To search for accounts using the Authorization History page

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Servicing** → **Servicing** → **Transaction Authorization** → **Authorization History**.



2. In the **Authorization History** page's **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search**.

The system displays the result of the search in the **Results** section at the bottom of the page.

Note

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

4. In the **Results** section, view the following information:

Field:	View this:
Account #	The account number.
Transaction	The transaction.
Status	The status of the transaction.
Maker	View the user Id of the person who entered the transaction on the Customer Service window.
Initiated Dt	View the date and time the transaction was initially posted on the Customer Service window.

Field:	View this:
Checker	View the user Id of the person who validated the transaction on the Authorization page.
Authorized Dt	The authorized date.
Comments	Any comment attached to the transaction.
Start Date	The transaction start date.
End Date	The transaction end date.
Elapsed Time	The elapsed time of the transaction.

End of Day (EOD) processing

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

5.4 Review Request Tab

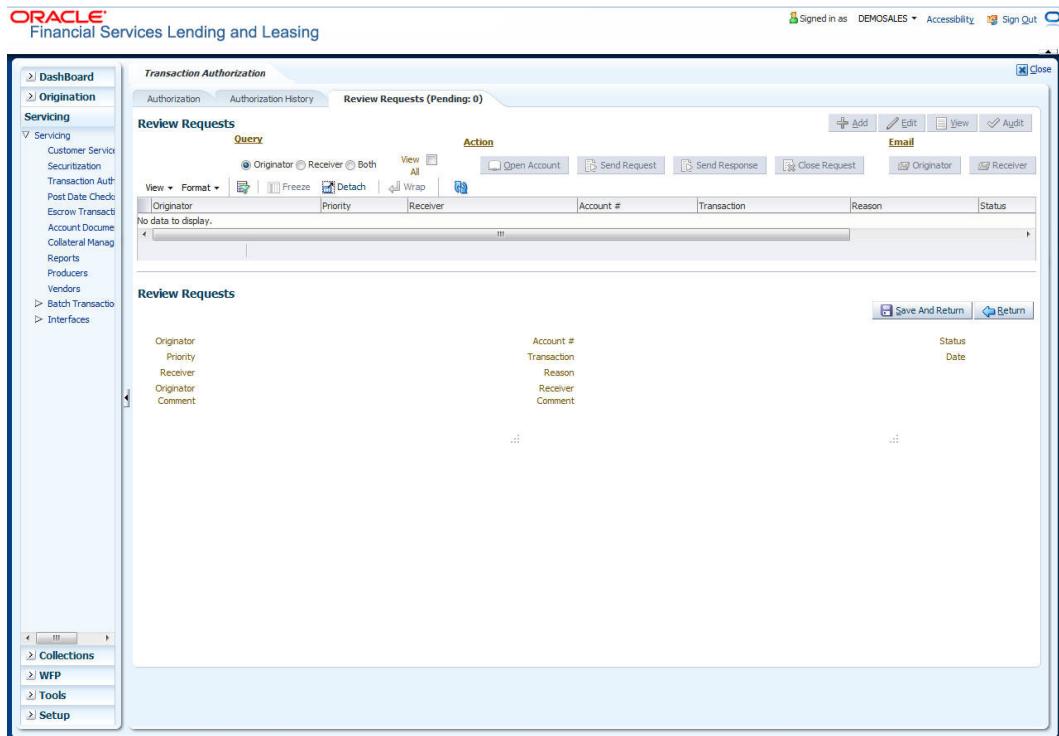
The Review Requests page allows for effective communication between the Maker and Checker. The Transaction Authorization window's Review Request page operates the same way as the existing Review Request page found on the Customer Service window. One difference is that the Transaction Authorization window's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

Note

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

To view the Review Request page

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Servicing → Servicing → Transaction Authorization → Review Request** tab.



5.5 Review Request

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

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

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.

5.5.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section

- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

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

Comments Sections

The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

5.5.1.1 Reviewing a Request

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's Servicing DashBoard. The 'My Pending Review Requests By Priority' section is highlighted with a red box. The dashboard is divided into several panels:

- Origination:** My User Queues, My Pending Review Requests By Applications.
- Servicing:** Number of Queues Hard Assigned, Number of Accounts, My Pending Review Requests By Accounts.
- Setup:** Product Expiring in Next One Month.
- Admin:** Critical Batch Job Status.
- Producer:** Producers Count By Status, Producers Expiring in Next One Month.
- Vendor:** Vendors Count By Status, Vendors Expiring in Next One Month.

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's Customer Service window, specifically the **Review Requests** tab. The 'Receiver' query is selected. The interface shows a list of review requests with columns for Originator, Priority, Receiver, Account #, Reason, Status, and Date.

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

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

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

Note

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

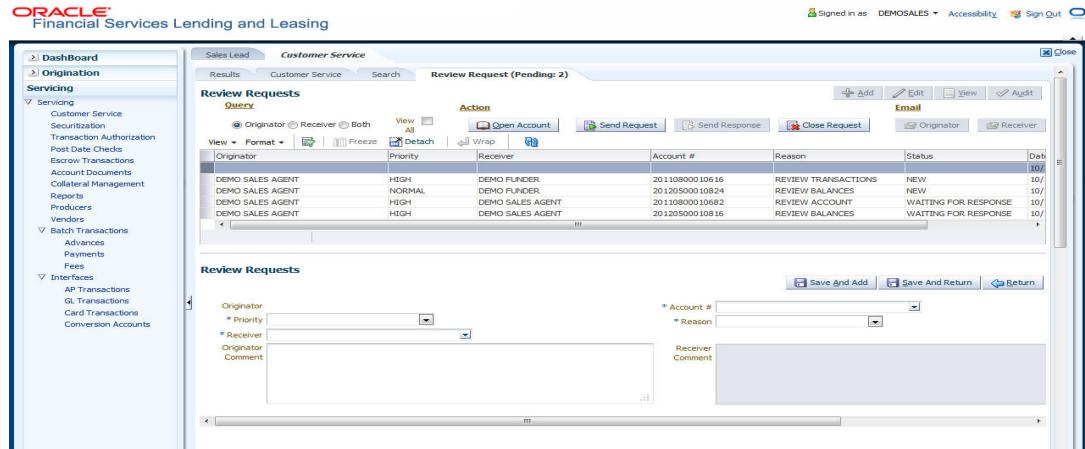
5.5.1.2 Sending a Review Request

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

To send a review request

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

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



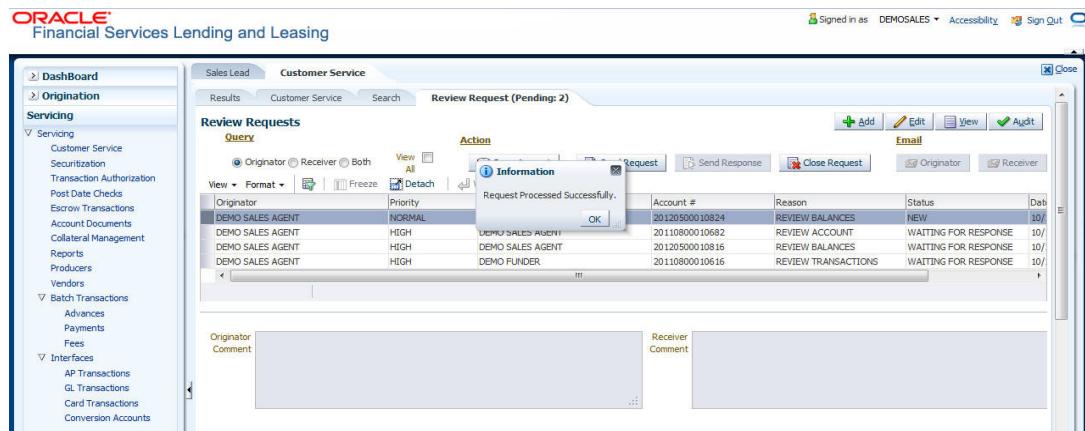
- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

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

The review request is created and the **Send Request** button is enabled in the Action section.



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

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in Dashboard with the status **SENT TO ORIGINATOR**.

5.5.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

The screenshot shows the Oracle Financial Services Lending and Leasing application home page. The left sidebar includes links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and 'DashBoard'. It contains several sections: 'Origination' (My User Queues, My Pending Review Requests By Applications), 'Setup' (Product Expiring in Next One Month), 'Admin' (Critical Batch Job Status), 'Servicing' (Number of Queues Hard Assigned, Number of Accounts, My Pending Review Requests By Accounts), 'Producer' (Producers Count By Status, Producers Expiring in Next One Month), and 'Vendor' (Vendors Count By Status, Vendors Expiring in Next One Month). The 'My Pending Review Requests By Priority' section in the 'Servicing' area shows one message.

To respond to a review request

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

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

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

The screenshot shows the 'Review Requests' screen. The top navigation bar includes links for Add, Edit, View, Audit, Email, Originator, and Receiver. The main area displays a table of review requests with columns: Originator, Priority, Receiver, Account #, Reason, Status, and Date. The table shows four entries for 'DEMO SALES AGENT' with various priority levels and account numbers. Below the table, a 'Review Requests' section shows the details for the first entry: Originator 'DEMO SALES AGENT', Priority 'HIGH', Receiver 'DEMO SALES AGENT', and Comment 'DEMO FUNDER'. To the right, a panel shows the account number '20110800010682' and reason 'REVIEW ACCOUNT'.

3. Click **Open Account**.

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

4. Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

The screenshot shows the Oracle Financial Services Lending and Leasing application's Customer Service module. The 'Review Requests' section is active. A table lists review requests with columns for Originator, Priority, Receiver, Account #, Reason, Status, and Date. One row is selected, and its details are shown in a modal dialog. The 'Action' section contains buttons for Add, Edit, View, Audit, Email, Originator, and Receiver. The 'Receiver Comment' field in the dialog is populated with the value 'TEST'.

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

The system sends your response to the originator, where it appears on the **Review Request** page with the status **RETURN TO ORIGINATOR**.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as **RETURN TO ORIGINATOR**.)

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

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

5.5.1.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to e-mail in the **Review Request** section.
5. In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

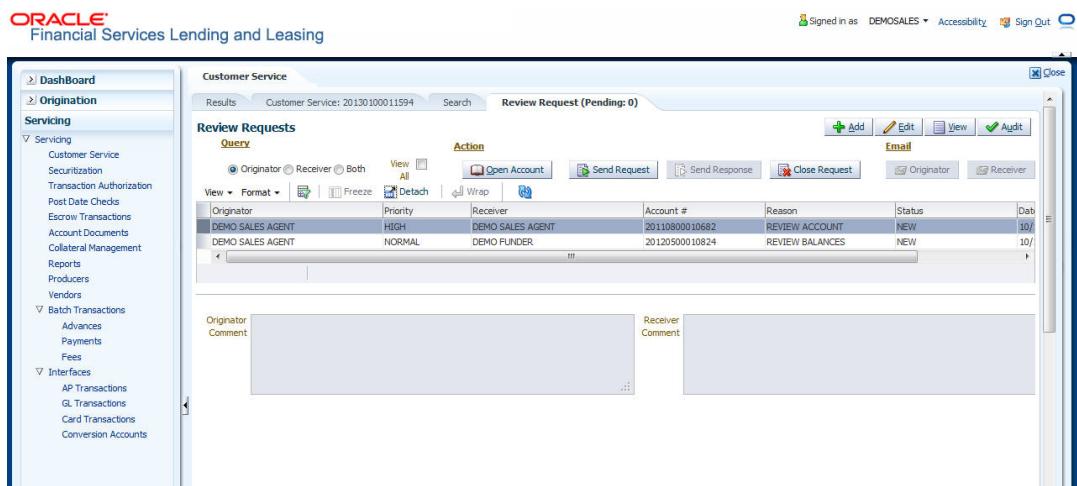
5.5.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.



Originator	Priority	Receiver	Account #	Reason	Status	Dab
DEMO SALES AGENT	HIGH	DEMO SALES AGENT	2011080010682	REVIEW ACCOUNT	NEW	10/
DEMO SALES AGENT	NORMAL	DEMO FUNDER	2012050010824	REVIEW BALANCES	NEW	10/

Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

6. Post Dated Cheques (PDC) Management

It is a standard banking practice in some countries to request post-dated checks for the retail loan repayments. For example, when loans are sanctioned in many Asian countries (such as India, Thailand, Malaysia, Indonesia), the lending institution collects post-dated checks in advance from the loan recipient - at times for the full tenor of the loan. The main reason for the practice of seeking post dated checks by banks is that it is far quicker for the banks to recover money that is due in a cheque dishonor case than in a regular civil case for recovery of loan dues.

Post dated checks can also be used for payment in the realization for the loan. Security checks are used only when the account becomes non-performing.

Managing accounts using post dated checks is very complex and important, as it has significant bearing on the servicing operations. If the PDCs due for clearing are not sent as required, the repercussions are huge. The lending institution loses its payment from the customer and may levy penalties such as late fees and insufficient funds charges which can lead to customer dissatisfaction. Hence, the utmost care should be taken while servicing the loan accounts using PDC. The PDC process begins with the sorting of checks received from various account holders. They are segregated by loan product and location before being vaulted in conduits at the centralized location or PDC center. This sorting enables the lending institution to quickly retrieve the PDCs with relevant date and send them for clearing.

The Post Dated Cheques screen is opened from the Servicing master tab's Post Dated Cheques link and contains the following tabs in its link bar:

- PDC Entry
- PDC Maintenance
- PDC Search

6.1 PDC Entry Tab

The PDC Entry link opens the PDC Entry page which enables you to record the details about the post dated checks collected from the customer.

When the post dated check is processed by the PDC batch, the status changes to PROCESSED. All the processed checks, then, will be picked by the Payment Batch and will be processed. After this, the system posts a payment transaction on the Payment screen's Payment Entry tab.

The View Options section enables you to view PDC batches by status (Open, Post, Void, and All). You can choose whether the PDCs from the customer are for a single loan account or for multiple loan accounts in the same bank. Once you enter the loan account number of the customer in the PDC Batch section, The system displays all loan accounts pertaining to the customer.

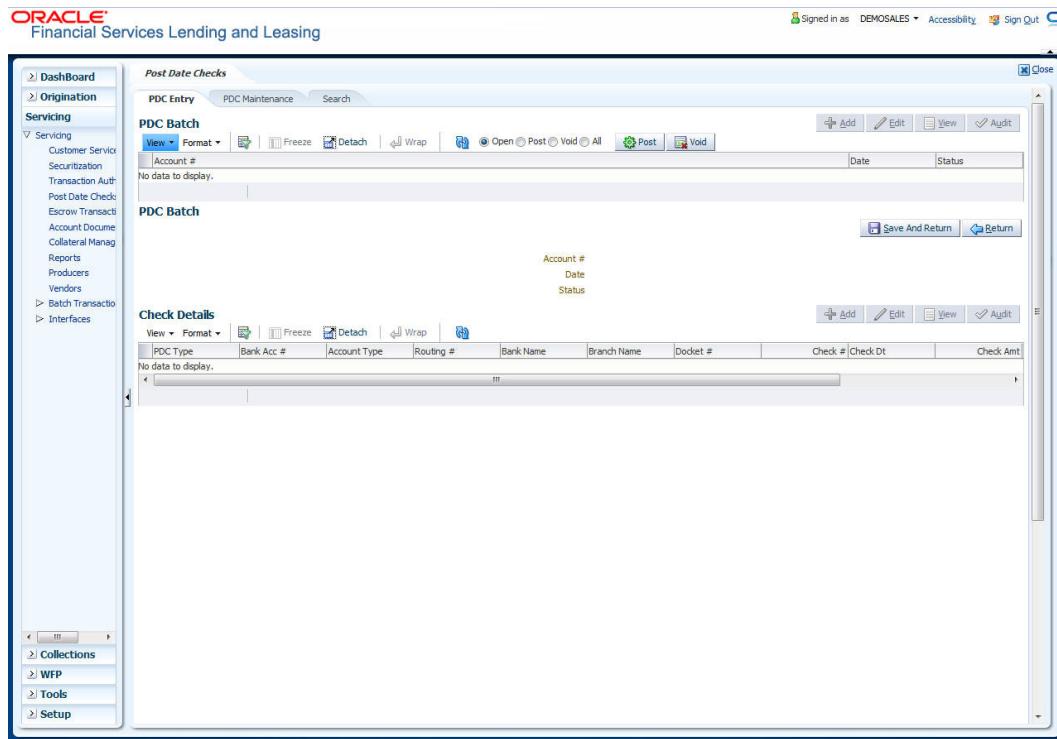
The information has to be captured to facilitate the inward sorting i.e. sorting the cheques by loan product group and location and then vaulting them in boxes placed in the vaults at the PDC center and subsequently send them for clearance on the day the payment is due. Usually the PDCs are sent for clearance a few days before the actual due date.

Information maintained here can be viewed at Customer Service > Account Details > Contract Information > PDC sub tab.

After the batch has been created, click POST in the Action section to post the batch of PDCs to the loan account. You can click VOID in the Action section to cancel the PDC entry on a loan account.

To view the PDC Entry section

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Post Dated Cheques** →.
2. **PDC Entry**.



3. On the PDC Entry page's **View Options** section, select the type of PDC batch you want to view.

If you choose:	System displays in the PDC Batch section:
Open	All batches with OPEN status.
Post	All batches with POST status.
Void	All batches with VOID status.
All	All batches, regardless of the status.

4. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Account	Select the account number.
Date	Specify the date.
Status	View the status.

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

A brief description of the fields is given below:

Field:	Do this:
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Bank Acc #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored
Check #	Specify the starting cheque number
Check Date	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
# of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collection.
Comments	Specify any remarks for the details.

Once the PDC batch is posted, an entry appears in the Post Dated Checks section on the Customer Service screen's Payment Mode tab with the status of OPEN.

The status changes to PROCESSED when the post dated check is sent for clearance on the pre-processing day and the payment is received. At that time, a payment transaction is posted on the Payments screen's Payment Entry page.

6.2 PDC Maintenance Tab

The PDC Maintenance tab opens the PDC Maintenance page which enables you to modify check details for a specific account. You can either use the view options to filter the PDC details by status or search the details using Query By Example option. The Edit button enables you to modify the docket number, change the status, and add comments.

To view the PDC Maintenance page

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Post Dated Cheques**.
2. → **PDC Maintenance** tab.

3. On the PDC Maintenance page's **View Options** section, select the type of PDC entry you want to view in the PDC Maintenance section.

If you choose:	The system displays in the PDC Batch section:
Open	All entries with OPEN status.
Post	All entries with POST status.
Void	All entries with VOID status.
All	All entries, regardless of status.

4. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
5. A brief description of the fields is given below.

Field:	Do this:
Account/Title	View the account number and title of the account.

Field:	Do this:
Bank Name	View the bank name for which check is provided.
Branch Name	View the bank's branch name.
Drawer Account #	View the bank account number.
Docket #	Edit/view the location number where checks have been stored.
Check#	View the check number.
Check Dt	View the check date.
Check Amt	View the check amount.
Status	Select to change or view the cheques current status.
PDC Type	View the check type (PAYMENT or SECURITY).
Account Type	View the bank account type.
Routing #	View the bank's routing number.
Comments	Specify or view any comments associated with the record.

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

6.3 **Search Tab**

The Search tab opens the Search page. On the Search page, the Search Criteria section enables you to locate an account or group of accounts. The Results section displays the

details of the loan account. This is a useful alternative to using the Customer Service screen to search for account information.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The top right corner shows a user sign-in status: "Signed in as DEMOSALES Accessibility Sign Out". The left sidebar contains a navigation menu with sections: Dashboard, Origination, Servicing (expanded to show Customer Service, Securitization, Transaction Auth, Post Date Check, Escrow Transacti, Account Docume, Collateral Manag, Reports, Producers, Vendors, Batch Transactio, and Interfaces). Below this is a "Collections" section with links to WFP, Tools, and Setup. The main content area is titled "Post Date Checks" and contains two tabs: "PDC Entry" (selected) and "PDC Maintenance". A "Search" button is located at the top of the search criteria table. The "Search Criteria" table has columns for "Criteria", "Comparison Operator", and "Value". The "Results" table has columns for Account #, Date, Title, Account Status, QuoPdbBranch, Product, Producer, Company, and Secured. A message "No data to display." is shown in the results table. The bottom right corner of the application window has a "Close" button.

7. Escrow Transactions

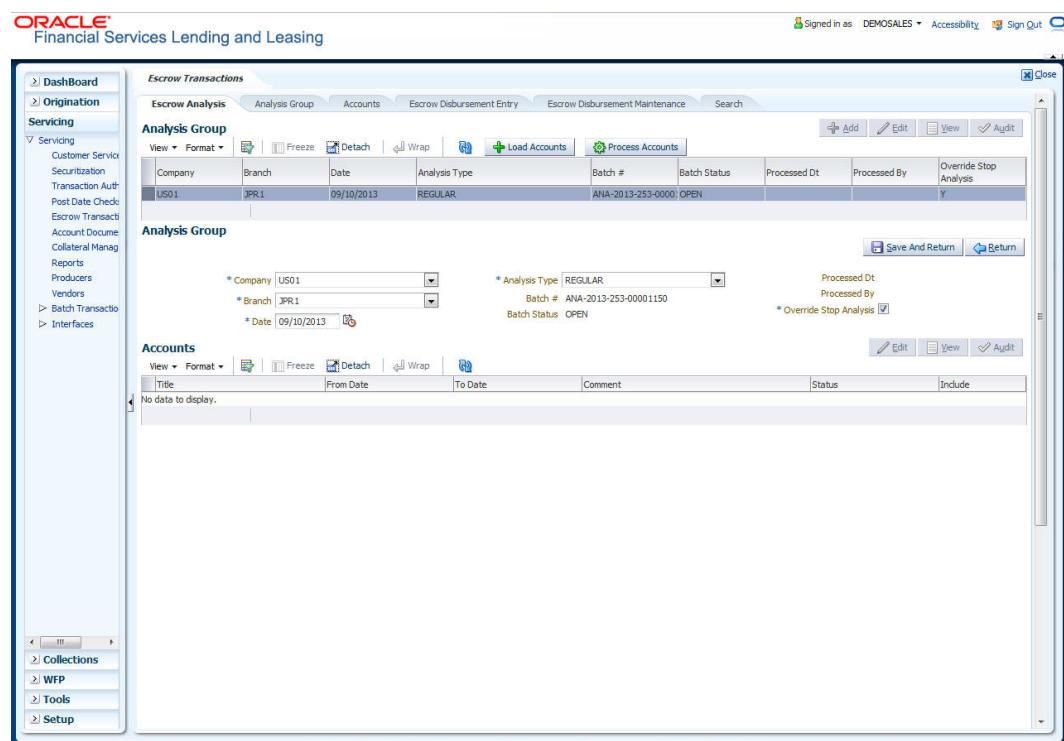
Oracle Financial Services Lending and Leasing enables you to perform escrow analysis with the Escrow Analysis and Disbursement screens' Analysis and Analysis Maintenance tabs and perform escrow disbursement with the Disbursement Entry and Disbursement Maintenance tabs.

7.1 Escrow Transaction

The Escrow Analysis page enables you to analyze accounts involving escrow disbursement. Accounts are analyzed in batches, or 'analysis groups'. The system generates a batch number for the analysis group and sets the batch status to OPEN. You can view and process the accounts included in the analysis group. You can then exclude from an analysis group the accounts that produce errors. Also, you can perform an escrows analysis for a period between two months to twelve months. By default, the analysis horizon is selected as twelve months from the date of the analysis.

To enter an escrow analysis batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Analysis**.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', 'Sign Out', and a 'Close' button. The main menu on the left has sections for 'Dashboard', 'Origination', 'Servicing' (which is expanded to show 'Customer Service', 'Securitization', 'Transaction Auth', 'Post Date Check', 'Escrow Transacti', 'Account Docume', 'Collateral Manag', 'Reports', 'Producers', 'Vendors', 'Batch Transactio', and 'Interfaces'). The 'Escrow Transactions' menu item is under 'Servicing'. The current page is 'Escrow Analysis'. The main content area has tabs for 'Escrow Analysis', 'Analysis Group', 'Accounts', 'Escrow Disbursement Entry', and 'Escrow Disbursement Maintenance'. The 'Analysis Group' tab is active, showing a table with one row: Company: US01, Branch: JPR1, Date: 09/10/2013, Analysis Type: REGULAR, Batch #: ANA-2013-253-00001150, Batch Status: OPEN. Below the table is a form with fields for Company (US01), Branch (JPR1), Date (09/10/2013), Analysis Type (REGULAR), Batch # (ANA-2013-253-00001150), Batch Status (OPEN), Processed Dt, Processed By, and Override Stop Analysis (checkbox). The 'Accounts' tab is also visible below.

2. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.
Branch	View the portfolio branch.

Field:	Do this:
Date	Specify the batch date.
Analysis Type	Select the analysis type. The analysis type (INITIAL ESCROW ANALYSIS DISCLOSURE, REGULAR, COMPLIANCE, and so on) is a list of user-defined values.
Batch #	View the system generated batch number with a format of ANA-YYYY-DDD-SEQNUM.
Batch Status	View the batch status.
Processed Dt	View the user analysis process date.
Processed By	View the user who processed the analysis.

3. If you select the **Override Stop Analysis** check box, the system ignores the Stop Escrow Analysis flag on the account.
4. **Click Load Accounts.**
The system loads in the Accounts section the accounts from the search page that match the company and branch in the **Analysis Group** section.
Load accounts button load the accounts which have the escrow required as Y and Opt out Indicator as N
5. **Click Edit**
6. Specify the following information.

Field:	Do this:
Title	View the account title.
From Date	Specify the from date (start analysis from MM/DD/YYYY). Note: From date has to be the first date of the month.
To Date	Specify the to date (end analysis at MM/DD/YYYY). Note: To date has to be the Last date of the Month.
Comment	View the comment.
Status	View the payment status.

7. Select the **Include** check box if you want to include the account in the analysis. Clear the Include check box if you want to remove the account in the analysis.
8. In the **Action** section, choose **Process Accounts**.

The system performs the analysis and changes the batch status to PROCESSING.

If the system successfully processes the batch, it changes the batch status to PROCESSED. The individual accounts will all have a status of NEW. The analysis group can now be viewed on the Escrow Analysis Maintenance page.

If the system is unable to process one or more individual accounts in the batch, it changes the batch status to ERRORRED. One or more of the individual accounts will have status of ERROR in the Accounts section. The reason of the error appears in the Comment field.

7.1.1 Reprocessing an Analysis Batch with Error Status

To reprocess an analysis batch with a status of ERROR

1. On the **Analysis Group** section of the **Escrow Analysis** page, load the analysis group with the status of **ERRORED**.
2. In the **Accounts** section, click **Edit** and clear the **Include** box for the accounts with a status of **ERROR**, then click **Save**.
3. In the **Action** section, click **Process Accounts**.
The system performs the analysis and changes the batch status to **PROCESSING**.
4. The analysis group can now be viewed on the **Escrow Analysis Maintenance (Analysis Group)** page.

7.2 Analysis Group Tab

The Escrow Analysis Maintenance (Analysis Group) page enables you to review and maintain escrow analysis for each account in a selected analysis group (batch).

With the Escrow Analysis Group tab, you can:

- Review the analysis results for a selected batch
- Approve the analysis
- Cancel the analysis.

An escrow analysis for a batch may retrieve more than one account. These accounts appear in the Escrow Analysis section, along with the:

- Parameters used for the analysis
- Results of the analysis (standard payment, along with additions or deductions and the resulting new payment)
- Any surplus or shortage
- Escrow items used for analysis and the disbursement rule
- Analysis details, which lists all the escrow transactions.

The system then enables you to:

- Reanalyze the account after making changes to the account on the Customer Service window if the status of the analysis is **OPEN**, **ERROR**, **REVIEW** or **APPROVED**.
- Delete an analysis.

7.2.1 Viewing Analysis Group tab

To view the Analysis Group page

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Analysis Group** tab.

2. In the Escrow Analysis Group page's **Batch Group** section, select the record you want to work with and click **View**.
3. In the **Batch Group** section, view the following display only information.

Field:	View this:
Company	The portfolio company.
Branch	The portfolio branch.
Date	The batch date.
Analysis Type	The analysis type.
Batch #	The system generated batch number.
Batch Status	The batch status.
Override Stop Analysis	Override stop analysis indicator.
Processed Dt	The user analysis process date.
Processed By	The user who processed the analysis.
Reviewed Dt	The user analysis review date.
Reviewed By	The user who reviewed the analysis.
Approved Dt	The user analysis approved date.

Field:	View this:
Approved By	The user who approved the analysis.

Reviewing the Analysis Result

To review the analysis results for a selected batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Analysis Group** tab.
2. In the **Batch Group** section on the **Analysis Group** screen, select the batch you want to review.

Note

A batch pending for review will have a status as PROCESSED.

3. In the **Action** section, click **Review**.

The system changes the Batch Status field to PROCESSING.

4. In the **Batch Jobs** section on the **Analysis Group** page, select the escrow analysis group you reviewed.

Note

The group will have a batch status of REVIEWED.

5. In the **Batch Jobs** section, click **Execute Search**.

Approving the Analysis

To approve the analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Analysis Group** tab.
2. In the **Batch Group** Section on the **Analysis Group** page, select the batch with the status of REVIEWED you want to approve.
3. In the **Action** section, click **Approve**.

The system changes the Batch Status to PROCESSING.

4. In the **Batch Jobs** section, search for the escrow analysis group which now has a status of APPROVED.

Cancelling the Analysis

To cancel the analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Analysis Group** tab.
2. In the **Batch Group** section on the **Analysis Group** page, select the batch you want to cancel.
3. In the **Action** section, select **Cancel**.

The system changes the Batch Status for the selected status group to PROCESSING.

4. In the Escrow Analysis Maintenance (Analysis Group), click Analysis.

On the Escrow Analysis page, the batch you cancelled now has a status of CANCELLED in the Analysis Group section.

7.2.4 Reanalyzing the Escrow Analysis

To reanalyze escrow analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Analysis Group** tab.
2. In the **Batch Group** section on the **Analysis Group** page, select the batch you want to reanalyze.

Note

You can only reanalyze an account if the status of the analysis batch is OPEN, ERROR, REVIEWED, or APPROVED.

3. On the **Escrow Analysis** page's **Parameters** section, select the account you want to reanalyze and click **View**.
4. In the **Parameters** section on the Escrow Analysis section, view the following display only information:

Field:	View this:
Date	The date.
Account #	The the account # and title.
From Dt	The escrow activity from date.
To Dt	The escrow activity to date.
Status	The status of the analysis.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount.
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount.
Results section	
Std Pmt Amt	The standard payment amount.
(+) Esc Pmt Amt	The escrow payment amount.
(+) Spread Pmt Amt	The spread payment amount.
(+) Other Pmt Amt	The other payment amount.
= New Pmt Amt	The new payment amount.
Surplus/Shortage section	
Surplus/Shortage Amt	The surplus shortage amount.

Field:	View this:
Refund Amt	The refund amount.
Approval section	
Approval Dt	The approval date.
Approved By	The user id of who approved the analysis.

5. In the **Analyzed Escrow Items** sub page, view the following information:

Field:	View this:
Escrow	The escrow.
Disbursement Rule	The disbursement rule.
Yearly Amt	The yearly amount.

6. In the **Analysis Details** sub page, view the following information:

Field:	View this:
Txn Dt	The transaction date.
Transactions	The transactions.
Vendor	The vendor name.
Txn Amt	The transaction amount.
Bal Amt (Est)	The balance amount estimated.
Bal Amt (Act)	The balance amount actual.

7. In the **View** section, choose how you want to view the information in the Analysis Details sub page.

Choose:	The system displays:
Current Estimated	The current estimated analysis.
Last Estimated	The last estimated analysis.
Last Actual	The last actual analysis.

8. In the **Escrow Analysis** page, click **Re-Analyze**.

Oracle Financial Services Lending and Leasing clears the Parameter section on the Escrow Analysis section.

9. When you search for the account in the **Parameters** section on the Escrow Analysis page, the status is now NEW.

7.2.5 Deleting the Analysis

To delete an individual analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Analysis Group** tab.

2. In the **Batch Group** section on the **Analysis Group** page, select the batch with the individual analysis you want to delete.
3. On the **Escrow Analysis** page's **Parameters** section, select the account you want to delete and click **View** in the **Details** column.
4. On the **Escrow Analysis** page, click **Delete**.

The system changes the Status field in the Parameters section to **DELETED**.

7.3 Accounts Tab

As an alternative to selecting an analysis group and then selecting an account, use the Escrow Analysis Maintenance (Accounts) page to directly view an account. You can then use the Escrow Analysis page to reanalyze or delete an escrow analysis following the same steps described previously in the Escrow Analysis Maintenance (Analysis Group) section of this chapter.

To view an escrow analysis for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Accounts** tab.

2. In the **Accounts** section on the Escrow Analysis Maintenance (Accounts) page, select the account you want to work with.

Note

If you choose, use **Search Criteria** to limit the display of account records.

3. In the **Accounts** section, view the following information:

Field:	View this:
Account # Title	The standard payment amount.

Field:	View this:
Analysis Type	The escrow payment amount.
Analysis Dt	The spread payment amount.
Current	If selected, indicates that the information is up-to-date.

4. On the **Escrow Analysis** page's Parameters section, select the account you want to reanalyze and click **View**.
5. In the **Parameters** section on the Escrow Analysis page, view the following display only information:

Field:	View this:
Date	The date.
Account #	The the account # and title.
From Dt	The escrow activity from date.
To Dt	The escrow activity to date.
Status	The status of the analysis.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount.
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount.
Results section	
Std Pmt Amt	The standard payment amount.
(+) Esc Pmt Amt	The escrow payment amount.
(+) Spread Pmt Amt	The spread payment amount.
(+) Other Pmt Amt	The other payment amount.
= New Pmt Amt	The new payment amount.
Surplus/Shortage section	
Surplus/Shortage Amt	The surplus shortage amount.
Refund Amt	The refund amount.
Approval section	
Approval Dt	The approval date.
Approved By	The user id of who approved the analysis.

6. Click the **Analyzed Escrow Items** sub tab.
7. In the **Analyzed Escrow Items** sub page, view the following information:

Field:	View this:
Escrow	The escrow.
Disbursement Rule	The disbursement rule.
Yearly Amt	The yearly amount.

8. Click the **Analysis Details** sub tab.
9. In the **Analysis Details** sub page, view the following information:

Field:	View this:
Txn Dt	The transaction date.
Transactions	The transactions.
Vendor	The vendor name.
Txn Amt	The transaction amount.
Bal Amt (Est)	The balance amount estimated.
Bal Amt (Act)	The balance amount actual.

10. In the **View** section, choose how you want to view the information in the Analysis Details sub page.

Choose:	The system displays:
Current Estimated	The current estimated analysis.
Last Estimated	The last estimated analysis.
Last Actual	The last actual analysis.

7.4 Escrow Disbursement Entry Tab

With the Escrow Disbursement Entry page, you can make payments on escrow from the system in the form of disbursement batches. Disbursement batches record the following information in the Disbursement Group section:

- Company/branch of the account
- Total dollar amount of disbursements
- Total number of disbursements.

The Details section enables you record the following information for each escrow disbursement batch:

- Account number
- Transaction date
- Disbursement amount
- Escrow sub type.

You can use the Escrow Disbursement Entry page to:

- Validate disbursement totals entered in the Disbursement Group section against the transaction totals entered in the Details section
- Post a validated disbursement entry batch
- Cancel a disbursement entry batch.

Note

A posted batch cannot be cancelled. Temporarily place a disbursement entry batch on hold before validating or posting it.

Viewing Batches

The Escrow Disbursement Entry pages enables you to view either all escrow disbursement batches or only open escrow disbursement batches. You can choose which type of batch you want to view using the View Options section. Viewing all batches enables you to locate escrow disbursement batches with a status of OPEN, PROCESSING, PROCESSED, ERROR, or CANCELLED.

7.4.1 Viewing Open batches

To view open batches

- On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Entry** tab.
- In the **View Options** section on the Escrow Disbursement Entry page, select **Open Batch Only**.
In the Disbursement Group section, the system displays all batches with a status of OPEN that have not been posted.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Escrow Disbursement Entry'. The 'View Options' section at the top has a radio button for 'Open Batches Only' selected. The 'Disbursement Group' section contains a table with three rows of data:

Company	Branch	Date	Batch #	Total #	Total Amt	Batch Status	Total #	Total Amt
US01	USHQ	01/05/2013	DSB-2013-005-00001	0	0.00	OPEN	0	0.00
US01	USHQ	08/27/2013	DSB-2013-239-00001	0	0.00	OPEN	0	0.00
US01	USHQ	03/12/2013	DSB-2013-071-00001	0	0.00	OPEN	0	0.00

The 'Details' section below is empty, showing 'No data to display.' The left sidebar contains a navigation tree under the 'Servicing' category, including 'Customer Servicing', 'Securitization', 'Transaction Auth', 'Post Date Checks', 'Escrow Transacti', 'Account Docume', 'Collateral Manag', 'Reports', 'Producers', 'Vendors', and 'Batch Transactio'.

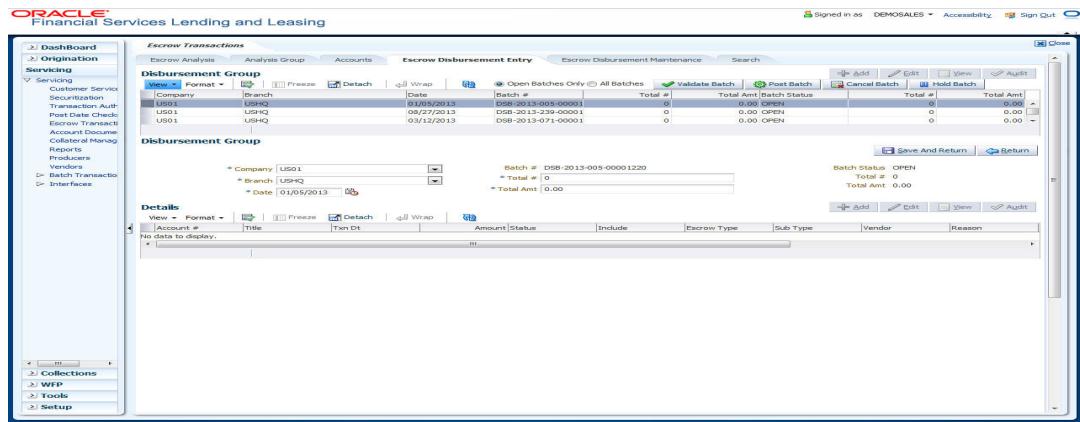
- In the **Disbursement Group** section, select the record you want to work with.

7.4.2 Viewing All Batches

To view all batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Entry** tab.
2. In the **View Options** section on the Escrow Disbursement Entry screen, select **All Batches**.

In the Disbursement Group section, the system displays all batches regardless of status.



3. In the **Disbursement Group** section, select the record you want to work with.

7.4.3 Locating a batch with an Error

To locate a batch with an error

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Entry** tab.
2. In the **View Options** section of the Escrow Disbursement Entry page, select **All Batches**. The system displays all batches, regardless of status, in the Disbursement Group section.
3. In **Disbursement Group** section, select the batch with the status **ERRORED** you want to work with.
4. In the **Details** section, select the payment with **ERROR Status** and click **Edit**. The system displays the cause of the error in the **Comment** field.

7.4.4 Validating and Posting Batches

To validate and post an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Entry** tab.
2. In the **Disbursement Group** section on the Escrow Disbursement Entry page, In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Company	Select the portfolio company.
Branch	View the portfolio branch.

Field:	Do this:
Date	Enter batch date. Oracle Financial Services Lending and Leasing uses this date and the number of preprocess days (if in use) to determine when to disburse the payment.
Batch #	View the system generated batch number with a format of DSB-YYYY-DDD-SEQNUM.
Total #	Enter total number of disbursements in the batch.
Total Amt	Enter total amount of disbursements in the batch.
Batch Status	View batch status.
Total #	View total number of actual disbursements in the batch.
Total Amt	View total amount of actual advances in the batch.

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

The **Details** section records itemized information of the escrow disbursement batch. It enables you to make one payment for one account, or more than one payment to more than one account.

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

A brief description of the fields is given below.:

Field:	Do this:
Account #	Specify the account number.
Title	View the title.
Txn Dt	Specify the disbursement date.
Amount	Specify the disbursement amount.
Status	View the status.
Include	Select to indicate this is an active record.

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

A brief description of the fields is given below.:

Field:	Do this:
Escrow Type	Select the escrow type.
Sub Type	View the escrow sub type.
Vendor	View the vendor.
Reason	Select the reason for the disbursement.
Pmt Mode	Specify the payment mode for the disbursement.

Field:	Do this:
Reference	Specify the reference for the disbursement.
Comment	Specify any comments regarding the disbursement.

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

The system updates the display only Total # and Total Amt fields in the Disbursement Group section to record the contents of the Details section.

Note

Before you can post a escrow disbursement batch on the Escrow Disbursement Entry page, the contents of the display only Total # and Total Amt fields must match the contents of the required Total # and Total Amt fields in the Disbursement Group section

7. In the **Action** section, click **Validate Batch**.

The system changes the escrow disbursement batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Financial Services Lending and Leasing changes the its status to POSTED or ERRORED.

If an escrow disbursement batch has a status of ERRORED, the accounts in the Details section with the status of ERROR must be excluded from the Disbursement Group before the batch can be posted.

8. Clear the include box of any accounts in the Details section with a status of ERROR, then click **Validate Batch** again.

When an escrow disbursement batch has a status of PROCESSED, the Post Batch button in the Action section is available.

9. In the **Action** section, click **Post Batch**.

The system changes the status for the accounts in the Details section included in the escrow disbursement batch to POSTED and creates an entry on the Disbursement Maintenance page.

The system also creates an entry for the escrow disbursement on the AP Requisitions page.

7.4.5 Holding an Escrow Disbursement Batch

Only escrow disbursement batches with the status of OPEN can be put on hold.

To hold an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Entry** tab.
2. On the **Escrow Disbursement Entry** page, use the **View Option** section to select the batch you want to place on hold:
 - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
 - If the batch status is ERROR, click **All Batches** in the **View Options** section.
3. Use the **Disbursement Group** section to select the escrow disbursement batch you want to hold.
4. In the **Action** section, click **Hold Batch**.

The system changes the escrow disbursement batch status from OPEN to HOLD.

7.4.6 Opening/Removing Hold on an Escrow Disbursement batch

Only escrow disbursement batches with a status of HOLD can be opened.

To open or remove hold on an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Entry** tab.
2. On the **Escrow Payment Entry** page, use the **View Options** section to select **All Batches**.
3. Use the **Disbursement Group** section to search for and select the escrow disbursement batch with the status of HOLD you want to open.
4. In the **Action** section, click **Validate Batch**.

The system changes the escrow disbursement batch status from OPEN to PROCESSING and submits the batch to the job service in the Disbursement Group section. After the batch has been processed, the system changes its status to POSTED or ERRORED.

If an escrow disbursement batch has a status of ERRORED, the accounts in the Details section with the status of ERROR must be excluded from the Disbursement Group before the batch can be posted.

5. Clear the include box of any accounts in the Details section with a status of ERROR, then click **Validate Batch** again.

When an escrow disbursement batch has a status of PROCESSED, the Post Batch button in the Action section is available.

6. In the **Action** section, click **Post Batch**.

The system changes the status for the accounts in the Details section included in the escrow disbursement batch to POSTED and creates an entry on the Disbursement Maintenance page.

7.4.7 Canceling an escrow disbursement batch

Only the escrow disbursement batches with the status of OPEN, PROCESSED, HOLD, or ERRORED can be canceled.

To cancel an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** master tab.
2. Click the **Escrow Transactions** link.
3. On Escrow Analysis screen, click the **Escrow Disbursement Entry** tab.
4. On the **Escrow Disbursement Entry** page, use the **View Options** section to select the escrow disbursement batch you want to cancel:
 - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
 - If the batch status is PROCESSED, HOLD, or ERRORED, click **All Batches** in the **View Options** section.
5. Use the **Disbursement Group** section to select the escrow disbursement batch you want to cancel.
6. In the **Action** section, click **Cancel Batch**.

The system changes the Status field in the Details section to VOID.

When you refresh the Escrow Disbursement Entry page, the escrow disbursement batch that you canceled has a batch status of CANCELLED in the Disbursement Group section.

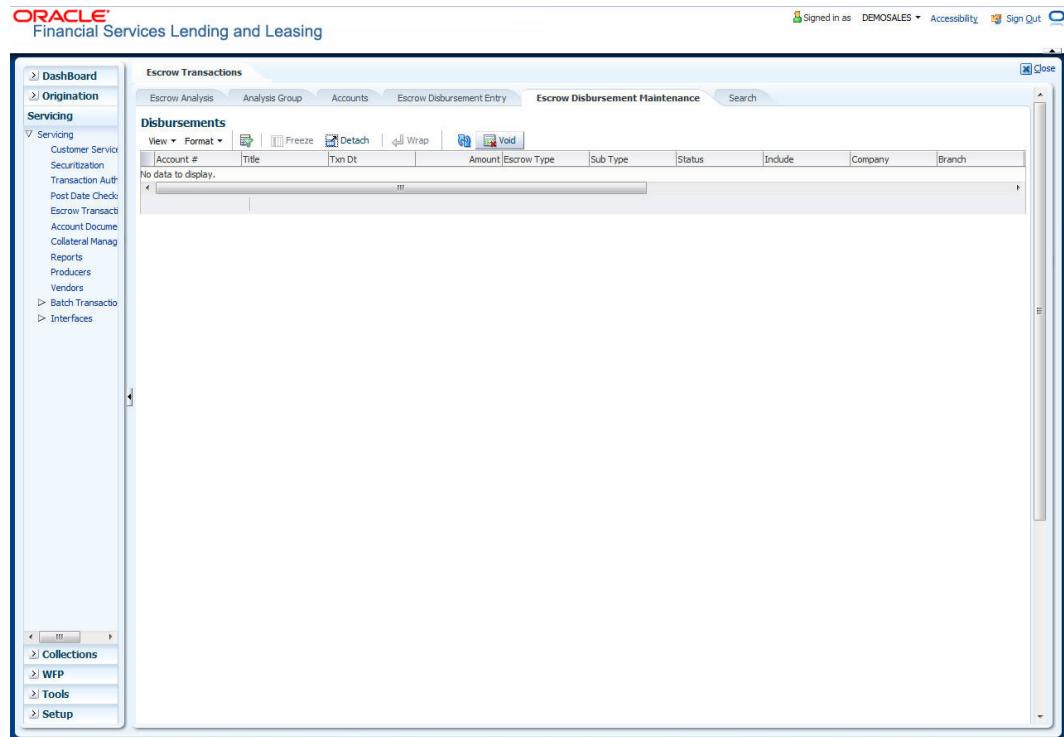
7.5 Escrow Disbursement Maintenance Tab

The Disbursement Maintenance page enables you to cancel escrow disbursement transactions.

7.5.1 Canceling the Disbursement Maintenance

To cancel the disbursement maintenance

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Escrow Disbursement Maintenance** tab.



2. On the **Disbursement Maintenance** page's **Disbursements** section, select the record you want to work with and click **View**

Note

You can use **Search Criteria** to limit the display of records.

3. In the **Disbursements** section, view the following display only information:

Field:	View this:
Account #	The account number.
Title	The title.
Txn Dt	The disbursement date.
Amount	The amount.
Escrow Type	The escrow type.

Field:	View this:
Sub Type	The sub type.
Status	The status.
Include	Include indicator.
Company	The portfolio company.
Branch	The portfolio branch.
Batch #	The batch number.
Vendor	The vendor.
Reason	The reason.
Pmt Mode	The payment mode.
Reference	The reference.
Comment	The comment.

4. Select the disbursement you want to void and click **Void** in the **Action** section.

The system changes the status of the escrow disbursement to VOID.

7.5.2 Viewing Canceled Escrow Disbursement on the AP Requisition screen

To view the canceled escrow disbursement on the AP Requisition page

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Interfaces** → **AP Transaction** link.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'AP Transactions' and displays a grid of 'Requisitions'. The columns include Company, Branch, Dt, Status, Payee Type, Payee, Currency, Amount, and Pmt Mode. The 'Payee Type' column has a dropdown menu with options: All, Producer, Third Party, Vendor, Customer, and ACH. The 'Pmt Mode' column has a dropdown menu with options: All, ACH, Check, Status, Open, Close, Hold, and Void. Below the grid, a specific requisition is selected, showing detailed information: Company: US01, Branch: NLHQ, Dt: 08/14/2013, Status: OPEN, Payee Type: PRODUCER, Payee: PR-00003-PRODUCER3, Currency: USD, Amount: 10,020.00, Pmt Mode: ACH. The 'Details' section at the bottom shows Effective Dt (08/13/2013), Description (ITM CASH SALES-20130800010094 END MONTH), and Amount (10,000.00). The 'Check Ref No' and 'Check Dt' fields are empty, and the 'Print Check' button is visible.

2. On the **Payee Type** section of the **AP Transactions** page, select **All**.

3. On the **Pmt Mode** section, select **All**.
4. On the **Status** section, select **Void**.
5. On the **AP Requisitions** page, the system changes the escrow disbursement status to **VOID**.

7.6 Search Tab

The Search tab enables you to locate the accounts on which the escrow analysis is to be performed. You can select accounts for an escrow analysis using the following attributes in the **Criteria** column of the **Search Criteria** section.

Note

The client can configure this list to search on other account attributes, if desired.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions** → **Search**.
2. In the **Search** page's **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search** and use criteria and comparison operator to search criteria:

Field:	View this:
Account	Specify the account number.
Account Status	Select the account status.
Account State	Select the state name where the account belongs.
Account Last Escrow Analysis Date	Select the date on which the escrow analysis was last performed on the account.
Escrow Analysis Required Indicator	YES: If selected, the system displays the accounts that require escrow analysis. NO: If selected, the system displays the accounts that do not require escrow analysis.
Escrow Analysis Stopped Indicator	YES: If selected, the system displays the accounts with the escrow analysis is allowed NO: If selected, the system displays the accounts with the escrow analysis is stopped.
Product	Specify the product name.
Account Condition	Select the account condition.

The system displays the result of the search in the Results section at the bottom of the page.

Field:	View this:
Company	The company.
Branch	The branch.

Field:	View this:
Account #	The account number.
Date	The account effective date.
Title	The account title.
Product	The product.
Status	The account status.
Producer	The producer.
Secured	If selected, the account has a customer classified as secured

If you click **Reset Criteria**, the system clears the contents of the Search Criteria section and refreshes with its default values.

To search for accounts that require escrow analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Escrow Transactions Search** tab to view the Search page.
2. In the **Search Criteria** section, complete the ESCROW ANALYSIS REQUIRED INDICATOR criteria with a value of YES.
3. In the **Search Criteria** section, complete the ESCROW ANALYSIS STOPPED INDICATOR criteria with a value of NO.
4. Click **Search**.

The system displays all the accounts that require escrow analysis.

8. Account Documents

8.1 Introduction

The Documents Maintenance screen Both allow for the paperless storage of documents within Oracle Financial Services Lending and Leasing system, the first with Accounts during the loan origination cycle and the later with accounts during customer service.

This chapter explains how to use the Account Document section to:

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

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

Account Document screen

The Account Document page contains two sections: Document Maintenance and Document Details.

Credit Accounts are often sent or faxed to financial institutions from producers (or 'dealers') on behalf of the customer. These credit Accounts, if received as fax, can be stored in the system as images. Frequently, more than one Account is received in a single fax or a single Account is received across multiple faxes. In such cases, the Account Document Tracking page can help you organize and maintain your image collection.

The Account Document page's Document Maintenance screen allows you to upload documents to an Account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows you to view these documents.

8.2 Account Document screen

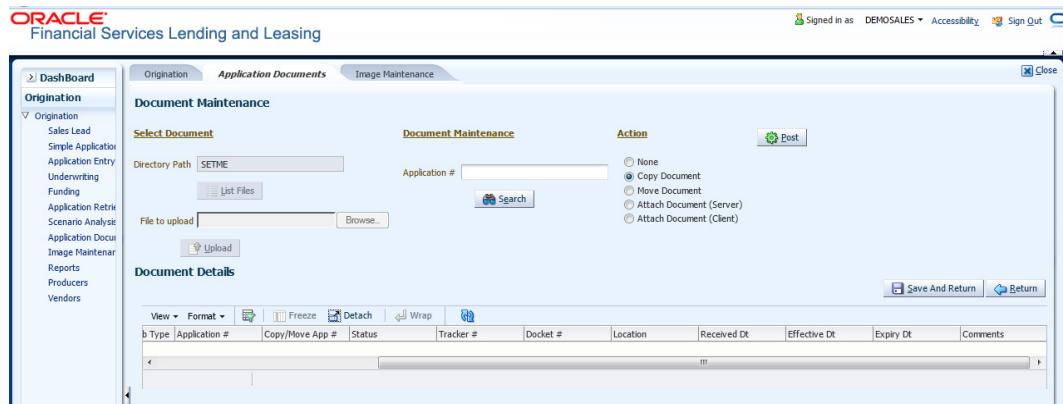
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an Account using the Account Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

8.2.1 Attaching a Document to an Account from a server

To attach a document to an Account from a server

1. On the Oracle Financial Services Lending and Leasing Account home page, click the **Origination → Account Documents** link.



The screenshot shows the Oracle Financial Services Lending and Leasing Application Documents interface. The left sidebar is titled 'Origination' and includes 'Sales Lead', 'Simple Application', 'Application Entry', 'Underwriting', 'Funding', 'Application Retri', 'Scenario Analytic', 'Application Docu', 'Image Maintenar', 'Reports', 'Producers', and 'Vendors'. The main area has tabs for 'Application Documents' and 'Image Maintenance'. The 'Application Documents' tab is selected. The 'Document Maintenance' section contains fields for 'Directory Path' (set to 'SETME'), 'Application #', and 'Action'. The 'Action' section includes radio buttons for 'None', 'Copy Document' (selected), 'Move Document', 'Attach Document (Server)', and 'Attach Document (Client)'. Below these are 'List Files', 'Search', 'File to upload' (with a 'Browse...' button), and an 'Upload' button. The 'Document Details' section shows a table with columns: Type, Application #, Copy/Move App #, Status, Tracker #, Docket #, Location, Received Dt, Effective Dt, Expiry Dt, and Comments. The table has buttons for View, Format, Freeze, Detach, Wrap, and Edit. The bottom right of the main area has 'Save And Return' and 'Close' buttons.

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

Note

You can click **Reset Path** at any time to return to the default image directory.

5. In the **Select Document** section, click **List File**.
The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.
7. In the **Document Details** record, specify, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.
Status	View the status of the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.

Field:	Do this:
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

8. Select the **Attach** check box to attach the file to the account.

9. Click **Save And Return**.

10. In the **Action** sub-section, click **Post**.

The system attaches the document to the Account.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

8.2.2 Attaching a Document to an Account from a Client Machine

To attach a document to an Account from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Account Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.
4. In the **Select Document** section, click **Browse in File to upload** field.
The system opens a **Choose File to Upload** dialog box.
5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account.

Note

You can select multiple files by holding the CTRL or SHIFT key on your keyboard.

6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.

Field:	Do this:
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to the account.

12. Click **Save And Return**.

In the **Action** sub-section, click **Post**.

The system attaches the document to the Account.

You can view the document in a browser by choosing **View Document** in the Action section.

8.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one Account to another Account. This command has no impact on the source Account or the source Account's document image.

To copy a document to an Account from another Account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **origination** master tab.
2. Click the **Account Documents** link.
3. In the **Action** sub-section, click **Copy Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the Account with the image you want to copy.
5. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that Account in the **Document Details** section.
6. In the **Document Details** section, select the document you want to copy and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the Account to which you want to copy the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

8.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one Account to another Account. This command detaches the document image from the source Account and attach to second Account.

To move a document to an Account from another Account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** → **Origination** → **Account Documents** link.
2. In the **Action** sub-section, click **Move Document**.
3. In the **Document Maintenance** sub-section, use the **Application #** field to specify the Account with the image you want to move.
4. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that Account in the Document Details sections.
5. In the **Document Details** section, select the document you want to move and click **Edit**.
6. In the **Copy/Move App #** field, specify the application number of the Account to which you want to move the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

8.2.5 Viewing a Document Attached to an Account

To view a document attached to an Account

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.

Field:	View this:
Location	The location of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Account Document** and **Account Document Details** sections to select the document you want to view.
 - In multiple paged documents, choose **1** in the **Page #** field on the **Account Document Details** section to view all the pages in the document
 - or-
 - Choose a specific page number to view only that page.
7. Click **View Document**.
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the **Account Document** and **Account Document Details** sections.
9. Click **Save And Return**.

8.3 Document Tracking section

You can view the documents attached to a particular Account by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

8.3.1 Locating an Account Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** → **Underwriting/Funding** link.
2. Select and open the application you want to work with.
3. Click **Document** sub tab.

The Account Document page appears.

Information about the documents attached to the Account appears in the **Account Documents** and **Account Document Details** sections.

8.3.2 Viewing a Document Attached to an Account

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Account Document** section, click **Edit**.

3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Account Document** and **Account Document Details** section to select the document you want to view.

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

7. Choose **View Document**.

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

8. You can add comments to the **Comments** field in the **Account Document** and **Account Document Details** sections.
9. Click **Save And Return**.

9. Collateral Management

Centralized Asset Management or Collateral Management System (CMS) enables the user to record a new collateral, value it, and re-evaluate the existing collateral.

A Collateral Management System is used to minimize the frauds which involve the same collateral being pledged for different loans and reevaluating existing collateral manually or connecting to the VIN Interface.

The Collateral Details screen is opened from the **Servicing** → **Servicing** → **Collateral Management** and contains the following tab:

- Collateral
- Search

9.1 Collateral Tab

Using the Collateral page, you can record a new collateral, view the valuation of collateral, and re-evaluate the existing collateral.

The collateral details can also be defined in the collateral page of Application Entry screen.

The system assigns collateral statuses and the following are the statuses:

- **Undefined**- When the collateral is created for the first time.
- **New**- When an undefined collateral/ asset gets validated, its status is changed to New. This collateral can only be used for Substitution in Servicing.
- **Inactive**- When an application from released, sold or inventory status is attached to application it becomes Inactive.
- **Active**- When the application gets funded, the inactive collateral gets associated with the account in Servicing and gets activated. The status of the collateral then becomes 'Active'.
- **Released**- The loan collateral can move to "Released" when the collateral is no more attached to any account.
- **Substituted**- When collateral with the status active is replaced with different collateral, the active status is changed to SUBSTITUTED.

To enter the Collateral Details

1. On the application master page, click **Servicing** → **Servicing** → **Collateral Management** → **Collateral Details**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Collateral Management' and 'Collateral Details'. The left sidebar shows a navigation tree with 'Servicing' selected, and 'Collateral Management' is expanded. The main area has a grid of 'Collateral Details' with columns for Status, Asset Id, Asset #, Primary, Collateral Type, Asset Type, Sub Type, Occupancy, Identification #, and Year. Below the grid is a 'Collateral Details' form with sections for Type & Description, Property, Address, and Deed Details, and a Valuations table at the bottom.

2. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type and Description section	
Status	View the vehicle status.
Asset ID	View the asset identification number.
Asset #	View the asset number which is automatically generated.
Primary Ind	Indicates that this collateral is the main application.
Collateral Type	Select the collateral type.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Occupancy	Select the occupancy.
Identification #	Specify the vehicle identification number.
Condition	Select the vehicle condition.
Year	Specify the year of the vehicle.

Field:	Do this:
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Description	Specify the vehicle description.
Lot	Specify the asset lot.
Sub Division	Specify the asset sub division.
Parcel ID	Specify the parcel id of the home.
Metes-Bounds	Select to indicate the home is considered Metes-Bounds.
Registration #	Specify the vehicle registration number.

Address section

Country	Select the country.
County	Select the county.
Address #	Specify the address number.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
Zip	Select the zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.

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

9.1.1 Valuations Sub Tab

The Valuation sub section contains information about the value of the asset. The Values section enables you enter the value of the asset. The Addons sub tab records information about any add-ons associated with the collateral.

To complete the Valuations section

1. Click **Valuations** section.
2. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Total Value =	View the total value.
Wholesale Base	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Retail Base	Specify the retail value.
Addons +	View the add-ons value.
Usage Value +	Specify the usage. This pertains to loans and usually is entered as the current mileage on the vehicle.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Addons** section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
5. A brief description of the fields is given below:

Field:	Do this:
Addons/Attributes	Select the add-on/attribute.
Value	Specify the value of the attribute.
Amt	Specify the add-on amount.

Note

Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

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

9.1.2 Tracking Sub Tab

The Tracking sub page enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

To track attributes for the collateral

1. Click the **Tracking** sub tab.

2. In the **Tracking Items** section, click **Load Details**.
3. In the **Tracking Items** section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Followup Dt	Specify the next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

4. Complete the Tracking Item Details section by entering information about a parameter in the corresponding the Value field.
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

9.1.3 Asset History Sub Tab

The Asset History sub tab enables you to view the asset history of association with accounts.

To view the Asset History

1. Click the **Asset History** sub tab
2. In the **Asset History** section, view the following information:

Field:	Do this:
Asset #	View the asset number.
Account #	View the account number.
Status	View the asset status.
Creation Date	View the date on when the asset is created.
Last Updated Date	View the last updated date.

9.1.4 Asset Relation Sub Tab

The Asset Relation sub tab enables you to view the asset relationship.

To view the Asset Relation

1. Click the **Asset Relation** sub tab.

2. In the **Asset Relation** section, view the following information:

Field:	Do this:
Account #	View the account number.
Asset #	View the asset number.
Status	View the asset relation status.
Current Ind	Indicates that this is the current asset.
Primary Ind	Indicates that this asset is the primary.

9.1.5 Audit Sub Tab

The Audit sub tab enables you to view the asset relationship.

To view the Audit

1. Click the **Audit** sub tab
2. In the **Audit** section, view the following information:

Field:	Do this:
Account Id	View the account identification number.
Asset Id	View the asset identification number.
Status	View the asset relation status.
Column Name	View the column name.
Old Value	View the old value.
New Value	View the new value.
Changed By	View the person name who changed the details.
Changed Date	View the date on when the details are changed.

9.2 Search Tab

A Search page is available on the Collateral Management System to help locate information such as an assets number, year, make, model, and body. This is the information that is used on the Collateral page.

To search for a Collateral details

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** → **Servicing** → **Collateral Management** → **Search**.

2. The Collateral Management screen's Search page appears.

3. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate a collateral.
4. Click **Search**.
The system displays the result of the search in the Results page.
5. On the **Results** page, select the collateral you want to load and click **Submit**.
The system loads the collateral details on the Collateral Details screen.

10. Tools

Depending on the type of product you are working with during origination, the **Tools** screens enable you to calculate the following:

- Payment
- Interest Rate
- Term
- Loan Amount

Provided or Imported information can then be transferred to complete fields on the **Request** tab of the **Underwriting** section and on the **Contract** section of the **Funding** section.

10.1 Loan Calculator

The Loan Calculator page calculates the payment amount, term, interest rate, loan amount, amortization schedule and allows for the printing of a report. You can use the **Loan Calculator** section to view the amortization schedule of the loan.

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

- Interest Rate
- Term
- Loan Amount

10.1.1 Calculating Loan Payments

The **Calculate Payment** mode on the Loan Calculator window's Loan Calculator calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate. The **Calculate Payment** mode calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate.

Note

Click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

To calculate a loan payment

1. Click Tools → Tools → Loan Calculator.

2. In the **Parameters** section, select **Calculate Payment**.

3. Click **Initialize** and maintain the following fields.

Field:	Do this:
Loan Details Section	
Product Category	Select the category as Standard for the conventional loan product and Islamic for the Islamic loan product. This field will be enabled only if the product is selected as IJARAH Home loans.
Contract Dt	Specify the contract date. The system displays current date as the default value.
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as the default value.
Term	Specify the number of payments.
Maturity Dt	View the maturity date. This is always the term in the billing cycle added to the first payment date.
Amt Financed	Specify the amount financed.
PrePaid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: the amount financed plus the prepaid fees.

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

Field:	Do this:
Rate	Specify the interest rate.
APR	View the system calculated the Annual Percentage Rate.
First Period section	
Calendar Days	View the number of calendar days between the contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.
Repayment Options section – If this calculation involves a Flexible Repayment Schedule, complete this section	
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the drop-down list. You can select one of the following: <ul style="list-style-type: none"> • SKIP PERIOD • USER DEFINED • UNDEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON
Extendable Balloon	
Max Term	Specify the maximum number of terms for the extendable balloon payment.

Instalment Methods

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

Note

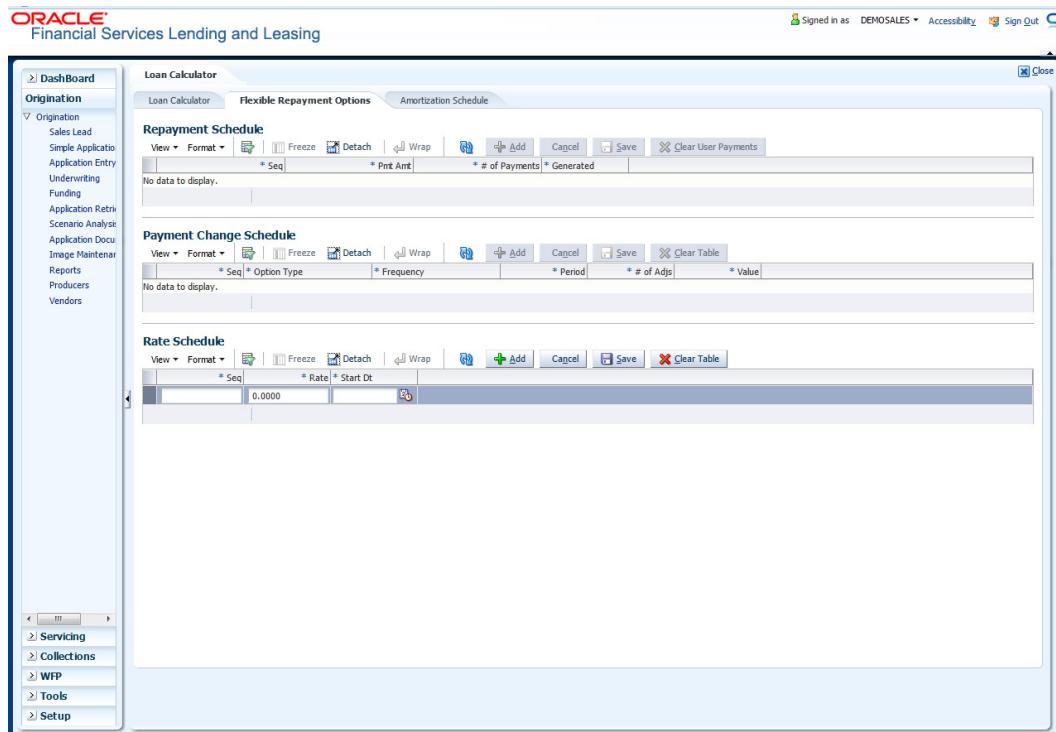
When completing Frequency fields, please note the following:

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

For more information, see the appendix Payment Amount Conversion.

10.1.2 Flexible Repayment Options Tab

1. Click Flexible Repayment Options tab.



2. If you selected USER DEFINED, complete the **Repayment Schedule** section in the **Flexible Repayment Option** tab.

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

3. If this calculation involves a Flexible Repayment Schedule, complete the **Repayment Options** section.
 - If you select GRADUATED PAYMENT, complete the **Payment Change Schedule** section.

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated. Note: This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.

Field:	Do this:
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN, or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

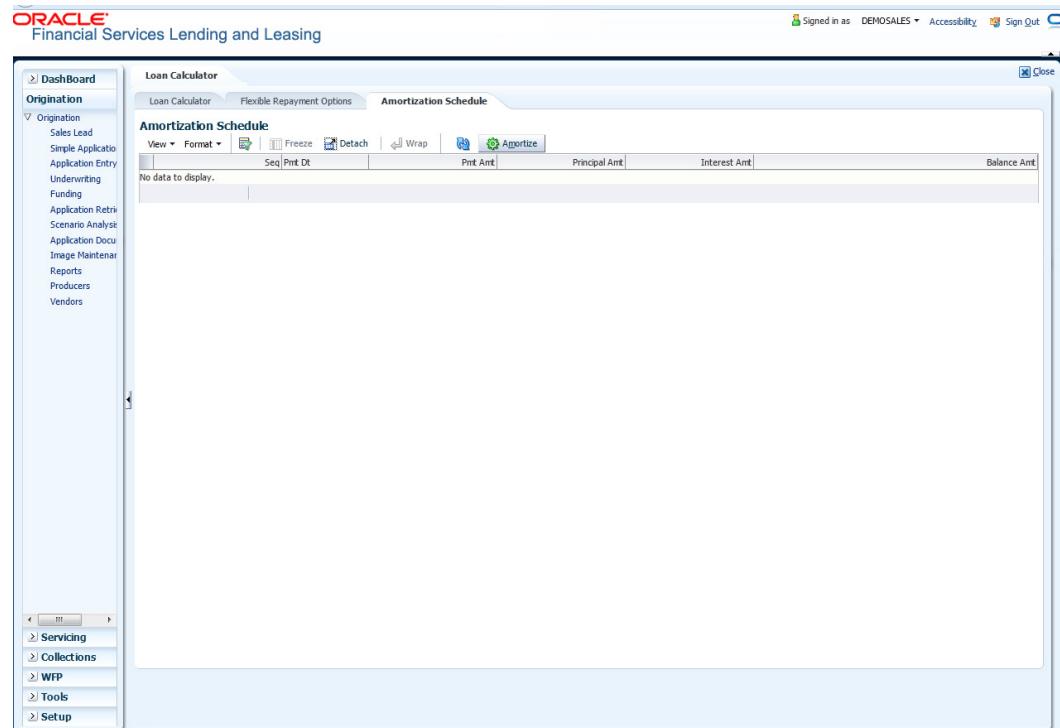
4. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

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

10.1.3 Amortized Schedule

To create an amortized schedule

1. Click **Amortize Schedule**.
2. Click **Amortize**.



3. The system uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.

Field:	View this:
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

10.1.4 **Calculating Interest Rates**

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

To calculate an Interest Rate

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

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

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

10.1.5 **Calculating Term**

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

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Term**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

4. After you specify all the required information click **calculate**.
The system computes the payment change schedule.

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

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

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

10.1.6 Calculating Loan Amount

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

To calculate an Interest Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

4. After you specify all the required information click calculate.
The system computes the payment change schedule.

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

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

10.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle.

You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or the vehicle currently listed as the application's collateral

Note

If you want to clear (or "refresh") the Vehicle Evaluator page at any time, click **Clear**.

To calculate a vehicle value

1. On the Oracle FLEXCUBE Lending and Leasing Suite home page, click **Tools** → **Tools** → **Vehicle Evaluator**

2. In the **Vehicle Evaluator** section, use the **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes the **Valuation Source**, **Period**, and **Region** fields.
4. If needed, you can change the default contents of the fields in the **Vehicle Evaluator**.
5. If you selected a vehicle from the Collateral link in step 3, information from the Vehicle section appears in the VIN and Vehicle sections on the Vehicle Evaluator page.
6. If you selected NEW COLLATERAL in step 3, complete the **Identification #** in the **VIN** block
-or-
Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
 - If you completed the **VIN** section, the system searches for the value of that vehicle with that identification number, then completes the Vehicle Evaluator page with information about that exact match.
 - If you completed the **Vehicle** section, the system searches for the value of a vehicle matching that description.
 - In either case, the system displays the following information about the vehicle:
 - In the **Vehicle** section, view the returned information:

Field:	View this:
Year	The asset year.

Field:	View this:
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

In the **Attributes** section, view the following information:.

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

Note

If you want to re-calculate the values in the **Total Value** and **Base and Attribute Value** section using other data, make changes to the desired fields in the **Valuation Source** field and **VIN** and **Vehicle** sections, then in the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the values in the **Total Value** and **Base and Attribute Value** sections.

8. If you choose, use the **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in the Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in the Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** page, click **Copy to Asset**.

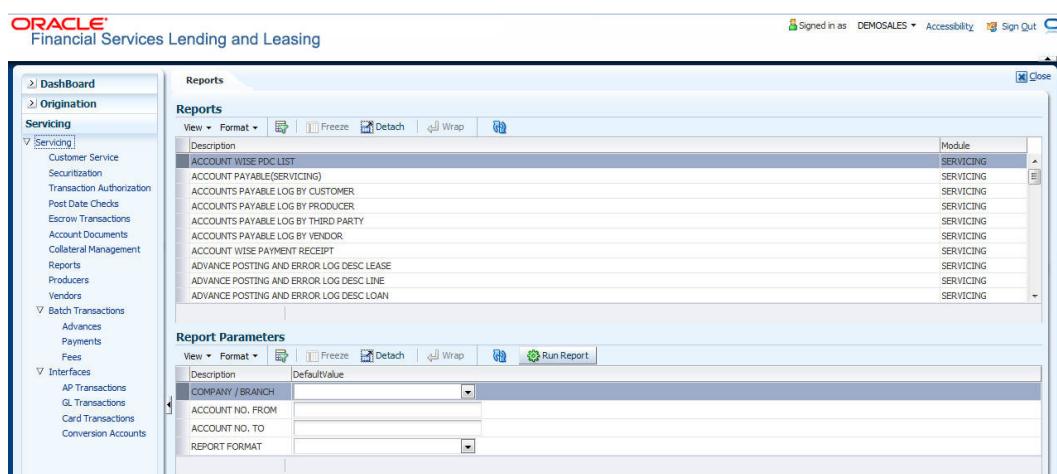
The system uses the calculations on the Vehicle Evaluator page to complete the Valuation sub page on the Collateral link. Any pre-existing collateral is no longer the primary collateral.

11. Oracle Financial Services Lending and Leasing Suite Reports

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Reports**.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar has a tree view with nodes like Dashboard, Origination, Servicing (which is expanded), and Reporting. Under Servicing, there are sub-nodes: Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, and Vendors. There are also collapsed sections for Batch Transactions and Interfaces. The main content area has a title 'Reports' and a sub-section 'Reports'. It contains a table of reports with columns for Description and Module. The table lists various reports such as 'ACCOUNT PAYABLE PDC LIST', 'ACCOUNT PAYABLE(SERVICING)', 'ACCOUNTS PAYABLE LOG BY CUSTOMER', etc., all under the 'SERVICING' module. Below this is a 'Report Parameters' section with a table for setting parameters like Company/Branch, Account No. From, Account No. To, and Report Format.

11.1 Accounts Payable Log By Customer

This servicing report lists accounts payables, sorted by customer.

Parameters:

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

Example of the Accounts Payable Log By Customer report

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Financial Services Lending and Leasing

Report: Accounts Payable log by Customer

Date: 10/10/2013 17:46 PM

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

Company: US01

Branch: USHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
COLQUCUSTOMER	09/19/2013	CHECK	O	100,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	100,000.00	USD
COLQUCUSTOMER							
Date Total: 100,000.00							
Payee Total: 100,000.00							
SANGITA SANGITA	09/23/2013	CHECK	O	100,000.00	ITM CASH SALES	100,000.00	USD
SANGITA SANGITA							
Date Total: 100,000.00							
Payee Total: 100,000.00							
CLARKSON WILLLIAM	09/24/2013	CHECK	O	30,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	30,000.00	USD
CLARKSON WILLLIAM							
Date Total: 30,000.00							
Payee Total: 30,000.00							

11.2 Accounts Payable Log By Producer

This servicing report lists accounts payables, sorted by producer.

Parameters:

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

Example of the Accounts Payable Log By Producer report

Report: Accounts Payable Log by Producer
Date: 10/25/2013 15:41 PM

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Financial Services Lending and Leasing

Company: JP04 Branch: JPHQ		Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
<u>PROD2</u>		09/17/2013	CHECK	C	10,020.00	20130900010134	ITM CASH SALES END MONTH	10,000.00	USD
			CHECK	C	10,020.00	20130900010134	ITM COMPENSATION END MONTH	20.00	USD
							Date Total:	10,020.00	
							Payee Total:	10,020.00	
							Branch Total:	10,020.00	
							Company Total:	10,020.00	
							Grand Total:	10,020.00	
Company: US01 Branch: USHQ		Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
<u>PRODUCER2</u>		05/31/2003	CHECK	C	30,000.00	20030100010051	ITM CASH SALES EASTWOOD CLINT	30,000.00	USD
							Date Total:	30,000.00	
Date		P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency	
09/17/2013		CHECK	C	10,500.00	20130900010100	ITM COMPENSATION AMOUNT FLAT	500.00	USD	
							Date Total:	500.00	
							Payee Total:	30,500.00	
<u>BIHUVAN DEALER</u>		09/17/2013	CHECK	C	100,000.00	20130900010118	ITM CASH SALES LANDLESS JASON	100,000.00	USD
							Date Total:	100,000.00	
							Payee Total:	100,000.00	
							Branch Total:	130,500.00	

11.3 Accounts Payable Log By Third Party

This servicing report lists accounts payables, sorted by third party.

Parameters:

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

Example of the Accounts Payable Log By Third Party report

Report: Accounts Payable Log By Third Party
Date: 10/8/2013 20:38 PM

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Date From: 01/01/1800 To: 01/01/2050

Company: US01 Branch: USHQ		Date	P Mode	Status	Pmt Amt	Customer	Description	Disburse Currency	Prq Amt
<u>NAME</u>		08/08/2013	CHECK	O	100,000.00	20111200012575	ITM COLQU4 COLQU4 AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
							Date Total:	100,000.00	
							Payee Total:	100,000.00	
							Branch Total:	100,000.00	
							Company Total:	100,000.00	

11.4 Accounts Payable Log By Vendor

This servicing report lists accounts payables, sorted by vendor.

Parameters:

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

Example of the Accounts Payable Log By Vendor report

Report: Accounts Payable log by Vendor
Date: 10/9/2013 18:47 PM

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Financial Services Lending and Leasing

Requisition Date From : 01/01/1800 To : 01/01/4000

Company: NL02	Date	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
JOHNSON JIMMY / MARY	03/16/2012	CHECK	O	4,000.00	TEST*123 08-FEB-13	USD	1,000.00
		CHECK	O	4,000.00	PR-01001 01-AUG-13	USD	1,000.00
		CHECK	O	4,000.00	00456456 01-AUG-13	USD	1,000.00
		CHECK	O	4,000.00	INV-00001 22-AUG-13	USD	1,000.00
							Date Total: 4,000.00
							Payee Total: 4,000.00

11.5 GL Posting Log

This servicing report lists general ledger postings.

Parameters:

- Company/Branch
- GL Portfolio Company
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the GL Posting Log report

Report: GL Posting Log
Date: 10/7/2013 14:58 PM
From Date: 01/01/1800 To: 01/01/2048

ORACLE®
Financial Services Lending and Leasing

Company: NL02	Date	Amount	Accts In	Segment1	Segment2	Segment3	Segment4	Segment5	Dr. Amount	Cr. Amount
	3/20/2006	INTEREST AMORTISME	100000	CB-001					0.00	64.34
	3/20/2006	INTEREST AMORTISME	40000	CB-001					64.34	0.00
	3/27/2006	DEPRECIATION	100000	CB-002					0.00	671.15
	3/27/2006	DEPRECIATION	403000	CB-002					671.15	0.00
	3/27/2006	DISBURSEMENT PAYMENT	101000		UNDEFINED				0.00	236.00
	3/27/2006	DISBURSEMENT PAYMENT	101000		UNDEFINED				236.00	0.00
	3/27/2006	INTEREST AMORTISME	100000	CB-001					0.00	331.22
	3/27/2006	INTEREST AMORTISME	40000	CB-001					331.22	0.00
	3/27/2006	DEPRECIATION	100000	CB-002					0.00	205.77
	3/27/2006	DEPRECIATION	403000	CB-002					205.77	0.00
	3/30/2006	AMORTISME COMPENSATION	301000	CB-002					301.00	0.00
	3/30/2006	AMORTISME COMPENSATION	301000	CB-002					301.00	0.00
	3/30/2006	DEPRECIATION	100000	CB-002					0.00	1,272.69
	3/30/2006	DEPRECIATION	403000	CB-002					1,272.69	0.00
	3/30/2006	AMORTISME	300000	CB-002					0.00	1,149.43
	3/30/2006	INTEREST AMORTISME	300000	CB-002					0.00	1,149.43
	3/30/2006	INTEREST AMORTISME	402000	CB-002					1,149.43	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					1,149.43	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					0.00	254.00
	3/30/2006	DEPRECIATION	404000	CB-002					0.00	254.00
	3/30/2006	DEPRECIATION	404000	CB-002					0.00	1,462.00
	3/30/2006	DEPRECIATION	404000	CB-002					1,462.00	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					0.00	770.98
	3/30/2006	DEPRECIATION	403000	CB-002					770.98	0.00
	3/30/2006	DEPRECIATION	403000	CB-002					0.00	1,636.64
	3/30/2006	INTEREST AMORTISME	100000	CB-001					0.00	247.00
	3/30/2006	INTEREST AMORTISME	40000	CB-001					247.00	0.00
	3/30/2006	INTEREST AMORTISME	402000	CB-002					3,636.64	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					3,636.64	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					247.00	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					247.00	0.00
	3/30/2006	DEPRECIATION	404000	CB-002					247.00	0.00

11.6 Pool Txns Log By GL Post Dt

This servicing report lists monetary transactions by GL post date.

Parameters:

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

Example of the Pool Txns Log By GL Post DT report

Report: Pool Txns Log By GL Post Date
Date: 10/9/2013 16:02 PM

ORACLE®
Financial Services Lending and Leasing

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

Company: US01				
Branch: USHQ				
ALL AMOUNT ARE IN USD				
Post Dt: 12/29/2007				
Pool : TEST_01				
Account	Pool Status	Transaction	Amount	Contract Amount
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
		Pool Total:	10,000.00	10,000.00
		Post Dt Total:	10,000.00	10,000.00
		Branch Total:	10,000.00	10,000.00
		Company Total:	10,000.00	10,000.00

11.7 Producer Monetary Txns Log By GL Post DT

This servicing report lists producer monetary transactions sorted by GL post date.

Parameters:

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

Example of the Producer Monetary Txns Log By GL Post DT report

Report: Producer Monetary Txns log By GL POST Dt
Date: 10/9/2013 15:17 PM
GL Post Date From 01/01/1800 To 01/01/2048

ORACLE®
Financial Services Lending and Leasing

Company: US01					
Branch: USHQ					
ALL AMOUNT ARE IN USD					
GL Post Date	Producer	Account #	Customer	Txn Desc	Txn Amt
08/27/2013	CA-00007 RB WHEELS	20130800012595	WELLS SOPHIA	COMPENSATION UPFRONT	24.00
08/27/2013	CA-00007 RB WHEELS	20130800012595	WELLS SOPHIA	COMPENSATION UPFRONT MONTHEND	216.00
08/27/2013	CA-00007 RB WHEELS	20130800012595	WELLS SOPHIA	DISBURSEMENT COMPENSATION MONTHLY	216.00
				Total:	456.00
GL Post Date	Producer	Account #	Customer	Txn Desc	Txn Amt
09/23/2013	CA-00007 RB WHEELS	20130900012635	NARAYAN SREERAM	COMPENSATION UPFRONT MONTHEND	1,638.20
09/23/2013	CA-00007 RB WHEELS	20130900012635	NARAYAN SREERAM	DISBURSEMENT COMPENSATION MONTHLY	1,638.20
				Total:	3,276.40
				Branch Total:	3,732.40
				Company Total:	3,732.40
				Grand Total:	3,732.40

11.8 Producer Statement

This servicing report lists producer statements.

Parameters:

- Company/Branch
- Producer
- Date MM/DD/YYYY
- Report Format

Example of the Producer Statement report

Report: Producer Statement
Date: 10/7/2013 16:58 PM

ORACLE®
Financial Services Lending and Leasing

Closing Year/Month : 2013/06

Company :	NL02						
Branch :	NLR1						
ALL AMOUNT ARE IN USD							
ProducerName: IA-00004 KIMBERLY CHRYSLER PLYMOUTH							
Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
05/31/2012	DISBURSEMENT PRODUCER PAYMENT	20130900012635	NARAYAN SREERAM	488.07	0.00	0.00	0.00
05/31/2006	DISBURSEMENT PRODUCER PAYMENT	20130100012526	PARTNER FRANCHISE	488.42	0.00	0.00	0.00
		Producer Total :		976.49	0.00		
ProducerName: IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA							
Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
02/28/2006	DISBURSEMENT PRODUCER PAYMENT	20130400012432	JENA PRITAM	216.00	0.00	0.00	0.00

11.9 Account Wise PDC List

This report lists all the accounts with the corresponding PDCs received. Details including account number, customer name, loan tenor, bank name, cheque numbers (from and to), number of checks given and cheque amount are displayed.

Parameters:

- Company/Branch
- Account No. To
- Account No. From
- Report Format

Example of the Account Wise PDC List report

Report: Account Wise PDC(Servicing)
Date: 10/11/2013 9:51 AM

ORACLE®
Financial Services Lending and Leasing

Account No From: 20130400011130
To : 20130400011140

Company: DEMO BANK USA								
Branch: US HEAD QUARTERS								
Bank Name	Account #	Customer	Loan Term	Check#	Check Amt	Check Date	Docket #	Status
HDFC	20130400011137	LEAD TEST	36	66301251	318.00	05/10/2012	T43576	OPEN
		LEAD TEST	36	66301256	318.00	10/10/2012	T43578	OPEN
		LEAD TEST	36	66301254	318.00	08/10/2012	T43578	OPEN
FDSFS D	20130400011137	LEAD TEST	36	423423	10,000.00		34234	OPEN
		LEAD TEST	36	423423	10,000.00	12/31/4000	34234	OPEN

11.10 Payment Posting (Daily Cash) Log

This servicing report lists payment postings (daily cash).

Parameters:

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

Example of the Payment Posting Daily Cash Log

Report: Payment Posting Log
Date: 9/12/2013 16:20 PM

Month / Year From: 09/04/2013 To: 09/12/2013

Company : US01
Branch : USHQ
ALL AMOUNT ARE IN USD

Batch Date	Batch No	Account No	Title	Txn Dt	Curr Amt	Amount
09/04/2013	PAY-2013-247-00018034	20120100015406	GOMEZ HENRY / CHRISTY	09/04/2013	100	0
						Batch Total : 0
	PAY-2013-247-00018034	20120100015414	LEWIS LESLIE / JOHN	09/04/2013	100	0
						Batch Total : 0
						Date Total : 0
						Branch Total : 0
						Company Total: 0
						Grand Total : 0

11.11 PDC Payslip

This report lists all accounts for which PDCs are required. This report is generated using month and year as parameters.

Parameters:

- Company/Branch
- PDC Realization Date
- Report Format

Example of the PDC Payslip report

Report: PDC Pay-slips
Date: 10/7/2013 18:48 PM

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Financial Services Lending and Leasing

Realization Date: 05/10/2012

Company: DEMO BANK USA

Branch: US HEAD QUARTERS

Customer	Loan Term	Check #	Check Amt	Check Dt	Pmt Due Amt	Docket #	Status
LEAD TEST	36	66301251	318.00	05/10/2012	899.06	T43576	OPEN

11.12 Pending PDC List

This report lists all accounts for which the PDCs have to be deposited based on a cheque deposit date.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pending PDC List report

Report: Pending PDC List	
Pending Since: 08/08/2013	
Date: 10/11/2013 11:11 AM	
Company:	DEMO BANK USA
Branch:	US HEAD QUARTERS
Acc No	Customer
20130800012462	DENZEL WASHINGTON
20130600012563	COLQU2 COLQU2
20111200012575	COLQU4 COLQU4
20130400011137	LEAD TEST

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11.13 Pool Defaults

This servicing report lists not liquidated securitization pools.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pool Defaults report

Report: Pool Defaults					
Date: 10/10/2013 16:16 PM					
Company: US01					
Pool: POOL DEFAULT TESTING					
Account	Branch	Days Delinquent	Balance	Status	Conditions
20130100012534 - PARTNER FRANCHISE	USHQ	214	59,592.16	PAID	NOT REPOSSESSED
20130100012526 - PARTNER FRANCHISE	USHQ	242	100,000.00	PAID	NOT REPOSSESSED
		Pool Total:	159,592.16		
		Company Total:	159,592.16		

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11.14 Pool Delinquency

This servicing report lists delinquency securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Delinquency report

Report: Pool Delinquency										ORACLE® Financial Services Lending and Leasing	
Date: 10/8/2013 17:26 PM											
COMPANY: US01 ALL AMOUNT ARE IN USD POOL: POOL DEFAULT TESTING											
Delg Category	Account	Branch	Status	Last Payment Date	Next Due Date	Days Delq	Rem Terms	Principal Balance	Amount Delinquent		
120	20130300012540	USHQ	LIQUIDATE		04/01/2013	129	999	100,000.00	10,084.01		
	PARTNER FRANCHISE									Total:	10,084.01
150	20130100012534	USHQ	PAID	02/21/2013	03/01/2013	160	998	59,592.16	7,335.46		
	PARTNER FRANCHISE									Total:	7,335.46
180	20111200012575	USHQ	LIQUIDATE	06/05/2013	01/12/2012	620	48	100,000.00	53,843.40		
	-COLQ4 COLQ4									Total:	53,843.40
20130100012526	USHQ	PAID		02/01/2013		188	60	100,000.00	13,321.56		
	PARTNER FRANCHISE									Total:	13,321.56
30	20130600012563	USHQ	LIQUIDATE		07/07/2013	33	12	100,000.00	17,127.64		
	-COLQ2 COLQ2									Total:	17,127.64
										POOL Total:	101,712.07
										Company Total:	101,712.07

11.15 Pool Liquidated Contracts

This servicing report lists monthly recovery securitization pools.

Parameters:

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

Example of the Pool Liquidated Contracts report

Report: Pool Liquidated Contracts					ORACLE® Financial Services Lending and Leasing	
Date: 10/10/2013 16:51 PM						
Company: US01 ALL AMOUNT ARE IN USD POOL: POOL DEFAULT TESTING						
Account	Branch	Status	Adv Balance	Liquidated Dt		
20130300012540-PARTNER FRANCHISE	USHQ	PAID	100,000.00	09/05/2013		
20111200012575-COLQ4 COLQ4	USHQ	PAID	100,000.00	09/05/2012		
20130600012563-COLQ2 COLQ2	USHQ	PAID	100,000.00	09/05/2013		
20130800012553-COLQ1 COLQ1	USHQ	PAID	100,000.00	09/05/2013		
		Pool Total:	400,000.00			
		Company Total:	400,000.00			

11.16 Pool Monthly Activity

This servicing report lists monthly activity securitization pools.

Parameters:

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

Example of the Pool Monthly Activity report

Report: Pool Monthly Activity
Date: 10/8/2013 18:12 PM

ORACLE®
Financial Services Lending and Leasing

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

US01 ALL AMOUNT ARE IN USD POOL: POOL DEFAULT TESTING							
Status	Account	Branch	Repurchase Date	Payment Amount	Payment Adv	Payment Int	
PAID	20130100012540	USHQ	10/10/2013	3,657.81	1,821.42	1,836.39	
PAID	PARTNER FRANCHISE	USHQ	10/10/2013	7,617.27	4,319.34	3,297.93	
	PARTNER FRANCHISEE		Total :	11,275.08	6,140.76	5,134.32	
LIQUIDATE	20111200012575-COLQU4	COLQU4	10/10/2013	1,000.00	0.00	1,000.00	
			Total :	1,000.00	0.00	1,000.00	
			Pool Total:	12,275.08	6,140.76	6,134.32	
			Company Total:	12,275.08	6,140.76	6,134.32	

11.17 Pool Payoffs

This servicing report lists payoff securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Payoffs report

Report: Pool Payoff
Date: 10/10/2013 16:33 PM

ORACLE®
Financial Services Lending and Leasing

Company: US01 ALL AMOUNT ARE IN USD Pool: POOL DEFAULT TESTING						
Account	Branch	Payoff Date	Payoff Amount	Status		
20130300012540-PARTNER FRANCHISE	USHQ	08/05/2013	700.00	LIQUIDATE		
20111200012575-COLQU4 COLQU4	USHQ	08/05/2013	1,000.00	LIQUIDATE		
20130600012563-COLQU2 COLQU2	USHQ	08/05/2013	1,200.00	LIQUIDATE		
20130800012553-COLQU1 COLQU1	USHQ	08/05/2013	900.00	LIQUIDATE		
		Pool Total:	3,800.00			
		Company Total:	3,800.00			

11.18 Pool Recovery

This servicing report lists recovery securitization pools.

Parameters:

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

Example of the Pool Recovery report

Report: Pool Recovery
Date: 10/10/2013 16:46 PM

ORACLE®
Financial Services Lending and Leasing

Company: US01 ALL AMOUNT ARE IN USD Pool : POOL DEFAULT TESTING						
Account	Branch	Status	Recovery Date	Recovery Amt	Recovery Adv	Recovery Int
20111200012575-COLQU4 COLQU4	USHQ	PAID	08/05/2013	1,000.00	900.00	1,000.00
			Pool Total:	1,000.00	900.00	1,000.00
			Company Total:	1,000.00	900.00	1,000.00

11.19 Pool Repurchased Accounts

This servicing reports lists repurchased account securitization pools.

Parameters:

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

Example of the Pool Repurchased Accounts report

Report: Pool Repurchased Accounts
Date: 10/10/2013 16:37 PM

ORACLE®
Financial Services Lending and Leasing

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

Company : US01						
ALL AMOUNT ARE IN USD						
Pool : POOL DEFAULT TESTING						
Account	Branch	Principal Balance	Repurchased Balance	Reason		
20130100012526-PARTNER FRANCHISE	USHQ	100,000.00	700.00			
20130100012534-PARTNER FRANCHISE	USHQ	59,592.16	500.00			
20111200012575-COLQU4 COLQU4	USHQ	100,000.00	1,300.00			
20130800012553-COLQU1 COLQU1	USHQ	1,500.00	410.00			
20130600012563-COLQU2 COLQU2	USHQ	100,000.00	1,500.00			
	Pool Total :	361,092.16	4,410.00			
	Company Total :	361,092.16	4,410.00			

11.20 Vendor - Invoice Log

This report lists invoices.

Parameters:

- Company/Branch
- Vendor #
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Invoice Log report

Report: Vendor – Invoice Log
Date: 10/11/2013 12:02 PM

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Financial Services Lending and Leasing

Invoice Date From: 11/11/1700 To : 11/11/2048

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD

Invoice Dt	Invoice #	Status	Work Ord #	Account	Service	Invoice Amt	Paid Amt	Status
Vendor:								
	IN-00005	RICHARD L. DARST						
08/01/2013	PR-01001	OPEN	WO:0004006	20130700011283 JAN JOHN	AUCTION/SALE REPRESENTATI ON CHARGES	1,000.00	0.00	OPEN
08/01/2013	PR-01001	OPEN	WO:0004006	20130700011283 JAN JOHN	AUCTION/SALE REPRESENTATI ON CHARGES	1,000.01	0.00	OPEN
					Invoice Total:	2,000.01		
					Date Total:	2,000.01		
					Vendor Total:	2,000.01		
					Branch Total:	2,000.01		
					Company Total:	2,000.01		
					Grand Total:	1,000.00		

11.21 Vendor - Work Order Log

This report lists work orders.

Parameters:

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

Example of the Vendor - Work Order Log report

Report: Vendor Work Order Log
Date: 10/10/2013 16:13 PM

ORACLE®
Financial Services Lending and Leasing

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

Company :	US01							
Branch :	USHQ							
ALL AMOUNT ARE IN USD								
Vendor	Work Order #	Follow-up	Account	Status	Service Type	Estimated Amt		
Assign Dt		Dt						
IL-00002	GRTR QUAD CITY AUTO AUCTION							
07/25/2013	WO:0004006	07/11/2025	20130700011283 JAN JOHN	OPEN	AUCTION/SALE REPRESENTATION CHARGES		333.00	
07/25/2013	WO:0004006	07/11/2025	20130700011283 JAN JOHN	COMPLETED	AUCTION/SALE REPRESENTATION CHARGES		1,000.00	
07/25/2013	WO:0004005	07/11/2025	20130700011283 JAN JOHN	NEW	FILE A SUIT FOR JUDGEMENT		100.00	
07/25/2013	WO:0004005	07/11/2025	20130700011283 JAN JOHN	COMPLETED	FILE A SUIT FOR JUDGEMENT		500.00	
					Branch Total :		1,933.00	
					Company Total :		1,933.00	
					Grand Total :		1,933.00	

11.22 Payment Receipt

This report lists payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Payment Receipt report

Report: Payment Receipt
Date: 10/7/2013 16:40 PM

ORACLE®
Financial Services Lending and Leasing

Branch Address	US HEAD QUARTERS LINE1 LINE2 MINNEAPOLIS MN 55344 7255
Branch Phone	123-435-6789
Customer Address	COL004 N COL004 BCH N # COL004 BOSTON MA 02109
Account Number	2013100012635
Payment Received	USD 200.00
Method of Payment	ACH
Check or Money order Number	TEST 3

11.23 Account Wise Payment Receipt

This report lists account wise payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Account Wise payment Receipt report

Report: Payment Receipt
Date: 10/11/2013 9:11 AM

ORACLE®
Financial Services Lending and Leasing

Branch: US HEAD QUARTERS
Branch Address: LINE1
LINE2
MINNEAPOLIS MN 55344 7255
Branch Phone: 123-435-6789
Date of Payment: 09/27/2013
Payment Amount Received: USD 200.00
Method of Payment: ACH
Check or money order no: STATE STREET

Account Number	Name	Amount
20130900012635	SREERAM NARAYAN	USD 200.00
	Total:	USD 200.00

11.24 Account Payable (Servicing)

This report lists the payable accounts.

Parameters:

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

Example of Servicing Account Payable report

Report: Accounts Payable (Servicing)									
Date: 10/11/2013 9:00 AM									
Date From: 01/17/1800 To: 11/16/2048									
All Amounts are in USD									
Company: US01									
Branch: USHQ									
Payee	Date	Mode	Status	Amount	Customer	Txn	ITM AMOUNT	Amount	
1 TEST	08/03/2013	CHECK	OPEN	50,000.00	20130800012363	1 TEST	GIVEN TO ME	50,000.00	
							DIRECT		
							Date Total :	50,000.00	
							Payee Total:	50,000.00	
AUTO JUNGLE	07/29/2013	CHECK	CLOSED	32,000.00	20130700011308	BOND JAMES	ITM DOWN PAYMENT	-5,000.00	
	08/06/2013	CHECK	CLOSED	32,000.00	20130700012421	BOND JAMES	ITM DOWN PAYMENT	32,000.00	
							Date Total :	-5,000.00	
							Payee Total:	32,000.00	
							Branch Total:	32,000.00	
							Company Total:	64,000.00	
							Branch Total:	114,000.00	
							Company Total:	114,000.00	

11.25 Amortized Txns Log By GL Post Dt - Line

This report lists monetary transactions by GL post date for lines of credit.

Parameters:

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

Example of the Amortized Txns Log By GL Post Dt - Line report

Report: Amortized Txns Log By GL Post Dt(Line)					
Date: 10/16/2013 15:43 PM					
GL Post Date From 01/01/2000 To 01/01/2048					

Company: US01	Branch: USHQ	ALL AMOUNT ARE IN USD			
GL Post Dt	Description	Account #	Customer	Txn	Txn Amt
02/21/2013	INTEREST	20130100012534	PARTNER FRANCHISE	INTEREST AMORTIZE	277.59
				Date Total :	277.59
08/08/2013	INTEREST	20130300012540	PARTNER FRANCHISE	INTEREST AMORTIZE	2,114.39
	INTEREST	20130100012534	PARTNER FRANCHISE	INTEREST AMORTIZE	3,073.19
				Date Total :	5,187.58
				Branch Total :	5,465.17
				Company Total :	5,465.17
				Grand Total :	5,465.17

11.26 Monetary Txns Log By GL Post Dt - Line

This servicing report lists monetary transactions by GL post date for lines of credit.

Parameters:

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

Example of the Monetary Txns Log By GL Post Dt - Line report

Report: Monetary Txns Log By GL Post Dt- LOC
Date: 9/13/2013 17:41 PM

ORACLE®
Financial Services Lending and Leasing

GL Post Date From 01/01/1800 To 01/01/4000

ALL AMOUNT ARE IN									
GL Post Dt	Product	Back Dt Ind	Action	Account #	Customer	Txn	Txn Amt		
01/31/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	FND CASH SALES/ADVANCE AMOUNT	60,000.00		
				2534			Date Total :	60,000.00	
02/21/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
02/21/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
02/21/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	REVERSE LATE CHARGE	-15.00		
				2534			Date Total :	15.00	
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	LATE CHARGE	15.00		
08/08/2013	LOC	Y	POST	2013010001	PARTNER FRANCHISE	REVERSE LATE CHARGE	-15.00		
				2534			Date Total :	75.00	
							Branch Total :	60,090.00	
							Company Total :	60,090.00	
							Grand Total :	60,090.00	

11.27 Payment Allocations Log By GL Post Dt - Line

This servicing report lists payment allocations sorted by GL post date for lines of credit.

Parameters:

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

Example of Payment Allocations Log - Line report

Report: Payment Allocations Log By GL Post Date (Line)
Date: 9/13/2013 18:09:PM

ORACLE®
Financial Services Lending and Leasing

GL Post Date From : 01/01/1800 To: 01/01/4000

Company: US01 ALL AMOUNT ARE IN USD									
Post Date:	02/21/2013	Customer	Txn Date	Txn Amount	Net Amount	Principal	Interest	Other	Overage
Batch #	PAY-2013-052-00016006	PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	1,005.74	213.53	0.00	0.00
Batch #	20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-407.84	-811.43	0.00	0.00
Batch #	PAY-2013-052-00016006	PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-1,005.74	-213.53	0.00	0.00
Batch #	20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	407.84	811.43	0.00	0.00	0.00
Batch #	PAY-2013-052-00016006	PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
Batch #	20130100012534	PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
					Batch Total:	1,219.27	407.84	811.43	0.00
					Post Dt Total:	1,219.27	407.84	811.43	0.00
					Company Total:	1,219.27	407.84	811.43	0.00
					Grand Total:	1,219.27	407.84	811.43	0.00

11.28 Advance Posting Error Log Desc Line

This servicing report lists errors in advance postings for lines of credit.

Parameters:

- Company/BranchFrom MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Advance Posting Error Log Desc Line report

Report: Advance Posting Error Log (Line)
 Month / Year From: 01/01/2000 To: 01/01/2048
 Date: 10/16/2013 14:37 PM

ORACLE®
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Company	US01	Branch	USHQ	ALL AMOUNT ARE IN USD	Batch Date	Batch No	Account No	Name	Txn Comment	Txn Date	Amount
08/06/2013	UNDEFINED			20130300012540			PARTNER FRANCHISE			08/06/2013	100.00
									Batch Total:		100.00
									Date Total:		100.00
									Branch Total:		100.00
									Company Total:		100.00
									Grand Total:		100.00

11.29 Advance Posting Log Line

This servicing report lists advance postings for lines of credit.

Parameters:

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

Example for Advance Posting Log Line report

Report: Advance Posting Log (Line)
 Month / Year From: 01/01/2000 To: 01/01/2048
 Date: 10/28/2013 11:22 AM

ORACLE®
 Financial Services Lending and Leasing

Company	US01	Branch	USHQ	ALL AMOUNT ARE IN USD	Batch Date	Batch No	Account No	Title	Txn Mode	Txn Date	Amount
07/30/2013	PAY-2013-211-00012002			2013070001283			JAN JOHN	PERSONAL CHECK	07/30/2013		100.00
									Batch Total:		100.00
									Date Total:		100.00
08/06/2013	UNDEFINED			20130300012540			PARTNER FRANCHISE	NONE		08/06/2013	
									Batch Total:		100.00
									Date Total:		100.00
08/07/2013	PAY-2013-052-00016006			20130100012534			PARTNER FRANCHISE	PERSONAL CHECK		02/21/2013	
									Batch Total:		500.00
08/08/2013	PAY-2013-220-00016008			20130800012553			COLQUI COLQUI	CASH		08/08/2013	
									Batch Total:		500.00
08/08/2013	UNDEFINED			20130800012553			COLQUI COLQUI	NONE		08/08/2013	
									Batch Total:		500.00
									Date Total:		500.00
									Branch Total:		1,300.00
									Company Total:		1,300.00
									Grand Total:		1,300.00

11.30 Excess Payments (Refund) Log Line

This report lists excess payment refunds for lines of credit.

Parameters:

- Company/Branch
- Report Format

Example for Excess Payments Refund Log Line report

Report: Excess Payment (Refund) Log (Line)
Date: 9/25/2013 14:53 PM

ORACLE®
Financial Services Lending and Leasing

Company :	US01		
Branch :	USHQ		
ALL AMOUNT ARE IN USD			
Account Number	Title	Txn Date	Txn Amount
20130100012534	PARTNER FRANCHISE	02/21/2013	500
20130800012553	COLQU1 COLQU1		500
		Branch Total :	1000
		Company Total :	1000
		Grand Total :	1000

11.31 Payment Allocations Log Line

This servicing report lists payment allocations for lines of credit.

Parameters:

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

Example of the Payments Allocation Log Line report

Report: Payment Allocations Log By GL Post Date (Line)
Date: 9/13/2013 18:09 PM

ORACLE®
Financial Services Lending and Leasing

GL Post Date From : 01/01/1800 To: 01/01/4000

11.32 Payment History Line

This servicing report lists payment history for lines of credit.

Parameters:

- Company/Branch
- Account Number
- Report Format

Example of the Payment History Line report

Report: Payment History (Line)
Date: 9/13/2013 18:20 PM

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Company :US01 Branch : USHQ ALL AMOUNT ARE IN							
Acc Nbr	Txn Dt	Txn Amt	Principal	Interest	Other	Overage	
20130100012534	02/21/2013	1219.27	407.84	811.43	0.00	0.00	
		Year Total:1,219.27	407.84	811.43	0.00	0.00	
		Account Total :1,219.27	407.84	811.43	0.00	0.00	
		Branch Total :1,219.27	407.84	811.43	0.00	0.00	
		Company Total :1,219.27	407.84	811.43	0.00	0.00	
		Grand Total:1,219.27	407.84	811.43	0.00	0.00	

11.33 Scheduled For Chargeoff Accounts Log Line

This servicing report lists loan accounts scheduled for charge off.

Parameters:

- Company/Branch
- Report Format

Example of the Scheduled For Chargeoff Accounts Log Line report

Report: Scheduled for Chargeoff Accounts Log (Line)
Date: 9/12/2013 16:33 PM

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Company :	NL02	ALL AMOUNT ARE IN USD	Product	Amount	Followup Dt
Account No	Title				
20120300016254	HOE IVAN / DEBORAH	LOC		5027.43	01/31/2012
20120300016535	JOHNSON JIMMY / MARY	LOC		5027.43	01/31/2012
20120100015779	PAGE ALAN / MARIA	LOC		4899.46	07/30/2013
20120100015828	HARRIS CHRIS / PAULA	LOC		4899.46	07/30/2013
20120200015926	THOMPSON DAVID / BATHSEBA	LOC		4867.1	07/30/2013
20120200016023	MARTIN CHRIS / ELOISE	LOC		4867.1	07/30/2013
20120100054264	PAGE MARIA / PAGE MARIA	LOC		4929.46	08/20/2013
20120100054298	HARRIS PAULA / HARRIS PAULA	LOC		4929.46	08/20/2013
20120200054370	THOMPSON BATHSEBA / THOMPSON BATHSEBA	LOC		4867.1	08/20/2013
20120200054544	MARTIN ELOISE / MARTIN ELOISE	LOC		4867.1	08/20/2013
20120300054444	HOE DEBORAH / HOE DEBORAH	LOC		4807.78	08/20/2013
20120300054551	JOHNSON MARY / JOHNSON MARY	LOC		4807.78	08/20/2013
20120400016360	BROAD STUART / WILMA	LOC		4961.71	08/20/2013
20120400016659	DRINKWATER ROY / MARTY	LOC		4961.71	08/20/2013
20120400054675	BROAD WILMA / BROAD WILMA	LOC		4760.42	08/20/2013
20120400054732	DRINKWATER MARTY / DRINKWATER MARTY	LOC		4760.42	08/20/2013
	Branch Count: 16	Branch Total :		78,240.92	
	Company count 16	Company Total :		78,240.92	
	Grand Count : 16	Grand Count :		78,240.92	

11.34 Scheduled Termination Accounts Log Line

This servicing report lists lines of credit accounts scheduled for termination.

Parameters:

- Company/Branch
- Report Format

Example of the Scheduled For Termination Accounts Log Line report

Report: Scheduled For Termination Accounts Log (Line)
Date: 9/25/2013 13:04 PM

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Company: US01 Branch: USHQ ALL AMOUNT ARE IN USD					
Account #	Title	Product	Amount	Follow-up	Date
20130100012534	PARTNER FRANCHISE	LOC	63,032.94	12/31/4000	
		Branch Count: 1	Branch Total: 63,032.94		
20130300012540	PARTNER FRANCHISE	LOC	102,174.39	12/31/4000	
		Branch Count: 1	Branch Total: 102,174.39		
20130800012610	NARAYAN SREERAM	LINE- RAMAC PRODUCT	0.00	12/31/4000	
		Branch Count: 1	Branch Total: 0.00		
		Company Count: 3	Company Total: 165,207.33		
		Grand Count: 3	Grand Total: 165,207.33		

11.35 Trial Balance Line

This report lists trial balances for lines of credit.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Trial Balance Lines report

Report: Trial Balance (Line)
Date: 9/12/2013 16:37 PM

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Account #	Currency	Opening Balance	Principle	Interest	Fees	Expenses	Closing Balance
Grand Total :		0.00	0.00	0.00	0.00	0.00	0.00

12. Producer

Oracle Financial Services Lending and Leasing can manage both direct and indirect loans. While direct loans are paid directly to the customer, indirect loans are paid through a third party. These third parties (dealerships, agents, and so on) are managed using the Producer Setup window.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. The system associates a credit application with the producer who sent it, on the Application Entry, Underwriting, and Funding windows.

When the credit application is approved and funded, the system associates the account with the producer.

The system allows a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can only review but cannot fund an application)

The producers are paid for their participation, either:

- Up front during funding
-or-
- Up front on a monthly basis
-or-
- When the interest is earned
-or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Setup window contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up the Producer Setup window, you will need to complete the Producer Cycles page under the Setup link, as well as the Producers Management page and Payment Details sub tabs on the Producer Details setup page.

While working with the Producer Setup page, you will primarily use the

1. Payment Details
2. Compensation
3. Subvention
4. Transactions
5. Tracking Attributes
6. Statements
7. Contracts
8. Comments
9. Summary

sub tabs. The Producers page, completed during setup, can be used to view and maintain producer details.

12.1 Producer Detail

The Producer Management page allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination workflow to select a queue.

The producer number, name, contact information, company and branch to which the producer applies, federal tax number, status, and other information can be stored in this page.

Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home page, click **Servicing → Servicing → Producers**.
2. The system displays the Producers setup screen.

Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	Contact
UNDEFINED					11/17/2015	12/31/9999		Y	
AC-00001	TEST HBL	BLACKWELL HOLDEN FINANCIAL SERVICES	NL01	NL-CURRE 12/01/1991	11/04/2020	ACTIVE	Y	006426	
AC-00002		WINGER ISUZU	HBL	AUK	04/28/2010	12/31/9999	ACTIVE	Y	WELL
AC-00003		RAK WFP	HBL	AUK	04/28/2010	12/31/9999	ACTIVE	Y	PHANI
AC-00004		TIN TAN PRO	JP04	JPHQ	12/27/2000	12/31/2015	INACTIVE	Y	1254542
AE-00001	JAK WFP	RANDYS AUTO SALES	US01	USR1	06/27/2014	12/31/9999	ACTIVE	Y	ARCHER
AE-00002		ACE HEADQUARTERS INC	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y	TOM
CA-00002	CA-00002	VOLKSWAGEN OF WOODLAND HIL	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y	JACK
CA-00003	CA-00003								
CA-00004	CA-00004								

To set up the Producer

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

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number.

Field:	Do this:
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date. You can even select the date from the adjoining Calendar icon.
End Dt	Select the producer end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the product.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Type*	Select the producer type from the drop-down list. Note: The Group and Type fields help in setting up the pricing schemes on the Pricing page.
Status	Select the appropriate status from the drop-down list. Note: The contents of this field can be linked to edits in the loan origination cycle so that only producers with a status of the active can be funded
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Note: Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the adjoining drop-down list.
Fed Tax #	Specify the federal tax identification number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in the Delinquency Information section of the Account Details page on the Customer Service window).
Address section	
Country	Select the country code from the drop-down list.
Address #	Specify the address.

Field:	Do this:
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of the producer from the drop-down list.
Territory	Select the territory of the producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

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

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this page, since the system uses this information to send its system-generated underwriting decisions.

Note

Producer will be activated on the next system date (current system date + 1) and not on the start date.

12.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank, such as the bank's name, routing number, account type and account number.

Note

Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details

1. Click **Servicing** → **Servicing** → **Producers** → **Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select the ACH start date if payment mode is ACH. You can even select the date from the adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Disbursement Currency	Select the disbursement currency from the drop-down list.

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

12.1.2 Compensation Plan

The Compensation Plan sub page displays information related to compensation and chargeback for the producer. It displays summaries as well account level information. The data is gathered from applications and accounts in the system that are approved and funded.

To view the Compensation Plan

A brief description of the fields is given below:

Field:	View this:
Account	The account number and title
HoldBack Amt	The proceed holdback amount.

3. In the **Loss Reserve** section, view the loss reserve amount.

12.1.3 Tracking Attributes

The Tracking Attributes sub page allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

1. Click **Servicing** → **Servicing** → **Producers** → **Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.

12.1.4 Statements

The Statements sub page displays a history of all the statements the producer has processed.

To view the Statements

1. Click **Servicing** → **Servicing** → **Producers** → **Statements** sub tab.
2. On the **Statements** sub page **Statements** section, select **Subvention or Others**.
3. In the **Statements** section, view the following information.
4. A brief description of the fields is given below:

Field:	View this:
Closing Dt	The statement closing date.
Generated Dt	The statement generation date.
Opening Balance	The previous statement balance amount.
Current Balance	The current statement balance amount.

5. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

12.1.5 Contacts

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. Click **Servicing** → **Servicing** → **Producers** → **Contacts** sub tab.
2. On the **Contacts** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

12.1.6 Comments

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Servicing** → **Servicing** → **Producers** → **Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

12.1.7 Summary

The display only Summary sub page allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Servicing** → **Servicing** → **Producers** → **Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
YearMonth	The year and month.
TotalApps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application withdrawn status count.
Funded	The application funded status count.
Amount	The application funded status total amount.

13. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors window, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

13.1 Vendor Detail Page

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address is different from the current business address, enter this information in the Payment Details sub page. Also, the Payment Details sub page allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

Note

The contents of this section defaults to the vendor's current address, but can be modified.

Navigating to Vendor Detail Page

1. On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Work Orders
 - Follow-up
 - Invoices

13.1.1 Vendors tab

1. Click **Servicing** → **Servicing** → **Vendors** → **Vendors**. The details in the screen are grouped into three:
 - Vendor Details
 - Payment Details
 - Vendor Groups

2. In the **Servicing → Servicing → Vendors → Vendors → Vendor Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	Displays the vendor number. The system generates the vendor number by default.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select the data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select the data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.

Field:	Do this:
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date.
Phone 1	Specify phone number 1.
Extn 1	Specify the phone extension.
Phone 2	Specify phone number 2.
Extn 2	Specify the phone number 2.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

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

Click **Servicing** → **Servicing** → **Vendors** → **Vendors** → **Vendor Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

4. On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
City	Specify city.
St	Select state from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.

Field:	Do this:
Zip Extn	Specify extension of the zip code.
Pre-Process Days	Specify the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Servicing** → **Servicing** → **Vendors** → **Vendors** → **Vendor Details**. The Vendors Groups allows you to set up vendor groups.
7. On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from the drop-down list, based on the services provided by the vendor.
Enabled	Check this box to enable the vendor service.

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

13.1.2 **Work Orders Tab**

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides.

1. Click **Servicing** → **Servicing** → **Vendors** → **Work Order**. The details are categorized into two:
 - Work Order
 - Services

2. In the **Servicing → Servicing → Vendors → Work Order → Work Order**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main menu at the top includes 'Signed in as DEMOSALES', 'Accessibility', 'Sign Out', and a 'Help' icon. The 'Vendors' section is active, showing a list of work orders. The 'Work Order' section displays details for WO:0003002, including account, vendor, company, branch, status, and type. The 'Work Order Details' section shows the date (09/11/2013), status date (09/11/2013), currency (US DOLLAR), estimated amount (0.00), billed amount (0.00), paid amount (0.00), and status (NEW). The 'Vendor Information' section includes fields for reference, assigned by, follow-up date, contact, phone, email, fax, and comment. The 'Services' section shows a table with service, fee type, currency, estimated, billed, paid, status, and status date columns. The table has one row for 'ATTORNEY FEE' with 'NO CHARGE'.

A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Account	Select the account number for the work order from the drop-down list.
Vendor	Select the vendor who will service the work order from the drop-down list.
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Status	Select the service status from the drop-down list.
Type	Select the work order type from the drop-down list.
Work Order Details section	
Dt	Displays the work order date.
Status Dt	Displays the last work order status change date.
Currency	Select the currency for the work order from the drop-down list.
Estimated	Displays the estimated amount for the work order.
Billed	Displays the amount billed by the vendor for the work order.

Field:	Do this:
Paid	Displays the amount paid to the vendor for the work order.
Account Information section	
Collateral	Select the asset associated with the work order from the drop-down list.
Reference #	Specify the vendor reference.
Assigned By	Specify the user who created the work order.
Followup Dt	Specify the next follow-up date. You can even select from the adjoining Calendar icon.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Servicing** → **Servicing** → **Vendors** → **Work Order** → **Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Service	Select the service type from the drop-down list.
Fee Type	Select the vendor fee type from the drop-down list.
Currency	Select the currency from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed	Displays the amount billed by the vendor for the service.
Paid	Displays the amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

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

13.1.3 **Follow-up Tab**

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Servicing** → **Servicing** → **Vendors** → **Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Servicing** → **Servicing** → **Vendors** → **Follow-up** → **Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The main window has tabs for 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Follow-up' tab is selected, showing a grid of work order follow-up records. The grid columns include Company, Branch, Followup Dt, Work Order #, Dt, Assignment Type, Account, Vendor, Status, and Status Dt. Below the grid is a detailed view for a selected record (Work Order # WO-0002005, Dt 09/05/2013). The detailed view includes fields for Vendor (PR-01001-VENDOR1), Status (NEW), Status Dt (09/05/2013), Work Order (Followup Dt 09/10/2013, Work Order # WO-0003001, Dt 09/10/2013, Account 20130900010837:ARNOLD RUSSEL), and Vendor Information (Contact, Phone, Extn, Comment). The bottom section shows a table for 'Assigned Services' with columns for Services, Currency, Estimated, Billed Amt, Paid, Status, and Status Dt. The table has one row for 'ATTORNEY FEE'.

A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Assignment Type	Displays the work order type.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.

Field:	Do this:
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount for the work order.
Billed	Displays the amount billed by the vendor for the work order.
Paid	Displays the amount paid to the vendor for the work order.
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Comment	Specify a comment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Servicing** → **Servicing** → **Vendors** → **Follow-up** → **Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record:

A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select the currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed	Specify the amount billed by the vendor for the service.
Paid	Specify the amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

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

13.1.4 Invoices Tab

1. Click **Servicing** → **Servicing** → **Vendors** → **Invoices** tab. The details are grouped into four:
 - Invoice Information

- Invoice Details
- Payment Schedules sub tab
- Related Invoice/Work Orders sub tab

2. In the **Servicing → Servicing → Vendors → Invoices → Invoice Information**, perform any of the Basic Operations mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The main window is titled 'Vendors' and has tabs for 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Invoices' tab is selected, showing a grid of invoices with columns for Vendor, Company, Branch, Invoice #, Invoice Dt, Due Dt, and Status. One row is selected, showing details: PR-01001-VENDOR1, US01, USHQ, INV123, 10/14/2013, 10/14/2013, OPEN. Below this is the 'Invoice Information' section, which includes fields for Invoice Dt (10/14/2013), Due Dt (10/14/2013), and Status (OPEN). It also displays vendor details (PR-01001-VENDOR1, US01, USHQ) and invoice details (INV123). The 'Details' section shows Status Dt (10/14/2013). The 'Invoice Details' section shows a grid with columns for Work Order #, Invoice Amt, Agreed Amt, Paid Amt, Txn Post Dt, Status, Status Dt, and Collectible. The 'Payment Schedule' and 'Payment Schedules' sections are also visible at the bottom.

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.

Field:	Do this:
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.

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

Note

If the invoice number is not unique for the given vendor, system displays the warning message as "Invoice # already exists for the Vendor."

4. In the **Servicing → Servicing → Vendors → Invoices → Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Work Order	Select the work order from the drop-down list.
Currency	Select the currency from the drop-down list.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date.
Collectible	Check this box to collect the agreed amount from the customer.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Servicing → Servicing → Vendors → Invoices → Payment Schedules**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency from the drop-down list.
Payment Amt	Specify the payment amount.
Status	Select the payment status from the drop-down list.
Payment Dt	Specify the payment date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Payment Reference	Specify the payment reference.
Payable Id	Specify the payable requisition Id.
Disbursement Currency	Select the currency from the drop-down list.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
8. In the **Servicing** → **Servicing** → **Vendors** → **Invoices** → **Related Invoice/Work Order Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	View this:
Invoice #	Displays the invoice number.
Invoice Status	Displays the invoice status.
Status Dt	Displays the invoice status date.
Currency	Displays the currency.
WO Estimated Amt	Displays the work order estimated amount.
WO Agreed Amt	Displays the work order agreed amount.
WO Paid Amt	Displays the work order paid amount.
WO Status	Displays the work order status.

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

14. Batch Transactions

14.1 Introduction

This chapter discusses about the various batch transactions handled in the application. We can categorize them in to the following:

- Advances
- Payments
- Fees

14.2 Advances

You can enter multiple advances to the account for the draws made by customers. Advances can be entered either by manual entry or batch upload.

Manual Entry

This screen uses the same concepts and has similar features as the Payment Entry page. An advance can be paid to one or more payees. The payee can be a standard payee that can be selected from a predefined list of values or a non-standard payee. For non-standard payees, you must enter the details of the remittance.

Oracle Financial Services Lending and Leasing creates entries for the posted advances on the AP Transaction screen. These entries can be used to process the remittances.

Batch Upload

With the advance load process, a batch of advances can be loaded into Oracle Financial Services Lending and Leasing (similar to lockbox processing).

Using the Advance Entry page, you can enter and view a batch of advance transactions. You can then complete the following tasks:

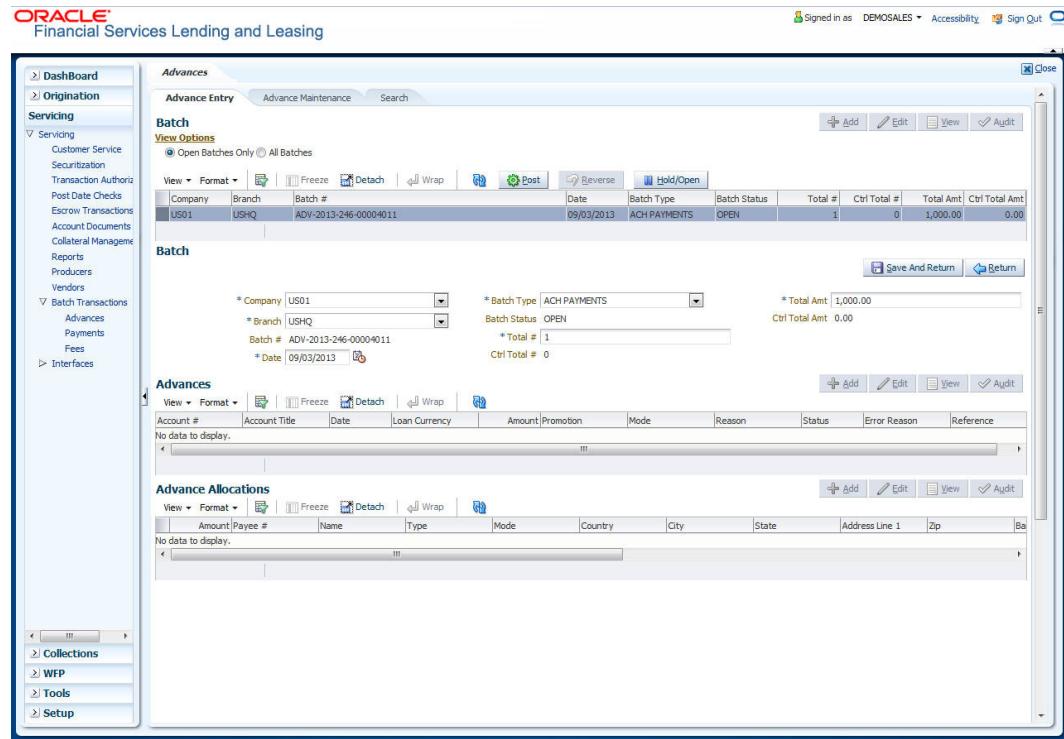
- Posting a batch
- Reversing a batch
- Placing a batch on hold

14.2.1 Advance Entry Tab

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

To view open batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Batch Transaction → Advances → Advance Entry**.



2. In the **View Options** section, click **Open Batch Only**.

In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

To view all batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Batch Transaction → Advances → Advance Entry**.
2. In the **View Options** section, click **All Batches**.

In the Batch section, the system displays all batches regardless of the status.

If a batch contains a payment with an ERROR status, the **Error Reason** field displays the cause.

14.2.1.1 Entering and Posting Advances

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

To enter and post a batch for advance transactions

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Batch Transaction → Advances → Advance Entry**.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.

Field:	Do this:
Branch	Select the branch.
Date	Specify the batch date.
Batch Type	Select the batch type.
Total #	Specify the total number of advances in the batch.
Total Amt	Specify the total amount of advances in the batch.
Batch #	View the batch number (system generated).
Batch Status	View the batch status.
Ctrl Total #	View the total number of advances in the batch (actual).
Ctrl Total Amt	View the total amount of advances in the batch (actual).

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

A brief description of the fields is given below:

Field:	Do this:
Account #	Select the account number.
Account #: Title	View the account title.
Date	Specify the advance effective date.
Loan Currency	Select the loan currency.
Amount	View the advance amount.
Promotion	Select the promotion associated with advance.
Mode	Select the advance mode.
Reason	Select the reason for the advance.
Status	View the advance status.
Reason	View the reason for error.
Reference	Specify any reference information (such as check number).

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Advance Allocations** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amount	Specify the advance amount to be paid to this payee.
Validate Payee	View the validate payee indicator. If selected, indicates that the payee needs to be validated.
Payee Nbr	Select the payee number.
Name	Specify the payee name.
Type	Select the payee type.
Mode	Select the payee payment mode.
Country	Select the country where the payee is located.
City	Specify the city where the payee is located.
State	Select the state where the payee is located.
Address	Specify the address line 1 for the payee.
Zip	Select the zip code where the payee is located.
Zip Extension (unlabelled)	Specify the zip extension where the payee is located.
Bank Name	Specify the payee ACH bank name.
Routing #	Specify the payee ACH bank routing number.
Account Type	Specify the payee ACH bank account type.
ACH Account #	Specify the payee ACH bank account number.
Account #	Specify the customer account number with the payee.
Comment	Specify a comments for this advance allocation.
Currency	Specify the currency for disbursement.

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

The system updates the display only **Total #** and **Total Amt** fields in the Batch section to record the contents of the Advance section.

Note

Before you can post a batch transaction on the Advance Entry page, the contents of the display only **Total #** and **Total Amt** fields must match the contents of the required **Total #** and **Total Amt** fields. If not, the system displays an error message.

8. In the **Action** section, click **Post**.

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

The posted advances can be viewed on the Customer Service screen's Transaction page. The system creates entries for the posted advances on the AP Transaction page. These entries can be used to process the remittances.

14.2.1.2 Holding a Batch of Payment Transactions

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

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Advance Entry**.
2. On the **Advance Entry** page, click **Open Batches Only** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch you want to hold.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

14.2.1.3 Opening or Removing Hold on the Batch of Payment Transactions

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

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

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Advance Entry** tab.
2. On the **Advance Entry** page, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with the status of HOLD you want to open.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

14.2.1.4 Reversing a Batch of Payment Transactions

Note the following:

- Only the batches with a status of POSTED can be reversed.
- Only the batches with a status of HOLD can be opened.

To reverse the batch of payment transactions

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

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Advance Entry** tab.
2. On the **Advance Entry** page, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.

3. Use the **Batch** section to search for and select the batch with the POSTED status you want to reverse.
4. In the **Action** section, click **Reverse**.

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

Note

You can verify the reversal using the Transaction page on the Customer Service screen for each account in the batch or by running the payment history report.

14.2.2 Advance Maintenance Tab

The Advance Maintenance tab on the Advances screen enables you to perform maintenance functions on individual advances that have been posted. The common functions are as follows:

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

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

Suspended advances

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

To view advances

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Advance Maintenance** tab.

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

Choose:	View this:
Posted	Posted advances.
Suspense	Suspended advances. In cases of advances that have been posted to suspense, the Suspense work queue can be used to process them (similar to suspense payments).
All	All advances.

The system displays the selected payments in the **Advances** section.

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

A brief description of the fields is given below:

Field:	View this:
Account #	Account number.
Title	Account title.
Loan Currency	Loan currency
Txn Date	Advance effective date.
Txn Amount	Advance amount.

Field:	View this:
Mode	Advance mode.
Reason	Advance reason.
Reference	Reference information for advance.
Status	Advance status.
Company	Portfolio company.
Branch	Portfolio branch.
Batch #	Batch number.
Batch Type	Batch type.
Date	Displays batch date.

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

14.2.2.1 Modifying/Correcting Advance Transactions

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

To modify/correct an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to modify and click **Edit**.
4. In the **Action** section, click **Modify**.
5. In the **Details** section, update the fields with information about the advance you want to modify.

Field:	Do this:
Account #: Title	Select account number.
Loan Currency	Select the currency.
Amount	Enter advance amount.
Txn Dt	Enter advance effective date.
Reason	Select the reason for error.

6. Click **Save And Return**.

The system modifies the original advance and posts the new advance.

14.2.2.2 Reversing Advance Transactions

To reverse an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Advance Maintenance**.

2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to reverse and click **Edit**.
4. In the **Action** section, click **Reverse**.
5. In the **Details** section, complete the Reason field (if you choose). You need not have to update any other fields when reversing a transaction.
6. Click **Save And Return**.

The system reverses the original advance.

The reversed advance can be viewed when you load the account on the Customer Service screen from the Customer Service screen's Transaction page.

14.2.3 Search Tab

A Search link is available on the Advances screen to help locate information such as an account's number, company and branch. This is information that is used on the Advance Entry and Advance Maintenance pages.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Advances** → **Search** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Application interface. The left sidebar navigation includes 'Dashboard', 'Origination', 'Sourcing', 'Sourcing' (with sub-options: Customer Service, Securitization, Transaction Authoriz, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors), 'Batch Transactions' (with sub-options: Advances, Payments, Fees), and 'Interfaces'. The main content area is titled 'Advances' and contains tabs for 'Advance Entry', 'Advance Maintenance', and 'Search'. The 'Search' tab is active. The 'Search Criteria' section contains a table with columns: Criteria, Comparison Operator, and Value. The table rows are: ACCOUNT # (Comparison Operator: LIKE, Value: [empty]), ACCOUNT STATUS (Comparison Operator: LIKE, Value: [empty]), CUSTOMER SSN (Comparison Operator: EQUAL, Value: [empty]), CUSTOMER LAST NAME (Comparison Operator: LIKE, Value: [empty]), CUSTOMER FIRST NAME (Comparison Operator: LIKE, Value: [empty]), CUSTOMER ID (Comparison Operator: EQUAL, Value: [empty]), and ACCOUNT CONDITION (Comparison Operator: LIKE, Value: [empty]). Below the search criteria is a 'Search Results' section with a table header: Account #, Date, Title, Product, Producer, Status, Branch, Product, Company, and Secured. The message 'No data to display.' is displayed in the results table.

2. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search**.

The system displays the result of the search in the Results section at the bottom of the page.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search Criteria section.

14.3 Payments

Oracle Financial Services Lending and Leasing enables you to post payment transactions to accounts in a batch mode, either by manual entry or by using data files. These transactions can be posted in real-time or in batch mode.

This chapter explains how to use the Payments screen to complete the following tasks:

- Posting a payment
- Correcting a payment

Payments can be entered in Oracle Financial Services Lending and Leasing in a variety of ways:

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

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

14.3.1 Lockbox Payments

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

14.3.2 ACH Payments

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

Batch NSF Processing

Oracle Financial Services Lending and Leasing provides the upload of the rejected ACH 'Payment Request Files' sent by the financial institution/lender to allow for improved NSF processing for all returned payments. This is done using a 'Batch Mode' process.

Oracle Financial Services Lending and Leasing supports the upload of payment files through lockbox uploads. In addition to the Payment file, the system also provides the upload of Payment Return files through lockbox uploads. The system provides an upload of the 'Entry Detail

'Addenda Record' in the NSF Notification file received from the client's financial institution. This record pertains to payment returns. **Entry Detail Addenda Record**

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

14.3.3 Manual Entry

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

Each batch needs to be associated with a company and one or all branches within the company. The system verifies the actual number of payments against the total of payment amounts you enter.

14.3.4 Payments Entry Tab

Using the Payment Entry page, you can do the following for payment transactions:

- Viewing batches
- Entering a batch
- Posting a batch
- Placing a batch on hold
- Opening a batch on hold
- Reversing a batch

14.3.4.1 Viewing Batches

The Payment Entry page enables you to select the batch you want to view. Based on your selection, the batches are displayed. You can select one of the following:

View Options	Descriptions
Open Batches Only	Displays batches with the status OPEN

View Options	Descriptions
All Batches	Displays all the batches regardless of status. i.e. OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open payment batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Entry** tab.
2. On the Payment Entry page's **View Options** section, click **Open Batch Only**.

In the Batch section, the system displays all batches with a status OPEN that have not been posted.

Company	Branch	Batch #	Date	Batch Type	Batch Status
US01	ALL	PAY-2015-128-00072369	05/08/2015	PMT MANUAL	OPEN
IND01	ALL	PAY-2015-128-00072368	05/08/2015	PMT MANUAL	OPEN
US01	ALL	PAY-2015-128-00072367	05/08/2015	PMT MANUAL	OPEN
US01	USHQ	PAY-2015-127-00071369	05/07/2015	PMT MANUAL	OPEN
US01	USHQ	PAY-2015-127-00071368	05/07/2015	PMT MANUAL	OPEN

Multi Account	Account #	Title	Account Status	Pmt Dt	Currency	Pmt Amt	Spread	Mode	Reason
NO ACCOUNT				05/08/2015	US DOLLAR	0.00		NONE	PAYMENT MAN
NO ACCOUNT				05/08/2015	US DOLLAR	0.00		NONE	PAYMENT MAN

Account #	Title	Account Status	Currency	Amount	Spread	Status	Error F
No data to display.							

To view all payment batches

1. On the Payment Entry page's **View Options** section, click **All Batches**.

In the Batch section, The system displays all payment batches, regardless of status.

Details regarding the selected batch appear in the Payments section.

In the Batch section, click **View** to view the batch details. If a batch contains a payment with an **ERROR** status, the **Error Reason** field under **Payment Txns** section displays the cause.

14.3.4.2 Entering and Posting Batches

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

To enter and post a batch for a payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Entry**.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.

Field:	Do this:
Date	Select the batch date, usually either today's date or the date the batch was received as a whole.
Batch Type	Select the batch type. Oracle Financial Services Lending and Leasing identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Total #	Enter total number of payments in the batch.
Total Amt	Enter total amount of payments in the batch.

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

4. In the **Batch** section, view the following information:

Field:	View this:
Batch #	The batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Branch	View the portfolio branch.
Batch Status	The batch status.
Ctrl Total #*	The total number of payments in the batch (actual). Note: This figure must match the figure in the required Total # field before a batch can be posted.
Ctrl Total Amt*	View the total amount of payments in the batch (actual). Note: This figure must match the figure in the required Total Amt field before a batch can be posted.
Note: * These two fields update every time you save the itemized payment entries in the Payments section.	

The Payments section records itemized information of the batch payment. It enables you to make one payment to one account, or more than one payment to more than one account.

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

A brief description of the fields is given below:

Field:	Do this:
Pmt Date	Select the payment effective date. This date must be less than or equal to the date recorded in the Batch section.
Currency	Select the currency for the payment.
Pmt Amount	Specify the payment amount.
Status	View the payment status.
Mode	View the payment mode.

Field:	Do this:
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Account #	Select the account number to which this payment applies.

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

The system updates the Ctrl Total # and Ctrl Total Amt fields in the Batch section to record the contents of the Payments section.

Create Multiple Payments

You can use 'Create Multiple Payments' option to add multiple payments. Depending on the total payments specified in 'Total #' field, equivalent records are created with default value for manual updates.

The system derives the total number of payment rows to be displayed by calculating the difference between 'Ctrl Total #' and 'Total #' fields. However this option is not available if there is no difference in the above field values.

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

7. In the **Payment Txns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
8. A brief description of the fields is given below.

Note

The total Amount in the Payments Txns section must match the contents of the Total Amt in the Payments section.

Field:	Do this:
Account #	Select the account number.
Title	View the account title.
Currency	View the currency for the payment.
Amount	Specify payment amount.
Spread	Select the spread (payment allocation strategy) for the payment.
Status	View the payment status.
Error Reason	View the reason for error. This field will populate after you click Post if payments aren't reconciled.

Note

The user can view 0 as an account which is the suspense account to which unidentified payments and advances are posted.

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

Note

Before you can post a batch transaction on the Payment Entry page, the details of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields must match the details of the required **Total #** and **Total Amt** fields. In the example below, the batch is ready to post, as these figures match.

10. In the **Action** section, click **Post**.

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

Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, the system displays the Error message as "Group control Totals not matching, Posting not allowed. The posted payments can be viewed on the Transactions page on the Customer Service window.

14.3.4.3 Holding a Batch of Payment Transactions

The Oracle Financial Services Lending and Leasing allows you to hold the posted batches if required. You can hold the batches only with the OPEN status.

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Entry**.
2. On the Payment Entry page's **All Payments** section, select **Payments**.
3. In the **View Option** section, select the batches you want to view:
 - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
 - If the batch status is ERROR, click **All Batches** in the **View Options** section.
4. Select the batch you want to hold from the **Batch** section.
5. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN/ERROR to HOLD.

14.3.4.4 Removing Hold from the Batch of Payments Transactions

The system allows you to remove hold from the batch when required. You can remove hold from the batches only with the HOLD status.

To open or remove a hold on the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Entry**.
2. In the **View Option** section, select **All Batches** section
3. Select the batch you want to open from the Batch section.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

14.3.4.5 Reversing the Batch of Payment Transactions

The system allows you to reverse the batch of payment transactions. You can reverse batches only with POSTED status.

To reverse the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Entry**.
2. In the **View Option** section, select **All Batches**.
3. Select the batch you want to reverse from the **Batch** section.
4. In the **Action** section, click **reverse**.

The system changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, the system changes the batch status to REversed.

Note

You can verify the reversal using the Transaction page on the Customer Service window's Transactions page for each account in the batch or by running the payment history report (**Reports** master tab > **Servicing** drop-down link > **Payment** History).

14.3.4.6 Printing a Receipt

You can print receipts for walk-in payments using the Print Receipt button on the Payment Entry page's Action section. Receipts can be printed before actually posting the payment. This enables you to create just the batch and leave it for end of the day processing, but also print the receipt for the customer.

To print a receipt of the payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Entry**.
2. In the **Batch** section, click **Add** and specify the required information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and Posting a Payment**.)
3. Click **Save**.
4. In the **Payment** section, click **Add** and specify the required information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and Posting a Payment**.)
5. Click **Save**.
6. In the **Payment Txns** section, click **Add** and specify the required information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and Posting a Payment**.)
7. Click **Save**.
8. In the **Action** section, click **Print Receipt**.

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

14.3.5 Payment Maintenance Tab

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

Function:	Purpose:
Modify	Enables you to change one or more of the payment attributes, such as the payment amount, spread, and date.
Non Sufficient Funds	Notifies Oracle Financial Services Lending and Leasing that the customer did not have sufficient funds in the account and will post a NSF fee (based on setup).
Reverse	Enables you to simply reverse a payment.

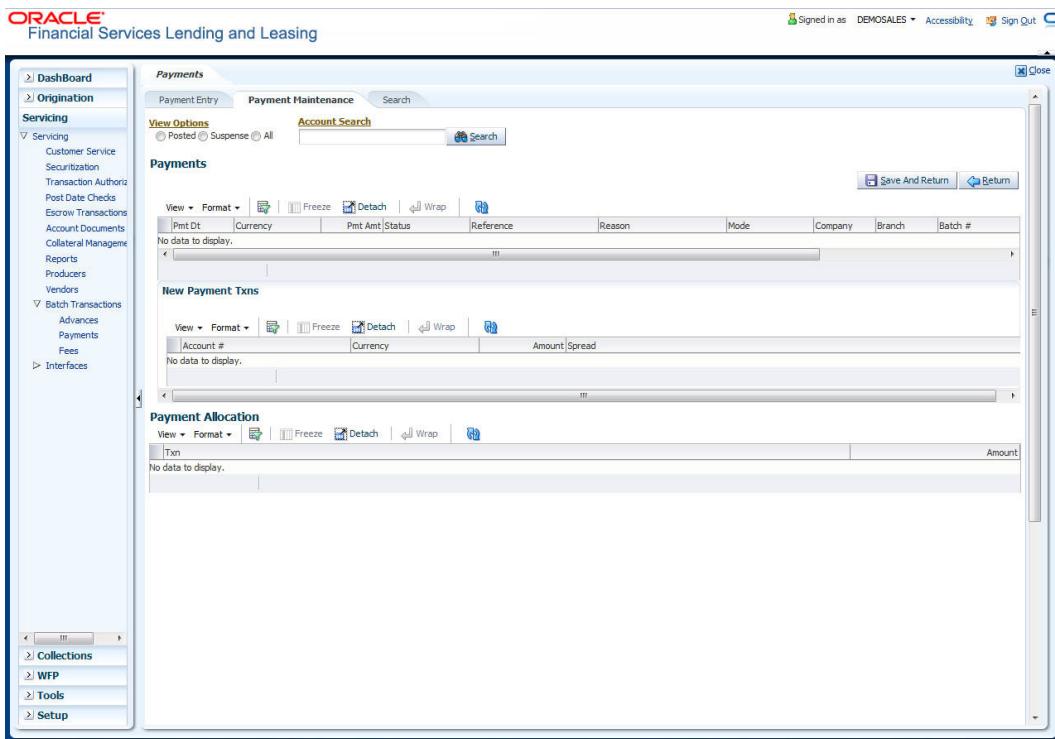
In all cases, the system performs a 'true backdating' to post the transaction based upon the transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended Payments

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

To view payments

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Batch Transaction → Payments → Payment Maintenance** tab.



2. In the **View Options** section, select which type of payment you want to load from the following list:

Choose:	In the Payments section, Oracle Financial Services Lending and Leasing displays:
Posted	Posted payments.
Suspense	Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.)
All	All payments.

The system loads all payments from all accounts matching the selected view option.

3. In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with.
4. Click **Modify** and then click **Edit**.
5. The system displays payments matching your search criteria in the Payments section. In the **Payments** section, enter, view, or edit the following information:

Field:	Do this:
Pmt Date	Specify the payment date.
Currency	Specify the currency.
Pmt Amount	Specify the payment amount.
Status	View the status.
Reference	View the payment reference.
Reason	View the payment reason.
Mode	View the payment mode.
NSF Fee Account #	Select account number for NSF fee assessment.
Company	The portfolio company.
Branch	The portfolio branch.
Batch #	The batch number.
Batch Type	The batch type.
Date	The batch date.

6. View the following information for the selected payment in the **Payment Txns** section:

Field:	View this:
Account #	The account number.
Title	The account title.
Currency	The currency.

Field:	View this:
Amount	The payment amount.
Status	The status of the payment.
Spread	The spread (payment allocation strategy).

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

7. Select the payment transaction you want to modify in the **Payment Txns** section.
8. In the **Payments** section, click **Modify**.
9. Use the **New Payment Txns** section to make adjustments to the data.

Field:	Do this:
Account #: Title	Select account number.
Currency	Select the currency.
Txn Amt	Specify amount.
Spread	Select spread (payment allocation strategy).

10. In the **New Payment Txns** section, click **Post**.
11. Save your entry.

14.3.5.1 Modifying/Correcting Payment Transactions

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

To modify/correct an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Payment Maintenance** tab.
2. In the **View Options** section, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.
3. In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with
The system displays payments matching your search criteria in the **Payments** section.
4. In the **Payments** section, select the payment that you want to modify and click **Modify**.
5. In the **Payments** section, select the payment that you want to modify and click **Modify**.
6. In the **New Payment Txns** section, update the fields with information about the payment you want to modify.
7. In the **New Payment Txns** section, click **Post**.
The system modifies the original payment and posts the new payment.

The modified payment can be viewed on the Customer Service screen's Transaction page.

14.3.5.2 Reversing Payment Transactions

To reverse an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Batch Transaction → Payments → Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with
The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse.
5. In the **Payments** section, click **Reverse**, then click **Post**.
The system reverses the original payment.

Note

The modified payment can be viewed on the Customer Service screen's Transaction page.

Access to the Reverse button can be restricted by user responsibility and the account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration window. (For more information, see the **Txn Codes page** section in the **Oracle Financial Services Lending and Leasing Suite Setup Guide**).

14.3.5.3 Reversing Payment Transaction and Assessing NSF Fee

To reverse an individual payment transaction and assess NSF fee

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing → Servicing → Batch Transaction → Payments → Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with
The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse with an NSF fee.
5. In the **Payments** section, click **Non Sufficient Funds**, then click **Post**.
The system reverses the original payment and assesses the NSF fee.

The modified payment can be viewed on the Customer Service screen's Transaction page.

14.3.6 Outbound Customer Extracts To Payment Agencies Batch

An outbound customer extract file can be generated and sent to multiple payment vendors like Moneygram, Quick Collect, SpeedPay from Western Union, Lockbox etc. Sharing this extract enables various outlets of these payment agencies to verify account's existence in FI and proceed with payment processing.

After receiving the payment extract file, the vendor validates the customer details and sends a notification confirmation of Payment in NACHA format.

Processing

The system generates customer extract of customers from which payment is expected, everyday. This process is configured as 'Outbound Customer Extracts To Payment Agencies Batch' batch job which is run daily. The batch generated an extract in text format containing all Accounts relevant details.

Accounts with payment mode ACH or Lockbox can be excluded. The system facilitates setting-up options to pick up payment modes that needs to be included in extract generation.

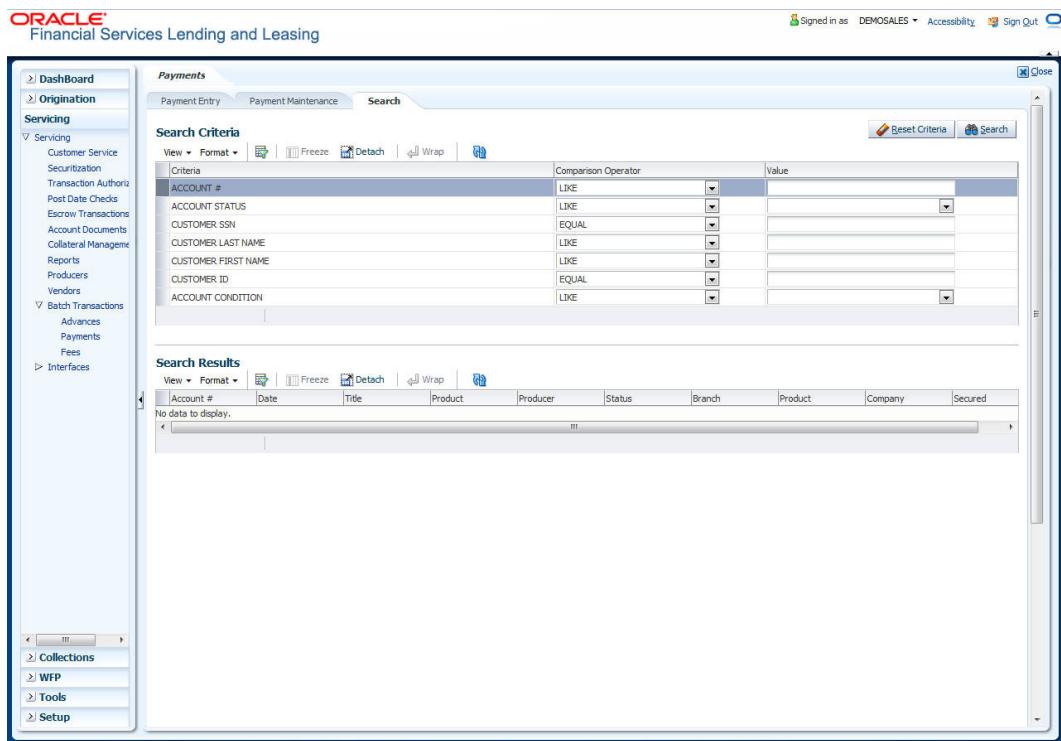
This file is stored in a configurable shared path from which it is shared to required outlets as discussed earlier.

14.3.7 Search Tab

A Search link is available on the Advances screen to help locate information such as an account's number, company and branch. This is information that is used on the Advance Entry and Advance Maintenance pages.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Payments** → **Search** tab.



Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

2. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search**.

The system displays the result of the search in the Results section at the bottom of the page.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search Criteria section.

14.4 Fees

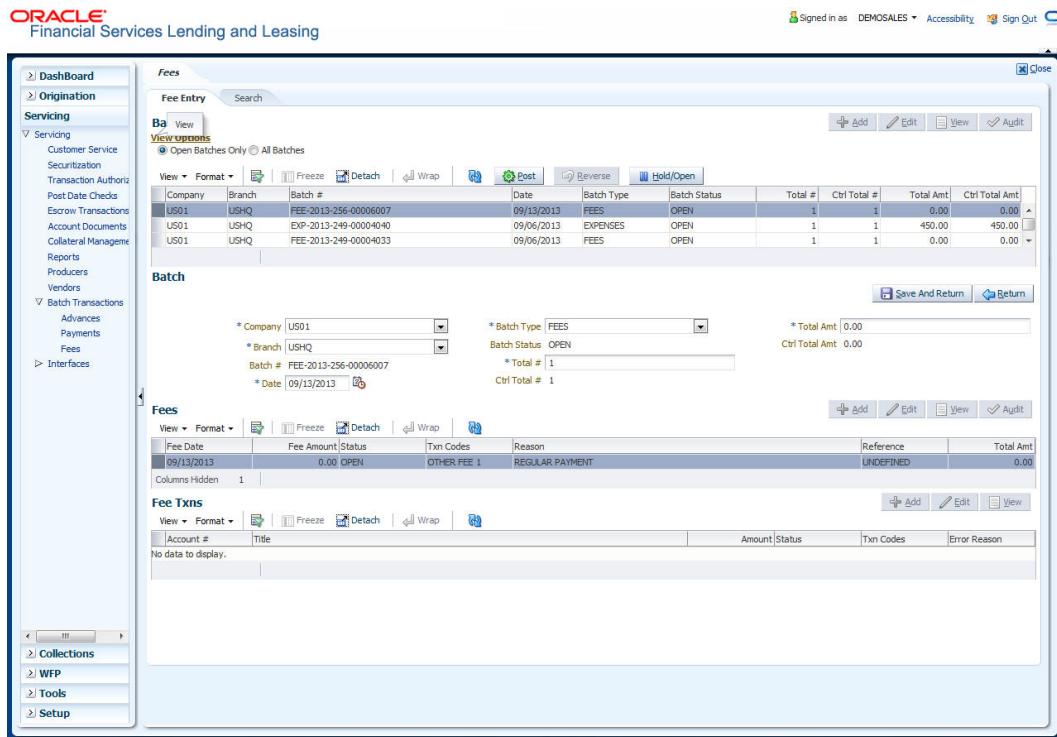
Oracle Financial Services Lending and Leasing enables you to process batch fee and expense assessments for many accounts in one screen outside the preview of automated processing.

This chapter explains how to use the Fees screen to complete the following tasks:

- Posting the batch
- Reversing the batch fees posted on multiple accounts
- Holding / Opening the posting of the current batch

14.4.1 Fees Tab

Using the Fees page, you can enter and view a batch of fee processing. You can then post a batch, place a batch on hold, open a batch on hold, or reverse a batch.



14.4.1.1 Viewing Batches

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

To view open fee batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Fee Entry** tab.

2. On the Fee Entry page's **View Options** section, click **Open Batch Only**.

In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

Details regarding the selected batch appear in the Fees section.

To view all Fees batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Fee Entry**.
2. On the Fee Entry page's **View Options** section, click **All Batches**.

In the Batch section, the system displays all fee batches, regardless of status.

Details regarding the selected batch appear in the Fees section.

If a batch contains a fees with an ERROR status, the **Error Reason** field displays the cause.

14.4.1.2 Entering and Posting Batches

The Fee Entry page enables you to manually post batches of fees. A batch can consist of one or more accounts.

To enter and post a batch for a fees processing

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Fee Entry**.
2. In the Fee Entry page's **Batch** section, click **Add**.
3. In the **Batch** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Company	Select the portfolio company.
Branch	Select the branch.
Date	Select the batch date, usually either today's date or the date the batch was received as a whole.
Batch Type	Select the batch type. The system identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Total #	Specify total number of payments in the batch.
Total Amt	Specify total amount of payments in the batch.
Batch #	The batch number (system generated). The batch number format is Fee-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Batch Status	The batch status.

Field:	Do this:
Ctrl Total #*	<p>The total number of payments in the batch (actual).</p> <p>Note: This figure must match the figure in the required Total # field before a batch can be posted.</p>
Ctrl Total Amt*	<p>View the total amount of payments in the batch (actual).</p> <p>Note: This figure must match the figure in the required Total Amt field before a batch can be posted.</p> <p>These two fields update every time you save the itemized payment entries in the Fees section.</p>

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

The Fees section records itemized information of the fees batch processing. It enables you to make one payment to one account, or more than one payment to more than one account.

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

A brief description of the fields is given below:

Field:	Do this:
Fee Date	Select the fee effective date. This date must be less than or equal to the date recorded in the Batch section.
Fee Amount	Specify the fee amount.
Status	View the payment status.
Txn Codes	Select the transaction code.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Account #	Select the account number to which this payment applies.

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

The system updates the **Ctrl Total #** and **Ctrl Total Amt** fields in the Batch section to record the contents of the Fees section.

7. For each fee, use the Fee Txns section to record information about the fee received. (There might be more than one entry for the same account).
8. In the **Fee Txns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Note

The total Amount in the Fee Txns section must match the contents of the Total Amt in the Fees section.

Field:	Do this:
Account #	Select the account number.
Title	View the account title.
Amount	Specify payment amount.
Status	View the payment status.
Txn Codes	View the Transaction codes.
Error Reason	View the reason for error. This field will populate after you click Post if payments aren't reconciled.

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

Note

Before you can post a fee transaction on the Fees Entry page, the contents of the Batch section's display only Ctrl Total # and Ctrl Total Amt fields must match the contents of the required Total # and Total Amt fields. In the following example, the batch is ready to post, as these figures match. In the example below, the batch is ready to post, as these figures match.

10. In the **Action** section, click **Post**.

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

Note

Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, the system displays the Error message: "Group control Totals not matching, Posting not allowed."

14.4.1.3 Holding a Batch of Fee Processing

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

To hold the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Fee Entry**.
2. On the Fee Entry page's **View Option** section, select the batches you want to view.
 - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
 - If the batch status is ERROR, click **All Batches** in the **View Options** section.
Use the **Fees** section to select the batch you want to hold.
3. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

14.4.1.4 Removing a Hold on the Batch of Fee Processing

The status HOLD can be removed for the batch with status HOLD.

To open (or remove hold) on the batch of fee processing

Note

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

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Fee Entry**.
2. On the Fee Entry page's **View Option** section, select the fees you want to view.
3. Use the **Fees** section to select the batch you want to open.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

14.4.1.5 Reversing the batch of Fee Processing

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

To reverse the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Fee Entry**.
2. On the Fee Entry page's **View Option** section, select the batches you want to view.
3. Use the **Fees** section to select the batch you want to reverse.
4. In the **Action** section, click **Reverse**.

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

14.5 Search Page

A Search page is available on the Fees screen to help locate information such as an account's number, customer name and company. This is information that is used on the Fees Entry page.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** → **Servicing** → **Batch Transaction** → **Fees** → **Search**.

The Fees screen's Search page appears.

2. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search**.

The system displays the result of the search in the Results section at the bottom of the page.

Note

Click **Reset Criteria** at any time to clear the Comparison Operator and Values columns on the Search Criteria section.

15. Interface

15.1 Introduction

This chapter discusses about the interfaces available in the application. the following interfaces are supported:

- AP Transaction
- GL Transaction
- Card Transaction
- Conversion Accounts

15.2 AP Transactions

The AP Transactions window enables you to view accounts payable in Oracle Financial Services Lending and Leasing and complete the following tasks:

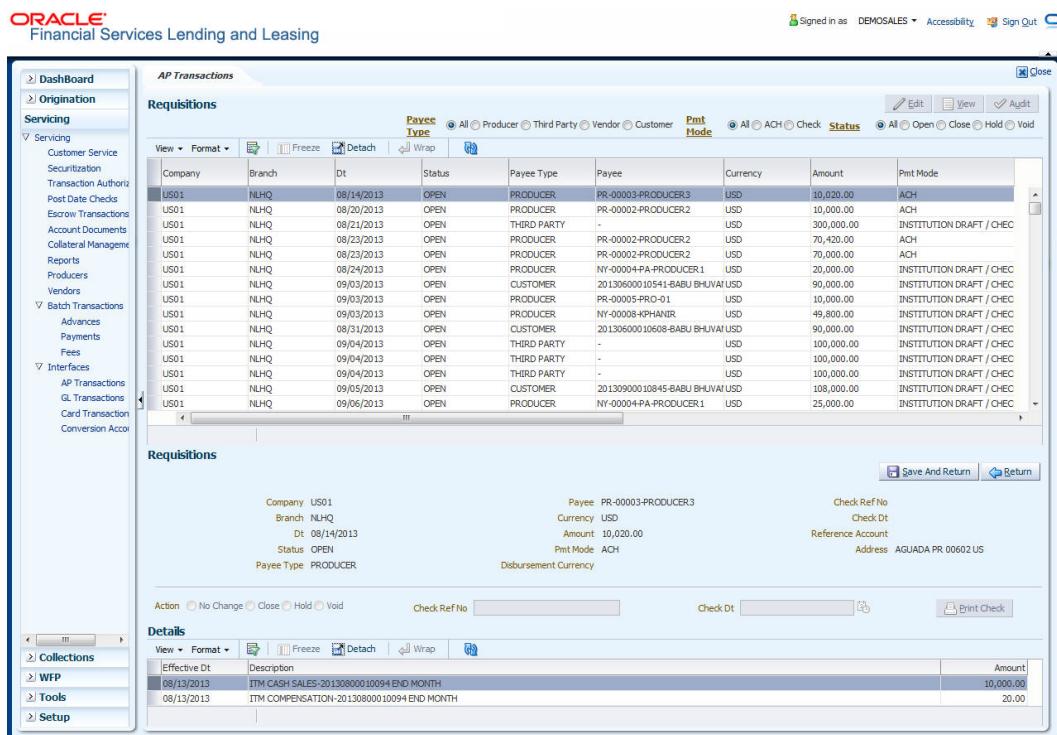
- View requisitions for all payees
- Put a requisition on hold
- Close a requisition
- Cancel a requisition

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

To view requisitions for all payees

1. On the Oracle Financial Services Lending and Leasing Suite home page, **Servicing → Servicing → Interfaces → AP Transaction**.

The AP Transactions window appears.



Requisitions

Company	Branch	Dt	Status	Payee Type	Payee	Currency	Amount	Pmt Mode
US01	NLHQ	08/14/2013	OPEN	PRODUCER	PR-00003-PRODUCER3	USD	10,020.00	ACH
US01	NLHQ	08/20/2013	OPEN	PRODUCER	PR-00002-PRODUCER2	USD	10,000.00	ACH
US01	NLHQ	08/21/2013	OPEN	THIRD PARTY	-	USD	300,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	08/23/2013	OPEN	PRODUCER	PR-00002-PRODUCER2	USD	70,420.00	ACH
US01	NLHQ	08/23/2013	OPEN	PRODUCER	PR-00002-PRODUCER2	USD	70,000.00	ACH
US01	NLHQ	08/24/2013	OPEN	PRODUCER	NY-0004-PA-PRODUCER1	USD	20,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	08/03/2013	OPEN	CUSTOMER	2013060010541-BABU BHUJAI	USD	90,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/03/2013	OPEN	PRODUCER	PR-00005-PRO-01	USD	10,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/03/2013	OPEN	PRODUCER	NY-00008-KPHANIR	USD	49,800.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	08/31/2013	OPEN	CUSTOMER	2013060010568-BABU BHUJAI	USD	90,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/04/2013	OPEN	THIRD PARTY	-	USD	100,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/04/2013	OPEN	THIRD PARTY	-	USD	100,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/04/2013	OPEN	THIRD PARTY	-	USD	100,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/05/2013	OPEN	CUSTOMER	20130900010845-BABU BHUJAI	USD	108,000.00	INSTITUTION DRAFT / CHEC
US01	NLHQ	09/06/2013	OPEN	PRODUCER	NY-0004-PA-PRODUCER1	USD	25,000.00	INSTITUTION DRAFT / CHEC

Requisition Details

Company: US01	Payee: PR-00003-PRODUCER3	Check Ref No:
Branch: NLHQ	Currency: USD	Check Dt:
Dt: 08/14/2013	Amount: 10,020.00	Reference Account:
Status: OPEN	Pmt Mode: ACH	Address: AGUADA PR 00602 US
Payee Type: PRODUCER		
Disbursement Currency:		

Details

Effective Dt	Description	Amount
08/13/2013	ITM CASH SALES-20130800010094 END MONTH	10,000.00
08/13/2013	ITM COMPENSATION-20130800010094 END MONTH	20.00

The **AP Transactions** page contains three sets of option buttons, each in its own section: **Payee Type**, **Pmt Mode**, and **Status**. These option buttons allow you to narrow the range of the requisitions Oracle Financial Services Lending and Leasing displays.

The **Payee Type** section enables you to view requisitions according to whom the payment is made.

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All payees.
Producer	Producer payees.
Third Party	Third party payees.
Vendor	Vendor payees.
Customer	Customer payees.

The **Pmt Mode** section enables you to view requisitions by how the payment is made.

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All requisitions.
Check	Requisitions paid by check.
ACH	Requisitions paid by ACH.

The **Status** section enables you to view requisitions according to status.

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All requisitions.
Open	Open requisitions.
Close	Closed requisitions.
Hold	Requisitions on hold.
Void	Cancelled requisitions.

2. Use the **Payee Type**, **Pmt Mode**, and **Status** buttons to the select the requisitions you want to view.
3. On the AP Transactions page's **Requisitions** section, select the record you want to work with and click **Show** in the **Details** column.
4. In the **Requisitions** section, view the following information:

Field:	Oracle Financial Services Lending and Leasing displays:
Select	If selected, indicates this is the current record.
Company	The AP transaction company
Branch	The AP transaction branch.
Dt	The AP transaction date.

Field:	Oracle Financial Services Lending and Leasing displays:
Status	The AP transaction status (OPEN, CLOSE, HOLD, or VOID).
Payee Type	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, or CUSTOMER).
Payee Name	The AP transaction payee number and name.
Currency	The AP transaction payment currency.
Amount	The AP transaction payment amount.
Pmt Mode	The AP transaction payment mode.
Disbursement Currency	The disbursement currency.
Address	The AP transaction payment address.
Check Ref #	The AP transaction check reference number.
Check Dt	The AP transaction check date.
Ref Acc #	The reference account number.

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

Field:	Oracle Financial Services Lending and Leasing displays:
Effective Dt	The transaction detail effective date.
Description	The transaction detail description.
Amount	The transaction detail payment amount.

Note

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

Closing a requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, Oracle Financial Services Lending and Leasing changes its status to CLOSED and it cannot be paid again. Oracle Financial Services Lending and Leasing then generates the appropriate GL (general ledger) transactions.

To close a requisition

1. Open the **AP Transaction window** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to close.
3. In the **Action** section, click **Close**.
4. Complete the **Check Ref #** field with the check reference number and the **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.

6. In the **Status** section, click **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can change its status to HOLD. When a requisition is on hold, it cannot be closed.

To put a requisition on hold

1. Open the **AP Transaction window** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to put on hold.
3. In the **Action** section, click **Hold**.
4. In the **Action** section, click **Save**.
5. In the **Status** section, choose **Hold** and view the account.

Voiding a requisition

Changing the status of a requisition to VOID cancels the requisition.

To void a requisition

1. Open the **AP Transaction window** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to void.
3. In the **Action** section, select **Void**.
4. In the **Action** section, click **Save**.
5. In the **Status** section, click **Void** and view the account.

15.3 GL Transactions

Oracle Financial Services Lending and Leasing allows you to view the details regarding general ledger entry as well as amortized transactions posted on a monthly basis. The system updates the GL transaction page nightly.

The GL Transactions screen contains the following tabs:

- GL Transactions
- Amortized Transactions
- WFP GL Transactions

The GL Transactions screen is a display only page that allows you to view details regarding each general ledger entry and its corresponding details.

To view the GL Transactions page

1. On the Oracle Financial Services Lending and Leasing Application home page, **Servicing** → **Servicing** → **Interfaces** → **GL Transaction** link.

2. The GL Transactions screen appears opened at **GL Transactions** tab.

3. In the **Company** section, select the portfolio company you want to work with.
The system displays the portfolio company name, the portfolio company short name and currency.
4. In the **GL Entries** section, click **view** to view the following information:

Field:	View this:
GL Post Dt	General ledger effective date.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/batch is created.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.
Segment #3	Segment value.
Description	Segment description.

Field:	View this:
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.
Segment #8	Segment value.
Description	Segment description.
Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.

5. In the **Transactions** section, view the following information:

Field:	View this:
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

15.3.1 Amortized Transactions Tab

The Amortized Transactions page is another display only page. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction page

1. On Oracle Financial Services Lending and Leasing Application home page **Servicing** → **Servicing** → **Interfaces** → **GL Transaction** → **Amortized Transactions** In the **Company** section, select the portfolio company you want to view.
2. In the **Transactions** section, view the following information:

Field:	View this:
Transaction	The transaction type.

Field:	View this:
Account #	The account.
Account Status	The account status.
Method	The amortization calculation method.
Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
WrittenOff	The balance write-off.

3. In the **Amortized Transactions** section, view the following information:

Field:	View this:
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

15.4 Account Conversion

Oracle Financial Services Lending and Leasing Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed). At the end of the process, a new account is created in the system which can be viewed on the Customer Service. It also allows you to board new accounts. There are two methods to enter this information into the system; a data file upload and a manual data entry.

This chapter explains how to use Oracle Financial Services Lending and Leasing's Account Conversion screen to complete the following tasks:

- Record customer details (including employment and address information), contract information, and collateral information
- Edits to verify the completeness of data with a Verification page.

15.4.1 Conversion of Account screen

In the Conversion Account screen, the first step in converting an account is to complete the account boarding (new/old) details.

IMPORTANT: The conversion process does not create the underlying general ledger (GL) entries at any time.

To complete the master block

1. **Conversion Accounts.**

2. The Account Conversion page appears.

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

A brief description of the fields is given below:

Field:	Do this:	
App #	Enter the account number.	
Dt	Enter the account date (the date the account was originally received).	
Product	Select the product associated to this account.	
Priority	Select the account priority.	
Status	Select the account status and sub status from	
Sub Status (unlabeled)	the following two choices: CONVERSION ACCOUNT CREATED CONVERSION API ACCOUNT Note: In beginning the conversion process, choose API ACCOUNT. After the verification process, you will change the status to ACCOUNT CREATED. (See the Verification section for more information.)	
Company	Select the portfolio company to which this account belongs.	
Branch (unlabeled)	View the portfolio branch to which this account belongs.	

Field:	Do this:
New Account	Select box if account doesn't exist in the legacy system. IMPORTANT: Clear this box if the account transactions need to be converted. If this box is selected, data entered on the Transaction sub page of the Account master tab will not convert.
Conversion Dt	Enter the conversion date.
Joint	Select if the account is joint.
Cos	Select if the account is co-signed.
Purpose	Select the purpose.
Existing Customer	Select if one of the applicants is an existing customer.
Dup	Select if the account is a duplicate application.
Contact	Enter the contact.
Channel	Select the account channel.
Producer Type	Select the producer type.
Producer	Select the producer.
Underwriter	View the underwriter name.
Xref	Enter the account number (if converting an existing account) or the account number (if you need to create an account for the funded application). This will help to reference back to the legacy system.
Conversion Status	View the status of the conversion.

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

15.4.2 Applicants Sub Tab

The Applicants master page allows you to record information regarding applicants associated with the account. In this section, you will use the information supplied on the application, complete the **Primary Applicant** page and sub pages (**Address**, **Employments**, **Telecoms**, and **Financials** sub pages). If this is a joint account, complete the **Others** page as well.

15.4.3 Decision Tab

On the Decision page, Oracle Financial Services Lending and Leasing system records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle Financial Services Lending and Leasing will display the Loan page. These pages all share the following sub pages: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

For more detailed explanation of the fields found on the Decision page, please see the chapter **Underwriting** in this **User Guide**.

15.4.4 Contract Tab

The Contract page allows you to perform the important task of completing the truth-in-lending details. These pages include information about the financed amount, the payment schedule, the total of these payments, the finance charge, and the resulting annual percentage rate. The truth-in-lending details must be completed before a loan can be funded.

In completing the truth-in-lending details on the Contract link, you will complete the either the Loan page.

The Loan page share the following sub pages:

- Itemizations
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC

15.4.5 Collateral Tab

The Collateral page allows you to record information regarding collateral associated with the account. Depending on the type of product or producer you selected, the Collateral link opens one of the three following collateral page: a vehicle information page, a home information page, or an other information page. Complete the page that is available on your Applications window.

These pages all share the following sub pages: Valuations and Tracking.

15.4.6 Account Details Tab

The Account Conversion Account's page allows you to view and add comments regarding an account at any time.

To complete the Account Details section

1. Click **Conversion Accounts** link.

The Account page contains the following sub pages:

- Transactions
- ACH
- Bankruptcy
- Chargeoff
- Compensation
- Loan Details
- LoC Details
- Tracking Attributes

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

A brief description of the fields is given below:

Field:	Do this:
Account#	View the value entered in "Xref" field.
Status	Select the account status.
Effective Dt	Enter the effective date of the account.
Paid Off Dt	Enter the paid off date of the PAID account.
Pool	Enter the pool the account is in.
30	Enter the number of times 30 days delinquent over the life of the account.
60	Enter the number of times 60 days delinquent over the life of the account.
90	Enter the number of times 90 days delinquent over the life of the account.
120	Enter the number of times 120 days delinquent over the life of the account.
Next Due Dt	Enter the Next Due date.
Last Pmt Amt	Enter the last payment amount.
Due Day	Enter the due day of the account.
Last Activity Dt	Enter the date of last activity on the account.
Maturity Dt	Enter the maturity date of the account.
Last Pmt Dt	Enter the date the last payment was received.
Excess Amt Pd	Enter the amount paid that needs to be applied towards future due dates.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Extensions** block, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
# of Extensions (Year)	Enter the number of times extensions granted (year).
# of Extensions (Life)	Enter the number of times extensions granted (life).

Field:	Do this:
# of Extension Term (Year)	Enter the number of terms extensions granted (year).
# of Extension Term (Life)	Enter the number of terms extensions granted (life).
Last Extn Dt	View the last extension date.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Due Dates** block, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Due Dt 1	Enter the latest due date for which the account is due.
Amt Due 1	Enter the amount due on the latest due date of the account.
Amt Paid 1	Enter the amount paid on the latest due date of the account.
Due Dt 2	Enter the (latest - 1) due date of the account.
Amt Due 2	Enter the amount due on the (latest -1) due date of the account.
Amt Paid 2	Enter the amount paid on the (latest - 1) due date of the account.
Due Dt 3	Enter the (latest - 2) due date of the account.
Amt Due 3	Enter the amount due on the (latest -2) due date of the account.
Amt Paid 3	Enter the amount paid on the (latest - 2) due date of the account.
Due Dt 4	Enter the (latest - 3) due date of the account.
Amt Due 4	Enter the amount due on the (latest -3) due date of the account.
Amt Paid 4	Enter the amount paid on the (latest - 3) due date of the account.
Due Dt 5	Enter the (latest - 4 cycle) due date of the account.
Amt Due 5	Enter the total due amount less the sum of the last 4 due amounts on the account.
Amt Paid 5	Enter the amount paid on the account till date less the value in paid buckets 1 through 4.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
8. In the **Conditions** block, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Condition	View the condition.

Field:	Do this:
Start Dt	View the start date.
Followup Dt	View the next follow-up date.

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

15.4.7 Account Details' Sub Tabs

To complete the Transactions sub page

1. Click **Transactions** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Enter the transaction sequence number.
Post Dt	Enter the date of posting this transaction.
Dt	Enter the effective date of this transaction.
Txn	Enter the transaction code.
Balance Amt	Enter the principal/advance (Note balance in case of PC) balance value after this transaction was executed.
Txn Amt	Enter the amount involved in this transaction.
Reference	Enter the reference for this transaction.
Mode	Select the mode in which the transaction was performed.
Reason	Select the reason code for this transaction.
Ext Amt	Enter the part of the payment that was allocated towards the extension fee.
Mem Amt	Enter the part of the payment that was allocated towards the membership fee.
Ovr Amt	Enter the part of the payment that was allocated towards the over limit fee.
Fee Adv	Enter the part of the payment that was allocated towards the advance transaction fee.
Pre-Payment	Enter the part of the payment that was allocated towards the prepayment penalty.
Spread Code	Enter the spread code used if this is a payment transaction.
Advance	Enter the part of the payment that was allocated towards the advance balance.
Interest	Enter the part of the payment that was allocated towards the interest balance.

Field:	Do this:
Late Charge	Enter the part of the payment that was allocated towards the late charge balance.
NSF	Enter the part of the payment that was allocated towards the NSF balance.
Overage	Enter the amount that has been overpaid. Used in the case of the last payment received that pays off all the balances.
Comment	Enter any comments associated with this transaction.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter and choose **Update Account**.

To complete the ACH sub page

1. Click **ACH** sub tab.
2. In the **ACH** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
ACH	Select to enable ACH.
Bank	Enter the current ACH bank name.
Routing #	Enter the current ACH bank routing number.
Next Process Dt	Enter the ACH next process date.
Account Type	Select the current ACH account type.
Start Dt	Enter the ACH start date.
Account #	Enter the current ACH account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
ACH Debit Amt	Enter the current ACH payment amount.
Debit Freq	Select the current ACH payment frequency.
Debit Day	Enter the current ACH payment day.

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

To complete the Bankruptcy sub page

1. Click **Bankruptcy** sub tab.
2. On the **Bankruptcy** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bankruptcy	Select if account has declared a bankruptcy currently.
Disposition	Select the bankruptcy disposition.
Start Dt	Enter the bankruptcy start date.
Type	Select the bankruptcy type.
Comment	Enter a comment relevant to the bankruptcy of the account.

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

To complete the Chargeoff sub page

1. Click **Chargeoff** sub tab.
2. In the **Chargeoff** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Charged-off	Select if account has been declared as a charge off.
Disposition	Select the charge-off disposition.
Chargeoff Dt	Enter the charge-off start date.
Type	Select the charge-off type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. In the **Repo/Forc** sub page, enter the following information:

In this field:	Do this:
Repo/Forc	Select if foreclosure or repossession proceedings are underway for this account.

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

To complete the Compensation sub page

1. Click **Compensation** sub tab.
2. On the **Compensation** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amt Earned	Enter the transaction code for the amortization balance. Five different balance types can be entered in the rows marked 1...5.
Int Amt Earned	Enter the original balance amount.

Field:	Do this:
Amt Paid	Enter the amount of the balance earned as of previous month-end.
Amt Writeoff	Enter the amount of the balance written off as of the previous month-end.
Next Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Last Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Chbk Amt	Enter the amount of the balance written off as of the previous month-end.

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

To complete the Loan Details sub page

1. Click **Loan Details** sub tab.
2. In the **Additional Loan Details** block, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Rate	Enter the current rate.
Current Pmt	Enter the current payment amount.
Stop Accrual	Select if the interest accrual is stopped on this account.
Balloon Amt	Enter the balloon amount.
Current Term	Enter the current term.
Paid Term	Enter the paid term.
Last Accrual Dt	Enter the last accrual date for this account.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Non Performing Rebate** block, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Non Performing Type Code	Enter the non performing type code.
Interest Rebate	Enter the interest rebate.
Promotion End date	Enter the promotion end date.
Non Perform Indicator	Select to indicate that this is a non performing account.

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

To complete the Tracking Attributes sub page

1. Click **Tracking Attributes** sub tab.

2. Choose **Create Tracking**.

Oracle Financial Services Lending and Leasing loads all the Customer Service (2) account attributes tracking parameters.

3. Sub Attribute field, only attributes in a particular group appear in the Parameter display.

4. Complete the **Tracking Details** block by entering the requested parameter in the **Value** field.

5. Save any changes you made to the account.

15.4.8 Comment Tab

The Comments page allows you to view and add comments regarding an account at any time.

To add a comment

1. Click the **Comment link**

2. In the **Type** block, use the LOV to select the type of comment you are adding.

3. In the **Sub Type** block, use the LOV to select the sub type of comment you are adding.

4. In the **Comments** block, type your comment.

5. If you want Financial Services to recognize this comment as an alert, select **Alert**.

Note

If you select the Alert box, the comment appears on the Customer Service form's Account Details page in the Comment sub page.

6. Save your entry.

15.4.9 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (8)** master tab's Edit page as an **ERROR**, a **WARNING**, or an **OVERRIDE**.

If it is an **Error**, Oracle Financial Services Lending and Leasing will not allow you change the application's status and approve the loan until you fix all the errors.

If it is a **Warning**, Oracle Financial Services Lending and Leasing allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle Financial Services Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

Oracle Financial Services Lending and Leasing can be configured to verify different sets of information; for example, Financial Services could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these "edit types" has its own set of "edit details."

To verify the data required for decisioning the account

1. Click the **Verification link**, then choose the **Edits** tab.

2. In the **Edit Type** block, select the type of edit you want to verify.

Note

If the verification process you want to perform doesn't appear in the **Edit Type** block, use the **Edit Type** field's LOV to select and load it.

3. Choose **Check Edits**.

Financial Services checks the data for the verification process selected in the Edit Type block and displays the results in the Edit Details block.

4. In the **Edit Details** block, view the verification results and begin making corrections on the conversion form.
5. When you are finished correcting errors, change the status in the master block **Status** field from API ACCOUNT to ACCOUNT CREATED.

After entering the existing data and successfully changing the status of the account, the conversion process is over.

At this point the account information you entered in this module can be viewed on the Lending menu's **Customer Service** form.

Note

New accounts, cannot be viewed in Financial Services at this point. They need to have the set-up run prior to account creation.

15.4.10 Calculator Tab

The Loan Calculator link is only available for the loan product. During the account conversion process, the Loan Calculator page can be used to complete the information.

To open the Loan Calculator page

1. Click the **Calculator link**

For more details about using the Loan Calculator page, refer Tools chapter.

15.4.11 Search Tab

The Account Conversion's Search tab opens the Criteria page.

Loading an Application on the Account Conversion screen

The first step in the account conversion process is to load the application you want to work with using the Conversion Account screen's Search link.

To load an application

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** master tab.
2. Click **Interfaces** drop-down link and then click **Account Conversion** link.

The Conversion Account screen appears, opened at the Search link's Results page.

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

Note

You can click the Criteria tab and use the Criteria page it to limit or change the display of applications on the Results page.

The system loads the application on the Conversion Account screen.

Appendix A: Transaction Parameters

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on the responsibility of the Oracle Financial Services Lending and Leasing user, the nature of the account, and whether the account is a loan.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on the Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in the Customer Service chapter of this User Guide.

A.1 Loan Monetary Transactions

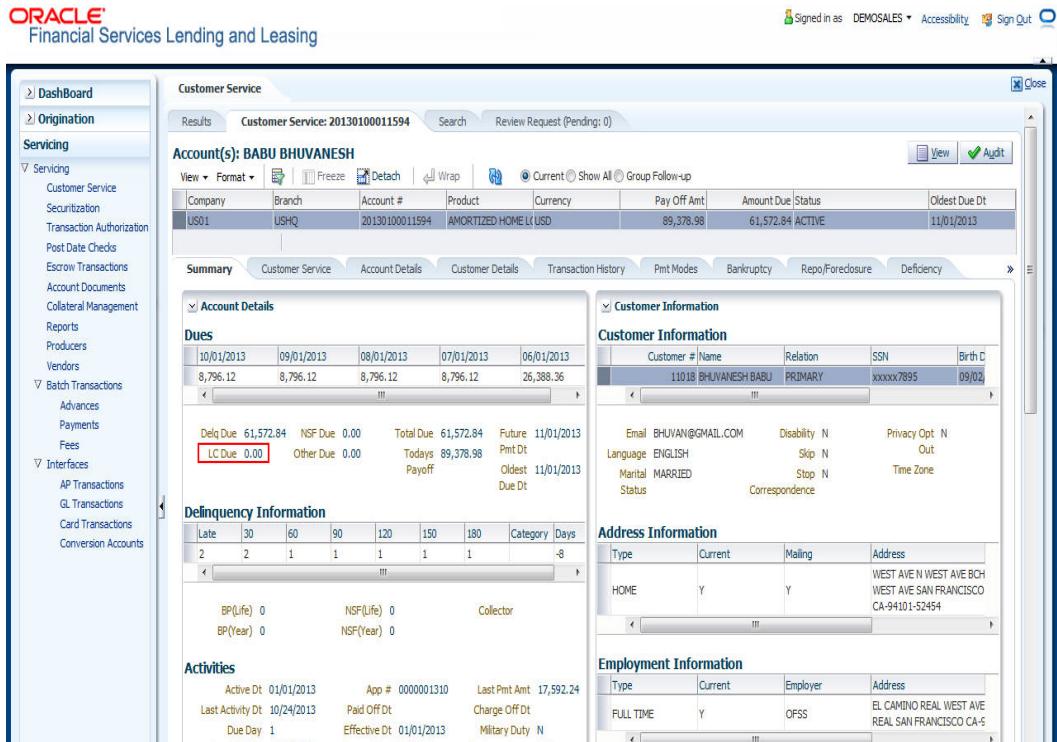
This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

A.2 Late Charges

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

Late charges appear in the LC Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays the 'Customer Service' screen for account 20130100011594. The 'Dues' section is active, showing a table of due dates and amounts. One row in the table is highlighted with a red border, indicating a late charge. The table includes columns for Delq Due, NSF Due, Total Due, Future, and Pmt Dt. The 'LC Due' column shows a value of 0.00. The 'Customer Information' and 'Address Information' sections are also visible on the right side of the screen.

To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that the system automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service

screen when you load an account.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top right corner shows a sign-in status for "DEMOSELLER" and links for "Accessibility" and "Sign Out". The left sidebar contains a navigation menu with sections like "Dashboard", "Origination", "Servicing", "Customer Service", "Securitization", "Transaction Authorization", "Post Date Checks", "Escrow Transactions", "Account Documents", "Collateral Management", "Reports", "Producers", "Vendors", "Batch Transactions", "Advances", "Payments", "Fees", "Interfaces", "AP Transactions", "GL Transactions", "Card Transactions", and "Conversion Accounts". The main content area is titled "Customer Service" and shows "Customer Service: 20130100011594". It displays "Account(s): BABU BHUVANESH" and a grid of account details including Company (US01), Branch (USHQ), Account # (20130100011594), Product (AMORTIZED HOME LO USD), Currency (USD), Pay Off Amt (89,378.98), Amount Due (61,572.84), Status (ACTIVE), and Oldest Due Dt (11/01/2013). Below this are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Pmt Modes", "Bankruptcy", "Repo/Foreclosure", and "Deficiency". The "Customer Details" tab is selected, showing sections for "Account Details", "Customer Information", "Address Information", "Employment Information", and "Alerts". The "Customer Information" section shows details like Customer # (11018), Name (BHUVANESH BABU), Relation (PRIMARY), SSN (xxxxx7895), Birth Dt (09/02/1985), Email (BHUVAN@GMAIL.COM), Language (ENGLISH), Marital Status (MARRIED), and various flags for disability, skip, stop, and correspondence. The "Address Information" section shows a single address entry for "HOME" with address (WEST AVE N WEST AVE BCH), city (WEST AVE SAN FRANCISCO), state (CA), and zip (94101-52454). The "Employment Information" section shows a single entry for "FULL TIME" with employer (OPSS) and address (EL CAMINO REAL WEST AVE REAL SAN FRANCISCO CA-9). The "Alerts" section shows "No data to display." The "Conditions" section shows "No data to display." The bottom left of the main content area has a "Collections", "WFP", "Tools", and "Setup" menu.

To adjust a nonsufficient funds

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

To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

Repossession Expenses

Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

Repossession expenses appear in the Other Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

Customer Service

Account(s): BABU BHUVANESH

Dues

10/01/2013	09/01/2013	08/01/2013	07/01/2013	06/01/2013
8,796.12	8,796.12	8,796.12	8,796.12	26,388.36
Deq Due 61,572.84	NSF Due 0.00	Total Due 61,572.84	Future 11/01/2013	
LC Due 0.00	Other Due 0.00	Todays Payoff 89,378.98	Pmt Dt Oldest 11/01/2013	Due Dt

Customer Information

Address Information

Employment Information

Alerts

Conditions

The adjustments will also appear in the corresponding column of the Customer Service screen's Account Balances page for the EXPENSE REPOSSESSION/FORECLOSURE Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

Customer Service

Account(s): COLQU1 COLQU1

Balances

Balance Type	Openin Balanc	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE - PRINCIPAL	0.00	100,000.00	9,584.17	0.00	90,415.83	0.00	0.00
INTEREST	0.00	415.83	415.83	0.00	0.00	0.00	0.00
FEES LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balance Group

Txn Period

To post a repossession expense

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

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

To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

The adjustments will also appear in the corresponding column of the Customer Service screen's Account Balances page for the EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the

transactions you perform.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window displays a 'Customer Service' screen with a table of account details. The 'Balance Group' section is expanded, showing a detailed table of transaction types and their balances. Two specific rows, 'EXPENSE BANKRUPTCY' and 'EXPENSE REPOSSESSION/FORECLOSURE', are highlighted with red boxes.

To post a bankruptcy expense

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

To adjust a bankruptcy expense

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

To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a loan account.

Phone pay fees appear in the Other Due field on the Dues section of the Summary tab of the Customer Service screen. This is the first page to appear on the Customer Service screen when you load an account.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The 'Dues' section displays a table with the following data:

Due Date	Amount	Type
10/01/2013	8,796.12	NSF Due 0.00
10/01/2013	8,796.12	LC Due 0.00
		Other Due 0.00

The 'Customer Information' and 'Address Information' sections are also visible on the right side of the screen.

To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

To waive a phone pay fee

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds the insurance premium amount to advance/principal balance on the loan and adjusts the loan receivables accordingly. The transaction also triggers the process to re-compute the repayment amount for the loan. After you post the transaction, the loan will be billed for the newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract.

link's Contract page. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

To add financed insurance

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

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes the premium refund amount based on the refund method associated with the insurance item. If

you enter a value for the PREMIUM AMOUNT parameter, the system overrides the calculated refund amount and adjusts the advance/principal balance and the loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for the loan based on remaining balances. After posting the transaction, the loan will be billed for the newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub page.

To cancel a financed insurance

Transaction	Parameters
Insurance Addition	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Interest Refund Amount
	Payment Amount
	Cancellation Reason

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using the new premium amount and adjusts the advance/principal balance on the loan and the loan receivables.

To modify financed insurance information

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

Index/Margin Rates

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

To change an index/margin rate

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

Payoff Quotes

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

To generate a payoff quote for an account Loan

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

Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance page.

Note

You can also pay off an account using the Consumer Lending (Advance and Payment) form. (For more information, see the **Payment Processing** chapter.)

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in the Activities section's Paid Off Dt field on the Account Details page.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window displays the 'Customer Service' page for account 20130700010178. The 'Account(s): JENA PRITAM' table shows the account details, including the status 'PAID OFF'. The 'Activities' section shows the last activity date as '08/21/2013' and the 'Paid Off Dt' field is also set to '08/21/2013'. Other sections like 'Customer Information', 'Address Information', and 'Employment Information' are also visible.

The system also notes the amount of the principal that was waived when the account was paid off in the Waived column on the Account Balances page.

To pay off an account

Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using the Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the loan have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount).

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on the Customer Service form's Balance page when you choose Deficiency Balance in the Balance Group section.

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

Note

Charging off is a process of writing off a loss on a loan which is not repaid by the customer. It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original loan still continues in waive off process.

However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then the batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

To charge off an account

Transaction	Parameters
Charged Off	Txn Date

Account Closure

The system automatically closes an account when its status changes to PAID or VOID. It is manually closed on charge off accounts. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Next Due Dt
US01	USHQ	2013080010119	LOAN HOME (VR)	USD	0.00	0.00	CHARGE OFF	0/16/2013

Date	Monetary	Transaction	Status	Batch
09/13/2013	Y	ACCOUNT CLOSE	POSTED	N
09/12/2013	Y	CHARGED OFF	POSTED	N
09/12/2013	Y	SALE OF ASSET	POSTED	N

Parameter	Value	Required
TXN DATE	9/13/2013	Y

Transaction Processing Details			
***** Transaction Posting Successful *****			

Note

The ACCOUNT CLOSE transaction can not be processed on accounts with an ACTIVE status. Accounts with a status of CHARGE OFF can be closed.

To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.3 Line of Credit Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans and lines of credit:

- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on the Funding screen. You are not allowed to post the advance with the Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appear in the corresponding column of the Customer Service screen's Account Balances sub tab for the ADVANCE / PRINCIPAL Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Customer Service' tab is selected. The 'Account(s): END MONTH' section is active. The 'Transaction History' tab is selected. The 'Balances' sub-tab is selected. The 'Balance Group' table displays transaction details. The 'Waived' column is highlighted with a red box, indicating it is the column for adjusting the advance/principal balance.

To adjust the advance/principal balance

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

To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

To waive the advance/principal balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

A.3.1 Interest

The interest is accrued or posted automatically when you post the payment on the Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

The adjustments will appear in the corresponding column of the Customer Service form's Account Balances page for the INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)
ADVANCE / PRINCIPAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES MEMBERSHIP	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEES DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00

To adjust the interest

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

To waive the interest

Transaction	Parameters
Waive Interest	Txn Date Amount

Interest Accrual

You can start or stop interest accrual on either a loan.

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

Stop Accrual	Index Type	Index Rate	Margin Rate	Rate	Last Rate Change Dt	Accrual Start Dt	Last Accrual Dt	Rate Start of the Year	# of Rate cha
PRIME RATE		6.00	4.99	6.99	08/30/2013	08/20/2013	09/29/2013	4.99	

Note: To remove the Stop Accrual indicator, post the start ACCURAL transaction.

To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

To stop interest accrual for an account

Transaction	Parameters
Stop Accrual	Txn Date

Stop Accrual	Index Type	Index Rate	Margin Rate	Rate	Last Rate Change Dt	Accrual Start Dt	Last Accrual Dt	Rate Start of the Year	# of Rate chg
Yes	PRIME RATE	6.00	4.99	6.99	08/30/2013	08/20/2013	09/29/2013	4.99	0

Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in the system for simple interest loan.

Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

After you post this transaction, the Military Duty box (Account Details page Activities section) and Active Military Duty box (Customer Details page Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on the Customer Details page.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window displays the 'Customer Details' page for account 'COLQU1'. The 'Customer Information' section includes fields for Name, Relation, SSN, Birth Dt, Email, Language, Marital Status, and Correspondence. The 'Address Information' section shows a mailing address. The 'Employment Information' section includes fields for Type, Current, Employer, and Address. The 'Alerts' section is empty. The 'Conditions' section lists two items: 'PAYMENT ARRANGEMENT BROKEN' and 'STOP ESCROW DISBURSEMENTS'. On the left, a navigation menu is visible with various service categories like Origination, Servicing, and Transaction Authorization. The 'Activities' section in the center contains a table with columns for Active Dt, Last Activity Dt, Paid Off Dt, Due Day, Effective Dt, Last Pmt Dt, Current Pmt, Customer Score, and Behaviour Score. The 'Military Duty' checkbox is checked in this section.

If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions page.

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

Transaction	Parameters
Borrower off Military Duty	Txn Date
	Borrowers Relation With Account

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The top navigation bar includes "Signed in as DEMOSALES", "Accessibility", and "Sign Out". The left sidebar contains a navigation tree with "Dashboard", "Origination", "Servicing" (selected), "Reporting", and "Interfaces". The main content area is titled "Customer Service" with the account number "20130800010226". It shows "Customer Details" for account "WATSON REBECCA" with details like "Customer # 4003", "Name REBECCA WATSON", "SSN xxxxx5778", "Birth Dt 08/16/1981", and "Language ENGLISH". Below this are tabs for "Addresses", "Telecoms", "Employments", and "Tracking Attributes". The "Address Information" table shows a single row for "HOME" with "Current" and "Confirmed" status set to "Y", "Mailing" set to "Y", and "Country" set to "UNITED STATES". Other columns include "Address #", "City", "State", "Postal Address Type", and "Street Pre".

Due Date Change

You can change the due date of an account. If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

Note

When you change a due date, the system determines the next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow the next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

The new due day appears in the Activities section Due Day field on the Account Details page.

The system also notes the change on Loan Details pages in the Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
Due Date Change	Txn Date
	Due day
	Due Date

A.4 Loan Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans:

- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan
- Change profit rate
- Refunding the payment

- Non Refund GL
- ACH Fee Maintenance

Payment Refund Transaction

Payment refund transactions allows you to refund the excess payment received from the customer during the life of the loan. The Payment Refund transaction is posted at the maintenance screen in servicing.

Note

The refund is posted only when the refund amount is equal to Payment amount else error is thrown.

Date	Monetary	Transaction	Status
09/12/2013	Y	CHARGED OFF	POSTED
09/12/2013	Y	ACCOUNT CLOSE	N
09/05/2013	N	ACH MAINTENANCE	VOID
			N

Parameter	Value	Required
No data to display.		

Result	Transaction Processing Details
No data to display.	

To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
	Payment Amount
	Payment Date
	Refund Amount

Extensions

Extension transactions allow you to extend a loan. An extension fee may be assessed when an account receives an extension. In case of precomputed loans, this is generally done to recoup the interest lost.

The system adjusts the due date on the Dues section's Oldest Due Dt field on the Account Details page to reflect the extension.

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Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Dashboard Origination Servicing

Customer Service

Results Customer Service: 20130800010044 Search Review Request (Pending: 0)

Account(s): COLQU1 COLQU1

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

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010044	LOAN VEHICLE (FR)	USD	0.00	0.00	Outstanding	10/13/2013

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

Account Details

Dues

09/13/2013					
0.00	0.00	0.00	0.00	0.00	

Deb Due 0.00	NSF Due 0.00	Total Due 0.00	Future Pmt Dt 10/13/2013
LC Due 0.00	Other Due 0.00	Today's 0.00	Payoff
Oldest Due Dt 10/13/2013			

Delinquency Information

late	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0		0

BP(Life) 1	NSF(Life) 0	Collector
BP(Year) 1	NSF(Year) 0	

Activities

Active Dt 08/13/2013	App # 0000001012	Last Pmt Amt 10,000.00
Last Activity Dt 10/24/2013	Paid Off Dt	Charge Off Dt 09/12/2013
Due Day 13	Effective Dt 08/13/2013	Military Duty N
Last Pmt Dt 09/13/2013	Current Pmt 8,563.62	Customer Score 10,000
Customer Grade A	Last Bill Amt 0.00	Behaviour Score 0

Producer PR-00002 : PRODUCER2

View Current Show All Group Follow-up

Customer Information

Customer Information

Customer #	Name	Relation	SSN	Birth Dt
1004	COLQU1 COLQU1 CO	PRIMARY	xxxxxx0212	02/02/198

Email	COLQU1COLQU1@MAIL.COM	Disability	N	Privacy	N
Language	ENGLISH	Skip	N	Opt Out	
Marital Status	SINGLE	Stop	Y	Time Zone	
Correspondence					

Address Information

Type	Current	Mailing	Address
HOME	Y	Y	COLQU1N COLQU1 BCH N & CO COLQU1 RAMEY PR-00603

Employment Information

Type	Current	Employer	Address
FULL TIME	Y	UNDEFINED	COLQU1 COLQU1 COLQU1 RAMEY PR-00603

Alerts

No data to display.

Conditions

Condition	Start Dt	Followup Dt
PAYOUT ARRANGEMENT BROKEN	09/13/2013	09/13/2013
STOP ESCROW DISBURSEMENTS	08/13/2013	09/20/2013

It also notes the change with an entry on the Loan Details page in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

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Customer Service

Results Customer Service: 20130800010044 Search Review Request (Pending: 0)

Account(s): COLQU1 COLQU1

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

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130800010044	LOAN VEHICLE (FR)	USD	0.00	0.00	REUSED OFF	10/13/2013

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

Account Details Statements Rate Schedule Insurances Contract Information

Account Information

View Format Freeze Detach Wrap

Accrual Start Dt	Last Accrual Dt	Stop Accrual	Accrual Method	Rebate Method	IndexType	Index Rate	Margin Rate	Rate	Rate Start d
08/13/2013	09/12/2013	Y	IDL	UNDEFINED	FLAT RATE	0	4.99	4.99	

Account Information

Interest and Accruals

Accrual Start Dt: 08/13/2013	# of Extensions (Year): 0
Last Accrual Dt: 09/12/2013	# of Extensions (Life): 0
Stop Accrual: <input checked="" type="checkbox"/>	# of Extension Term (Year): 0
Accrual Method: INTEREST BEARING	# of Extension Term (Life): 0
Rebate Method: NONE	# of Due Day Changes(Year): 0
IndexType: FLAT RATE	# of Due Day Changes(Life): 0
Index Rate: 0.00	Last Exch Dt:
Margin Rate: 4.99	Due Day Change Dt:
Rate: 4.99	
Rate Start of the Year: 4.99	Total Term: 12
Last Rate Adj Dt:	Paid Term: 1
# of Rate Adj (Year): 0	Maturity Dt: 08/13/2014
# of Rate Adj (Life): 0	Balloon Amt: 0.00
Reschedule Method: UNDEFINED	
Reschedule Value: 0.00	

Additional Details

Approved Amt: 0.00
Consumed: 0.00
Remaining Amt: 0.00
Last Advance Amt: 0.00
Last Advance Dt: 0.00

Securitization Details

Pool Id: UNDEFINED
Pool Status: P
Pool Sale Dt:
Repurchase: <input type="checkbox"/>
Repurchase Dt:

Amortized Loans

Extra Principal Paid: 0.00

Advance Details

Extn and Due Dates

To apply an extension

Transaction	Parameters
EXTENSION	Txn Date
	Extension Term

To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

Payment Amount

You can change the current payment amount of an account. If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not be changed. The next ACH (if applicable) does not reflect the changed payment amount if the account has already been billed at the time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

Note

You must calculate the new payment amount. Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

After you post the transaction, the new payment amount appears on the Account Details page in the Current Pmt field of the Activities section.

To change the payment amount

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

Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appear in the corresponding column of the Customer Service window's Account Balances for the FEE PREPAYMENT PENALTY Balance Type-- Waive,

Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

Escrow Payment

The following monetary transactions allow you to specify the escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence the rate and term) and define when the change will begin. The "txn date" parameter is when the new agreement starts.

The following transactions allow you to adjust or waive the escrow advance.

The adjustments will appear in the corresponding column of the Customer Service window's Account Balances page for the ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

To waive escrow advance

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount

To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

Escrow balance refund

If an account is paid off resulting in a positive (greater than \$0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than \$0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

Pay Off Quote Fee

The PAYOFF QUOTE transaction on the Maintenance page includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on the Customer Service form's Balances page for the Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

The adjustments will appear in the corresponding column of the Customer Service form's Balances page for the FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust a pay off quote fee

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

To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

Nonperforming Accounts

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

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on the Customer Service form's Balance page.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on the balances of the account (principal, interest, fee and expense) as a result of the above transactions.

To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes the nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Performing	Txn Date

Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

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

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

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

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

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

To reschedule precompute loan to interest bearing loan

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

A.5 Loan Nonmonetary Transactions

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

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan

- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance

A.6 Customer Name Maintenance

You can update and change a customer's name.

To update a customer's name

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar has a tree structure with nodes like Dashboard, Origination, Servicing, Customer Service, Security, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, and various transaction types like Advances, Payments, Fees, and Interfaces. The main window is titled 'Customer Service' and shows 'Customer Service: 20130800010226'. The 'Customer Details' tab is active. In the 'Customer Information' section, the 'Name' field (containing 'REBECCA WATSON') is highlighted with a red box. The 'Address Information' section below it shows an address for 'HOME' in Sunnyvale, Texas.

A.7 Customer Details Maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependents, and email address.

To change other details about a customer

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

The new details appear throughout the system.

‘Skipped’ Customers

When a customer cannot be located, the system enables you to mark that person as “skipped” (as in, “the person is a skipped debtor.”) Marking a customer as skipped indicates that the customer’s whereabouts are unknown.

To mark a customer as “skipped”

Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

The Skip box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service' and displays a list of accounts for 'WATSON REBECCA'. The 'Customer Details' tab is selected, showing detailed information about the customer, including their name, SSN, birth date, marital status, language, education, and relation. In the 'Customer' section of the details, there is a 'Skip' checkbox, which is highlighted with a red box, indicating it is selected. The application interface includes a left-hand navigation menu with various service categories like 'Customer Service', 'Securitization', 'Transaction Authorization', etc.

Note

To remove the Skip indicator, follow the procedures above; however, type **N** in the CUSTOMER SKIP INDICATOR parameter.

Privacy Opt-Out Indicator

You can change the customer's Privacy Opt-Out indicator

To change the customer's privacy opt-out indicator

Transaction	Parameters
Customer Privacy Info Sharing Preference	Privacy Opt Out
	Effective Date
	Relation Type Code

The Primary Opt-Out box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

Note

To remove the Primary Opt-Out indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Correspondence (stopping)

You can choose at any time to stop correspondence to a customer. When you do so, the customer will receive no correspondence of any kind from the system.

To stop correspondence with a customer

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

The Stop Correspondence box is selected on the Customer Service screen's Customer(s) section and Customer Details page's Customer section.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. On the left, a navigation sidebar lists various modules: Dashboard, Origination, Servicing, Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, Batch Transactions, Advances, Payments, Fees, Interfaces, AP Transactions, GL Transactions, Card Transactions, and Conversion Accounts. The main area is titled 'Customer Service' with 'Customer Service: 20130800010226'. It displays 'Account(s): WATSON REBECCA' and a table with columns: Company (US01), Branch (USHQ), Account # (20130800010226), Product (LINE UNSECURED (YR USD)), Currency (USD), Pay Off Amt (0.00), Amount Due (0.00), Status (ACTIVE), and Oldest Due Dt (11/20/2013). Below this are tabs for Summary, Customer Service, Account Details, Customer Details (selected), Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, and Deficiency. The 'Customer Details' tab shows 'Customer Information' for customer 4003 REBECCA WATSON, with fields for Name, SSN, Birth Dt, Marital Status, Language, Education, Mother's Maiden Name, and Relation. A 'Customer' section shows details like Customer #, Name, Birth Dt, Marital Status, Language, Education, Mother's Maiden Name, Relation, and Email. A 'Stop Correspondence' checkbox is highlighted with a red box. The 'Identification Details' section includes fields for Passport #, Issue Dt, Expiry Dt, Visa #, and Nationality. The 'Military Service' section includes fields for Active Military Duty, Effective Dt, Order Ref #, and Release Dt.

Note

To remove the Stop Correspondence indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with the nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances page.

Note

Please contact your account manager for back porting this functionality on existing loan accounts.

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Company Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The left sidebar is titled 'Origination' and contains various service and transaction management links. The main content area is titled 'Customer Service' and shows details for customer 'WATSON REBECCA'. It includes tabs for 'Account Details', 'Contract Information', and 'ACH Information'. The 'Contract Information' tab is currently active, showing a table with columns like Contract Dt, Credit Limit, Draw Term, Repmt Term, Term, Maturity Dt, Index, Index Rate, and Margin Rate. The 'ACH Information' tab shows a table with columns for Bank Name, Routing #, Status, Start Dt, End Dt, and Default. The status bar at the bottom indicates the user is signed in as 'DEMOALES'.

Stop an ACH

To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details page.

Statement Reprinting (batch only)

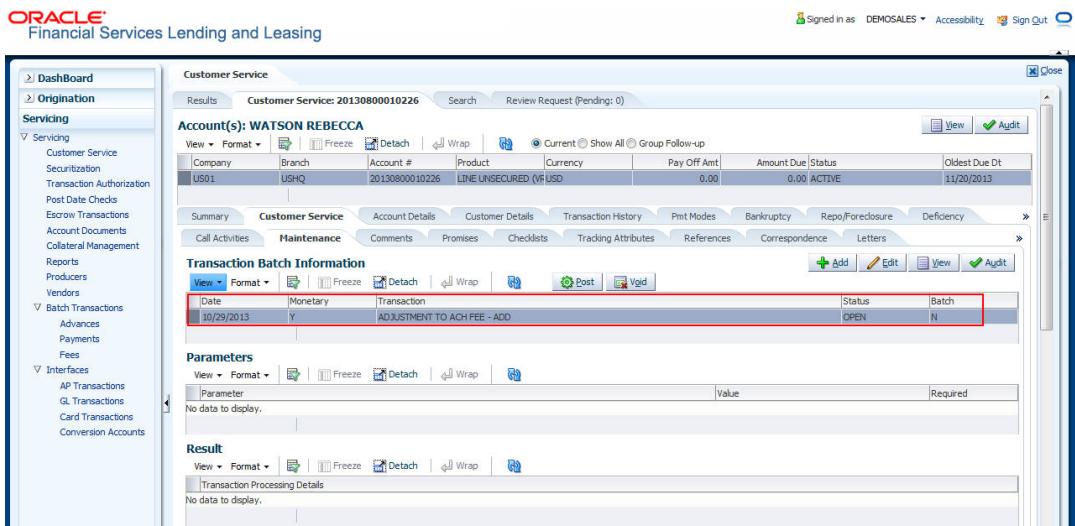
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	Statement Closing Date

Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains a navigation menu with categories like Dashboard, Origination, Servicing, and Interfaces. The main window is titled 'Customer Service' and shows account information for 'WATSON REBECCA'. The 'Transaction Batch Information' section is highlighted with a red box. It displays a table with columns for Date, Monetary, Transaction, Status, and Batch. One row is selected, showing '10/29/2013', 'ADJUSTMENT TO ACH FEE - ADD', 'OPEN', and 'N'. The 'Status' and 'Batch' columns are highlighted with red boxes.

To add a new ACH bank

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

Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

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

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

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and the number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

Note

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

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

Note

A Warranty Refund transaction posted or reversed on the Maintenance page should be matched with a payment posting or reversal.

Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

NOTE

This is not asset or collateral insurance, but the account insurance; for example, "Credit Life and Disability."

Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

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

To add new escrow tax details

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

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

To change insurance annual disbursement

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

To change insurance disbursement plan

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

To change escrow indicators of insurance

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

To change insurance expiration date

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

To change insurance maturity date

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

To change tax annual disbursement

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

To change tax disbursement plan

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

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disbursements	Transaction Date
	Reason
	Reference

Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance page should be matched by a payment posting or reversal.

A.8 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

Post the 'OFF MILITARY DUTY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.8.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override the default rate values with the values you define. However, if the values are not overridden, then the system picks the transaction from the system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply the lowest rate between the contract and the system default interest rate. However, you can indicate to override the Rate with the one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting the On Military Duty transaction, provides flexibility to choose the Fee to be applicable through the Fee Assessment Access Grid, based on the **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of the Extension. A batch job re-starts the Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on the account, the system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of the loan.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

A.9 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for the current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

Once the batch is run, black book values will load process to Oracle Valuation Section

Note

System date when this batch is run is saved as valuation date along with other valuation details.

Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert the different payment frequencies (weekly, biweekly, semimonthly, and so on) to standard monthly values for installment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment loan	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semimonthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semiannually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12