

Loan Collection User Guide
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Loans Collection 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 |

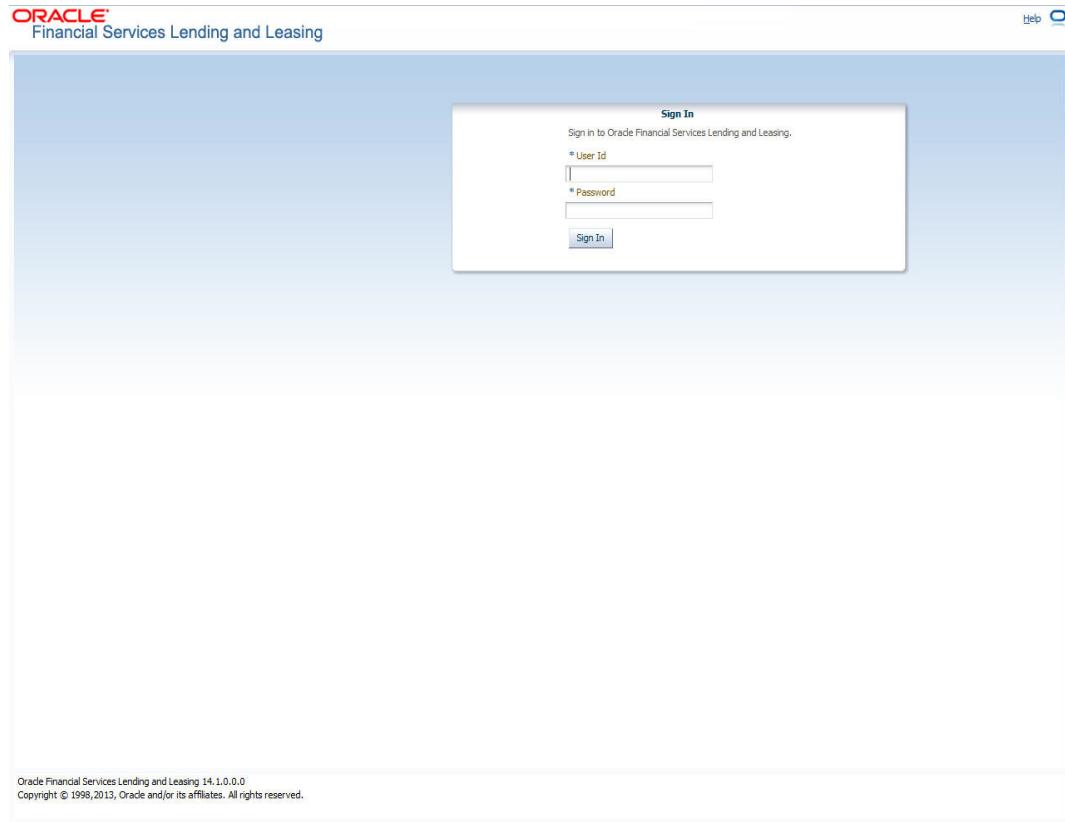
1.3 **Logging In**

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

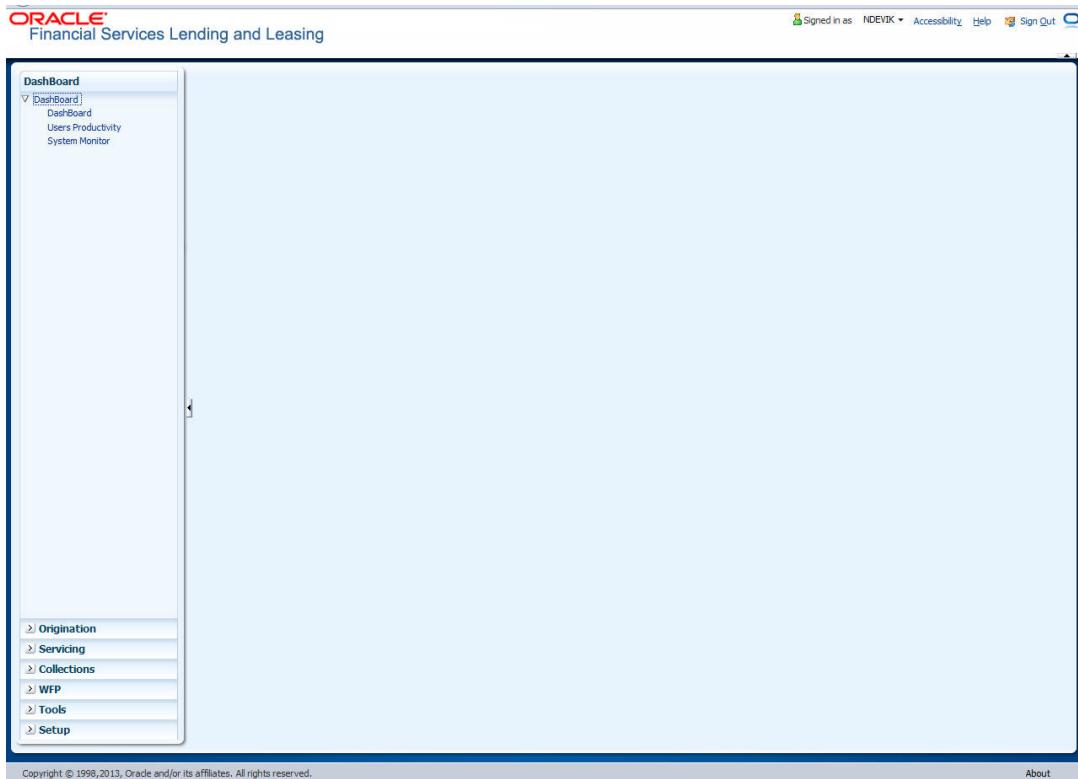
1.4.1 Home Page

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

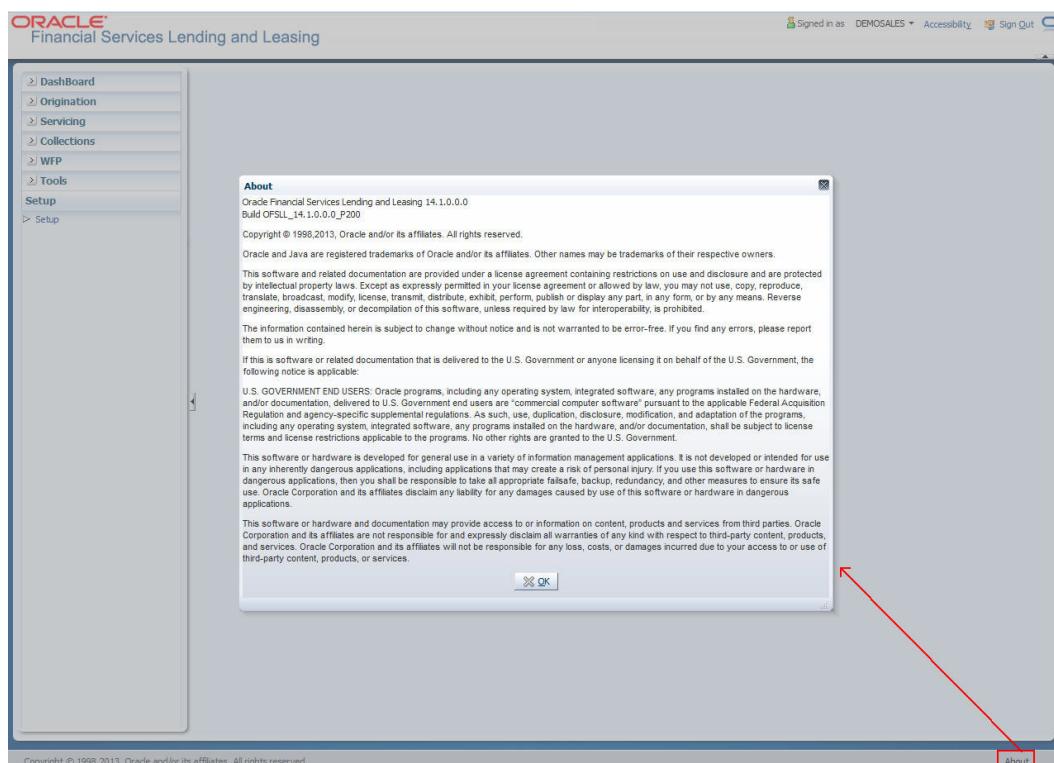
The Home page is split into three windows by vertical and horizontal splitters.

- 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:

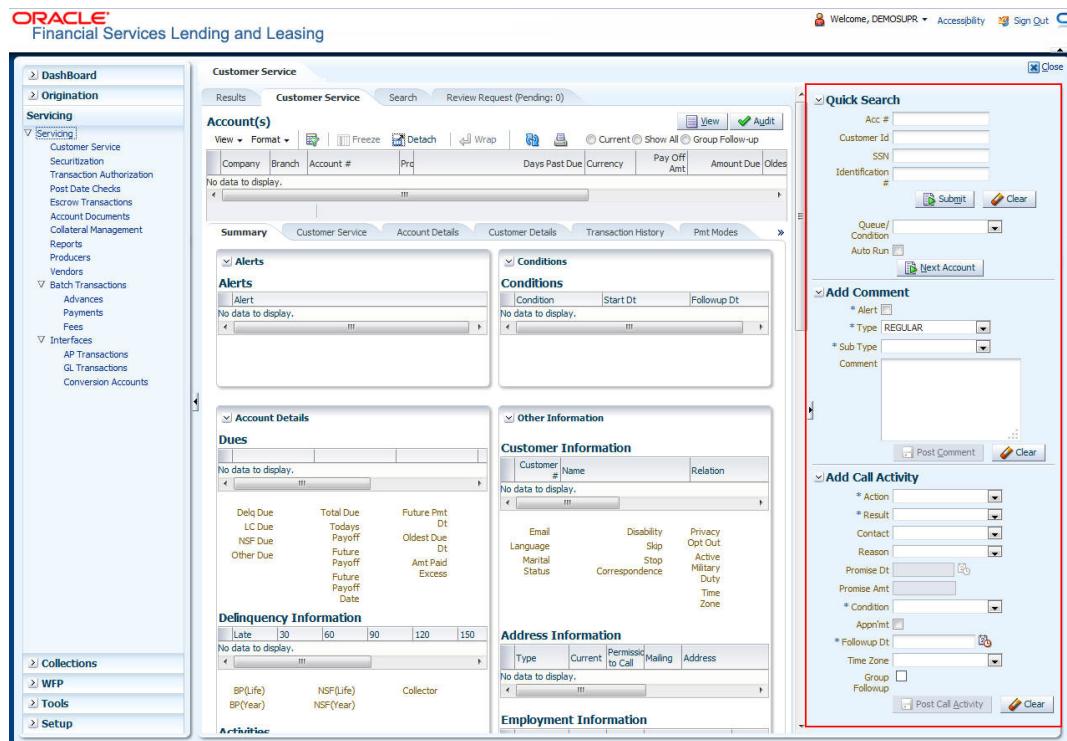
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

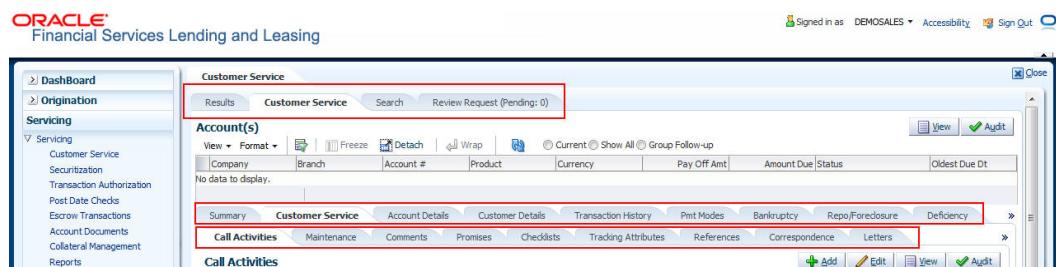
- Producers
- Credit Lines
- Units

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

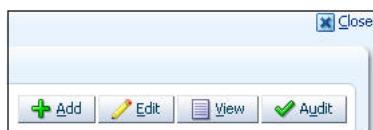
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- 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.

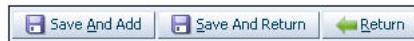
The table below gives a snapshot of them:

| 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. |

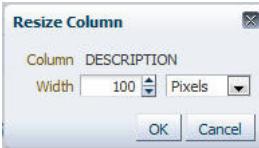
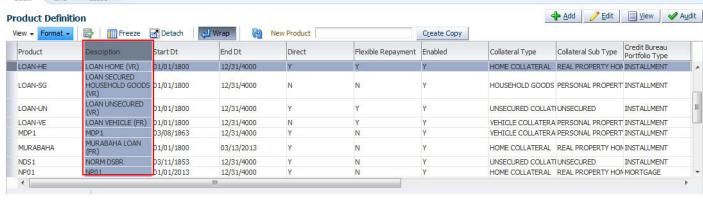
1.5.3 Personalization Options

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

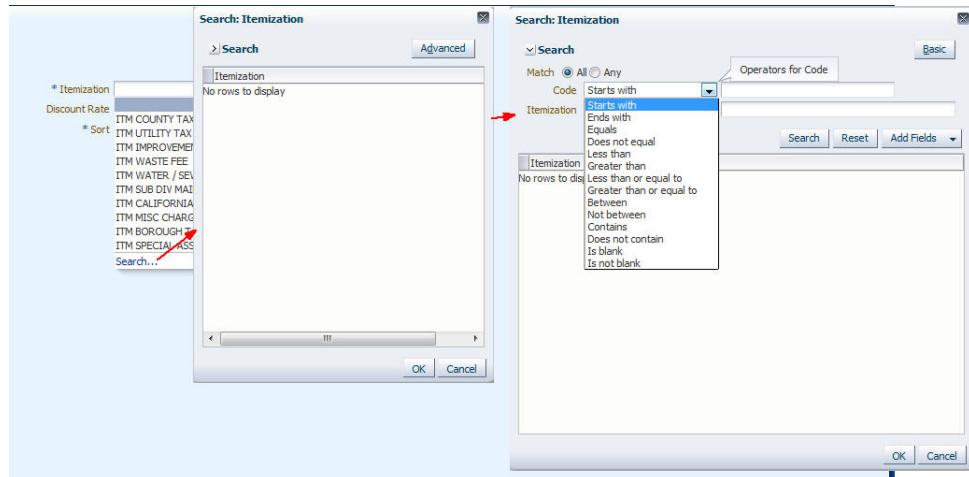
Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

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:

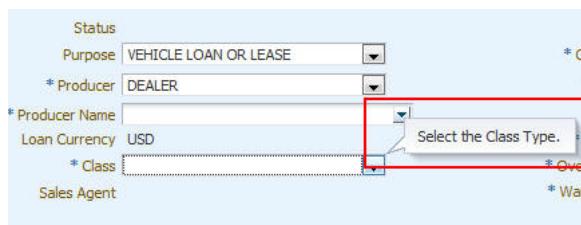
1. **Shift + Alt + mnemonic** to activate buttons on the screen. For example, to open 'Accessibility' window, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, 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.

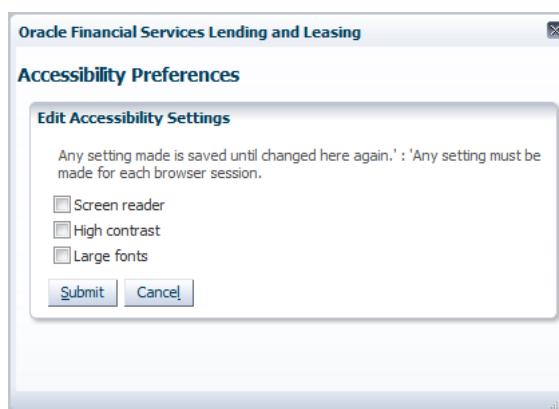
| Shortcut | Action |
|----------|-------------------------------------|
| Ctrl++ | To increase zoom level. |
| Ctrl+- | To decrease zoom level. |
| Ctrl+0 | To set zoom level to default level. |

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. Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application. Search criteria has a list of parameters which enables to query the application/account from the database by providing one or more parameter values. Apart from this, 'Search' can also be performed using wild card characters.

2.1 Search Criteria

There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search.

| Description | Example Expression |
|-----------------------|---|
| LESS THAN | APPLICATION DATE < 01/22/2002 Result: The system searches for all applications created before Jan. 22, 2002. |
| LESS THAN OR EQUAL TO | APPLICATION DATE <= 01/22/2002 Result: The system searches for all applications created on or before Jan. 22, 2002. |
| EQUAL | APPLICANT SSN = 111-22-3333 Result: The system searches for all applications with an applicant whose social security number is 111-22-3333. |
| NOT EQUAL | APPLICANT SSN <> 111-22-3333 Result: The system searches for all applications except those with an applicant whose social security number is 111-22-3333. |
| GREATER THAN | APPLICATION DATE > 01/22/2002 Result: The system searches for all applications created after Jan. 22, 2002. |
| GREATER THAN OR EQUAL | APPLICATION DATE >= 01/22/2002 Result: The system searches for all applications created on or after Jan. 22, 2002 |
| IN | ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817') Note: IN is used with values that are within parenthesis. Result: The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.) |
| NOT IN | ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817') Note: NOT IN is used with values that are within parenthesis. Result: The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.) |

| Description | Example Expression |
|-------------|--|
| IS | <p>VIN IS NULL</p> <p>Note: IS is only used with a value of “NULL”. It enables you to search for criteria that has no value; that is, fields where no information is present.</p> <p>Result: The system searches for all applications without a vehicle identification number.</p> |
| IS NOT | <p>VIN IS NOT NULL</p> <p>Note: IS NOT is only used with a value of “NULL”. It enables you to search for criteria that has any value; that is, fields where information is present.</p> <p>Result: The system searches for all accounts with a VIN, vehicle identification number.</p> |
| LIKE | <p>ASSET TYPE LIKE VEH%</p> <p>Note: LIKE enables you to search for close matches using wildcard characters.</p> <p>Result: The system searches for all applications with an asset type beginning with the characters “veh” such as “vehicle car” or “vehicle van.”</p> |
| NOT LIKE | <p>ASSET TYPE NOT LIKE VEH%</p> <p>Note: NOT LIKE enables you to search for close matches using wildcard characters.</p> <p>Result: The system searches for all applications with an asset type other than those starting with the characters “veh.”</p> |

Using Wildcard Characters

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

Using Criteria Value

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

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

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

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

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

- 1234
- 01234
- 098908LKJKLJKJ00098807**1234**

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

- A1234
- 11234

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

- 1234
- 01234
- 12340
- AKJLKJ**1234**128424

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

- A1234B
- 012341
- A12341

Using Search Criteria examples

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

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

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

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

| Criteria | Comparison Operator | Value |
|------------|---------------------|-------|
| FIRST NAME | EQUAL | JAN |

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

- JAN ARBOR

- JAN FISHER

| Criteria | Comparison Operator | Value |
|------------|---------------------|-------|
| FIRST NAME | LIKE | JAN% |

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

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

2.2 Searching for an Application

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

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

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

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

2.2.1 Search tab

To view the Search page during loan origination

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

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

| Loc/Allo Company | Branch | App # | Date | Title | Product | Status | Sub Status |
|------------------|--------|------------|------------|-----------------|------------|--------|----------------|
| DEMOPAR FIN1 | | 0000001017 | 02/18/2014 | JASON PAUL | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001013 | 02/18/2014 | JASON PAUL | AUTO LEASE | NEW | REVIEW REQUIRE |
| DEMOPAR FIN1 | | 0000001014 | 02/18/2014 | JASON PAUL | AUTO LEASE | NEW | REVIEW REQUIRE |
| DEMOPAR FIN1 | | 0000001015 | 02/18/2014 | JASON PAUL | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001053 | 03/05/2015 | UNDEFINED | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001127 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001128 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001129 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001130 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001131 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001132 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001133 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |
| TBANK | T-BANK | 0000001134 | 02/19/2015 | DICKENSON ROGER | AUTO LEASE | NEW | REVIEW REQUIRE |

2. Click the **Search** tab.

| Criteria | Comparison Operator | Value |
|------------------------|-----------------------|-------|
| APPLICATION # | LIKE | |
| APPLICATION DT | GREATER THAN OR EQUAL | |
| APPLICATION STATUS | LIKE | |
| APPLICATION SUB STATUS | LIKE | |
| UNDERWRITER | LIKE | |
| PRODUCT | LIKE | |
| APPLICANT LAST NAME | LIKE | |
| APPLICANT SSN | EQUAL | |
| VIN | LIKE | |
| YEAR | EQUAL | |
| MAKE | LIKE | |
| MODEL | LIKE | |
| ASSET TYPE | LIKE | |
| PRODUCER # | LIKE | |
| PRODUCER NAME | LIKE | |

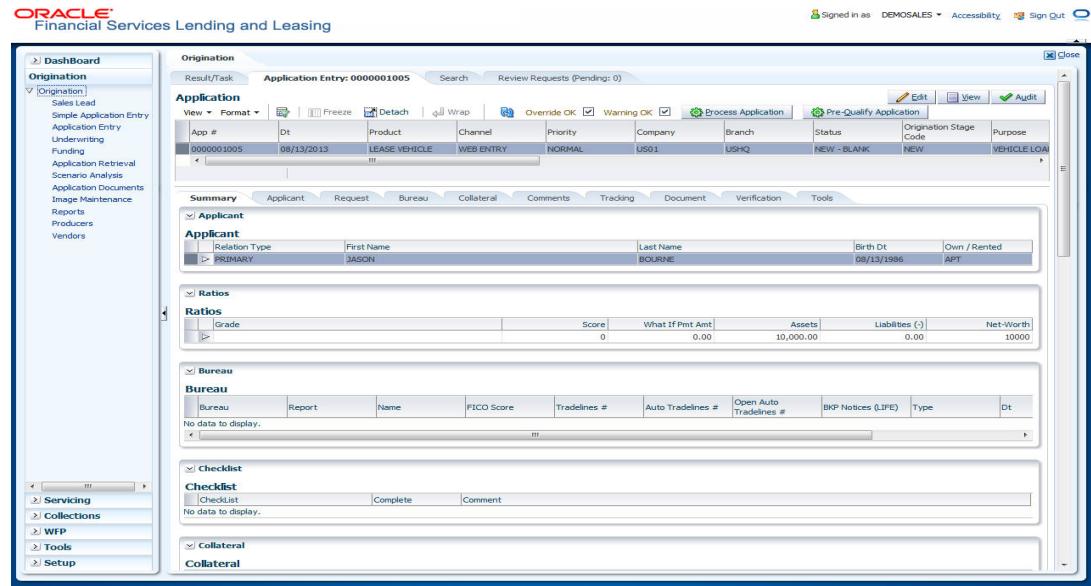
The search tab enables you to locate an application using a broad range of search criteria.

- During loan origination, the results are sorted according to
 - priority of application and
 - application identification number; however you can sort the records using any criteria.

The loan origination Results page.

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

The system loads the application on the respective screen.



You are now ready to begin work on the application.

2.2.2 Quick Search section

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

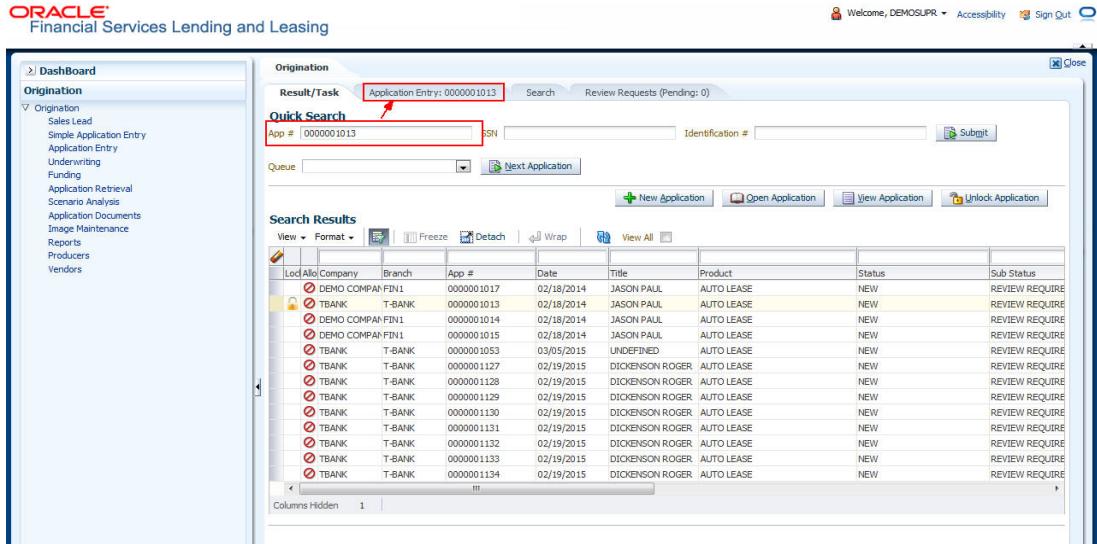
To load an account using the Quick Search section:

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

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

Note

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



The system loads the selected application.

To load an account from a queue during application entry

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

2.2.2.1 Other Features on the Results page

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

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

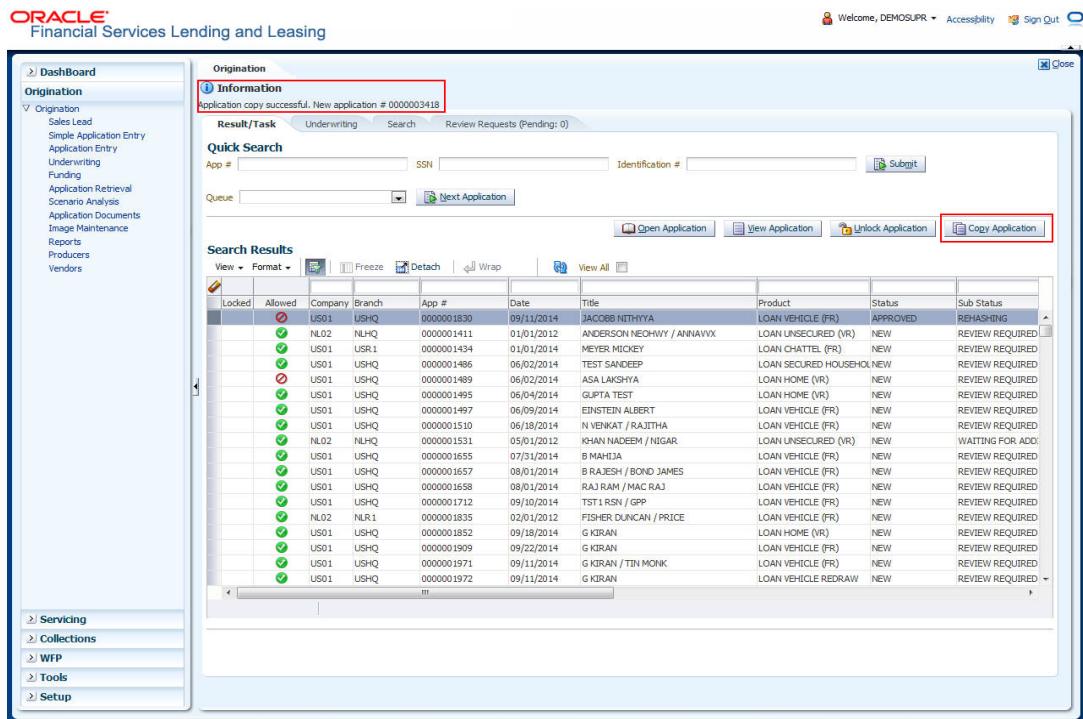
| What is it? | What does it do? |
|--------------------|--|
| Unlock Application | Unlocks the selected application locked by another user. |

2.2.2.2 Copying an Application

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

To copy an application

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination' and displays a 'Search Results' grid of applications. A message at the top of the grid area says 'Application copy successful. New application # 0000003418'. Below the grid are buttons for 'Open Application', 'View Application', 'Unlock Application', and 'Copy Application'. The 'Copy Application' button is highlighted with a red box. On the left, a sidebar menu includes 'Dashboard', 'Origination' (selected), 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. On the right, a top navigation bar includes 'Welcome, DEMOSUPR', 'Accessibility', 'Sign Out', and a 'Close' button.

An Information message is displayed as "Application copy successful. New application # (new application number)."

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

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

2.2.2.3 Unlocking an Application

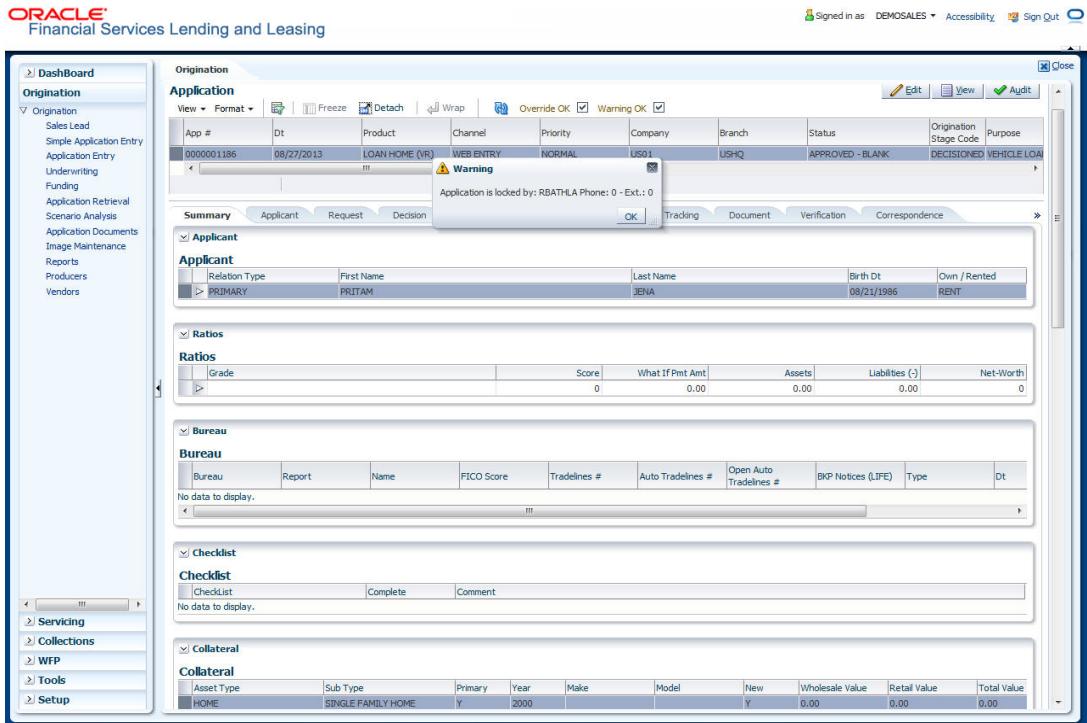
When an application is opened by a user, the same would be locked for other users. Using the Results page in the Applications screen, the user can unlock the application.

To unlock an application

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

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

user."



3. Click **Unlock Application**.
4. Click **Open Application**.
The system loads the application on the Underwriting screen.

2.3 Searching for an Account and Customer

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

To view the Search page during loan servicing

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

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

3. Click the **Search** tab.

Using the Search tab

1. On the **Search** tab, use the **Comparison Operator** and **Value** columns to create a search criteria to find an application.
2. Click the **Search** button.

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

3. On the **Results** page, select the account you want to load and click **Open Account**.

The system loads the account on the Customer Service screen.

You are now ready to begin work on the application.

2.3.1 Quick Search section

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

To load an account using the Quick Search section

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

3. In the Quick Search section's **Acc#/Customer Id/SSN** field, specify the account number of the account you want to load and click **Submit**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The 'Customer Service' module is open. In the 'Quick Search' section, the 'Acc #' field is populated with '20130800010052'. The search results table displays a list of accounts, with the first row selected. The table columns include Company, Branch, Account #, Date, Title, Product, Status, and Producer.

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

The system loads the account on the Account Details page.

To load an account from a queue

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

2.3.2 Search Using Customer Details

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

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

On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Customer Service** → **Search**

Select **Customer** as a search option.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The 'Customer Service' module is open. The 'Search Criteria' page is displayed, showing search options for 'Account' and 'Customer'. The 'Customer' option is selected. The search criteria table lists various fields with their corresponding comparison operators and values.

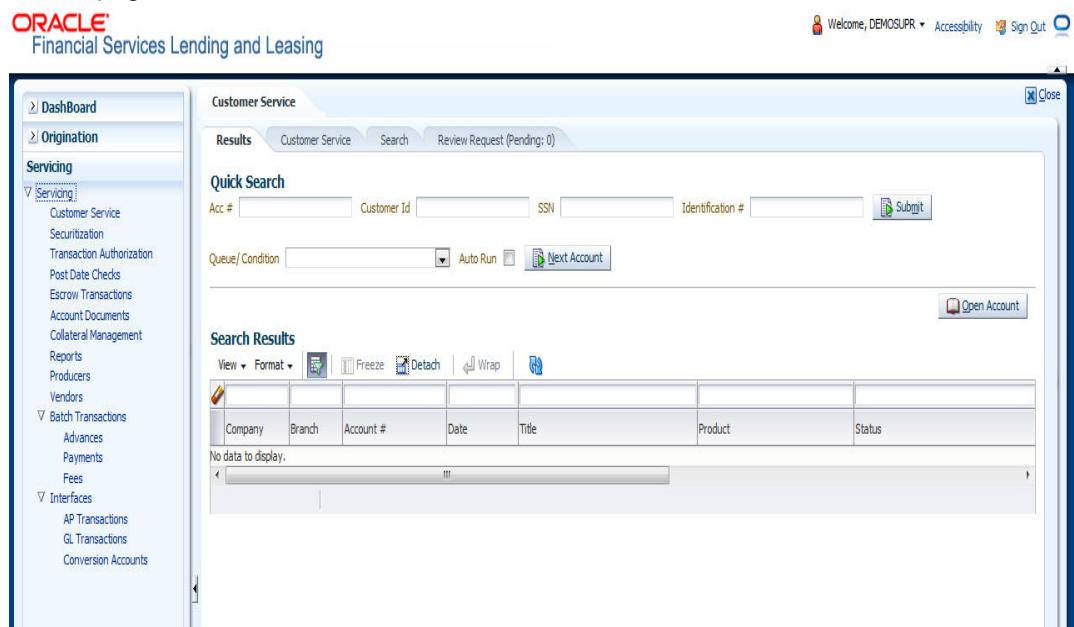
1. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create a search criteria to find the account using customer details.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

2. Click **Search.**

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

**3. On the Results page, view the following information:**

| Field | View this: |
|--|--|
| Customers section | |
| Customer Id | The customer identification number. |
| National Id | The national identification number (for non US members). |
| First Name | The customer's first name. |
| Last Name | The customer's last name. |
| SSN | The customer SSN number (for US members only). |
| Passport # | The customer's passport number. |
| Zip | The zip code of the customer. |
| Accounts section | |
| The account section will display the list of accounts for the customer selected. | |
| Company | The company of the account. |
| Branch | The branch of the account |
| Account # | The account number. |

| Field | View this: |
|---------------|--|
| Product | The product for the account. |
| Status | The account's status. |
| Currency | The currency for the account. |
| Payoff Amt | The current payoff amount for the account. |
| Amount Due | The current delinquent amount due for the account. |
| Oldest Due Dt | The oldest due date. |
| Type | The account type. |

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

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

2.3.3 Search Using Account Details

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Servicing** → **Servicing** → **Customer Service** → **Search**

Select **Account** as a search option.

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

1. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

2. Click **Search**.

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

The screenshot shows the Oracle Financial Services Lending and Leasing software. The main window is titled 'Customer Service' and has a 'Results' tab selected. The search bar at the top includes fields for 'Acc #' and 'Customer Id' with a 'Submit' button. Below the search bar is a 'Queue/Condition' dropdown and an 'Auto Run' checkbox. The main area is titled 'Search Results' and contains a table with the following data:

| Company | Branch | Account # | Date | Title | Product | Status | Producer |
|---------|--------|----------------|------------|-------------------|--------------------|--|-----------------------|
| US01 | USHQ | 20130800010028 | 08/13/2013 | YALLISHAYEE SKAND | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER,2 |
| US01 | USHQ | 20130800010036 | 08/13/2013 | END MONTH | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00003 : PRODUCER,3 |
| US01 | USHQ | 20130800010044 | 08/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | CHARGED OFF | PR-00002 : PRODUCER,2 |
| US01 | USHQ | 20130800010052 | 08/13/2013 | KUMAR SWAMY | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00004 : PRODUCER,4 |
| US01 | USHQ | 20130600010062 | 06/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER,2 |
| US01 | USHQ | 20130500010071 | 05/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | CLOSED:CHARGED OFF:BKR:PR-00002 : PRODUCER,2 | |
| US01 | USHQ | 20130100010083 | 01/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | CLOSED:CHARGED OFF:BKR:PR-00003 : PRODUCER,3 | |
| US01 | USHQ | 20130800010094 | 08/13/2013 | END MONTH | LOAN VEHICLE (VR) | CHARGED OFF:BKR:REPO:NOFR-00003 : PRODUCER,3 | |
| US01 | USHQ | 20130800010119 | 08/16/2013 | END MONTH | LOAN HOME (VR) | CLOSED:CHARGED OFF:BKR:PR-00003 : PRODUCER,3 | |
| US01 | USHQ | 20130500010120 | 05/05/2013 | FORECLOSURE | FORELOAN HOME (VR) | CLOSED:CHARGED OFF:BKR:PR-00002 : PRODUCER,2 | |
| US01 | USHQ | 20130800010135 | 08/19/2013 | MULTIPLE ADVANCE | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER,2 |
| US01 | USHQ | 20130800010143 | 08/19/2013 | MULTIPLE ADVANCE | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER,2 |
| US01 | USHQ | 20130800010151 | 08/19/2013 | DISB DISB | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER,2 |
| US01 | USHQ | 20130800010169 | 08/13/2013 | JOHN JACMEN | LEASE VEHICLE | ACTIVE:DELQ | NY-00001 : JHONY |
| US01 | USHQ | 20130700010178 | 07/09/2013 | JENA PRITAM | LOAN HOME (VR) | PAID OFF | NY-00006 : RB WHEELS |

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

| In this field: | View this: |
|----------------|---|
| Company | The company of the account. |
| Branch | The branch of the account |
| Account # | The account number |
| Date | The date the account was created. |
| Title | The primary and other applicant(s) attached to the account. |
| Product | The loan product of the account. |
| Status | The status of the account. |
| Producer | The producer of the account. |
| Secured | If selected, indicates the account is secured and may only be loaded by authorized users. |

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

The system loads the account under the Customer Service tab

ORACLE® Financial Services Lending and Leasing

Signed in as DEMOSALES Accessibility Sign Out

Customer Service

Results Customer Service: 20130800011076 Search Review Request (Pending: 0)

Account(s): JENA PRITAM

View Format Current Show All Group Follow-up

| Company | Branch | Account # | Product | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|----------------|----------------|----------|-------------|------------|--------|---------------|
| US01 | USHQ | 20130800011076 | LOAN HOME (VR) | USD | 475,000.00 | 0.00 | ACTIVE | 09/25/2014 |

Summary **Customer Service** **Account Details** **Customer Details** **Transaction History** **Pmt Modes** **Bankruptcy** **Repo/Foreclosure** **Deficiency** **Collateral** **»**

Account Details

Dues

| | | | | |
|---------------|----------------|--------------------|---------------|------------|
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Debt Due 0.00 | NSF Due 0.00 | Total Due 0.00 | Future Pmt Dt | |
| LC Due 0.00 | Other Due 0.00 | Today's 475,000.00 | Payoff | |
| | | | Oldest Due Dt | 09/25/2014 |
| | | | Due Dt | |

Delinquency Information

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | | -349 |

| | | |
|------------|-------------|-----------|
| BP(Life) 0 | NSF(Life) 0 | Collector |
| BP(Year) 0 | NSF(Year) 0 | |

Activities

| | | |
|-----------------------------|-------------------------|------------------------|
| Active Dt 09/11/2013 | App # 0000001245 | Last Pmt Amt 25,000.00 |
| Last Activity Dt 10/11/2013 | Paid Off Dt | Charge Off Dt |
| Due Day 25 | Effective Dt 08/10/2013 | Military Duty N |
| Last Pmt Dt 09/11/2013 | Current Pmt 51,460.28 | Customer Score 100 |
| Customer Grade A | Last Bill Amt 0.00 | Behaviour Score 0 |

Producer NY-00008 : KPHANR

Customer Information

Customer Information

| | | | |
|-----------------------------|------------------|---------------|---------------------|
| Customer # 3002 PRITAM JENA | Relation PRIMARY | SSN xxxxx5254 | Birth Dt 08/21/1988 |
| Email | Disability N | Privacy Opt N | Out |
| Language ENGLISH | Skip N | Stop Y | Time Zone |
| Marital Status SINGLE | Correspondence | | |

Address Information

| | | | |
|-----------|-----------|-----------|---|
| Type HOME | Current Y | Mailing Y | Address HGHGFN HJHDH BCH N # 23 SDC AQUADA PR-00602 |
|-----------|-----------|-----------|---|

Employment Information

| | | | |
|----------------|-----------|--------------------|---|
| Type FULL TIME | Current Y | Employer UNDEFINED | Address 23665 DHHDH GDHDH HOLTSVLU NY-00501 |
|----------------|-----------|--------------------|---|

Alerts

Alert

No data to display.

Conditions

| | | |
|-----------|----------|-------------|
| Condition | Start Dt | Followup Dt |
|-----------|----------|-------------|

No data to display.

You are now ready to begin work on the account.

Note

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

3. Dashboards

3.1 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

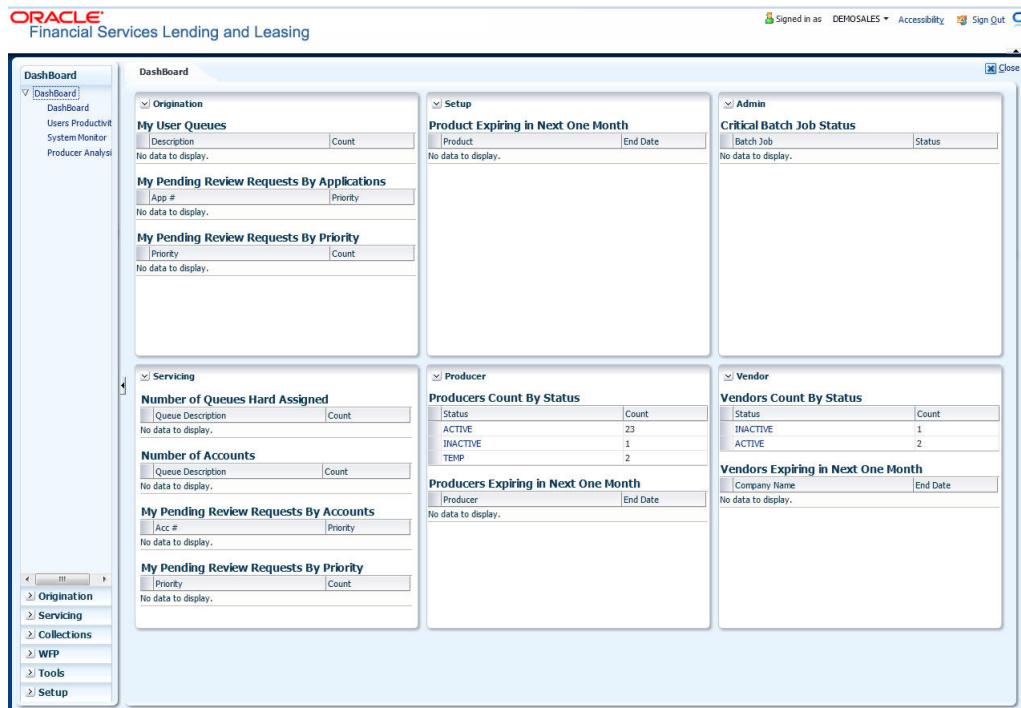
3.2 Dashboards

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.

3.3 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. 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.

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

3.3.1 Viewing the Customer Service/Collection tasks

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

- Collector Activity

- Queues Status

3.3.1.1 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. |

3.3.1.2 **Service/Collection Queues**

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

To use the Queues Status tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window has a title bar 'ORACLE® Financial Services Lending and Leasing'. The top navigation bar includes 'Signed in as DEMOSALES', 'Accessibility', and 'Sign Out'. The left sidebar is titled 'DashBoard' and contains links: 'Dashboard', 'Users Productivity', 'System Monitor', and 'Producer Analysis'. The main content area is titled 'Users Productivity' and has tabs: 'Application Entry', 'Underwriting', 'Funding', 'Origination Queues', 'Collector Activity', and 'Service/Collection Queues'. The 'Service/Collection Queues' tab is active. Below the tabs are two data tables. The first table, 'Service/Collection Queues', has columns: 'View', 'Format', 'Company', 'Branch', 'Queue Name', 'Accounts', 'Activities', 'Pending', and 'Total'. The second table, 'Activity Details', has columns: 'View', 'Format', 'User', 'Name', 'Left Messages', 'Promise To Pay', 'No Answer', 'Other', and 'Total'. Both tables show 'No data to display.'

A brief description of the fields is given below:

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

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

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

3.4 System Monitor

The System Monitor 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**.

3.4.1 Monitoring Batch Jobs

The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this 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. |

| Field: | View this: |
|-------------|---|
| 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. |

| Field: | View this: |
|------------------|--|
| 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. |
| 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. |

3.4.2 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

The screenshot shows the Oracle Financial Services Lending and Leasing System Monitor Job Details page. The page has a navigation bar at the top with links for Dashboard, Services, Database Server Log Files, Parked Transactions, and Users. The main content area is titled 'Job Details' and shows a table of completed and failed jobs. The table has columns for Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, Run End Date/Time, and Description. The 'Job Results' section below the table displays a message: 'Possible Looping Issue: The next Processing date is set incorrectly for account #20130800010044'. The bottom left corner of the page has a sidebar with links for Origination, Servicing, Collections, WFP, Tools, and Setup.

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. |

3.4.3 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. |

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

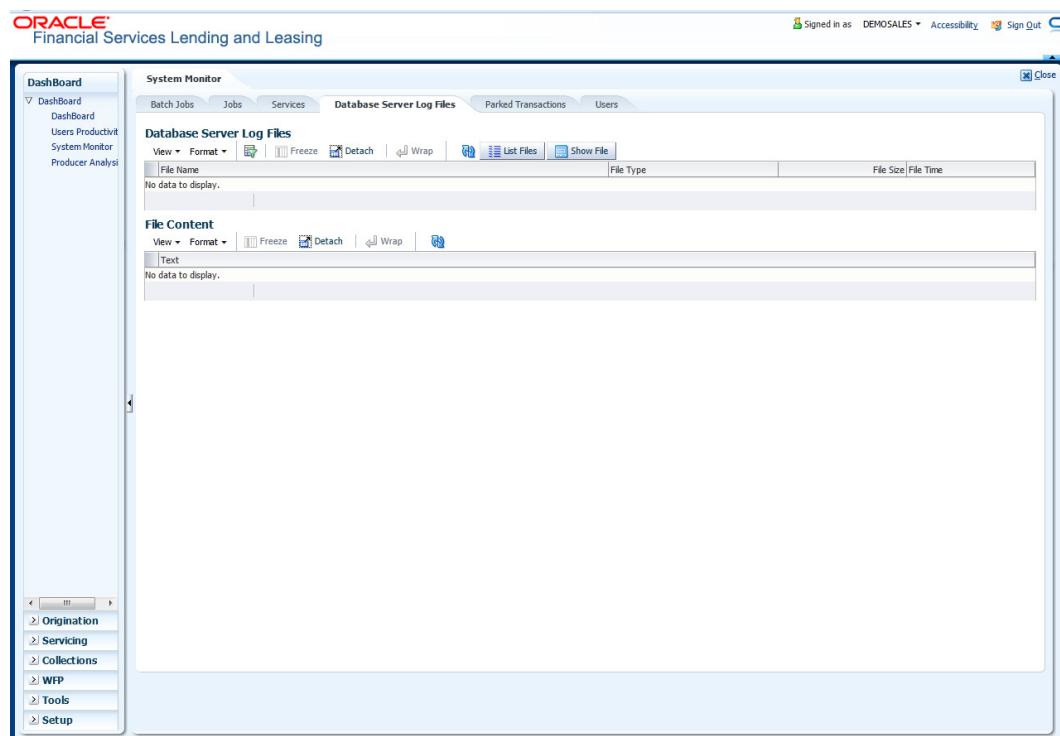
| Choose: | System: |
|---------|---|
| Status | Refreshes (updates) the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command. |
| Start | Starts the job service. |
| Stop | Stops the job service.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

3.4.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data, and so on). The Database Server link lists and describes all such log files within the system on the database server.

To view a log file on the database server

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



- 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. |

| Field | View this: |
|-----------|--------------------------------------|
| 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**.

3.4.5 Monitoring Users

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

To monitor users who have logged on to the system

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

| User | User Name | Details | Login Date and Time | Logout Date and Time |
|-----------|------------------|----------------|---------------------|----------------------|
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/25/2013 09:55:18 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 07:10:31 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 06:25:57 | 12/31/4000 12:00:00 |
| PHACHODA | PHANINDRA CHODA | 10.184.132.155 | 10/24/2013 05:33:29 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 04:21:37 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 03:52:03 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 03:40:01 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 03:34:47 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 03:52:15 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 02:36:06 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 02:17:44 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 02:11:44 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 01:58:17 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 01:41:35 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 01:39:55 | 12/31/4000 12:00:00 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 01:41:19 | 12/31/4000 12:00:00 |
| PRJENA | PRITAM 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 |
| DEMOSALES | DEMO SALES AGENT | 10.184.132.155 | 10/24/2013 12:29:07 | 12/31/4000 12:00:00 |
| DEMOSALES | 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. |

3.5 Producer Analysis

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

Navigating to Producer Analysis

Click Dashboard → Dashboard → Producer Analysis.

3.5.1 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.

3.5.2 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.

3.5.2.1 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.

3.5.2.2 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.

3.5.2.3 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.

3.5.3 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.

3.5.3.1 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.

3.5.3.2 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.

3.5.3.3 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.

3.5.3.4 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.

3.5.3.5 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.

4. Customer Service

4.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using 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 loan origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

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

4.2 **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.

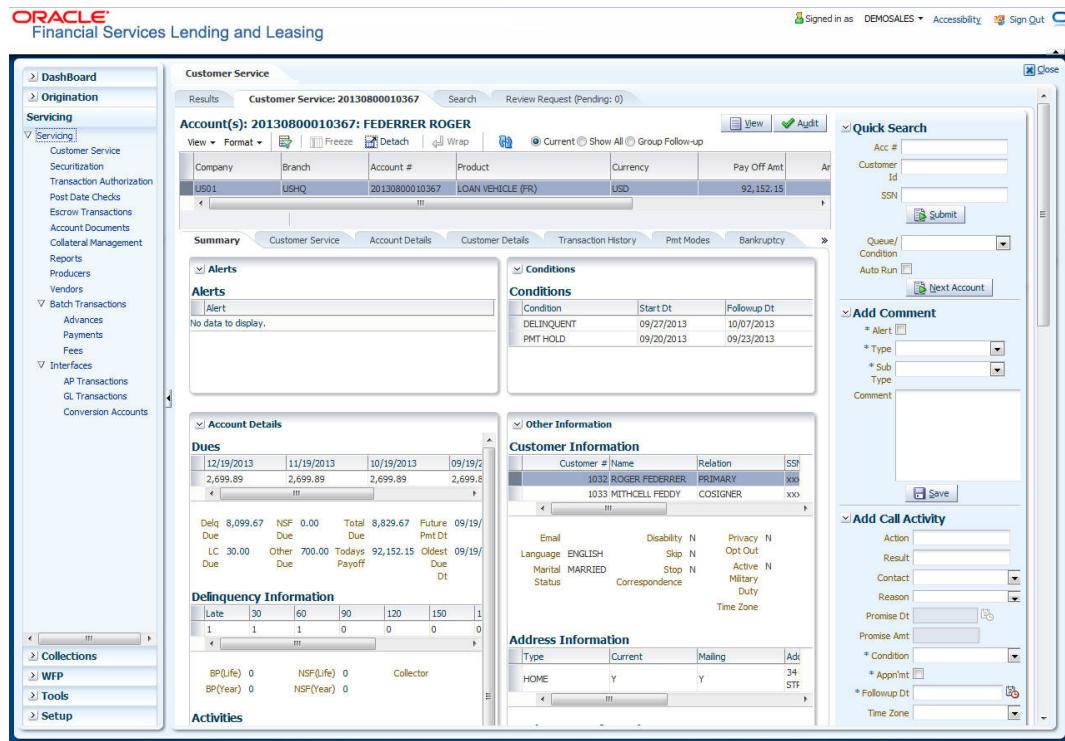
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Customer Service' and displays account information for 'FEDERRER ROGER'. The left sidebar contains a navigation menu with categories like Dashboard, Origination, Servicing, and Servicing (expanded to show 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, and Conversion Accounts). The right side of the screen contains several expandable sections: 'Alerts' (No data to display), 'Conditions' (listing DELINQUENT and PMT HOLD with their respective start and followup dates), 'Customer Information' (listing customer details for 1032 ROGER.FEDERRER and 1033 MITHCELL FEDDY), 'Address Information' (listing mailing addresses for HOME and STF), and 'Other Information' (listing various personal and contact details). On the far right, there are sections for 'Quick Search', 'Add Comment' (with fields for Alert, Type, Sub Type, and Comment), and 'Add Call Activity' (with fields for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Condition, Apprmt, Followup Dt, and Time Zone). The 'Add Comment' section is the focus of the screenshot.

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.

4.3 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.

4.3.1 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.

4.3.1.1 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 the account number 'Customer Service: 20130800011076'. The left sidebar has a tree structure with nodes like 'Dashboard', 'Origination', 'Servicing' (which is expanded), 'Customer Service', 'Securitization', 'Transaction Auth', 'Post Date Checks', 'Escrow Transact', 'Account Docume', 'Collateral Manag', 'Reports', 'Producers', 'Vendors', 'Batch Transacto', 'Advances', 'Payments', 'Fees', and 'Interfaces'. The 'Customer Service' tab is selected. Below it, the 'Call Activities' tab is also selected. The main content area shows 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.

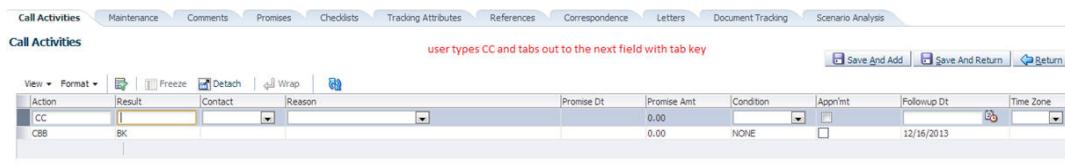
The codes for the Action and Result appear as a record on the Account Detail page, under Call Activities tab. The description for the Action and Result appear as a system generated comment on the Account Detail page, under Comments tab.

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:



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.



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



4.3.1.2 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.

4.3.1.3 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**.

4.3.1.4 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.

4.3.1.5 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.

4.3.1.6 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.

4.3.2 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 loan produce and the user's responsibility. This section explains how to complete the following tasks:

Monetary tasks

Loan:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive 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
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty
- Change a due date
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan

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

Loan:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information

- Start or stop an ACH
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Re-order coupon booksCancel 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

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.

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

When transaction date is 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.

4.3.3 **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.

4.3.3.1 **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 application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, and various transaction types like Advances, Payments, Fees, and Interfaces. The main area is titled 'Customer Service' and shows account details for 'Customer Service: 20130800010226'. The 'Comments' tab is selected, displaying a table of comments. One comment in the list has the 'Alert' checkbox checked. The table columns include Alert, Type, Sub Type, Comment, Comment By, and Comment Dt.

| 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 checked="" type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | DECISION LETTER GENERATED, (CORRESPONDENCE: CNLNE_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**.

5. In the **Type** field, select what type of comment you are adding.
6. In the **Sub Type** field, select what sub type of comment you are adding.
7. In the **Comment** field, specify your comment.

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

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

| In this field: | View this: |
|----------------|--|
| Alert | If selected, Oracle Financial Services Lending and Leasing to recognizes this comment as an alert and displays 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.

4.3.4 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

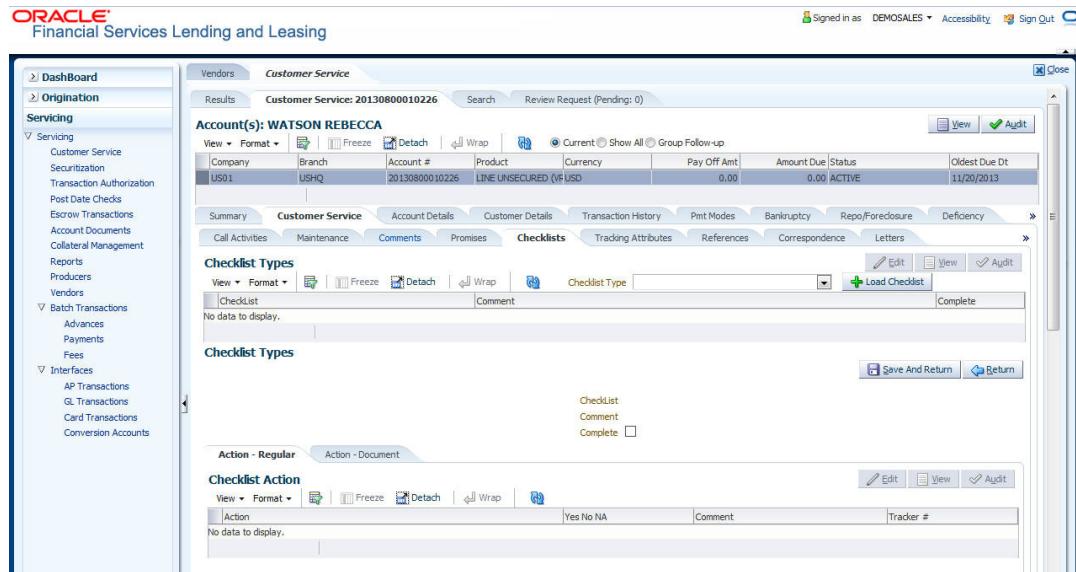
| In this field: | View this: |
|----------------|---|
| Promise Amt | The amount promised. |
| Promise Dt | The date the promise was made. |
| Taken By | The user who took the promise. |
| Taken Dt | The date the promise was taken. |
| Collected Amt | The amount collected against the promise. |
| Broken | 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.

4.3.4.1 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.



3. 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.

4. Under **Action - Regular** tab, Click **Edit**. In the Action field, select an action you want to complete.
5. 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.

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

4.3.5 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

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

4. The system loads the tracking parameters.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'ORACLE' and 'Financial Services Lending and Leasing'. The left sidebar has a tree structure with 'Dashboard', 'Origination', 'Servicing', 'Customer Service', 'Security', 'Transaction Authorization', 'Post Date Checks', 'Escrow Transactions', 'Account Documents', 'Collateral Management', 'Reports', 'Producers', 'Vendors', 'Batch Transactions', 'Advances', 'Payments', 'Fees', and 'Interfaces'. The 'Customer Service' node is expanded. The main content area has a title 'Customer Service' with 'Customer Service: 20130800010226'. Below it is a table titled 'Account(s): WATSON REBECCA' with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table shows one row: US01, USHQ, 20130800010226, LINE UNSECURED (V) USD, 0.00, 0.00, ACTIVE, 11/20/2013. Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, and a 'Tracking Attributes' tab which is selected. The 'Tracking Attributes' tab has a sub-table with columns: Sub Parameter and Parameter Value. It displays the message 'No data to display.' At the bottom are 'Save And Return' and 'Return' buttons.

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 the requested parameter in the **Value** field.
7. Save any changes you made to the account.

4.3.6 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 'ORACLE' and 'Financial Services Lending and Leasing'. The left sidebar has a tree structure with 'Dashboard', 'Origination', 'Servicing', 'Collections', 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The 'Customer Service' node is expanded. The main content area has a title 'Customer Service' with 'Customer Service: 20120100010109'. Below it is a table titled 'Account(s): 20120100010109: GOMEZ CHRISTY / GOMEZ CHRISTY' with columns: Company, Branch, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Oldest Due Dt, and Status. The table shows one row: US01, USHQ, 20120100010109, LEASE VEHICLE, 337 USD, 1,347.50, 1,310.00, 07/10/2014, ACTIVE/DEQ. Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, and a 'References' tab which is selected. The 'References' tab has a sub-table with columns: Relationship, Name, Country, City, State, Address, Zip, Years, and Months. It shows one row: FRIEND, JACK L SIMON, US, US, Address, Zip, 0, 5. At the bottom are 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' buttons.

Specify the following:..

| In this field: | Specify this: |
|----------------|---------------------|
| Relationship | The reference type. |

| In this field: | Specify this: |
|----------------|--|
| 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.

4.3.7 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. |
| 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.

4.3.8 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:

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

Note

If correspondence to the customer has been stopped using the Maintenance, the Letters page will be available, and a **View Letter** button will be unavailable.

To use the Letters page

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.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains a navigation tree with categories like Dashboard, Origination, Servicing, and various transaction and reporting modules. The main window is titled 'Customer Service' and shows account details for 'WATSON REBECCA'. The 'Letters' sub-tab is selected in the top navigation bar. Below the sub-tab, a list of correspondence types is displayed in a table:

| Correspondence | Correspondence Type | File Name |
|-----------------|---------------------|-----------------|
| CNLNCE_COL_LTR1 | COLLECTION LETTER 1 | lcol1_em_100_01 |
| CNLNCE_COL_LTR2 | COLLECTION LETTER 2 | lcol2_em_100_01 |
| CNLNCE_COL_LTR3 | COLLECTION LETTER 3 | lcol3_em_100_01 |
| CNLNCE_POC_LTR | PDC RENEWAL LETTER | lcpdc_em_112_01 |
| CNLNCE_RAT_LTR | RATE CHANGE | lcrat_em_112_01 |

4.3.8.1 Servicing: Welcome letter

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

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

To generate the Welcome letter

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

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

Confirm Information Letter

ORACLE®
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Dear ,

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

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

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

Once again, thank you for selecting as your lender.

Sincerely,

| Account Name | Payment# | Account# | Due Date | Amount Due |
|--------------|----------|----------|----------|------------|
| | 1 | | | |

Mail payment to:

4.3.8.2 Servicing: Paid in Full letter

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

The Paid in Full letter is available for loans.

To generate the Paid in Full letter

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

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

Payoff Letter

ORACLE®
Financial Services Lending and Leasing

Phone:

Fax:

Date: 10/10/2013

Name:

Account number:

Collateral:

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

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

Sincerely,

4.3.8.3 Servicing: Payoff Quote

The predefined Payoff Quote is sent if a payoff quote is requested for an account. Payoff quotes can be manually generated using 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.

Payoff Amount Letter

ORACLE®
Financial Services Lending and Leasing

Phone:

Fax:

Date: 10/10/2013

Name:

Account number:

Collateral:

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

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

Sincerely,

4.3.8.4 Collections: Collection letter 1

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

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

To generate the Collection letter 1

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


Collection Letter

Phone:
Fax:

Account number :
Amount past due:

Dear ,

Our records indicate that you are past due on your loan in the amount of . This amount includes monthly payments together with all applicable fees due pursuant to your contract. In order to attain a current account status, it is important that we receive your payment immediately. If there is a problem meeting the above request, please contact our office at .

If you already mailed your payment, please contact our office so we may update your account.

Sincerely,

4.3.8.5 Collections: Collection letter 2

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

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

To generate the Collection letter 2

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

4. Click **View Letter** to generate Collection Letter - 2.

Collection Letter

ORACLE®
Financial Services Lending and Leasing

Phone:
Fax:

Date:10/10/2013

Account number:
Amount past due:

Dear ,

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

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

Thank you in advance for your anticipated cooperation.

Sincerely,

4.3.8.6 Collections: Collection letter 3

The predefined Collection letter 3 is automatically sent after a configurable number of days for a delinquent account (one with a condition of active: DELQ on the Customer Service window).

The Collection letter 3 is available for loan (fixed and variable rate).

To generate the Collections letter 3

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

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

| |
|---|
| <p>Collection Letter ORACLE Financial Services Lending and Leasing</p> <p>Phone: Fax:</p> <p>Date: 10/10/2013</p> <p>Account Number: Amount Past Due:</p> <p>Dear ,</p> <p>This is to inform you that your account with is currently in default. We hereby demand that payment for be brought current immediately. This amount includes monthly payments together with all applicable fees due pursuant to your contract.</p> <p>If you are unable to send such a payment, it is imperative that you contact our office at to discuss this matter. Your immediate response to this demand is necessary if you wish to avoid further consequences.</p> <p>Thank You in advance for your anticipated cooperation.</p> <p>Sincerely,</p> |
|---|

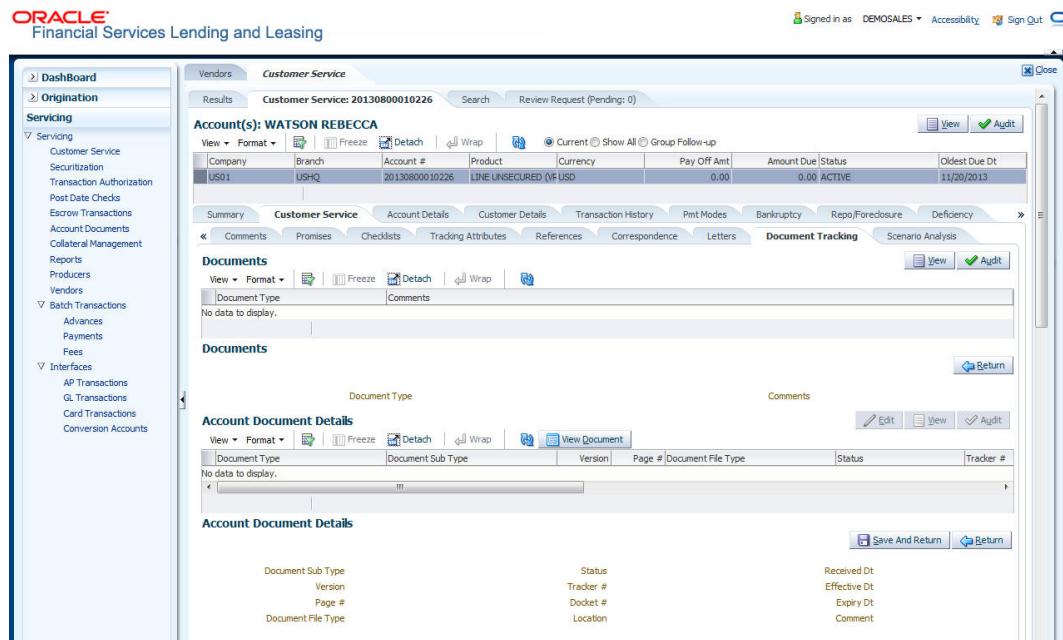
4.3.9 Document Tracking sub tab

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.



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

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

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

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

| In this field: | Do this: |
|--------------------|---|
| Document 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. |

| In this field: | Do this: |
|----------------|---|
| 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.

4.3.10 Scenario Analysis sub tab

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

To use the Scenario Analysis page

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Securitization, and Transaction Authorization. The main area shows account details for 'Customer Service: 20130800010226' and a table of account(s) for 'WATSON REBECCA'. The 'Customer Service' tab is selected, and the 'Scenario Analysis' sub tab is active. The 'Scenario Analysis' section contains several input fields and dropdown menus for calculating payment scenarios. The 'Loan Details' section includes fields for Account # (20130800010226), Title (WATSON REBECCA), Product Category (STANDARD), Txn Dt (10/04/2013), Contract Dt (09/29/2013), Principal Amt (0.00), Rate (6.9900), Term (28), and Current Payment Amt (0.00). The 'Scenario Analysis Parameters' section includes fields for Final Pmt Amt (0.00), Add Interest Amt (0.00), Next Pmt Dt (11/20/2013), Extra Principal Pmt, Financed Fees (0.00), Current Maturity Dt (02/20/2016), Balloon Method (N + 1 PMTS), * Balloon Amt (0.00), Total Interest Amt, Repmt Type, Skip Months, and Balloon Max Terms (0). Other parameters include Billing Cycle (MONTHLY), Accrual Base Method (ACTUAL/ACTUAL), Installment Method (EQUATED PAYMENTS), Billing Method (LEVEL), Time Counting method (ACTUAL DAYS), Calendar Method (GREGORIAN), and First Period, Calendar Days, and Interest Amt.

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

- Principal payment amount
- Term
- Balloon payment amount

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

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

The posted transaction can be reversed in the Transactions page (Customer Service dropdown link > Transactions link).

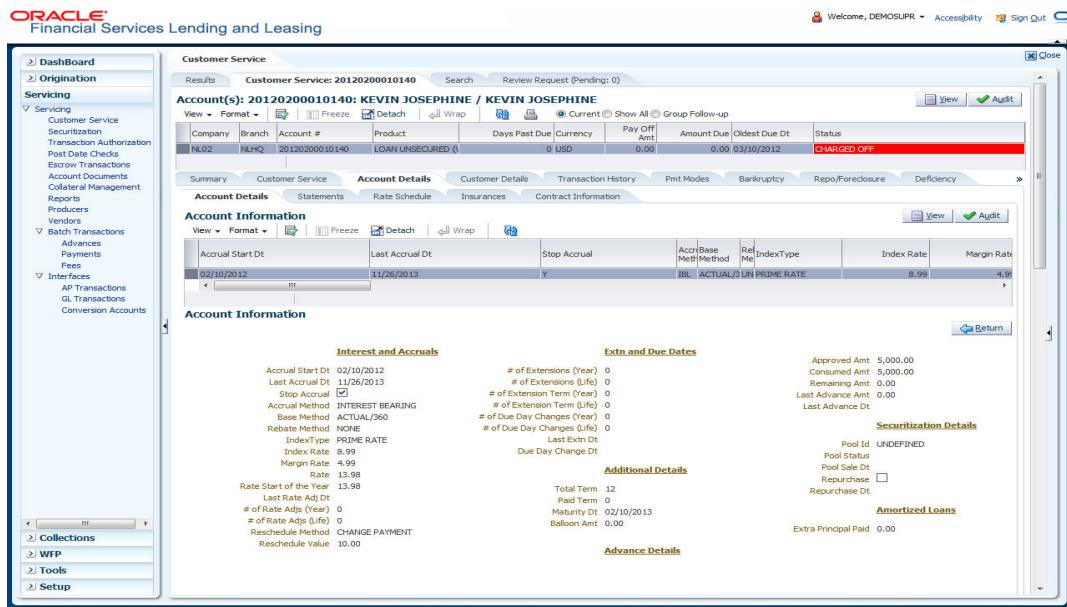
4.4 Customer Service screen's Account Details tab

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.

4.4.1 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. |

| In this field: | View this: |
|-----------------------------------|--|
| 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. |
| 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. |

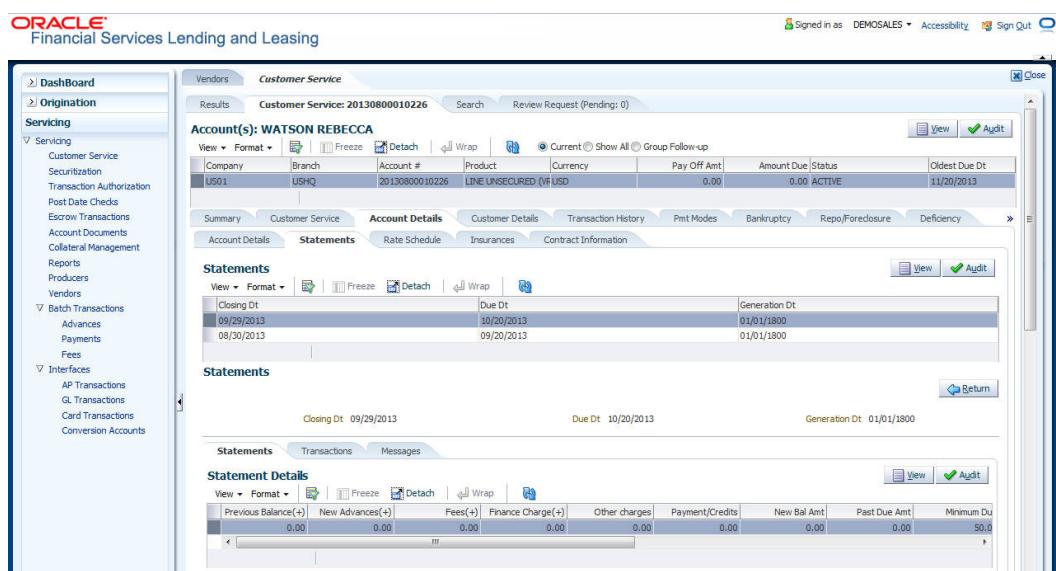
| In this field: | View this: |
|-------------------------------|--|
| Remaining Amt | The remaining amount. |
| Last Advance Amt | The last advance amount |
| Last Advance Dt | The last advance date |
| Securitization Details | |
| Pool Id | The pool id. |
| Pool Status | The pool status. |
| Pool Sale 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. |

4.4.2 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. |

4.4.3 Rate Schedule sub tab

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

To view the Rate Schedule page

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

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

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

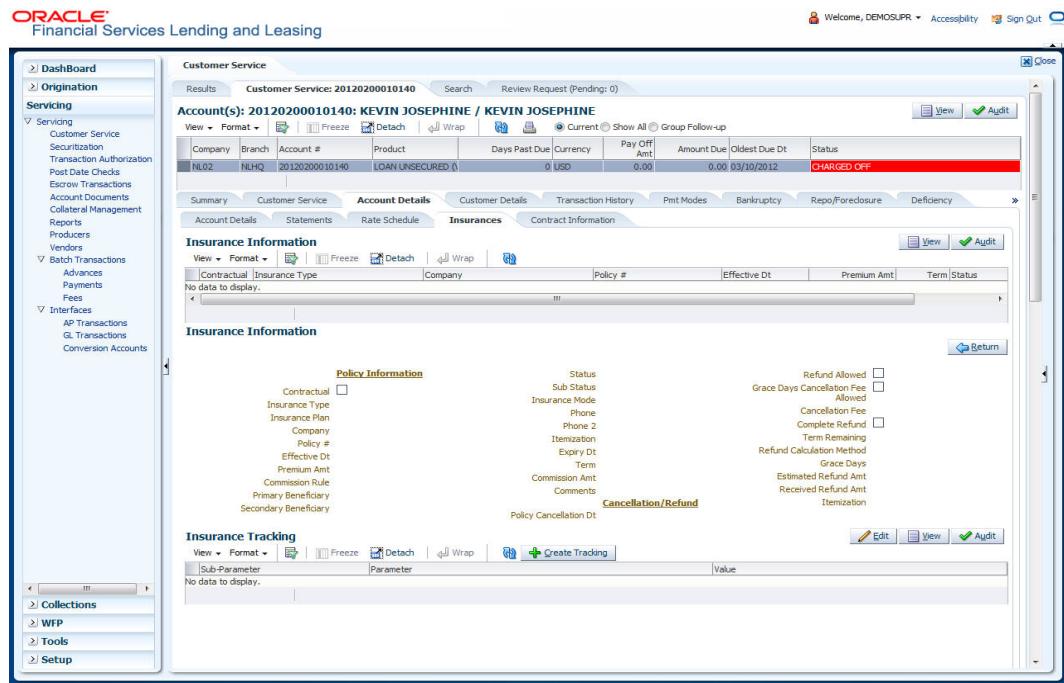
| In this field: | View this: |
|---------------------------|--|
| Seq | The sequence number for rate adjustment. |
| Adjustment Frequency Type | The rate adjustment frequency type. |
| Period | The rate adjustment period for the frequency. |
| # of Adjustments | The number of rate adjustments for the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

4.4.4 Insurances sub tab

If insurance information was entered on the Funding screen during loan 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 loan 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**.

4.4.5 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 "Customer Service: 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, the "Contract" sub tab is selected. The main content area displays a table of contract details and various configuration parameters for the loan. Key visible data includes:

| Contract | Value |
|--------------|------------|
| Contract Dt | 02/10/2012 |
| Amt Financed | 5,000.00 |
| Term | 12 |
| 1st Pmt Dt | 03/10/2012 |
| Maturity Dt | 02/10/2013 |
| Due Day | 10 |

Below the table, there are several sections of configuration parameters:

- Contract**: Includes fields for Time Counting Method (ACTUAL DAYS), Installment Method (EQUATED PAYMENTS), and various dates and times.
- Advance**: Includes fields for Min Initial Advance Amt (0.00), Max Advance Amt (0.00), and Draw End Dt (02/17/2012).
- Rebate**: Includes fields for Pre Compute (checkbox), Rebate Method (NONE), and Rebate Min Fin Chg Method (NONE).
- Others**: Includes fields for PrePmt Penalty (checkbox), % of Term for Penalty (75.00), and Max Recourse % (0.00).
- Escrow**: Includes fields for Escrow Allowed (checkbox) and Escrow Opt Out (checkbox).
- Bank Information**: Includes fields for Max Rate Increase / Year (2.00) and ACH Fee Ind (checkbox).

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

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

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

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

4.4.6 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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The left sidebar has a "Customer Service" section with "Results" and "Customer Service: 20130500010120". The main content area has a "Customer Service" tab selected. Below it, the "Account(s): FORECLOSURE FORECLOSURE" section is visible. The "Escrow Details" tab is selected. The interface shows escrow details for a tax escrow, including fields like "Escrow Type: TAXES", "Sub Type: COUNTY TAX", and checkboxes for "Required Escrow", "Cushion allowed", "Opt Out", and "Current". To the right, a detailed view of the escrow record is shown with fields such as "Account #", "Vendor", "Maturity Dt", and "Coverage Type".

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. |

4.5 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.

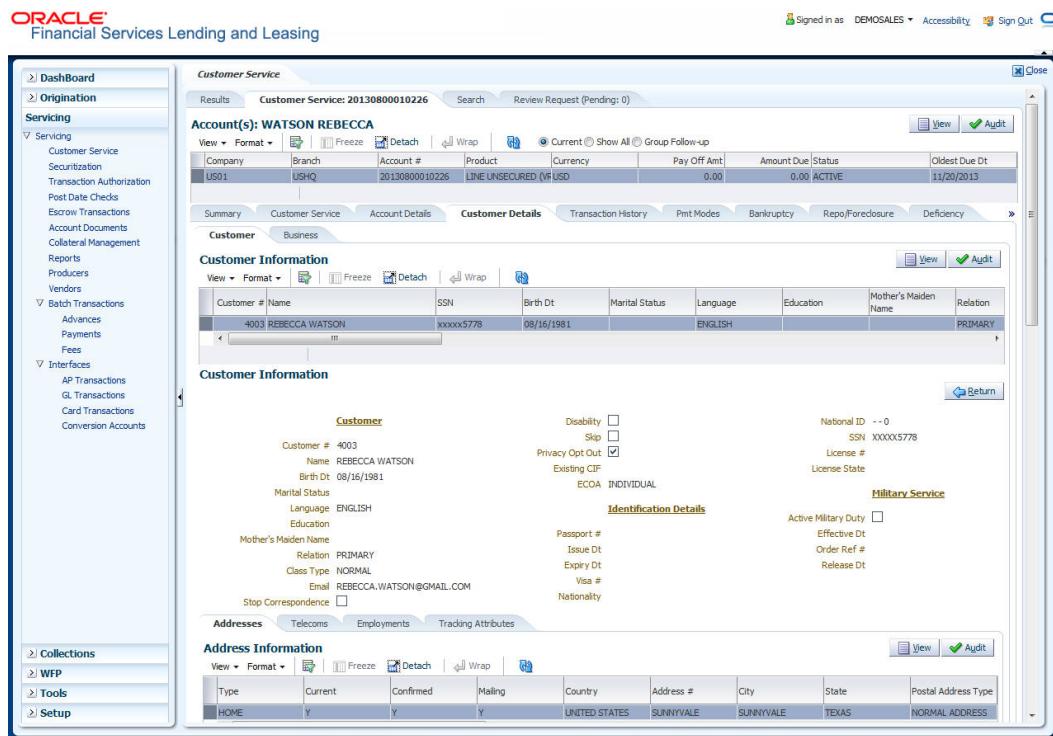
Information gathered on the application entry process regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, 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, and Collections. 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), and language (ENGLISH). The 'Address Information' section shows a single address entry for a home address in Sunnyvale, Texas. The top right of the screen shows a sign-in status for DEMOSALES.

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.

4.5.1 Customer sub tab

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

4.5.1.1 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. |

4.5.1.2 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. |

4.5.1.3 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. |

4.5.1.4 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.

4.5.2 Business sub tab

If this is a SME loan, 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**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main menu on the left includes 'Dashboard', 'Origination', 'Serving', 'Batch Transactions', 'Interfaces', and 'Reports'. The 'Customer Service' link is selected. The main window displays 'Customer Service: 20130800010226'. The 'Business' tab is selected in the 'Customer Details' section. The 'Business Details' section contains fields for Organization Type, Type of Business, Name of the Business, Legal Name, Tax ID #, Start Dt, # of Employees (Cur), # of Employees, Contact Person, Business Checking Bank, Bank Acc #, Avg Checking Balance, # of Locations, and Management Since. The 'Address Information' section is also visible.

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. |

4.5.2.1 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. |

4.5.2.2 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. |

4.5.2.3 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. |

4.5.2.4 Affiliates sub tab

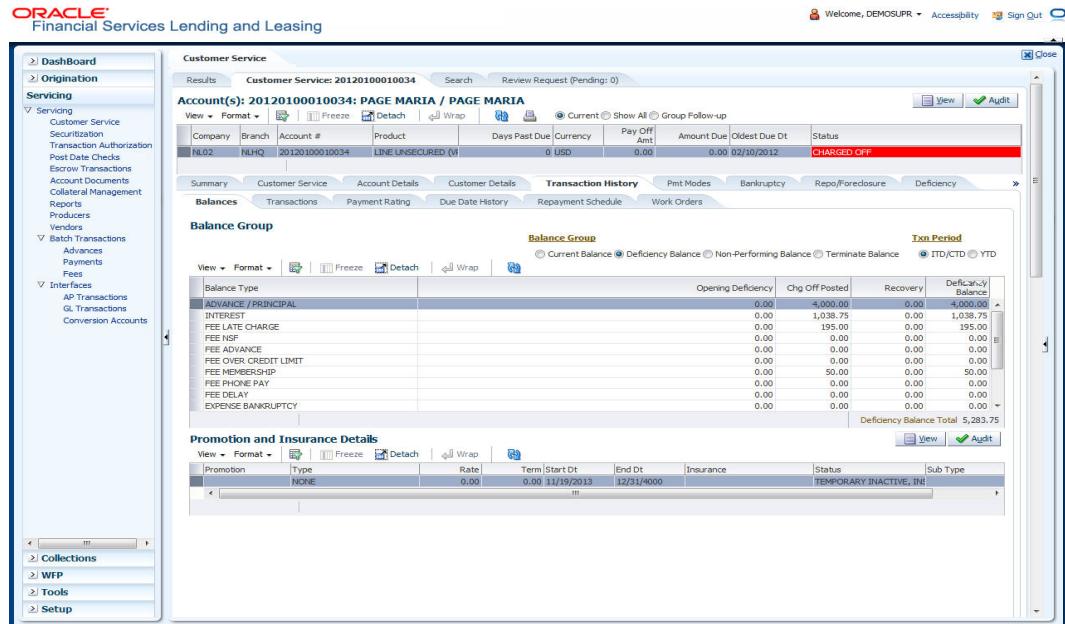
Click **Affiliates** sub tab, in the **Affiliates** section, load the business affiliate information you want to view using the **First**, **Previous**, **Next**, and **Last** buttons.

| 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. |

4.6 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.



4.6.1 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-date)
- YTD (year-to-date)

To view account balance information

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

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

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

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:

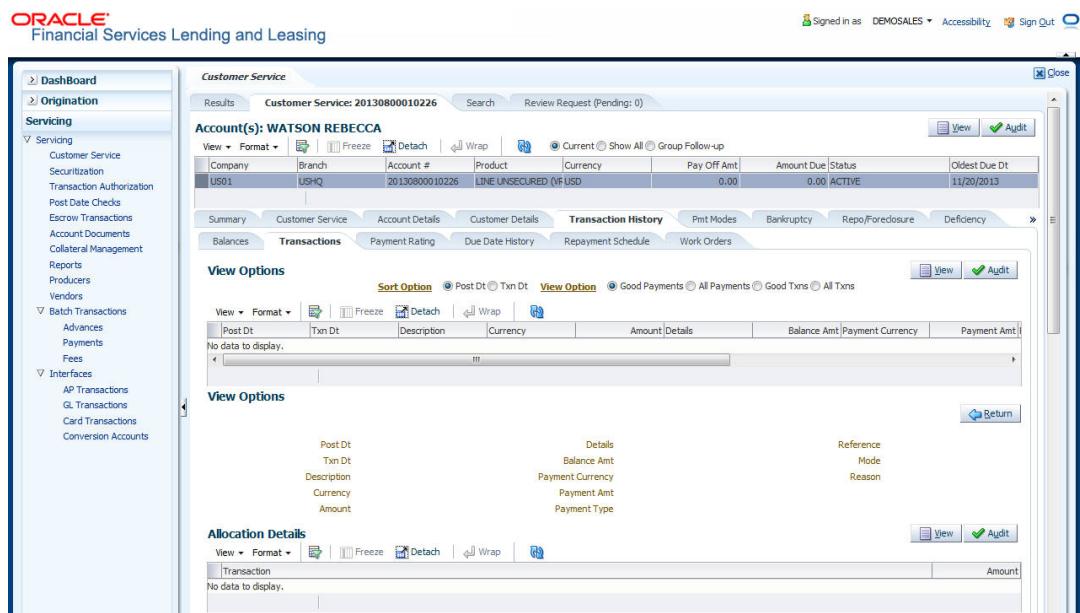
| In this field: | View: |
|----------------------------------|---------------------------------|
| Promotion Details section | |
| Promotion | The balance promotion. |
| Type | The balance promotion type. |
| Rate | The balance rate. |
| Term | The balance term. |
| Start Dt | The balance date. |
| 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. |

4.6.2 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. |

4.6.2.1 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**).

4.6.2.2 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).

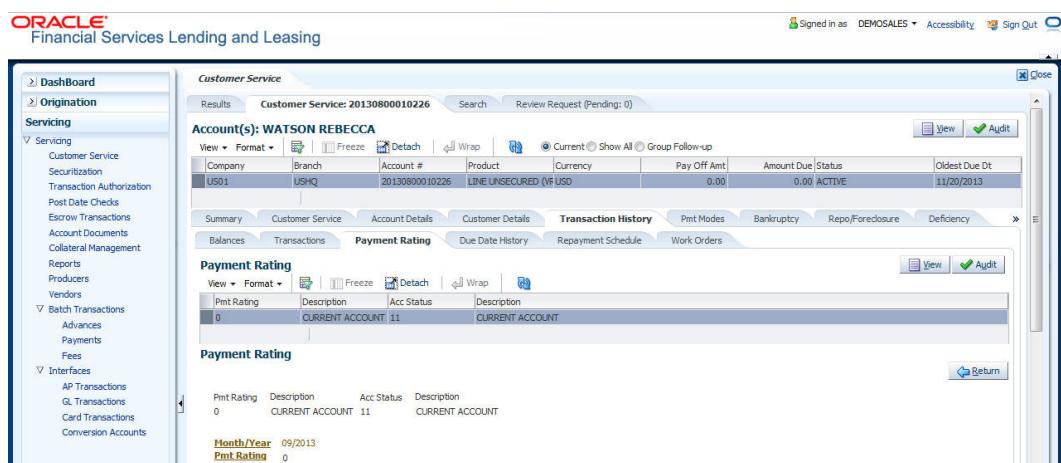
Note

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**).

4.6.3 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 transactions with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The account loaded is WATSON REBECCA. Below the table, there 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. It has a single row: 0, CURRENT ACCOUNT, 11, CURRENT ACCOUNT. The second 'Payment Rating' section shows a table with columns: Pmt Rating, Description, Acc Status, and Description. It has a single row: 0, CURRENT ACCOUNT, 11, CURRENT ACCOUNT. At the bottom, there are buttons for View and Audit, and a Return button.

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:

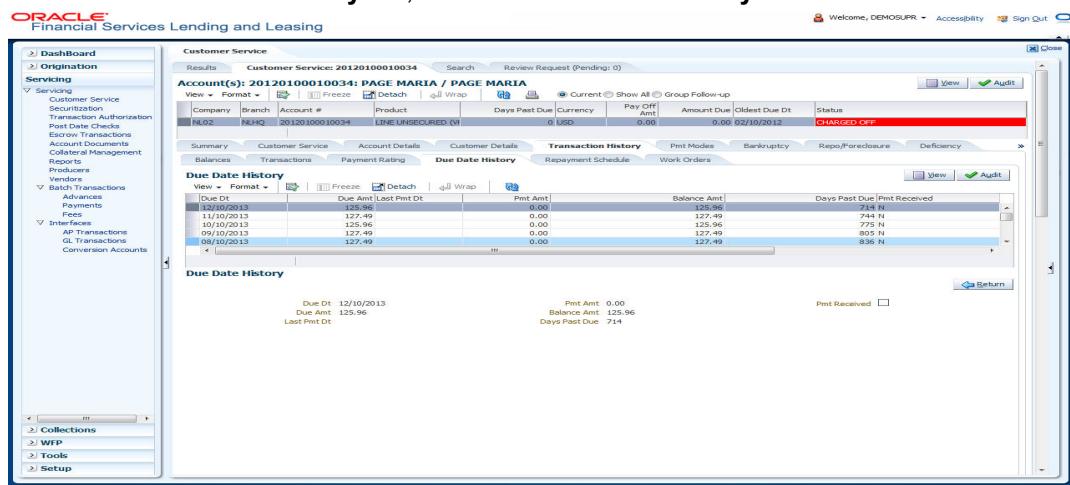
| In this field: | View this: |
|----------------|---------------------------------|
| Pmt Rating | The payment rating. |
| Description | The payment rating description. |

| 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. |

4.6.4 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**

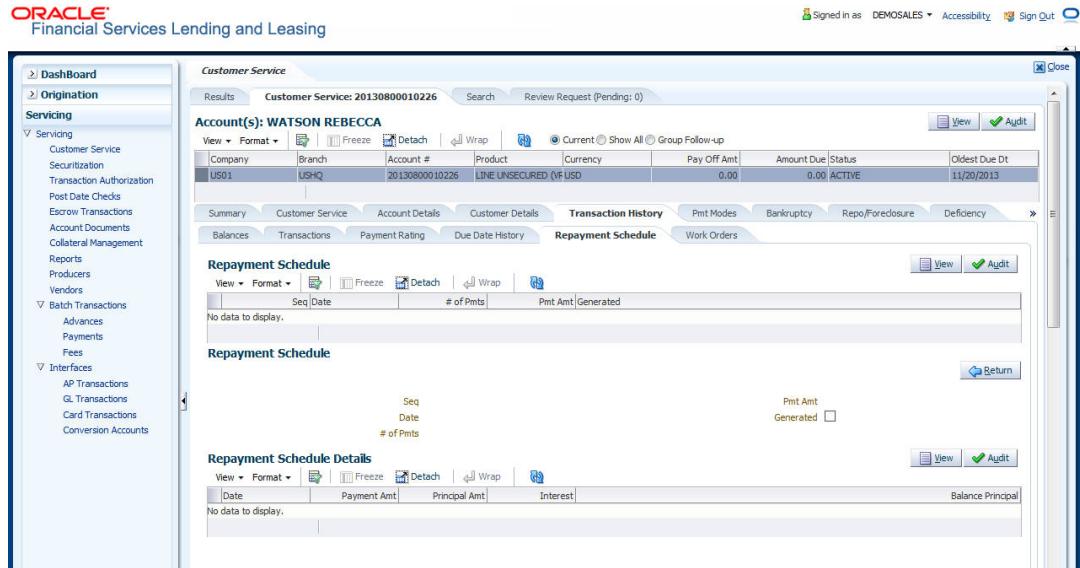
View the following:

| 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. |

4.6.5 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:

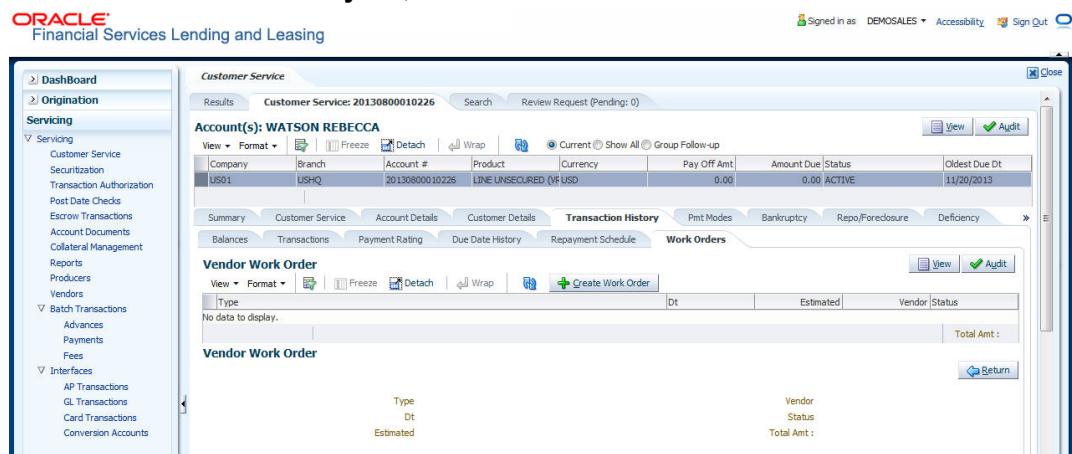
| In this field: | View this: |
|---|--|
| Repayment Schedule section | |
| Sequence | The payment sequence number. |
| Date | The repayment date. |
| # of Pmts | The number of payments. |
| Pmt Amt | The payment amount. |
| Generated | If selected, indicates that the repayment schedule has been generated.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

4.6.6 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.

4.7 Customer Service screen's Pmt Modes tab

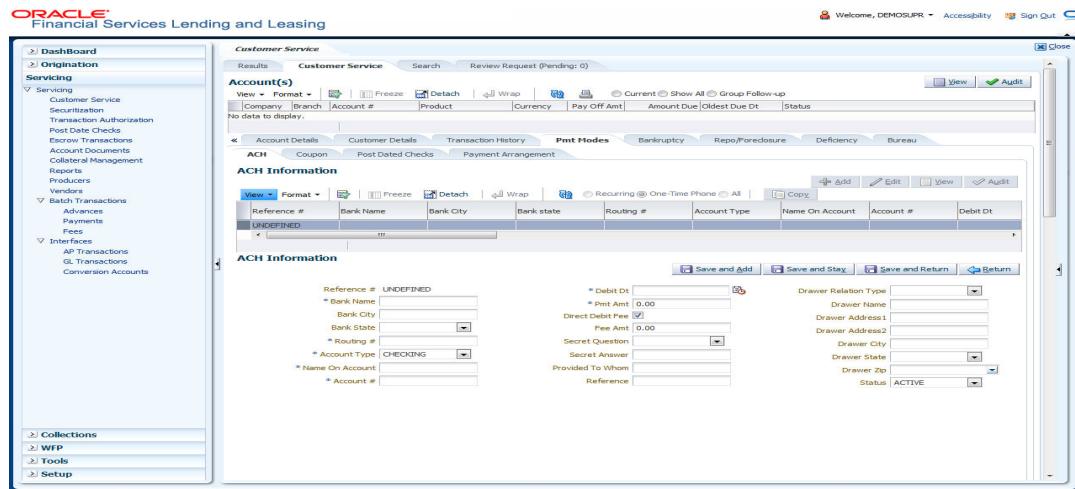
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

4.7.1 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 screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collection Management, Reports, Producers, Vendors, and more. The main area is titled 'Customer Service' and shows a 'Pmt Modes' tab selected. Below it, the 'ACH' sub tab is selected. The 'ACH Information' section displays fields for Reference # (UNDEFINED), Bank Name, Bank City, Bank State, Routing #, Account Type (CHECKING), Name On Account, Account #, and Debit Dt. To the right, there are sections for Direct Debit Fee, Fee Amt, Secret Question, Secret Answer, Provided To Whom, Reference, Drawer Relation Type, Drawer Name, Drawer Address1, Drawer Address2, Drawer City, Drawer State, Drawer Zip, and Status (ACTIVE). Buttons for Save and Add, Save and Stay, Save and Return, and Return are at the bottom.

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'.

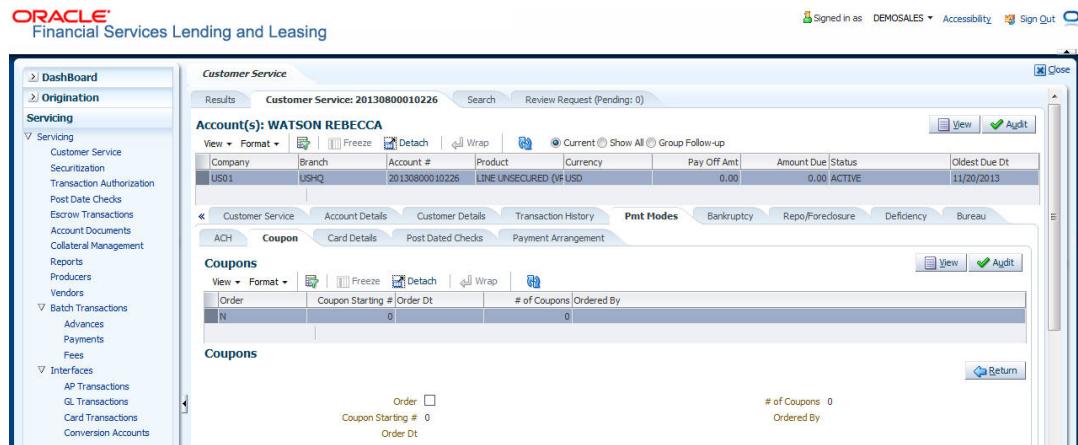
- If the user selects 'All' to display all the recurring and one-time phone ACH details, then the **Copy** button will be disabled.

4.7.2 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 |

4.7.3 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.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Securitization, and Transaction Authorization. The main area is titled 'Customer Service' with account details for 'WATSON REBECCA'. The 'Pmt Modes' tab is selected, and within it, the 'Post Dated Checks' sub tab is active. The main grid displays account information (Company: US01, Branch: USHQ, Account #: 20130800010226, Product: LINE UNSECURED, Currency: USD, Pay Off Amt: 0.00, Amount Due: 0.00, Status: ACTIVE, Oldest Due Dt: 11/20/2013). Below this, a sub-grid for 'Post Dated Checks' shows a message 'No data to display.' and a table structure with columns: PDC Type, Status, Check #, Check Dt, Check Amt, Bank Name, Account Type, and Account #. A 'Return' button is visible in the bottom right corner of the sub-grid area.

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. |

4.7.4 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.

4.8 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.

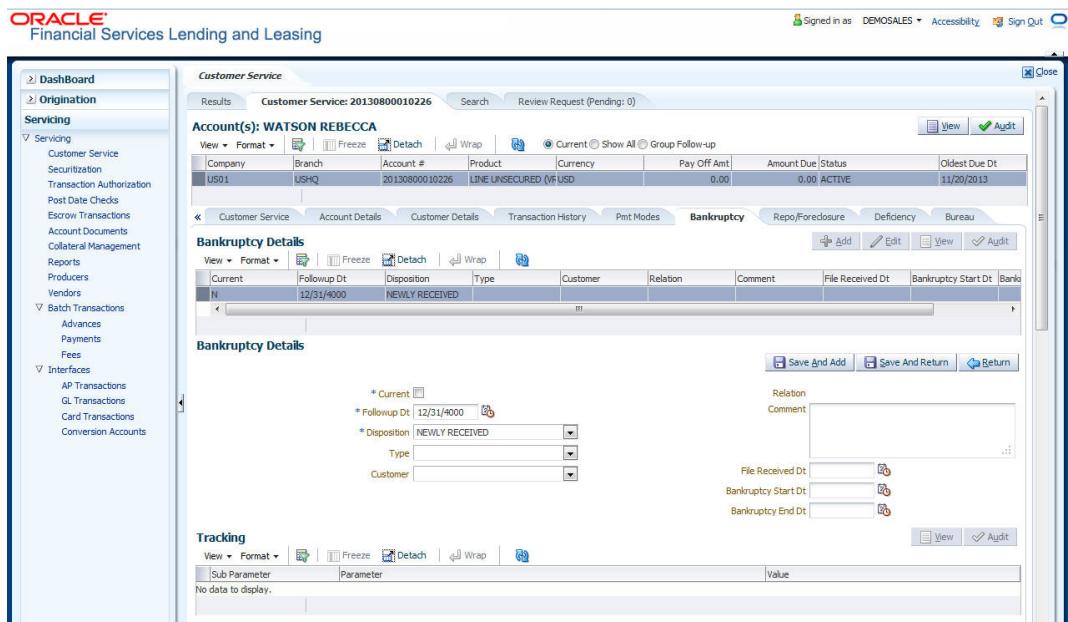
As there are occasions when a borrower files bankruptcy more than once during the tenure of the loan, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy page to view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



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.

4.9 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.

4.9.1 Repossession sub tab

On occasion, a lender performs multiple repossession for the same loans. 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.

- 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 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.

4.9.2 **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 loan. 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.

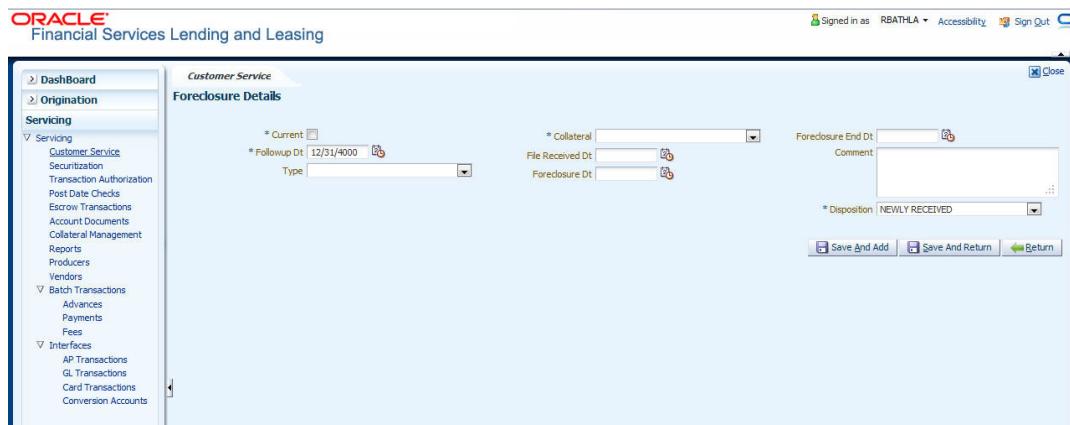
This tab will be available only when the Collateral type associated with the Loan account is home.

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.



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**.

4.9.3 **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.

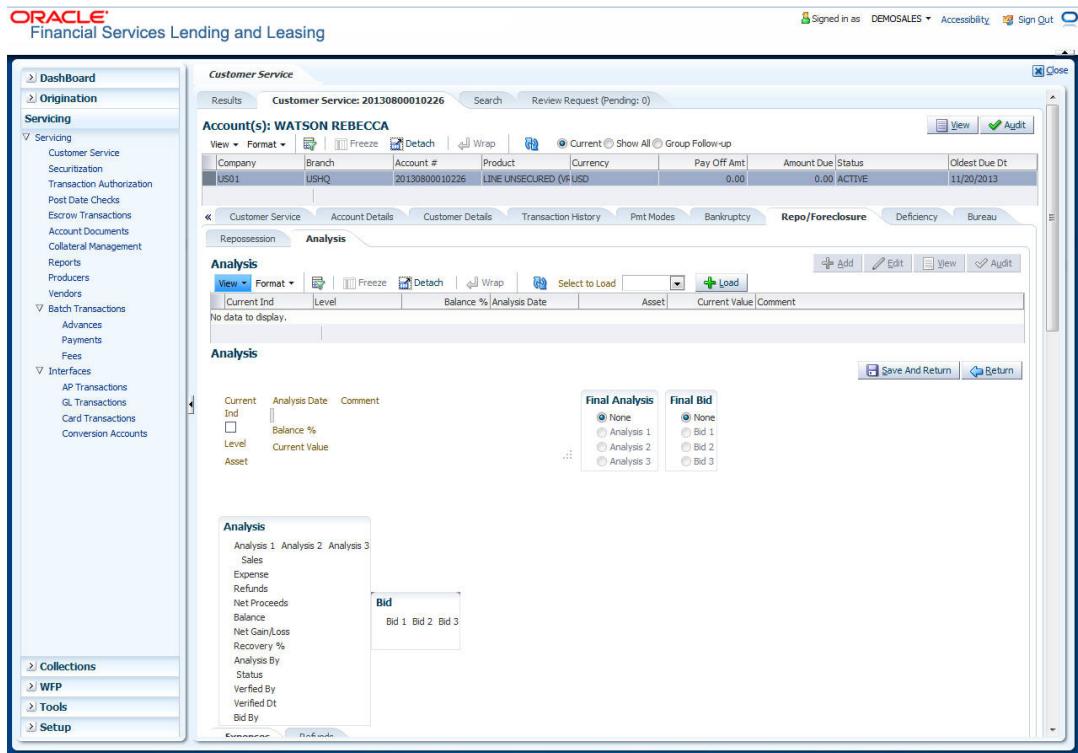
Note

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**.

4.10 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.

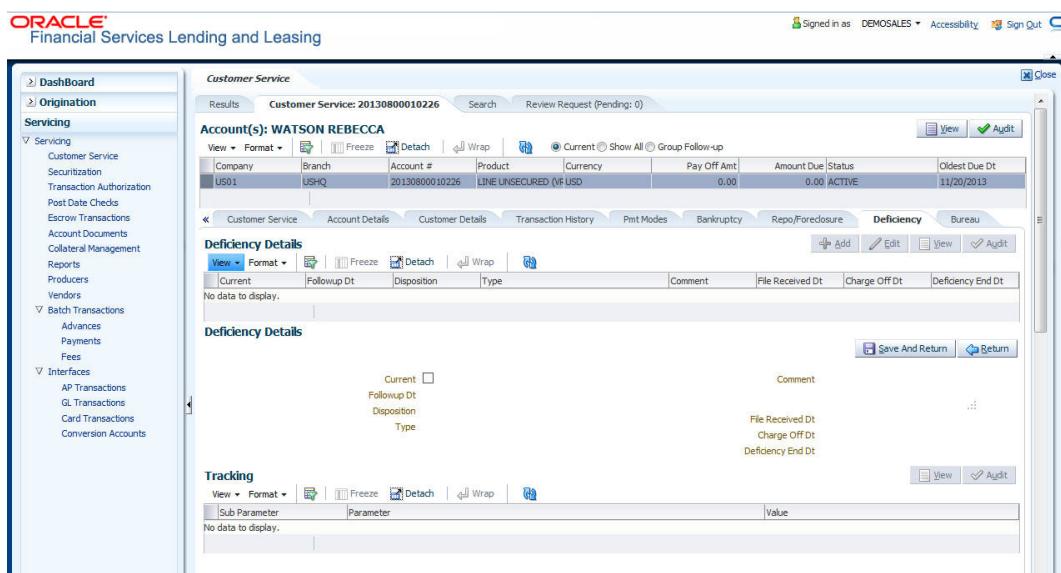
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** page to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

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.



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.

4.11 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 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 loan 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**.

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

To view the collateral details

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:
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 Customer Service interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, and Interfaces. The main area displays account details for account 20120100010109, belonging to Gomez Christy. The 'Collateral' tab is selected, showing a table of assets. One asset is listed: a vehicle with asset ID 2000, status ACTIVE, and type VEHICLE. The 'Vehicle' sub-tab is selected. The right side of the screen shows a detailed form for the vehicle asset, including fields for Type & Description, Lien Details, Address, Usage Details, and Value. Buttons for Save and Add, Save and Stay, Save and Return, and Return are visible at the bottom of the form.

- 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 main window is titled 'Customer Service' and shows a record for 'NL02 NLHQ 20120200010165 LO'. The 'Collateral' tab is selected. Below the tabs, there is a grid with columns: Primary, Description, Asset Class, Asset Type, Sub Type, Occupancy, Lien Status, Lien Event Date, and Comments. A single row is selected: 'Y 2006 SINGLE FAMILY USED HOME HOME SINGLE FAMILY HOME UNDEFINED'. Below the grid are several tabs: Type & Description, Lien Details, Property, Address, and Deed Details. The left sidebar has a tree view with nodes like 'Dashboard', 'Origination', 'Serving', 'Batch Transactions', 'Interfaces', 'Collections', 'WFP', 'Tools', and 'Setup'.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Other Collateral' and shows a record for 'NEW ASSET HOUSEHOLD GOODS'. The 'Collateral' tab is selected. Below the tabs, there is a grid with columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year, Age, Make, Model, Body, Registration #, and Ident. A single row is selected: 'N Y NEW ASSET HOUSEHOLD GOODS'. Below the grid are several tabs: Existing Asset, Body, Registration #, Identification #, Description, Condition, Address, Zip, Usage Details, and Start. The left sidebar has tabs for Summary, Applicant, Request, Collateral, Comments, Tracking, Verification, and Tools.

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.

4.12.1 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. |
| 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.

4.12.2 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. |
| Tracking Items Details section | |
| Parameter | The parameter. |
| Value | The tracking parameter value. |

4.12.3 Seller sub tab

The Collateral link's Seller Details page enables you to view the seller details of the collateral of the loan. 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. |

4.13 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 compete the following tasks:

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

Note

- 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.

4.13.1 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. |

| Query Options | Descriptions |
|---------------|--|
| 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.

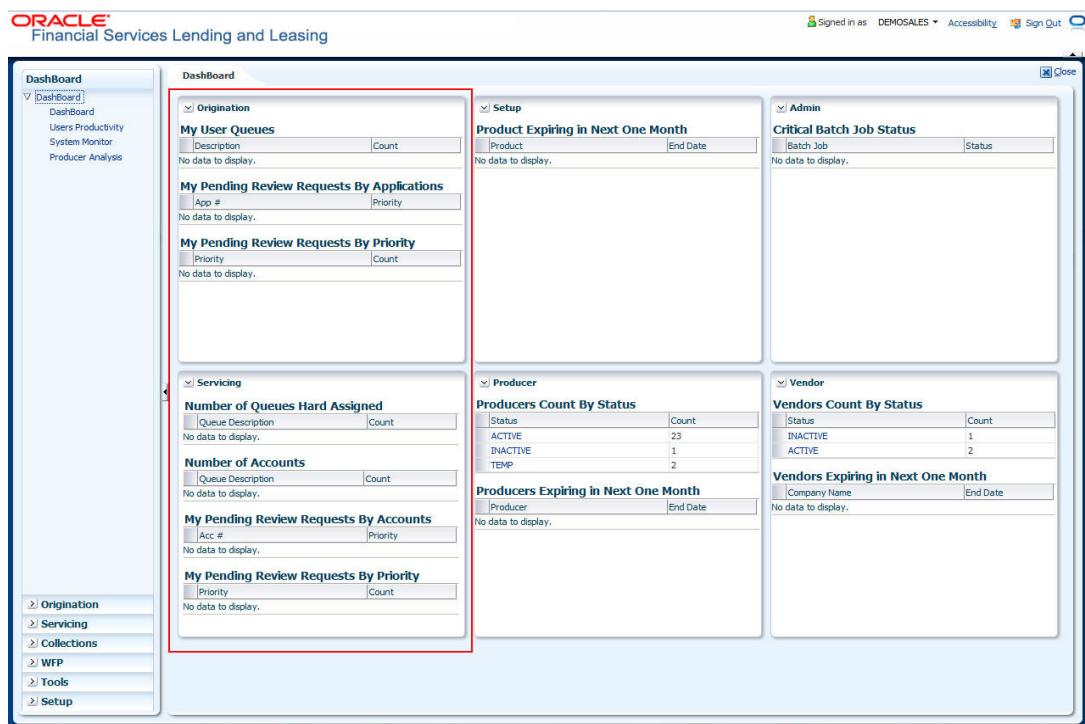
Comments Sections

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. |

4.13.1.1 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 home page. The main content area is the 'Servicing' dashboard, which is divided into several sections. The 'My Pending Review Requests By Priority' section, located in the 'Origination' section, is highlighted with a red box. This section displays a table with columns for Priority and Count, showing 'No data to display.' The rest of the dashboard includes sections for 'Setup', 'Admin', 'Producer', and 'Vendor', each with their own tables showing 'No data to display.' The left sidebar contains a navigation tree with nodes like 'Dashboard', 'Origination', 'Sourcing', 'Collections', 'WFP', 'Tools', and 'Setup'. The top right corner shows a sign-in status for 'DEMOALES' and links for 'Accessibility', 'Sign Out', and a 'Close' button.

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Sourcing 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.

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

| Originator | Priority | Receiver | Account # | Reason | Status | Date |
|------------------|----------|------------------|----------------|---------------------|--------|------------|
| DEMO SALES AGENT | HIGH | DEMO SALES AGENT | 20110800010682 | REVIEW ACCOUNT | NEW | 10/10/2011 |
| DEMO SALES AGENT | HIGH | DEMO SALES AGENT | 20120500010816 | REVIEW BALANCES | NEW | 10/10/2011 |
| DEMO SALES AGENT | HIGH | DEMO FUNDER | 20110800010616 | REVIEW TRANSACTIONS | NEW | 10/10/2011 |
| DEMO SALES AGENT | NORMAL | DEMO FUNDER | 20120500010824 | REVIEW BALANCES | NEW | 10/10/2011 |

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

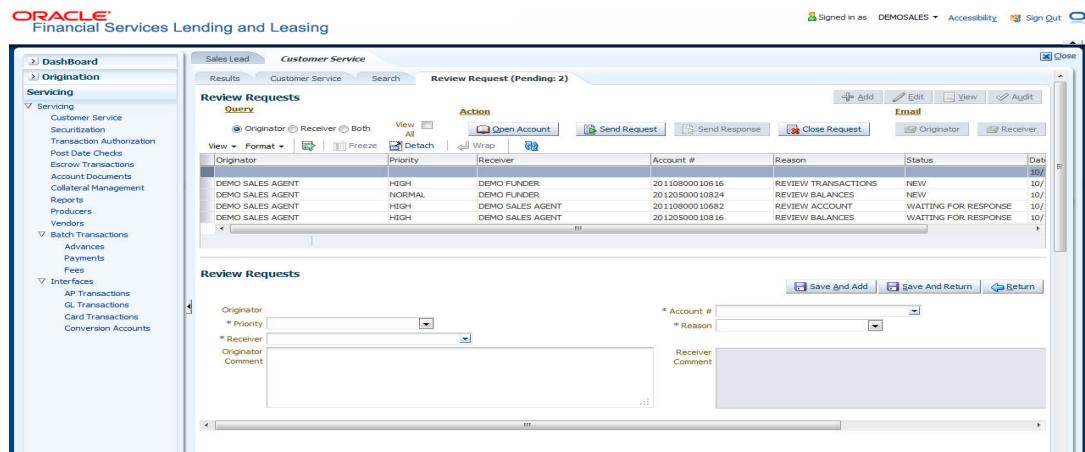
If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

4.13.1.2 Sending a Review Request

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

To send a review request

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



| Originator | Priority | Receiver | Account # | Reason | Status |
|------------------|----------|------------------|---------------|---------------------|----------------------|
| DEMO SALES AGENT | HIGH | DEMO FUNDER | 2010890010010 | REVIEW TRANSACTIONS | NEW |
| DEMO SALES AGENT | NORMAL | DEMO FUNDER | 2010890010824 | REVIEW BALANCES | NEW |
| DEMO SALES AGENT | HIGH | DEMO SALES AGENT | 201089001082 | REVIEW ACCOUNT | WAITING FOR RESPONSE |
| DEMO SALES AGENT | HIGH | DEMO SALES AGENT | 2010890010816 | REVIEW BALANCES | WAITING FOR RESPONSE |

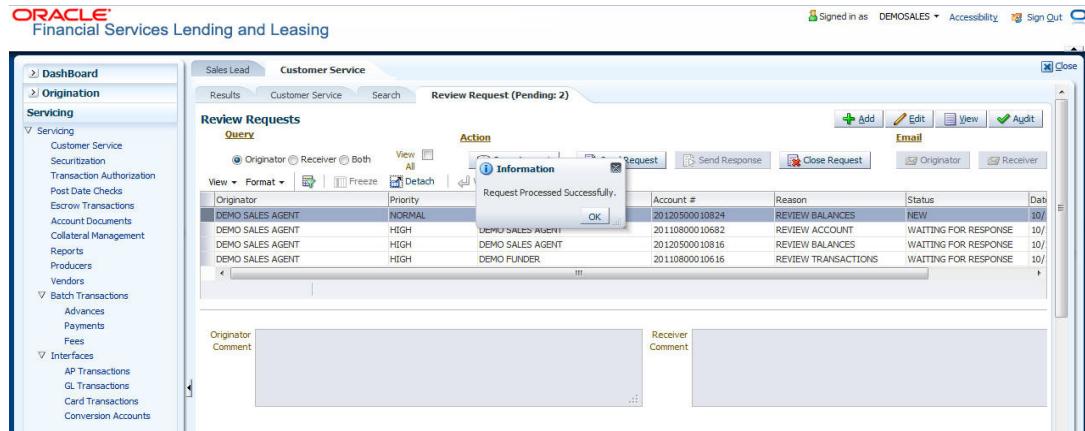
4. In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

Note

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

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

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

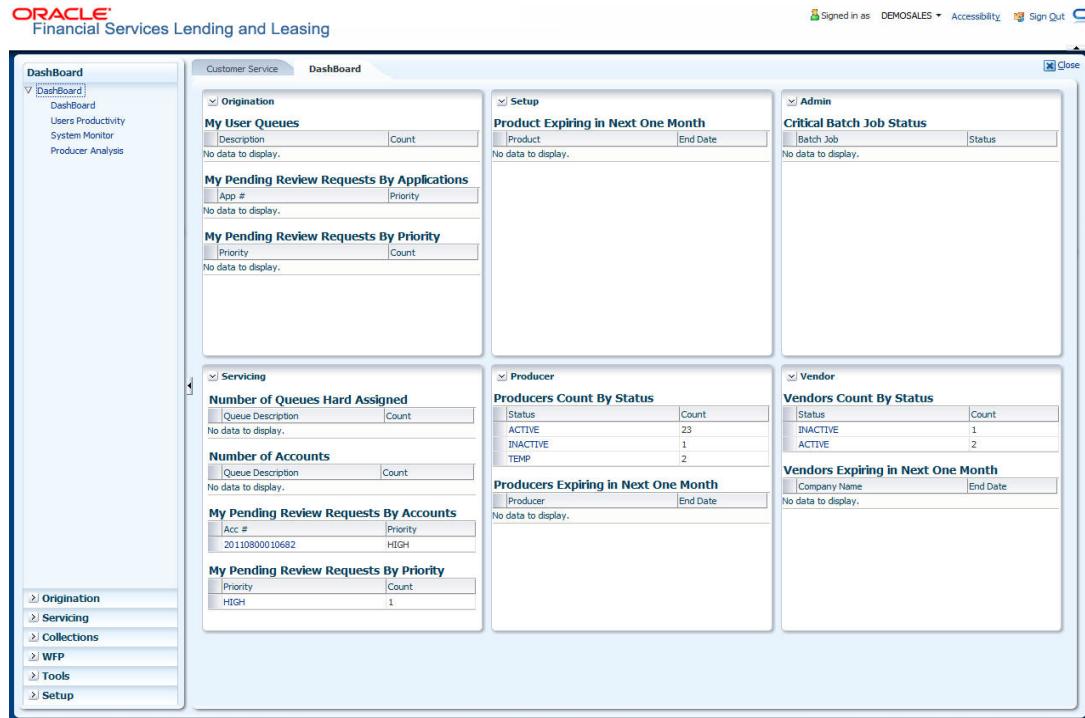


10. In the **Action** section, click **Send Request**.

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.

4.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in the **My of 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.

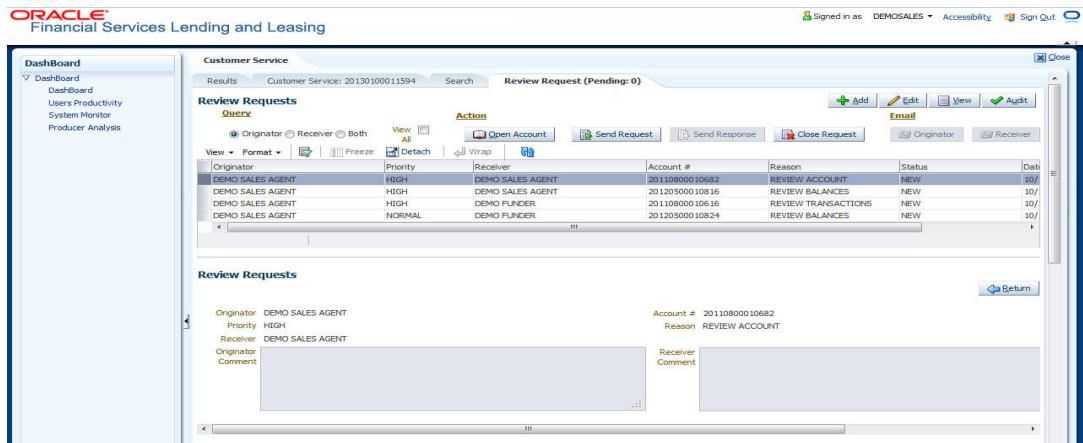


To respond to a review request

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.

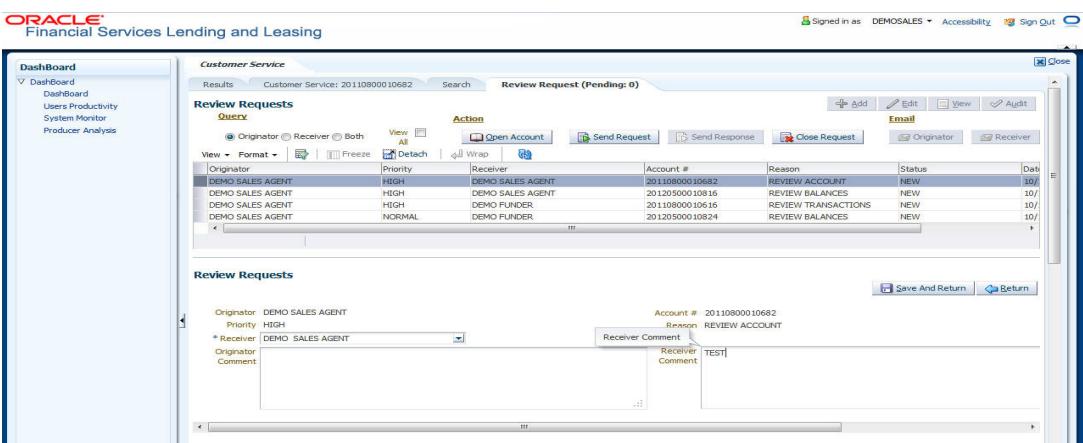
2. In the **Review Request** record, select the record you want to view and click **View**.



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.

4.13.1.4 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.

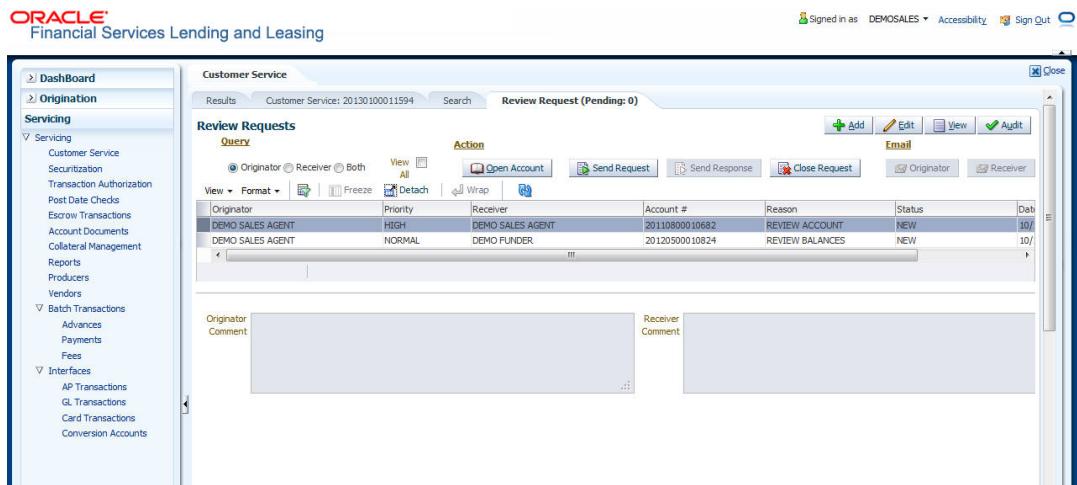
4.13.1.5 Closing a Review Request

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.



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 Interfaces. The main area is titled 'Customer Service' and 'Review Request (Pending: 0)'. It shows a table of 'Review Requests' with columns: Originator, Priority, Receiver, Account #, Reason, Status, and Date. Two rows are visible: 'DEMO SALES AGENT' with 'HIGH' priority and 'DEMO FUNDER' with 'NORMAL' priority. Below the table are 'Originator Comment' and 'Receiver Comment' text areas. The top right shows a user signed in as 'DEMO SALES' with options to Sign Out and a close button.

| Originator | Priority | Receiver | Account # | Reason | Status | Date |
|------------------|----------|------------------|----------------|-----------------|--------|------------|
| DEMO SALES AGENT | HIGH | DEMO SALES AGENT | 20110800010682 | REVIEW ACCOUNT | NEW | 10/10/2011 |
| DEMO SALES AGENT | NORMAL | DEMO FUNDER | 20120500010624 | REVIEW BALANCES | NEW | 10/10/2011 |

Note

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

5. Collections

5.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

5.2 Search Tab

There are two types of search available.

- Account
- Customer

5.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Collections screen.

- Use the Search page by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

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

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Collections** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

| Criteria | Comparison Operator | Value |
|--------------------------|---------------------|-------|
| CUSTOMER ID | LIKE | % |
| CUSTOMER FIRST NAME | LIKE | |
| CUSTOMER LAST NAME | LIKE | |
| CUSTOMER SSN | EQUAL | |
| CUSTOMER NATIONAL ID | LIKE | |
| CUSTOMER PASSPORT NUMBER | LIKE | |
| CUSTOMER PHONE NUMBER | EQUAL | |
| CUSTOMER ZIP CODE | LIKE | |

6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

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

For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.

5.2.2 Searching for an Account

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

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field. You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collection-s** → **Collections** → **Collections** → **Search**

Select **Account** as a search option to view the total liabilities (of all loanaccounts) of an

account.

8. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

9. Click **Search**.

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

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

5.3 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 **Collections** screen and load the account you want to work with.

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

5.4 Customer Service screen's Summary tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The left sidebar has a "Collections" section with sub-options: Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area is titled "Collections" and shows "Customer Service: 20130900011463". The "Summary" tab is selected. The account details table shows: Company (U501), Branch (UHQ), Account # (20130900011463), Product (AMORTIZED HOME L. USD), Currency (USD), Pay Off Amt (300,192.31), Amount Due (8,090.72), Status (ACTIVE:DELQ), and Oldest Due Dt (09/16/2013). The "Customer Information" section shows: Customer # (9023), Name (BHUVANESH BABU), Relation (PRIMARY), SSN (xxxxx7895), Birth Dt (09/02/1981), Email (BHUVAN@GMAIL.COM), Disability (N), Privacy Opt (N), Language (ENGLISH), Skip (N), Martial (MARRIED), Stop (N), Status (Correspondence), and Time Zone (WEST AVE N WEST AVE BCH N # WEST AVE SAN FRANCISCO CA-94101-52454). The "Address Information" section shows: Type (HOME), Current (Y), Mailing (Y), and Address (WEST AVE N WEST AVE BCH N # WEST AVE SAN FRANCISCO CA-94101-52454). The "Employment Information" section shows: Type (FULL TIME), Current (Y), Employer (OFSS), and Address (EL CAMINO REAL WEST AVE EL C REAL SAN FRANCISCO CA-9410). The "Activities" section shows: Active Dt (09/18/2013), App # (0000001293), Last Pmt Amt (0.00), Last Activity Dt (10/09/2013), Paid Off Dt (Charge Off Dt), Due Day (16), Effective Dt (09/09/2013), Military Duty (N), Last Pmt Dt (2,022.68), Current Pmt (Customer Score 500), Customer Grade (B), Last Bill Amt (6,068.04), and Behaviour Score (0). The "Conditions" section shows: Condition (DELINQUENT), Start Dt (09/16/2013), and Followup Dt (09/18/2013).

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

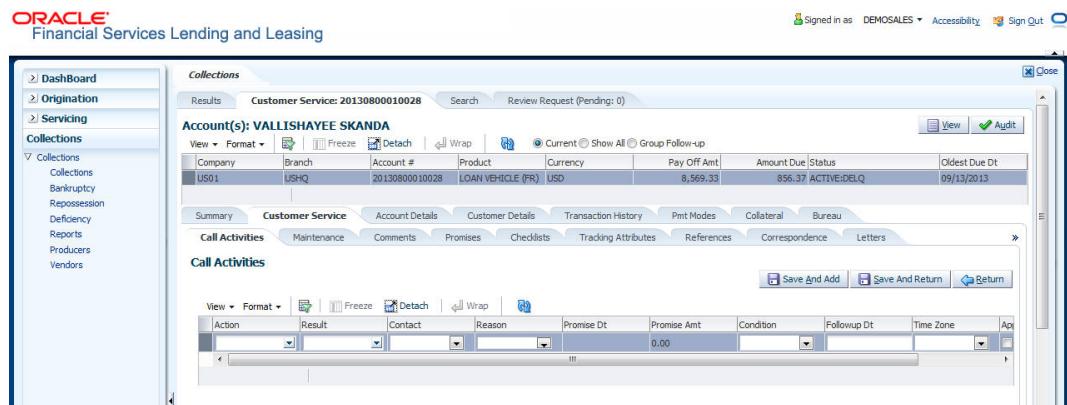
5.5 Customer Service screen's Customer Service tab

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

5.5.0.1 Recording a Call Activity

To record a call activity

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



For details on this screen refer [You can view the Collateral Information in this section:Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

5.6 Customer Service screen's Account Details tab

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

5.6.1 Account Details sub tab

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

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

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

5.7 Customer Service screen's Customer Details tab

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

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

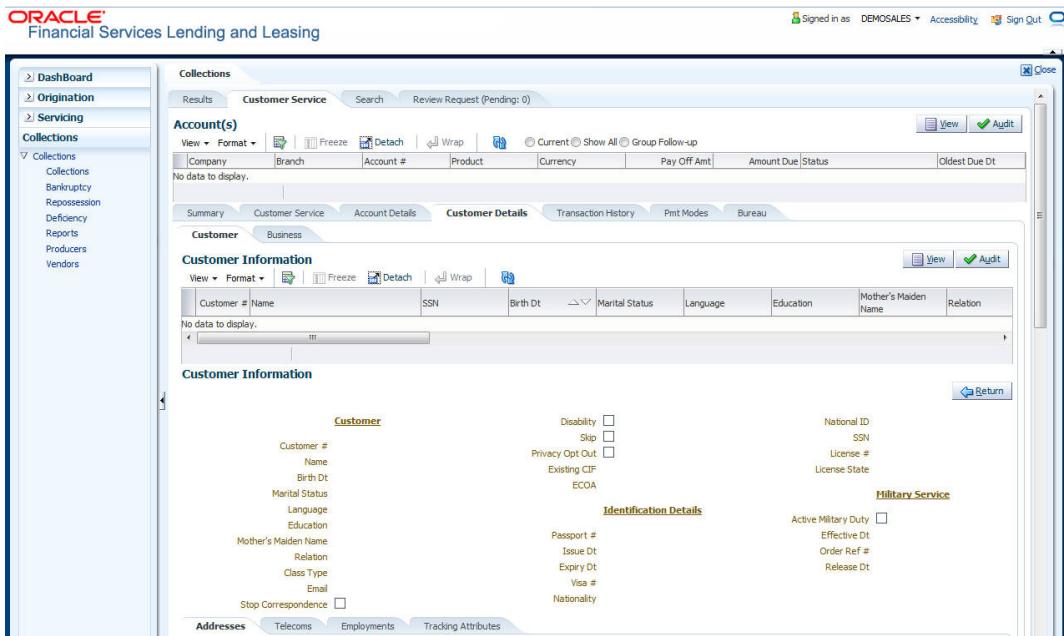
Note

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.

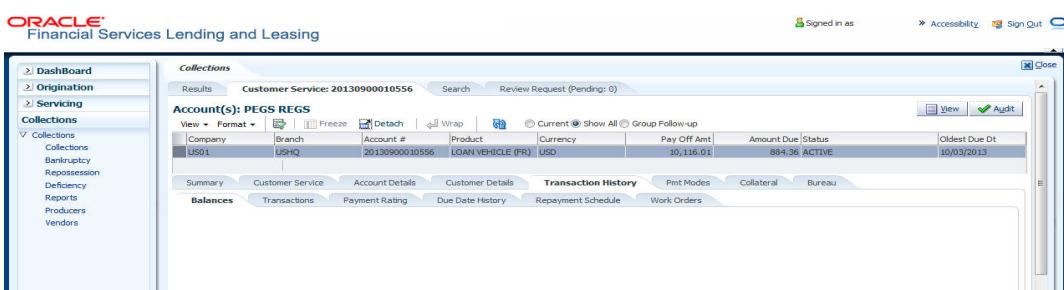
2. Click **Customer Details** sub tab.



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

5.8 Customer Service screen's Transaction History tab

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



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

5.9 Customer Service screen's Pmt Modes tab

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

5.9.1 ACH sub tab

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

To view the ACH information 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 screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar has sections for Dashboard, Origination, Servicing, and Collections. Under Collections, there are sub-sections: Collections, Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area shows a table for 'Account(s): PEGS REGS' with one row: US01, USHQ, 20130900010556, LOAN VEHICLE (FR), USD, 10,116.01, 884.36, ACTIVE, 10/03/2013. Below this is a 'Pmt Modes' tab with a sub-tab for 'ACH'. The 'ACH Information' section shows a table with columns: Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, and Pmt Day. The table is empty with the message 'No data to display.' At the bottom, there are fields for Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq. A 'Return' button is also present.

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

5.10 Customer Service screen's Collateral tab

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

To view the collateral details

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar has sections for Dashboard, Origination, Servicing, and Collections. Under Collections, there are sub-sections: Collections, Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area shows a table for 'Account(s): PEGS REGS' with one row: US01, USHQ, 20130900010556, LOAN VEHICLE (FR), USD, 10,116.01, 884.36, ACTIVE, 10/03/2013. Below this is a 'Collateral' tab with a sub-tab for 'Vehicle'. The 'Vehicle' section shows a table with columns: Primary, Asset #, Status, Asset Type, Identification #, Year/Age, Model, Condition, and Asset. The table has one row: Y, 1057, ACTIVE, TOYOTA, CAMRY, GOOD, NEW. Below this is a 'Vehicle' section with details: Primary (checkbox), Asset # (1057), Status (ACTIVE), Asset Type (TOYOTA), Identification # (10), Year (10), Age (0), Model (CAMRY), Condition (GOOD), Asset Class (NEW), and Sub Type (CAR). To the right, there are sections for Registration # (UNDEFINED), Make (TOYOTA), Body (TOYOTA CAMRY), Description (10 TOYOTA CAMRY), Usage Details (Start: 0.00, Base: 0.00, Extra: 0.00, Total: 0.00), and Address (Country: US, City: , State: , Address #: , Zip:).

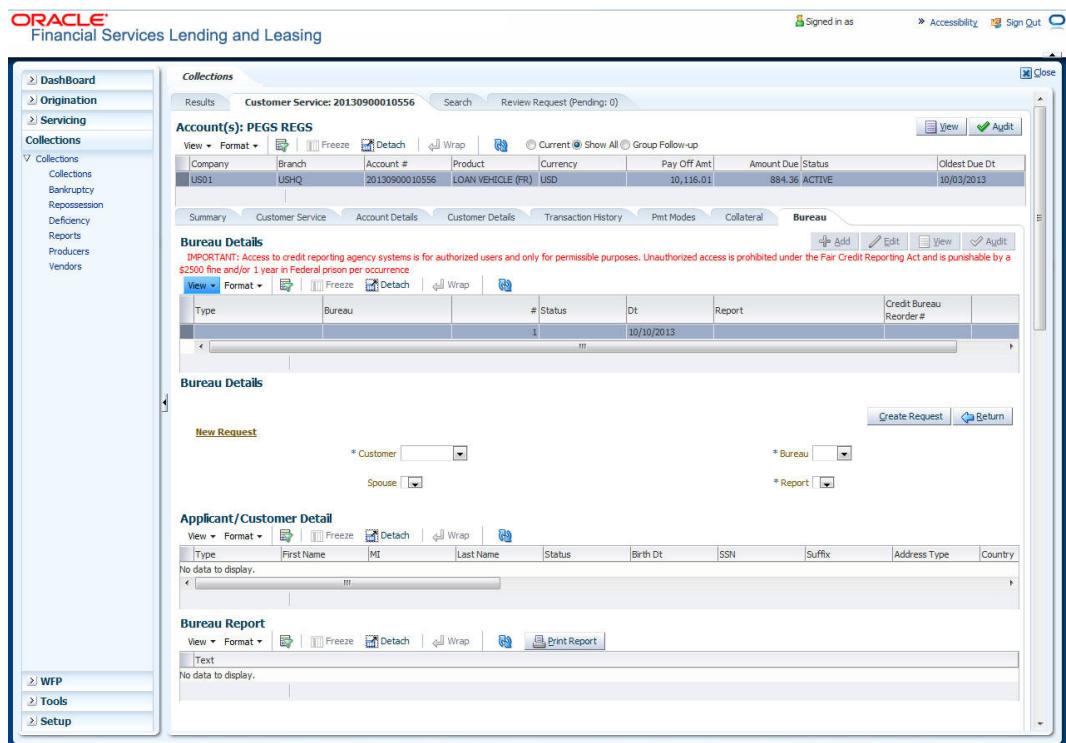
For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter

5.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau page enables you to view credit bureau reports associated with the account that were pulled during 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. For details on this screen refer [Customer Service screen's Bureau tab](#) section in **Customer Service** chapter.

5.12 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.

5.12.1 Review Requests Tab

The Review Requests page contains the following sections:

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

Query Section

The **Query** section enables you to filter records 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. |

| Action Options | Descriptions |
|----------------|--|
| Close Request | <p>Changes the status of the review request to CLOSED and removes its record from the Review Request page.</p> <p>Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.</p> |

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. |

5.12.1.1 Reviewing a Request

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

To review requests

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

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

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.

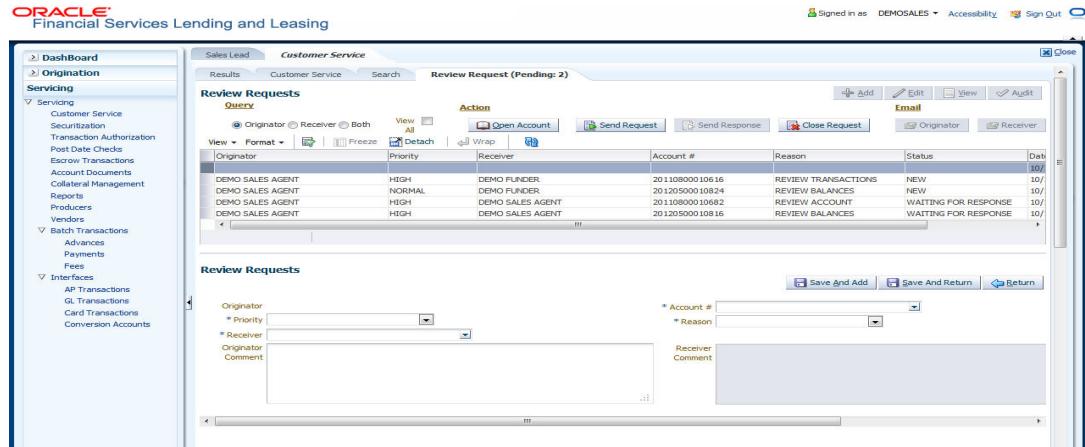
5.12.1.2 Sending a Review Request

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

To send a review request

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

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



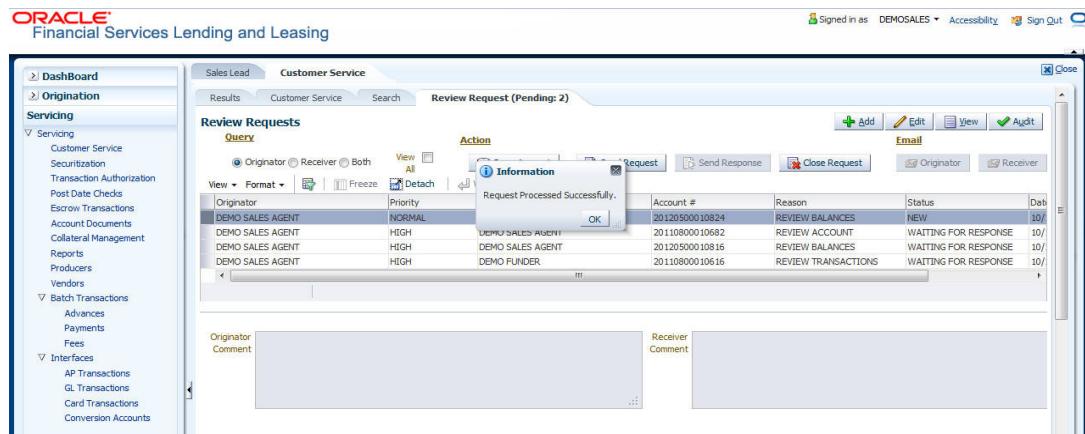
- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

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**.

5.12.1.3 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. The bottom right shows a 'Return' button.

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 interface. The main title is 'Customer Service' with 'Review Request (Pending: 0)' sub-titled. The 'Query' section is active, showing a table of review requests with columns: Originator, Priority, Receiver, Account #, Reason, Status, and Date. One row is selected for editing, showing 'DEMO SALES AGENT' as the originator and receiver, 'HIGH' priority, and 'DEMO FUNDER' as the receiver. The 'Action' section contains buttons for Add, Edit, View, Audit, Email, and Save And Return. The 'Email' button is highlighted. The 'Save And Return' button is also visible. The 'Review Requests' section shows the same data with a 'Receiver Comment' field set to '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.

5.12.1.4 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.

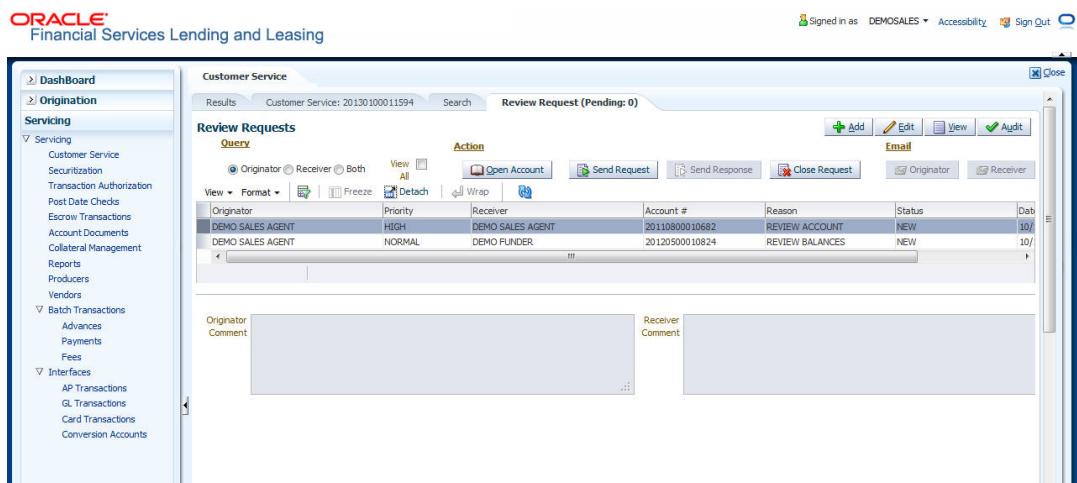
5.12.1.5 Closing a Review Request

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

6.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

6.2 Search Tab

There are two types of search available.

- Account
- Customer

6.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Bankruptcy screen.

- Use the Search page by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

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

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Bankruptcy** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

| Criteria | Comparison Operator | Value |
|--------------------------|---------------------|-------|
| CUSTOMER ID | LIKE | |
| CUSTOMER FIRST NAME | LIKE | |
| CUSTOMER LAST NAME | LIKE | |
| CUSTOMER SSN | EQUAL | |
| CUSTOMER NATIONAL ID | LIKE | |
| CUSTOMER PASSPORT NUMBER | LIKE | |
| CUSTOMER PHONE NUMBER | EQUAL | |
| CUSTOMER ZIP CODE | LIKE | |

6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

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

| Company | Branch | Account # | Date | Title | Product | Status | Producer |
|---------|--------|----------------|------------|--------------------------------|-------------------|--|----------------------|
| US01 | USHQ | 20130800010028 | 08/13/2013 | VALLISHAYEE SKAND | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER2 |
| US01 | USHQ | 20130800010036 | 08/13/2013 | END MONTH | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00003 : PRODUCER3 |
| US01 | USHQ | 20130800010044 | 08/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | CHARGED OFF | PR-00002 : PRODUCER2 |
| US01 | USHQ | 20130800010052 | 08/13/2013 | KUMAR SWAMY | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00004 : PRODUCER4 |
| US01 | USHQ | 20130600010062 | 06/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER2 |
| US01 | USHQ | 20130500010071 | 05/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | CLOSED:CHARGED OFF:BKRP:PR-00002 : PRODUCER2 | |
| US01 | USHQ | 20130100010083 | 01/13/2013 | COLQU1 COLQU1 | LOAN VEHICLE (VR) | CLOSED:CHARGED OFF:BKRP:PR-00003 : PRODUCER3 | |
| US01 | USHQ | 20130900010094 | 08/13/2013 | END MONTH | LOAN VEHICLE (VR) | CHARGED OFF:BKR:REPO:INPR-00003 : PRODUCER3 | |
| US01 | USHQ | 20130800010119 | 08/16/2013 | END MONTH | LOAN HOME (VR) | CLOSED:CHARGED OFF:BKR:PR-00003 : PRODUCER3 | |
| US01 | USHQ | 20130500010120 | 05/05/2013 | FORECLOSURE FOR LOAN HOME (VR) | | CLOSED:CHARGED OFF:BGP:PR-00002 : PRODUCER2 | |
| US01 | USHQ | 20130800010135 | 08/19/2013 | MULTIPLE ADVANCE | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER2 |
| US01 | USHQ | 20130800010143 | 08/19/2013 | MULTIPLE ADVANCE | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER2 |
| US01 | USHQ | 20130800010151 | 08/19/2013 | DISB DISB | LOAN VEHICLE (VR) | ACTIVE:DELQ | PR-00002 : PRODUCER2 |
| US01 | USHQ | 20130800010169 | 08/13/2013 | JOHN JACMEN | LEASE VEHICLE | ACTIVE:DELQ | NY-00001 : JHONY |
| US01 | USHQ | 20130700010178 | 07/09/2013 | JENA PRITAM | LOAN HOME (VR) | PAID OFF | NY-00005 : RB WHEELS |

8. On the Results page, you can view the information on the list of accounts of a customer.

*For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.*

6.2.2 Searching for an Account

There are a number of different ways to load an account on the Bankruptcy screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field. You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collection-s** → **Collections** → **Bankruptcy** → **Search**

Select **Account** as a search option to view the total liabilities (of all loanaccounts) of an

account.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar has a 'Collections' section with 'Bankruptcy' selected. The main window title is 'Bankruptcy' and the sub-section is 'Search'. The 'Search Criteria' table has rows for various fields like ACCOUNT #, ACCOUNT STATUS, PRODUCT, etc., with comparison operators (LIKE, EQUAL) and value fields. Buttons for 'Reset Criteria' and 'Search' are at the top right of the search panel.

9. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

10. Click **Search**.

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

The screenshot shows the 'Search Results' page for 'Bankruptcy'. The left sidebar has a 'Collections' section with 'Bankruptcy' selected. The main window title is 'Bankruptcy' and the sub-section is 'Search'. The 'Search Results' table lists accounts with columns for Company, Branch, Account #, Date, Title, Product, Status, and Producer. The table contains many rows of account data.

11. On the Results page, you can view the information on each account.

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

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

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

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

6.4 Customer Service screen's Summary tab

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

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 navigation bar includes "Signed in as DEMOSALES", "Accessibility", "Sign Out", and a "Close" button. The left sidebar has a "Collections" section with "Origination", "Servicing", and "WFP" buttons. The main content area is titled "Collections" and shows "Results Customer Service: 201309000111463". It features a "Customer Information" section with fields for Name, Relation, SSN, Birth Date, Email, and other personal details. Below it is an "Address Information" section with fields for Type, Current, Mailing, and Address. The "Activities" section lists activity details like Active Dt, App #, Last Pmt Amt, and Last Pmt Dt. The "Conditions" section shows a single entry for "DELINQUENT" with Start Dt and Followup Dt fields. The "Alerts" section is empty. The "Delinquency Information" section shows a grid of late and NSF counts for various categories. The "Customer Details" section shows a grid of account details. The "Summary" tab is selected in the navigation bar.

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

6.5 Customer Service screen's Customer Service tab

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

6.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

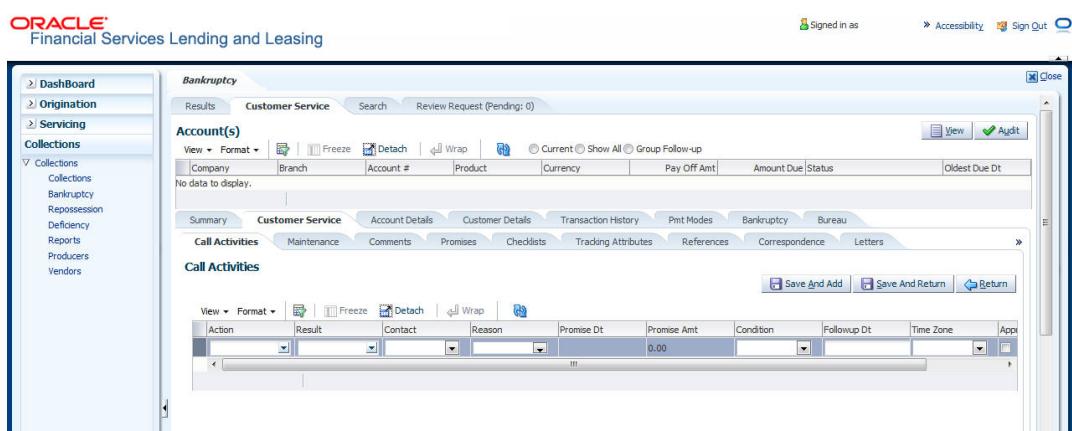
Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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.

6.5.1.1 Recording a Call Activity

To record a call activity

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



For details on this screen refer [You can view the Collateral Information in this section:Customer Service screen's Customer Service tab](#) section in Customer Service chapter.

6.6 Customer Service screen's Account Details tab

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

6.6.1 Account Details sub tab

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

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

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", "Accessibility", "Sign Out", and a "Close" button. The left sidebar has a tree structure with "Dashboard", "Origination", "Serving", "Collections", "Reports", "Producers", and "Vendors". The "Collections" node is expanded, showing "Collections", "Bankruptcy", "Repossession", "Deficiency", "Reports", "Producers", and "Vendors". The main content area is titled "Bankruptcy" and shows "Customer Service: 20130800010276". It has tabs for "Results", "Search", and "Review Request (Pending: 0)". The "Account(s): VERMA RAKESH" section shows a grid with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The grid row for US01 shows USHQ, 20130800010276, LOAN VEHICLE (PR), USD, 71,047.10, 6,191.63, ACTIVE-DELQ, and 09/23/2013. Below the grid are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Pmt Modes", "Bankruptcy", "Collateral", and "Bureau". The "Account Details" tab is selected. The "Account Information" section contains a table with columns: Accrual Start Dt, Last Accrual Dt, Stop Accrual, Accrual Method, Rebate Method, IndexType, Index Rate, Margin Rate, Rate, and Ra. The table shows rows for 08/23/2013, 08/23/2013, N, IBL, UNDEFINED, PRIME RATE, 6, 4.99, 10.99, and Ra. Below this is a "Interest and Accruals" section with various fields like Accrual Start Dt, Last Accrual Dt, Stop Accrual, Accrual Method, Rebate Method, IndexType, Index Rate, Margin Rate, Rate, Rate Start of the Year, Last Rate Adj Dt, # of Rate Adj (Year), # of Rate Adj (Life), Reschedule Method, and Reschedule Value. To the right of this section are "Approved Amt", "Consumed", "Remaining Amt", "Last Advance Amt", and "Last Advance Dt". Below the "Interest and Accruals" section is a "Securitization Details" section with fields like Pool Id, Pool Status, Pool Sale Dt, and Repurchase Dt. To the right of this is an "Amortized Loans" section with fields like Total Term, Paid Term, Maturity Dt, Balloon Amt, and Extra Principal Paid. At the bottom of the "Account Information" section are "Additional Details" and "Advance Details" sections.

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

6.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and 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 Bankruptcy screen. The 'Customer Details' tab is selected. The main table shows account details: Company (US01), Branch (USHQ), Account # (20130800010276), Product (LOAN VEHICLE (PR)), Currency (USD), Pay Off Amt (71,047.10), Amount Due (6,191.63), Status (ACTIVE:DELQ), and Oldest Due Dt (09/23/2013). Below the table, the 'Customer Information' section is visible, showing fields for Name, SSN, Birth Dt, Marital Status, Language, Education, Mother's Maiden Name, Relation, Class Type, Email, and Stop Correspondence. The 'Identification Details' section includes fields for National ID, SSN, License #, and License State. The 'Military Service' section includes fields for Active Military Duty, Effective Dt, Order Ref #, and Release Dt. The 'Address Information' section is also present.

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

6.8 Customer Service screen's Transaction History tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing Bankruptcy screen. The 'Transaction History' tab is selected. The main table shows transaction details: Balance Type (ADVANCE / PRINCIPAL), Opening Balance (0.00), Posted (70,000.00), Paid Balance (0.00), Waived (0.00), Charge Off (0.00), Adjusted (-) (0.00), and Adjusted (0.00). The 'Balance Group' section includes fields for Current Balance, Deficiency Balance, Non-Performing Balance, Terminate Balance, ITD/CTD, and YTD. The 'Txn Period' section includes radio buttons for Current Balance, Deficiency Balance, Non-Performing Balance, Terminate Balance, ITD/CTD, and YTD. The 'Transactions' section includes tabs for Balances, Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The 'Balance Group' table shows various transaction types: INTEREST, FEE LATE CHARGE, FEE NSF, FEE EXTENSION, FEE PREPAYMENT PENALY, FEE PHONE PAY, FEE PERIODIC MAINTENANCE, RENTAL FEE, FEE DELAY, EXPENSE BANKRUPTCY, EXPENSE REPOSSESSION, and EXPENSE SERVICING. The 'Txn Period' table shows current balance totals: 70,000.00.

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

6.9 Customer Service screen's Pmt Modes tab

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

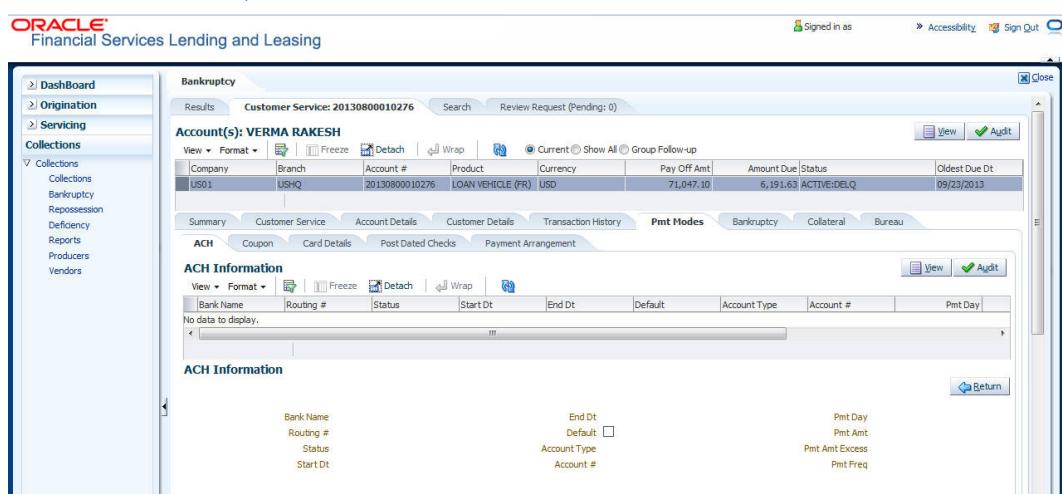
6.9.1 ACH sub tab

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

To view the ACH information page

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

Click **Pmt Modes** tab, then click **ACH** sub tab.



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

6.10 Customer Service screen's Bankruptcy tab

The Bankruptcy 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.

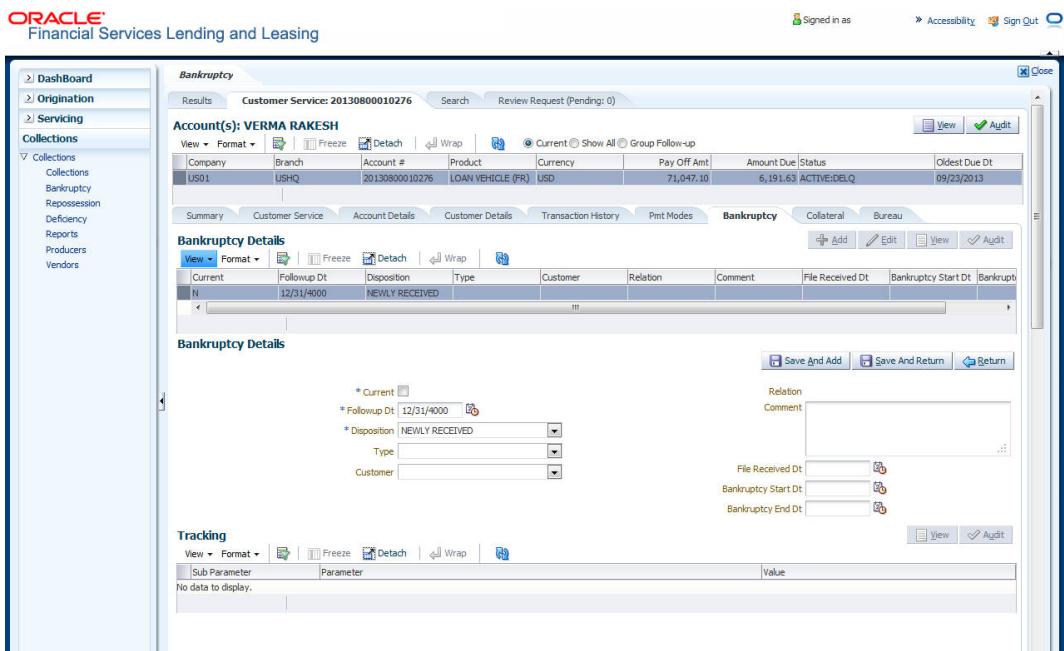
As there are occasions when a borrower files bankruptcy more than once during the tenure of the loan, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy page to view 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", "Accessibility", "Sign Out", and a "Close" button. The left sidebar has a "Collections" section with sub-options: Collections, Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area is titled "Bankruptcy" and shows "Account(s): VERMA RAKESH". It includes a table with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. A row for "US01 USHQ 20130800010276 LOAN VEHICLE (FR) USD 71,047.10 6,191.63 ACTIVE:DELQ 09/23/2013" is selected. Below the table are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Collateral, and Bureau. The "Bankruptcy" tab is active, showing a sub-table with columns: Current, Followup Dt, Disposition, Type, Customer, Relation, Comment, File Received Dt, Bankruptcy Start Dt, and Bankruptcy End Dt. A row for "N 12/31/4000 NEWLY RECEIVED" is selected. At the bottom of the main content area are buttons for "Save And Add", "Save And Return", and "Return".

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

6.11 Customer Service screen's Collateral tab

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

To view the collateral details

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

2. Click **Collateral** tab. The system displays the following screen:
 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 interface. The left sidebar has navigation links for Dashboard, Origination, Servicing, and Collections (Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, Vendors). The main area is titled 'Collections' with a sub-section 'Account(s): PEGS REGS'. It shows a table with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. A single row is selected: US01, USHQ, 20130900010556, LOAN VEHICLE (PR), USD, 10,116.01, 884.38, ACTIVE, 10/03/2013. Below this table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Collateral, and Bureau. The 'Collateral' tab is selected. Under 'Collateral', there are two tabs: Vehicle and Seller. The Vehicle tab is selected, showing a table with columns: Primary, Asset #, Status, Asset Type, Identification #, Year/Age, Model, Condition, and Asset I. A single row is selected: Primary, 1057, ACTIVE, TOYOTA, 10, 10, 0, CAMRY, GOOD, NEW. Below this table are sections for Primary (Asset # 1057, Status ACTIVE), Registration # (UNDEFINED), Make (TOYOTA), Body, Description (10 TOYOTA CAMRY), Charge (0.00), and Usage Details (Start: 0.00, Base: 0.00, Extra: 0.00, Total: 0.00). There are also sections for Address (Country: US, City, State, Address #, Zip) and Valuation (Tracking). The 'Valuation' tab is selected.

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

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

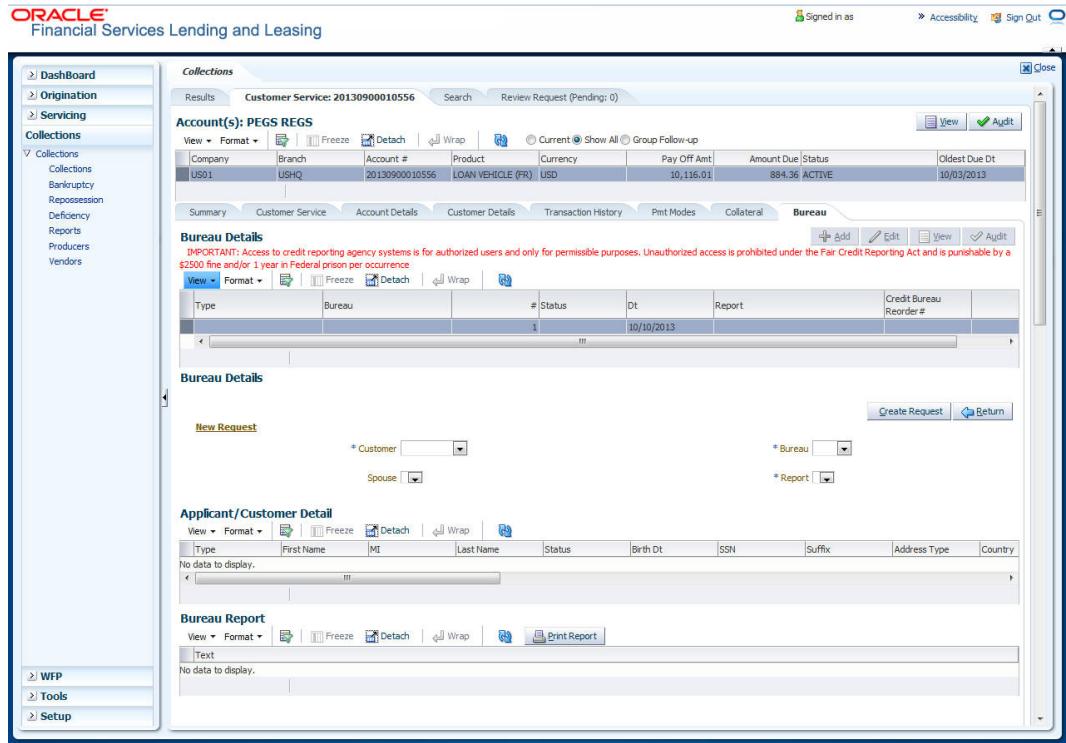
6.12 Customer Service screen's Bureau tab

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



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

6.13 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 compete the following tasks:

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

Note

- 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.

6.13.1 Review Requests Tab

The Review Requests page contains the following sections:

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

Query Section

The **Query** section enables you to filter records 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. |

6.13.1.1 Reviewing a Request

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

The screenshot shows the Oracle Financial Services Lending and Leasing Servicing DashBoard. The 'My Pending Review Requests By Priority' section is highlighted with a red box. The dashboard includes sections for Origination, Servicing, Setup, Admin, Producer, and Vendor. The 'My Pending Review Requests By Priority' section displays a table with columns: Priority and Count. The table shows 'No data to display.'

To review requests

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

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click 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 Customer Service window, specifically the Review Requests tab. The 'Query' section is set to 'Receiver'. The main area shows a table of review requests with columns: Originator, Priority, Receiver, Account #, Reason, Status, and Date. The table shows '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.

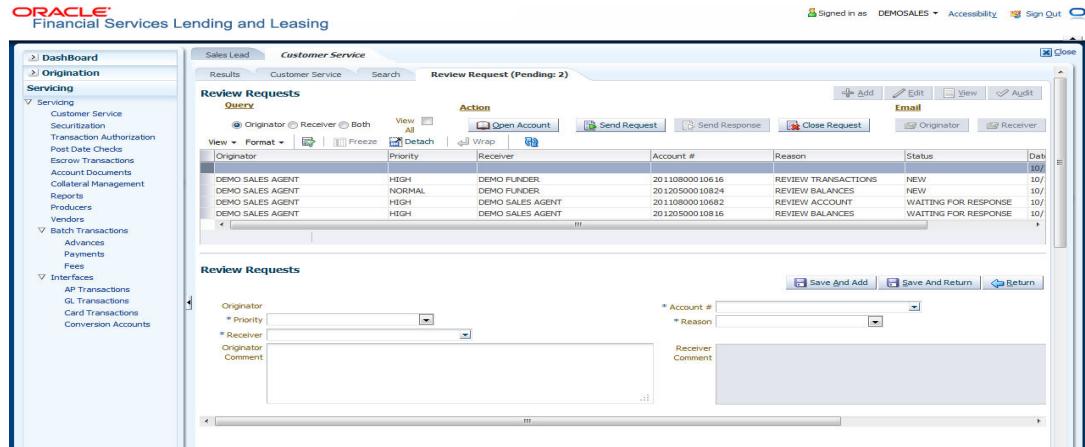
6.13.1.2 Sending a Review Request

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

To send a review request

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

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



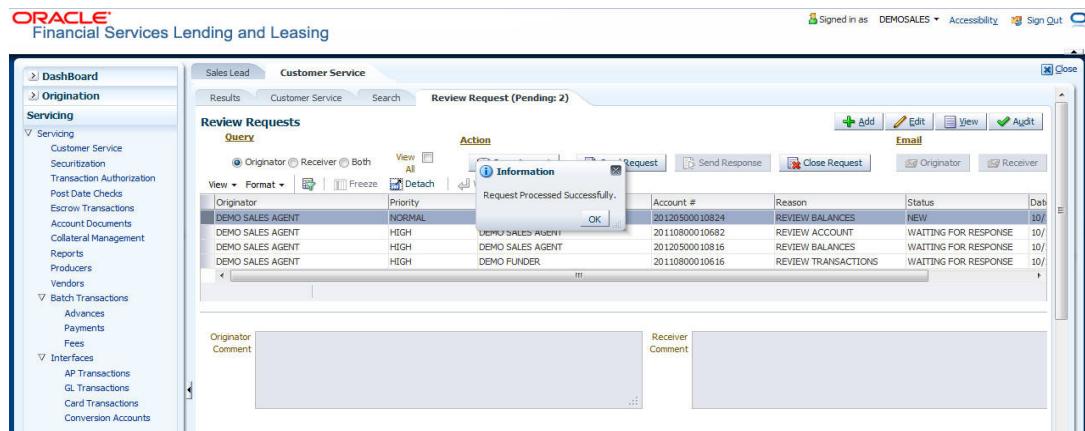
- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

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**.

6.13.1.3 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 Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' and contains several service status panels:

- Origination:** My User Queues, My Pending Review Requests By Applications, My Pending Review Requests By Priority.
- 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, My Pending Review Requests By Priority.
- Producer:** Producers Count By Status, Producers Expiring in Next One Month.
- Vendor:** Vendors Count By Status, Vendors Expiring in Next One Month.

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, and Email. The main area displays a table of review requests with columns: Originator, Priority, Receiver, Account #, Reason, Status, and Date. The table shows four entries:

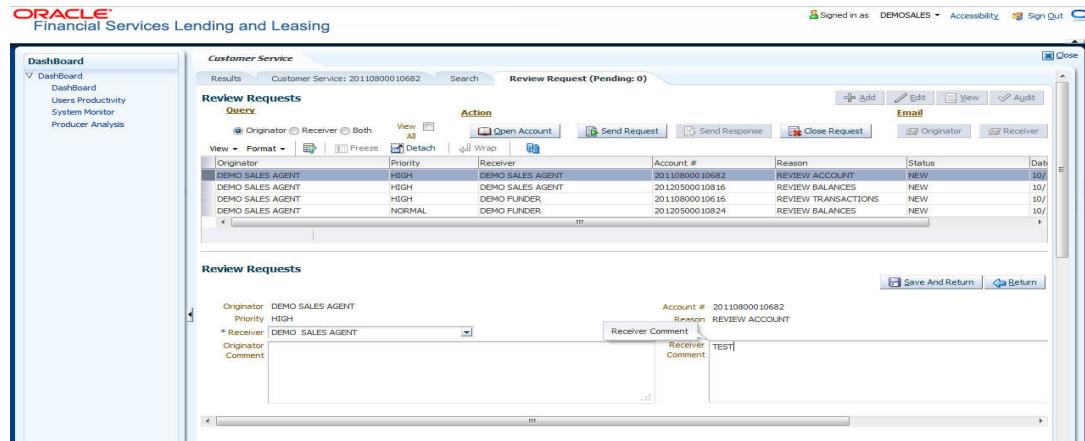
| Originator | Priority | Receiver | Account # | Reason | Status | Date |
|------------------|----------|------------------|----------------|---------------------|--------|------------|
| DEMO SALES AGENT | HIGH | DEMO SALES AGENT | 20120900010916 | REVIEW BALANCES | NEW | 10/10/2012 |
| DEMO SALES AGENT | HIGH | DEMO FUNDER | 20110800010615 | REVIEW TRANSACTIONS | NEW | 10/10/2011 |
| DEMO SALES AGENT | NORMAL | DEMO FUNDER | 20120500010624 | REVIEW BALANCES | NEW | 10/10/2012 |

Below the table, a 'Review Requests' section shows the details for the first record: Originator DEMO SALES AGENT, Priority HIGH, Receiver DEMO SALES AGENT, and Comment. To the right, a 'Return' button is visible.

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.

6.13.1.4 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.

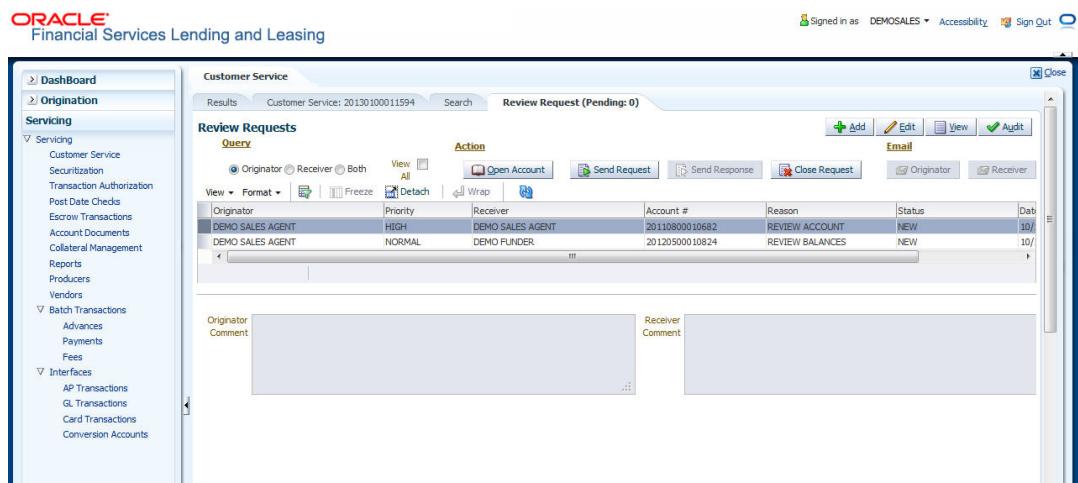
6.13.1.5 Closing a Review Request

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

7. Repossession

7.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

7.2 Search Tab

There are two types of search available.

- Account
- Customer

7.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Repossession screen.

- Use the Search page by selecting Customer Centric option(s).
- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

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

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Repossession** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

| Criteria | Comparison Operator | Value |
|--------------------------|---------------------|-------|
| CUSTOMER_ID | LIKE | |
| CUSTOMER FIRST NAME | LIKE | |
| CUSTOMER LAST NAME | LIKE | |
| CUSTOMER SSN | EQUAL | |
| CUSTOMER NATIONAL ID | LIKE | |
| CUSTOMER PASSPORT NUMBER | LIKE | |
| CUSTOMER PHONE NUMBER | EQUAL | |
| CUSTOMER ZIP CODE | LIKE | |

6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

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

8. On the Results page, you can view the information on the list of accounts of a customer.

*For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.*

7.2.2 Searching for an Account

There are a number of different ways to load an account on the Repossession screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field. You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collection-s** → **Collections** → **Repossession** → **Search**

Select **Account** as a search option to view the total liabilities (of all loanaccounts) of an

account.

9. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

10. Click **Search**.

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

11. On the **Results** page, you can view the information on each account.

For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.

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

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

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

7.4 Customer Service screen's Summary tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The main title is 'Repossession' with 'Customer Service: 20130700010780'. The 'Summary' tab is selected. The 'Account(s)' section shows account details for 'JENA PRITAM' with account number 20130700010780, product 'LOAN HOME (VR)', and currency 'USD'. The 'Customer Information' section shows customer details like name '3002 PRITAM JENA', relation 'PRIMARY', and SSN 'xxxxxx5254'. The 'Address Information' section shows address details for 'HOME' with address 'HGHGF N HJFHJ BCH N # 2 AGUADA PR-00602'. The 'Employment Information' section shows employment details for 'FULL TIME' with address '23665 HDHD GDHD HOL NY-00501'. The 'Alerts' section shows no data to display. The 'Conditions' section shows no data to display.

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

7.5 Customer Service screen's Customer Service tab

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

7.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

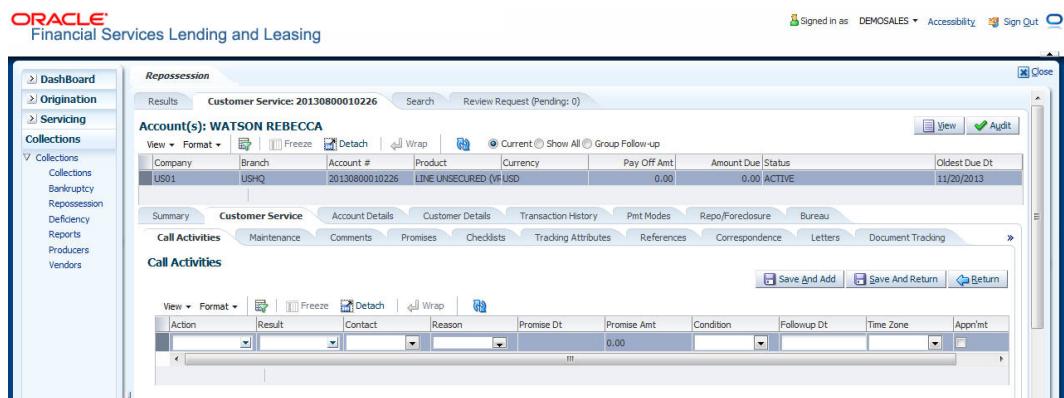
Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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.

7.5.1.1 Recording a Call Activity

To record a call activity

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



For details on this screen refer [You can view the Collateral Information in this section: Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

7.6 Customer Service screen's Account Details tab

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

7.6.1 Account Details sub tab

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

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

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

7.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and 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 Repossession screen. The 'Customer Details' tab is selected. The main area displays customer information such as Customer # (8020), Name (LEAD1 SALES1), Birth Dt (08/14/1987), Marital Status (ECOA INDIVIDUAL), and Language (ENGLISH). Below this, there are sections for Identification Details, Military Service, and Address Information. The 'Address Information' tab is selected, showing details for a home address in Holtsville, New York.

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

7.8 Customer Service screen's Transaction History tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing Repossession screen. The 'Transaction History' tab is selected. The main area displays transaction history for account 8020 LEAD1 SALES1. Below this, there is a 'Balance Group' table showing transaction details. The table includes columns for Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, and Adjusted. The total current balance is 20,654.52.

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

7.9 Customer Service screen's Pmt Modes tab

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

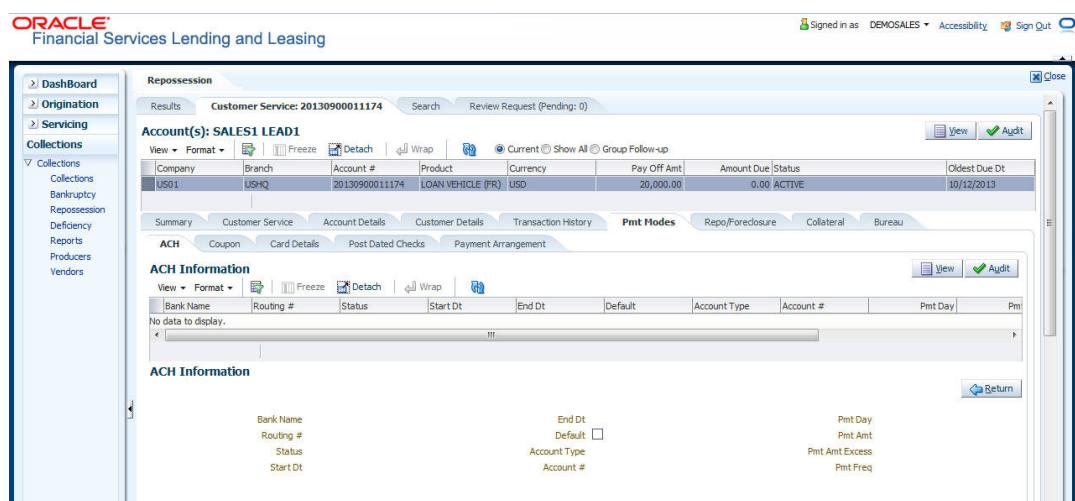
7.9.1 ACH sub tab

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

To view the ACH information page

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

Click **Pmt Modes** tab, then click **ACH** sub tab.



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

7.10 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure 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.

7.10.1 Repossession sub tab

On occasion, a lender performs multiple repossession for the same loans. 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.

To Specify repossession details for an account

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

-OR-

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Repossession' and displays account details for 'SALES1 LEAD1'. The account number is 20130900011174, and the product is 'LOAN VEHICLE (FR)'. The 'Repossession' tab is selected. Below it, the 'Repossession Details' section shows a table with a single row: 'Followup Dt' is set to '12/31/4000'. The 'Tracking' section shows a table of parameters:

| Sub Parameter | Parameter | Value |
|----------------------|-----------|------------|
| CURE LETTER DT | | 12/31/4000 |
| ACCELERATION DT | | 12/31/4000 |
| WILL REDEEM | | UNDEFINED |
| WILL REDEEM DT | | 12/31/4000 |
| HOLD FOR SALE DT | | 12/31/4000 |
| HOLD FOR SALE REASON | | UNDEFINED |
| ESTIMATED SALE DT | | 12/31/4000 |
| REDEMPTION EXPIRY DT | | 12/31/4000 |
| REDEEMED DT | | 12/31/4000 |
| RELEASE FOR SALE DT | | 12/31/4000 |

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

7.11 Customer Service screen's Collateral tab

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

To view the collateral details

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

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:

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

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

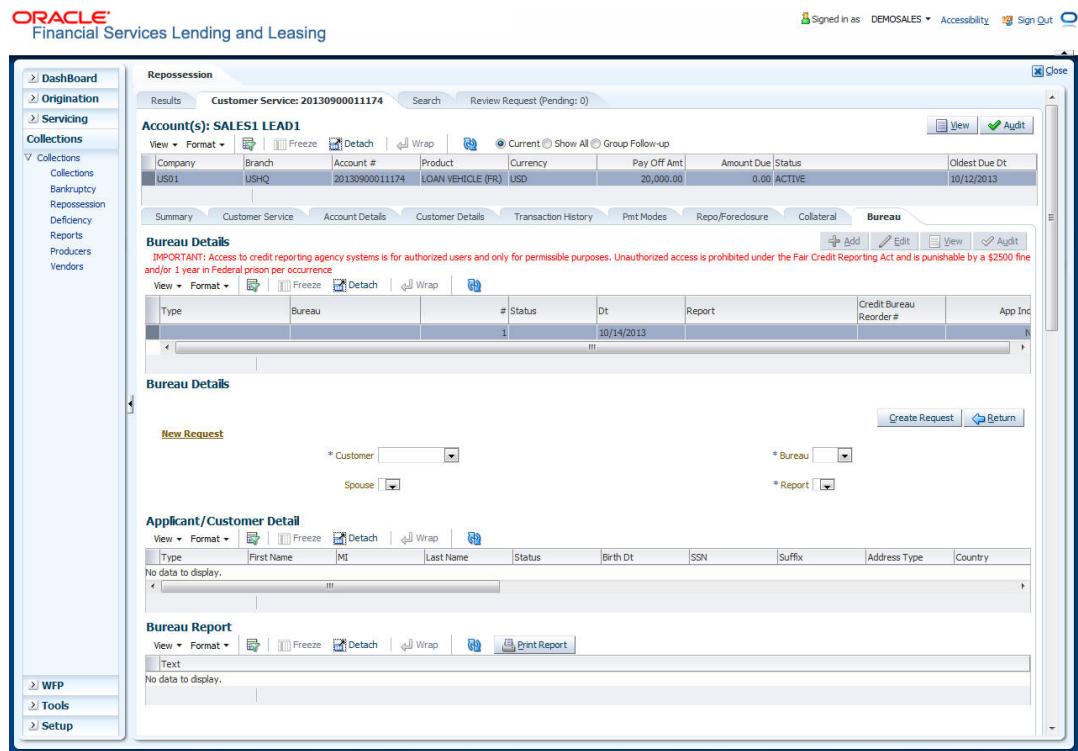
7.12 Customer Service screen's Bureau tab

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



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

7.13 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 compete the following tasks:

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

Note

- 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.

7.13.1 [Review Requests Tab](#)

The Review Requests page contains the following sections:

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

Query Section

The **Query** section enables you to filter records 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. |

7.13.1.1 Reviewing a Request

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

7.13.1.2 Sending a Review Request

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

To send a review request

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

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

- In the **Priority** field, select the priority of 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**.

7.13.1.3 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 main area is the Dashboard, which contains several service status boxes:

- Origination:** My User Queues, My Pending Review Requests By Applications, My Pending Review Requests By Priority.
- 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, My Pending Review Requests By Priority.
- Producer:** Producers Count By Status, Producers Expiring in Next One Month.
- Vendor:** Vendors Count By Status, Vendors Expiring in Next One Month.

The sidebar on the left includes links for Origination, Servicing, Collections, WFP, Tools, and Setup.

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.

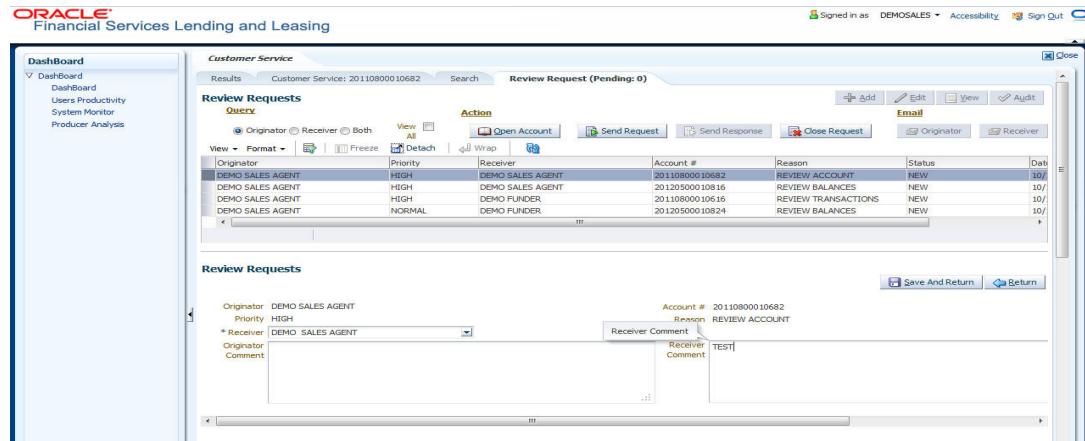
2. In the **Review Request** record, select the record you want to view and click **View**.

The screenshot shows the Review Request screen. The top navigation bar includes links for Add, Edit, View, Audit, and Email. The main area displays a table of review requests with columns: Originator, Priority, Receiver, Account #, Reason, Status, and Date. One row 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 table, a detailed view shows the Originator (DEMO SALES AGENT), Priority (HIGH), Receiver (DEMO SALES AGENT), and Comment (Originator Comment: DEMO SALES AGENT, Receiver Comment: DEMO SALES AGENT). A note on the right indicates Account # 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**.



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.

7.13.1.4 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.

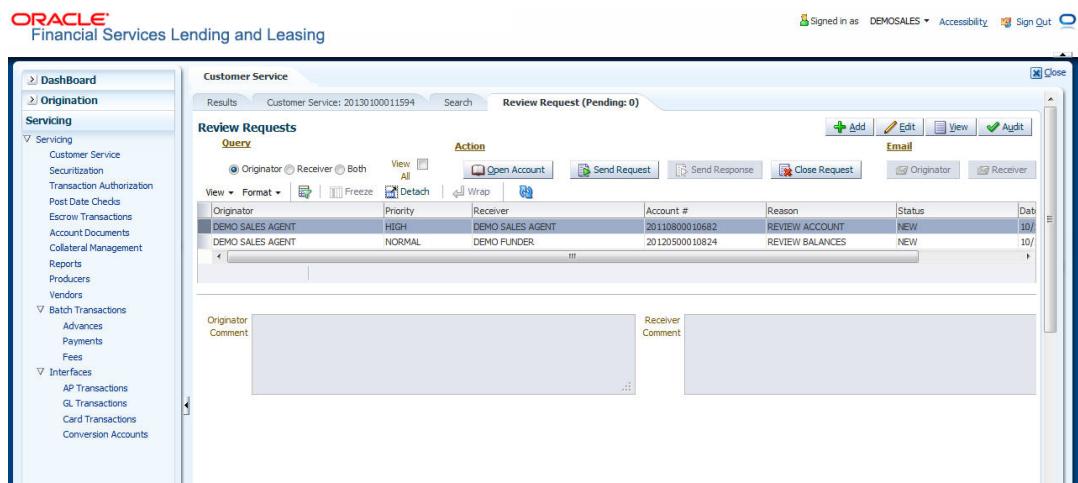
7.13.1.5 Closing a Review Request

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

8. Deficiency

8.1 Introduction

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

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

8.2 Search Tab

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer

There are a number of different ways to load the customer details on the Deficiency screen.

- Use the Search page by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

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

On the Oracle Financial Services Lending and Leasing home page, click **Collections** → **Collections** → **Deficiency** → **Search**

Select **Customer** as a search option to view the total liabilities (of all accounts) of a customer.

6. On the **Search Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find the customer.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

7. Click **Search**.

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

8. On the Results page, you can view the information on the list of accounts of a customer.

For details on this screen refer [Search Using Customer Details](#) section in **Search Function** chapter.

8.2.2 Searching for an Account

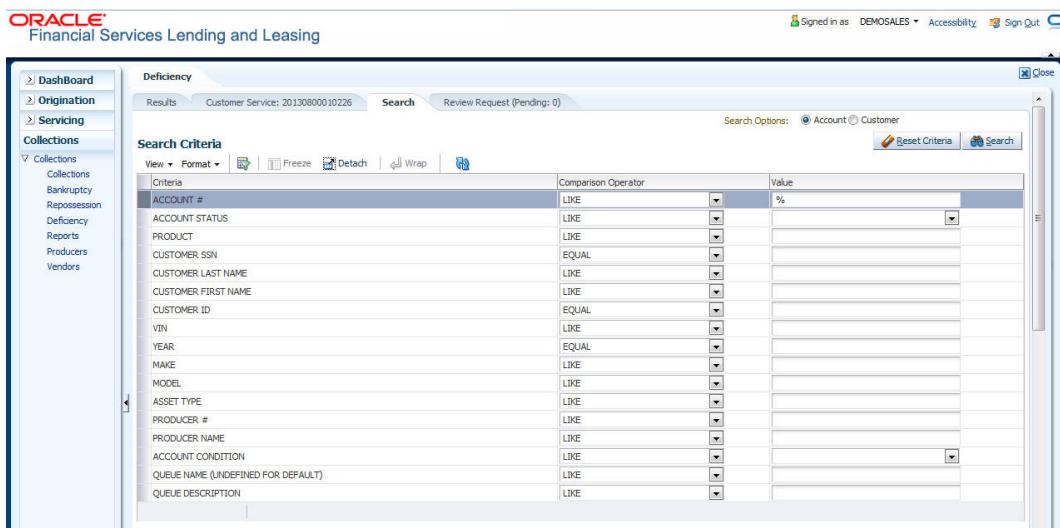
There are a number of different ways to load an account on the Deficiency screen.

- Use the Search page.
- Use the Quick Search section to search for an account by account number.
- Use the Quick Search section to search for an account by social security number.
- Use the Quick Search section to search for an account by Queue/Condition field.
You can select the queues assigned to you or the accounts in any condition and click next account.
- Use the Next Account feature to load an account from a predefined queue.

To search for and load an account using the Search page

On the Oracle Financial Services Lending and Leasing home page, click **Collection-s** → **Collections** → **Deficiency** → **Search**

Select **Account** as a search option to view the total liabilities (of all loan accounts) of an account.



9. On the **Criteria** page, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an account.

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

10. Click **Search**.

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

11. On the Results page, you can view the information on each account.

*For details on this screen refer [Search Using Account Details](#) section in **Search Function** chapter.*

8.3 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.

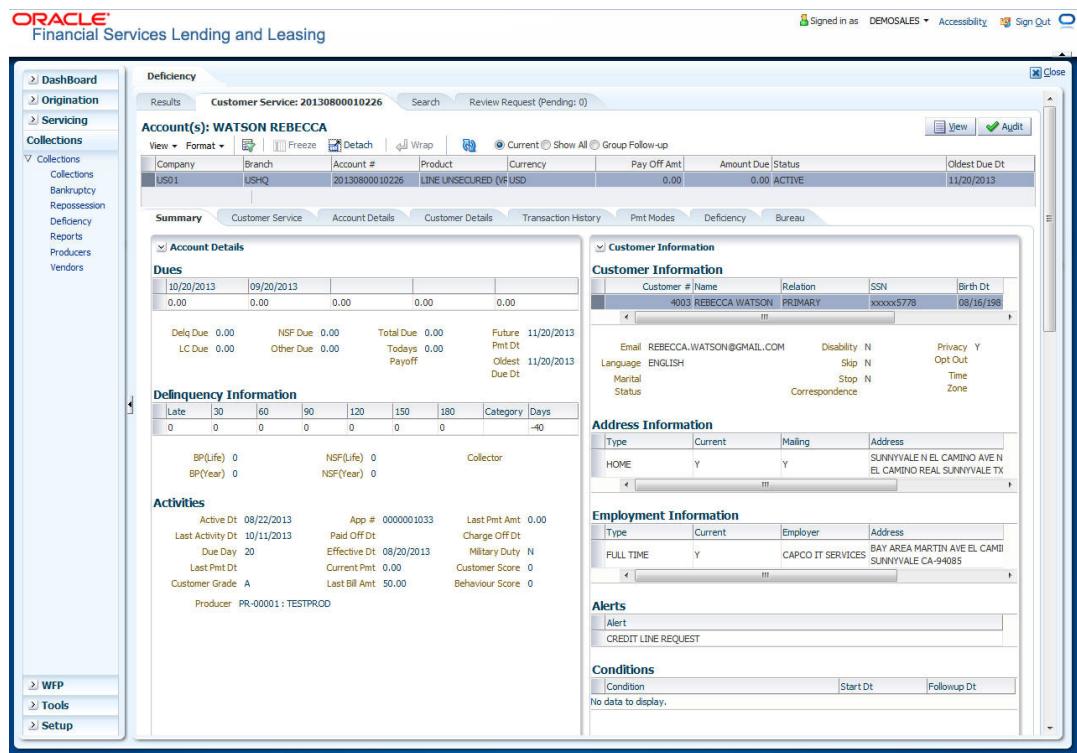
To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

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

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

8.4 Customer Service screen's Summary tab

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



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 navigation bar includes "Signed in as DEMOSALES", "Accessibility", "Sign Out", and a "Close" button. The left sidebar has a tree structure with nodes like "Dashboard", "Origination", "Servicing", "Collections", "Reports", "Producers", and "Vendors". The main content area is titled "Deficiency" and shows "Customer Service: 20130800010226". It has tabs for "Results", "Search", and "Review Request (Pending: 0)". The "Summary" tab is selected. The "Account(s): WATSON REBECCA" section shows a table with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table has one row: US01, USHQ, 20130800010226, LINE UNSECURED (V-F-USD), 0.00, 0.00, ACTIVE, 11/20/2013. Below this are sections for "Account Details", "Customer Information", "Address Information", "Employment Information", and "Alerts". The "Account Details" section includes "Dues" and "Delinquency Information" tables. The "Customer Information" section shows details for customer 4003 REBECCA WATSON, PRIMARY. The "Address Information" section shows an address for HOME. The "Employment Information" section shows an employer for FULL TIME. The "Alerts" section shows an alert for CREDIT LINE REQUEST. The "Conditions" section shows "No data to display".

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

8.5 Customer Service screen's Customer Service tab

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

8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Note

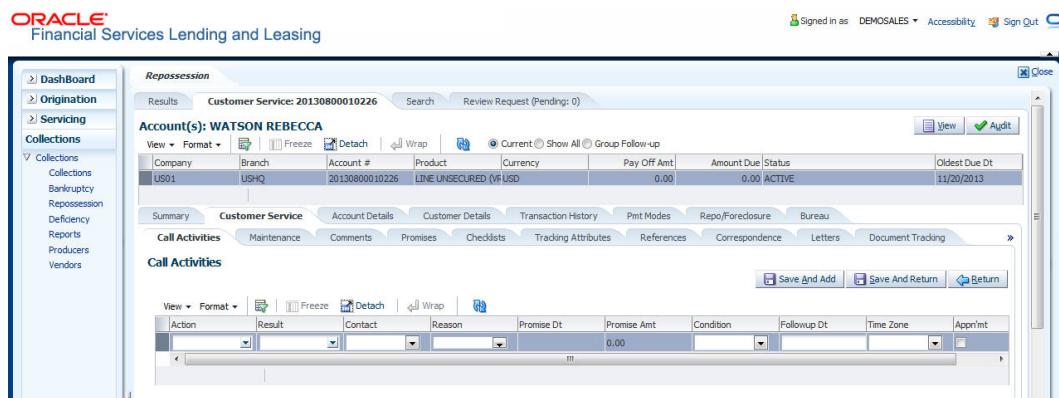
Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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.

8.5.1.1 Recording a Call Activity

To record a call activity

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



For details on this screen refer [You can view the Collateral Information in this section:Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter

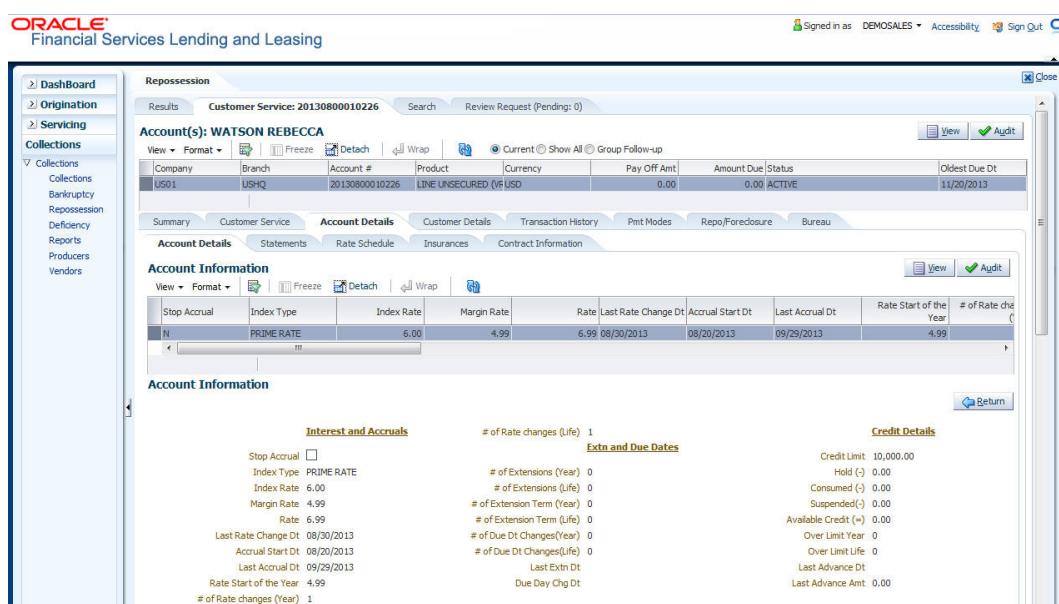
8.6 Customer Service screen's Account Details tab

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

8.6.1 Account Details sub tab

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

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



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

8.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and 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

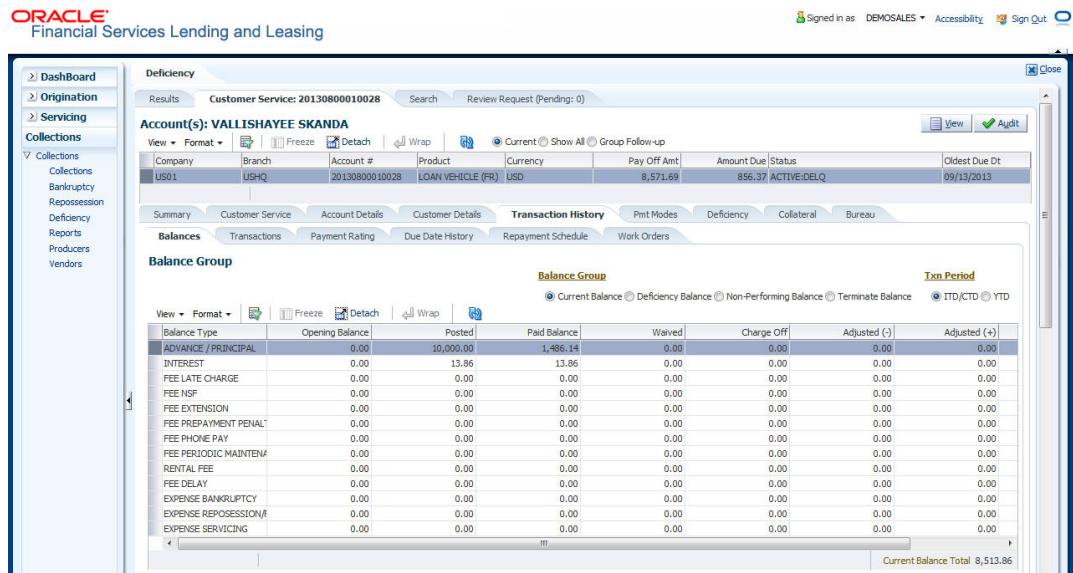
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Deficiency' and shows 'Customer Service: 20130800010028'. The 'Customer Details' tab is selected. The interface includes a navigation bar on the left with 'Dashboard', 'Origination', 'Serving', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area has several tabs: 'Summary', 'Customer Service', 'Account Details', 'Customer Details' (selected), 'Transaction History', 'Pmt Modes', 'Deficiency', 'Collateral', and 'Bureau'. The 'Customer Details' tab displays customer information such as Customer # (1002), Name (SKANDA VALLISHAYEE), Birth Dt (07/21/1987), Marital Status (SINGLE), Language (ENGLISH), and Education. It also shows identification details like National ID (8765-415-6463), SSN (XXXXX5465), and License #. The 'Address Information' tab at the bottom shows a single address entry for 'HOME' with details like Current (Y), Mailing (Y), Country (UNITED STATES), City (DURIGIGUDI 4TH CRC RAMEY), State (PUERTO RICO), and Street Pre (NORMAL ADDRESS).

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

8.8 Customer Service screen's Transaction History tab

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



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Deficiency' and 'Customer Service: 20130800010028'. The left sidebar has a 'Collections' section with 'Transactions', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors' options. The main content area has tabs: 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History' (which is selected and highlighted in blue), 'Pmt Modes', 'Deficiency', 'Collateral', and 'Bureau'. Below these tabs is a 'Balance Group' table with columns: Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, Adjusted (-), and Adjusted (+). The table lists various fees and interest amounts. At the bottom right of the table, it says 'Current Balance Total 8,513.86'.

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

8.9 Customer Service screen's Pmt Modes tab

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

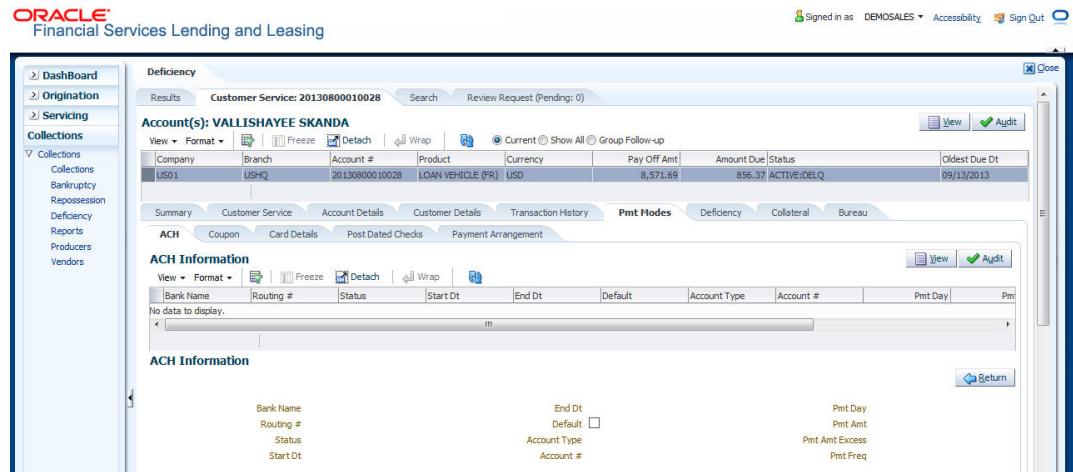
8.9.1 ACH sub tab

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

To view the ACH information page

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

Click **Pmt Modes** tab, then click **ACH** sub tab.



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Deficiency' and 'Customer Service: 20130800010028'. The left sidebar has a 'Collections' section with 'Transactions', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors' options. The main content area has tabs: 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes' (which is selected and highlighted in blue), 'Deficiency', 'Collateral', and 'Bureau'. Below these tabs is a 'ACH Information' table with columns: Bank Name, Routing #, Status, Start Dt, End Dt, Default, Account Type, Account #, Pmt Day, and Pmt. The table has a note 'No data to display.' At the bottom right of the table, there are buttons for 'View' and 'Audit'.

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

8.10 Customer Service screen's Deficiency tab

The Deficiency 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.

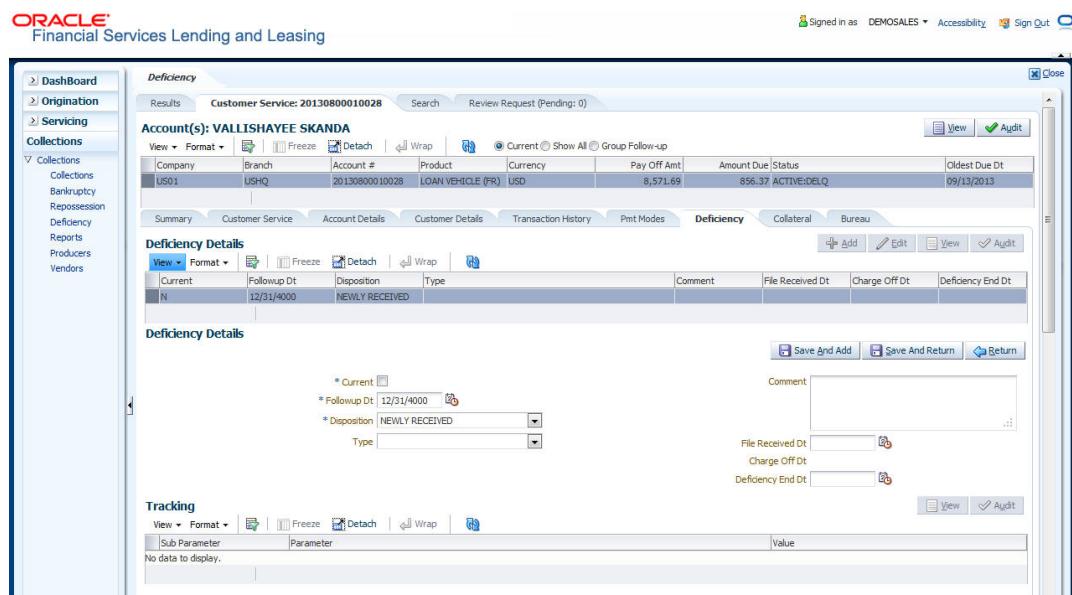
Note

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-

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



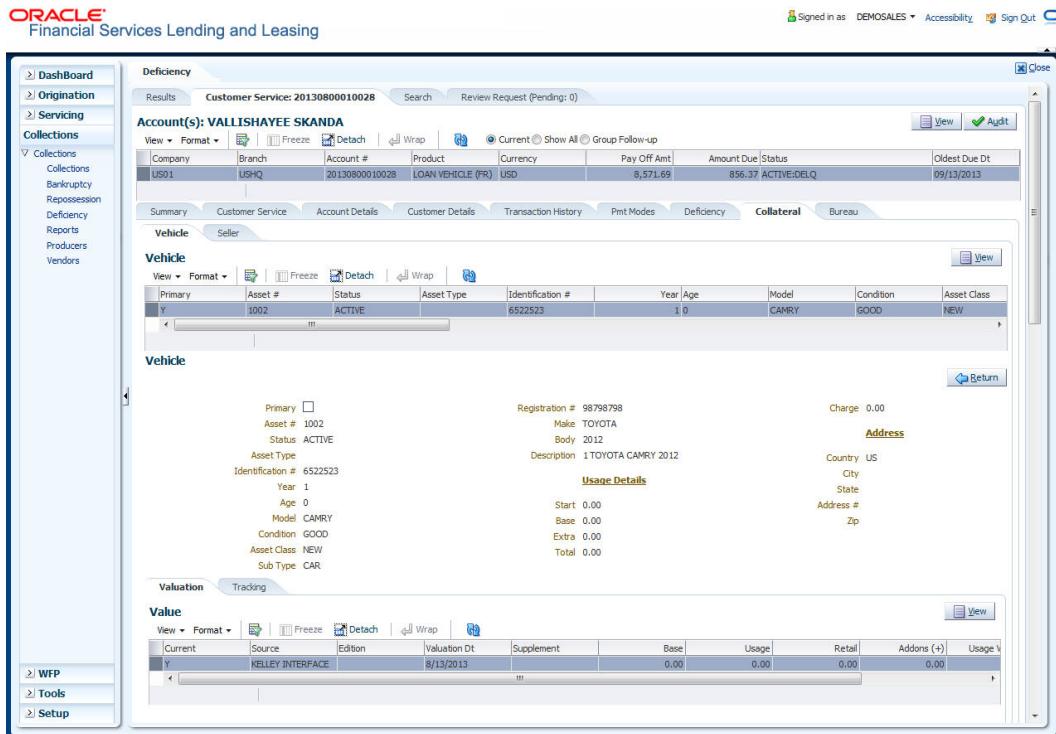
For details on this screen refer [Customer Service screen's Deficiency tab](#) section in [Customer Service chapter](#)

8.11 Customer Service screen's Collateral tab

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

To view the collateral details

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



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

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

8.12 Customer Service screen's Bureau tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes links for Dashboard, Origination, Servicing, and Collections. The Collections section is expanded, showing sub-links for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The left sidebar has buttons for WFP, Tools, and Setup. The main content area is titled 'Deficiency' and shows account details for 'Account(s): VALLISHAYEE SKANDA'. The 'Bureau' tab is selected. A table titled 'Bureau Details' shows a single row with columns for Type, Bureau, #, Status, Dt, Report, Credit Bureau Reorder #, and App Ind. The 'New Request' section contains fields for Customer, Bureau, Spouse, and Report. Below these are sections for 'Applicant/Customer Detail' and 'Bureau Report', both of which currently show 'No data to display.'

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

8.13 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 compete the following tasks:

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

Note

- 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.

8.13.1 Review Requests Tab

The Review Requests page contains the following sections:

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

Query Section

The **Query** section enables you to filter records 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. |

8.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing 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 sections: Origination, Servicing, Setup, Admin, Producer, and Vendor. Each section contains various status reports and data tables.

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. The 'Action' bar includes buttons for Add, Edit, View, Audit, Email, and various request actions like Open Account, Send Request, Send Response, Close Request, Originator, and Receiver.

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.

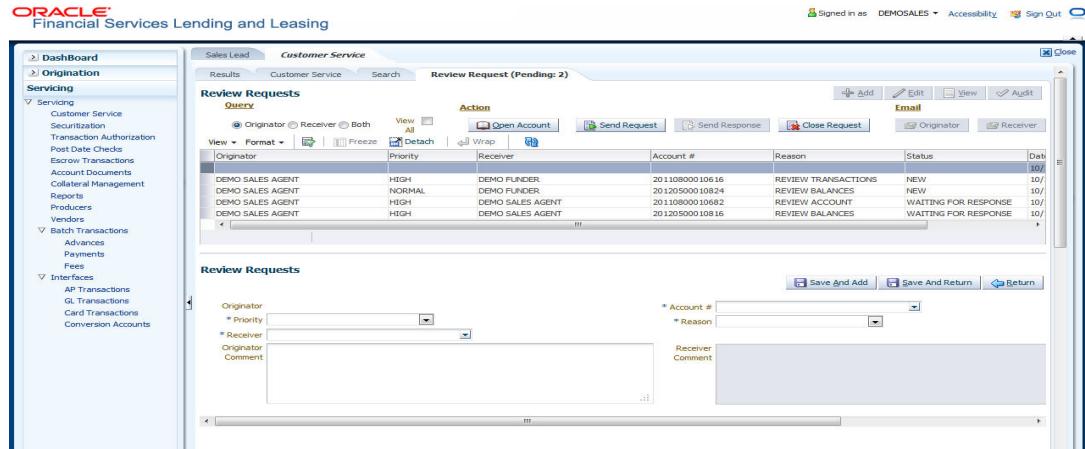
8.13.1.2 Sending a Review Request

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

To send a review request

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

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



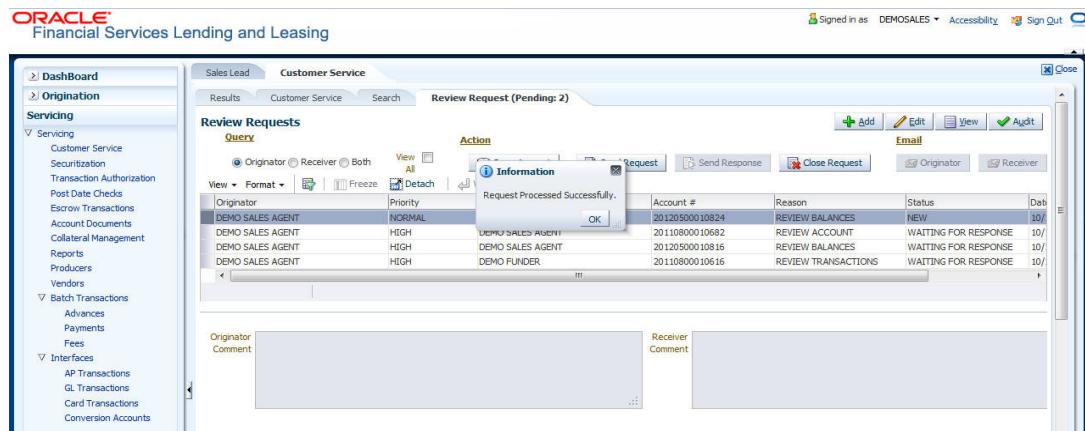
- In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

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**.

8.13.1.3 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 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.

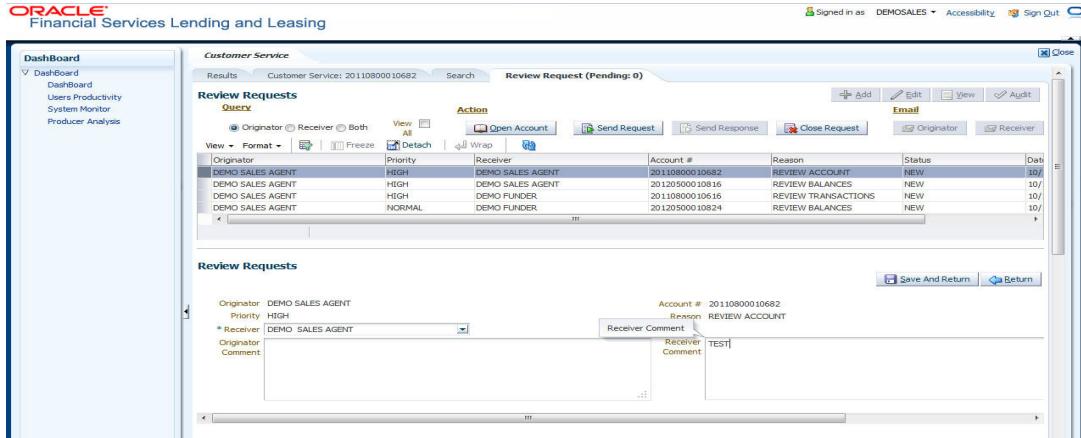
2. In the **Review Request** record, select the record you want to view and click **View**.

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 priorities 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 details: Account # '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**.



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.

8.13.1.4 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.

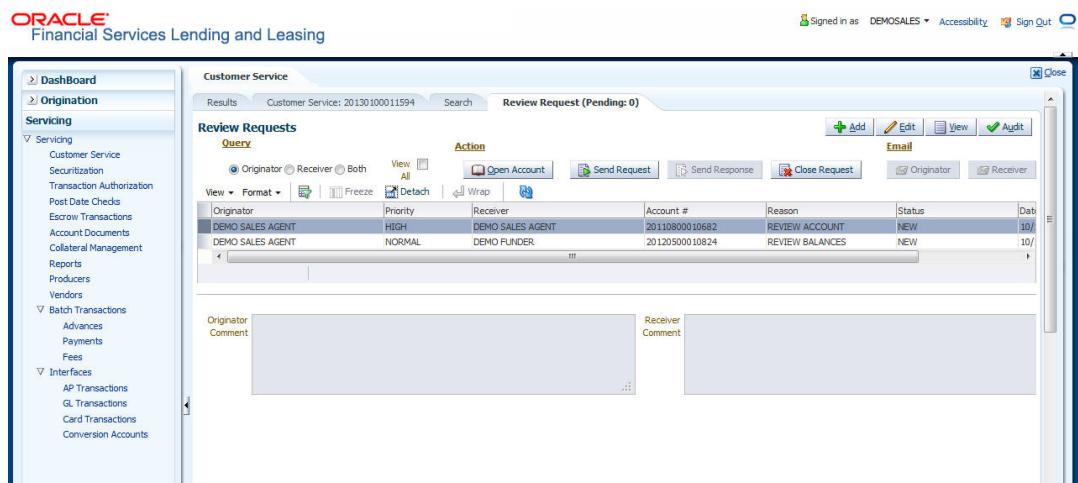
8.13.1.5 Closing a Review Request

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

9. 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.

9.1 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

9.1.1 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.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Loan Calculator' and includes tabs for 'Flexible Repayment Options' and 'Amortization Schedule'. The 'Parameters' section contains several input fields and dropdown menus. The 'Loan Details' section includes fields for 'Product Category' (set to 'STANDARD'), 'Contract Dt' (10/21/2013), 'First Pmt Dt' (11/21/2013), 'Term' (0), and 'Amt Financed' (0.00). The 'Payment/Finance Charge' section shows 'Pmt Amt' (0.00), 'Interest Amt' (0.00), 'Finance Charge' (0.00), 'Total of Pmts' (0.00), and 'Final Pmt Amt' (0.00). The 'Bill Method' is set to 'LEVEL', 'Calendar Method' to 'GREGORIAN', and 'Accrual Start Dt Basis' to 'EFFECTIVE DATE'. The 'Rate' section shows 'Rate' (0.0000), 'APR' (0.0000), and 'First Period' with 'Calendar Days' (0) and 'Interest' (0.00). The 'Calculator Options' section includes 'Billing Cycle' (MONTHLY), 'Balloon Method' (IN PMTS), 'Accrual Base Method' (ACTUAL/ACTUAL), 'Time Counting' (ACTUAL DAYS), and 'Installment Method' (EQUATED PAYMENTS). Below these sections are buttons for 'Initialize' and 'Calculate'. The left sidebar shows a navigation tree with 'Dashboard', 'Origination', 'Serving', 'Collections', 'WIP', and 'Tools' selected. Under 'Tools', 'Loan Calculator' is highlighted. The bottom of the window has a 'Skip Months' section with checkboxes for each month from Jan to Dec, and a 'Setup' button.

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.

9.1.2 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. |

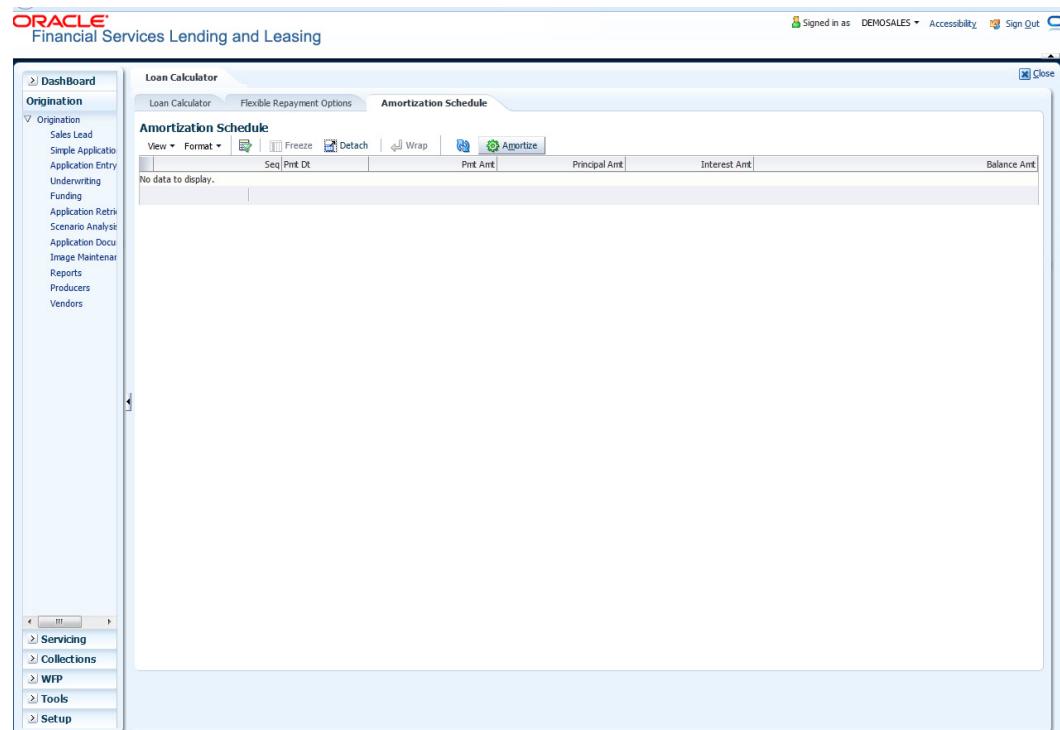
4. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

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.

9.1.3 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. |

9.1.4 **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)

9.1.5 **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.

9.1.6 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)

9.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle.

You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or 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**.

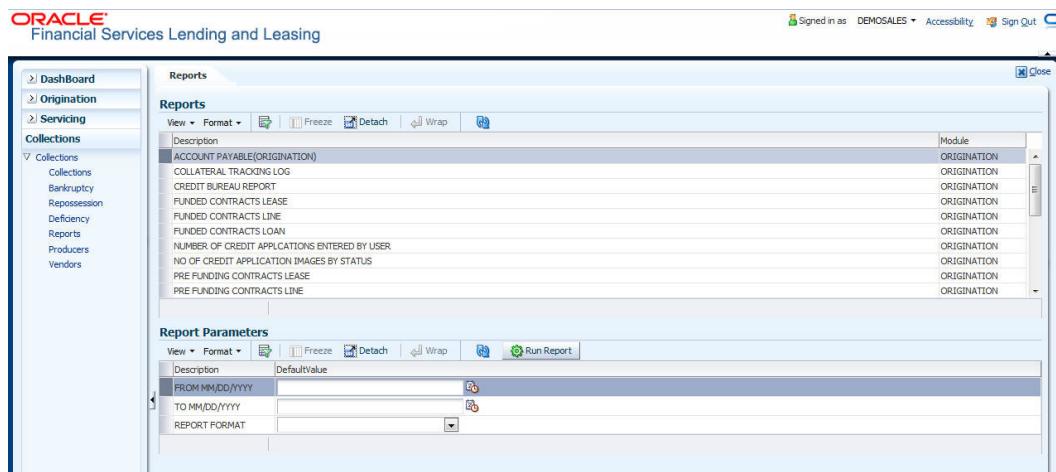
The system uses the calculations on the Vehicle Evaluator page to complete the Valuation sub page on the Collateral link. Any pre-existing collateral is no longer the primary collateral.

10. 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 **Collection** → **Collection** → **Reports**.



10.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch

Example of the Bankruptcy Log report

Report: Bankruptcy Log
Date: 10/9/2013 16:14 PM

ORACLE®
Financial Services Lending and Leasing

| Company: US01 Branch: USHQ ALL AMOUNT ARE IN USD | | | | | | | | |
|--|----------------|----------------|--------------------|------------|-----------------|----------------|----------------|--|
| Type | Disposition | Account # | Customer | Balance | Bankruptcy Date | File Rcvd Date | Follow-up Date | |
| CHAPTER 13 | NEWLY RECEIVED | 20130800012470 | CCEASTOSTIGMA JOHN | 100,041.58 | | | 12/31/4000 | |
| | Type Count: | 1 | Type Total: | 100,041.58 | | | | |
| CHAPTER 7 | NEWLY RECEIVED | 20130500011251 | PHC TEST | 9,262.18 | 05/15/2013 | 05/15/2013 | 05/22/2013 | |
| | Type Count: | 1 | Type Total: | 9,262.18 | | | | |
| CHAPTER 7 | NEWLY RECEIVED | 20130100012526 | PARTNER FRANCHISE | 103,250.00 | 08/07/2013 | 08/06/2013 | 08/07/2013 | |
| | Type Count: | 2 | Type Total: | 112,512.18 | | | | |
| UNKNOWN BANKRUPTCY TYPE | NEWLY RECEIVED | 20130800012462 | WASHINGTON DENZEL | 45,734.83 | 08/06/2013 | 08/06/2013 | 08/06/2013 | |
| | Type Count: | 1 | Type Total: | 45,734.83 | | | | |
| | NEWLY RECEIVED | 20130400011137 | TEST LEAD | 220.39 | | | 08/08/2013 | |
| | Type Count: | 1 | Type Total: | 220.39 | | | | |
| | Branch Count: | 5 | Branch Total: | 258,508.98 | | | | |
| | Company Count: | 5 | Company Total: | 258,508.98 | | | | |
| | Grand Count: | 5 | Grand Total: | 258,508.98 | | | | |

10.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

Parameters:

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

Example of the Collector Activity (Detailed) Log report

Report: Collector Activity (Detailed) Log
Date: 10/11/2013 11:17 AM

Date From: 11/10/2000 To: 01/01/2048

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Financial Services Lending and Leasing

| ALL AMOUNT ARE IN USD | | | | | | | | | | |
|--|------------------|----------------|-------------------|-----------|-------------|-------------|--------------|------------|-------------|---|
| Date | Collector | Account # | Name | Call Type | Action Type | Result Type | Follow-up Dt | Promise Dt | Promise Amt | C |
| 08/07/2013 | MOHANA RAJARAM | 20130100012526 | PARTNER FRANCHISE | I | CC | PP | 03/09/2013 | 03/08/2013 | 1,203.07 | N |
| <hr/> | | | | | | | | | | |
| Accounts Worked: 1 Collector Activity count: 1 Collector Total: 1,203.07 | | | | | | | | | | |
| <hr/> | | | | | | | | | | |
| Date Count: 1 Date Activity Count: 1 Date Total: 1,203.07 | | | | | | | | | | |
| <hr/> | | | | | | | | | | |
| 10/03/2013 | INDUMATHI TANEJA | 20130100012526 | PARTNER FRANCHISE | I | CC | NP | 10/06/2013 | 03/08/2013 | 0.00 | N |
| <hr/> | | | | | | | | | | |
| Accounts Worked: 1 Collector Activity count: 1 Collector Total: 0.00 | | | | | | | | | | |
| <hr/> | | | | | | | | | | |
| Date Count: 1 Date Activity Count: 1 Date Total: 0.00 | | | | | | | | | | |
| <hr/> | | | | | | | | | | |

10.3 Collector and Activity Log

This collection report lists collector.

Parameters:

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

Example of the Collector Activity Log report

Report: Collector Activity Log
 Date: 10/11/2013 10:02 AM
 Date From: 01/01/1800 To: 01/01/2048

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| Company: | US01 | | | | |
|------------|----------------|-----------|-------------|------------------|-------|
| Branch: | USHQ | | | | |
| Date | Collector | Call Type | Action Type | Result Type | Count |
| 04/03/2013 | VINAY BHATIA | O | TH | IR | 1 |
| | | | | Collector Count: | 1 |
| | | | | Date Count: | 1 |
| 05/15/2013 | DEMO SUPERUSER | I | CC | PP | 1 |
| | | O | CBB | BK | 1 |
| | | | | Collector Count: | 2 |
| | | | | Date Count: | 2 |
| 07/29/2013 | VINAY BHATIA | I | CC | HU | 1 |
| | | | | Collector Count: | 1 |
| | | | | Date Count: | 1 |
| 07/30/2013 | ARUN NATH | O | CBB | CP | 1 |
| | | | | Collector Count: | 1 |
| | | | | Date Count: | 1 |
| | | | | Branch Count: | 5 |
| | | | | Company Count: | 5 |
| | | | | Grand Count: | 5 |

10.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

Parameters:

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

Example of the Collector Productivity by Queue report

Report: Collector Productivity By Queue
 Date: 10/11/2013 12:01 PM

ORACLE®
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Creation Date From: 01/01/2000 To: 01/01/2048

| Company: | US01 | | | | |
|--------------------------------------|------------------|----------------|----|----|----|
| Branch: | USHQ | | | | |
| Queue | Collector | PM | LM | NA | OT |
| DEFAULT DELINQUENCY QUEUE | SUSMITHA R | 2 | 3 | 2 | 2 |
| | | Queue Total: | 2 | 3 | 2 |
| DELINQUENCY QUEUE: DAYS MORE THAN 30 | INDUMATHI TANEJA | 2 | 1 | 3 | 1 |
| | | Queue Total: | 2 | 1 | 1 |
| | | Branch Total: | 4 | 4 | 3 |
| | | Company Total: | 4 | 4 | 3 |
| | | Grand Total: | 4 | 4 | 3 |

10.5 Deficiency Log

This collection report lists deficiencies.

Parameters:

- Company/Branch

Example of the Deficiency Log report

Report: Deficiency Log
Date: 10/11/2013 12:06 PM

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| Company: US01 Branch : USHQ ALL AMOUNT ARE IN USD | | | | | | | |
|---|-------------|----------------|--------------------|----------------|-----------------|----------------|-----------|
| Type | Disposition | Account # | Customer / Product | Follow up Date | Charge off Date | File Rcvd Date | Balance |
| NEWLY RECEIVED | | 20130700012421 | BOND JAMES LOAN-VE | 09/01/2013 | 09/01/2013 | 08/01/2013 | 32,150.81 |
| | | 20130800012347 | BOND JAMES LOAN-UN | 09/01/2013 | 09/01/2013 | 09/17/2013 | 25,300.96 |
| Type Count : | | | Type Total : | 57,451.77 | | | |
| Branch Count: | | | Branch Total: | 57,451.77 | | | |
| Company Count: | | | Company Total: | 57,451.77 | | | |
| Grand Count : | | | Grand Total: | 57,451.77 | | | |

10.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

Parameters:

- Company/Branch
- Producer

Example of the Delinquency Analysis by Credit and Grade report

| Report: Delinquency Analysis By Credit Grade | | | | | | | | | |
|--|------------|-------|----------|-----|--------|-----------|----------|-----------|------------------------------------|
| Date: 10/11/2013 12:50 PM | | | | | | | | | |
| Company: | TEST1 | TEST2 | Product: | ALL | Grade: | ALL | | | |
| ALL AMOUNT ARE IN USD | | | | | | | | | |
| Grade | Balance | 30 | 60 | 90+ | Total | 30 | 60 | 90+ | Total |
| B GRADE | 63,032.94 | 0 | 0 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.000 0.000 11.638 11.638 |
| Branch | 63,032.94 | 0 | 0 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.000 0.000 11.638 11.638 |
| Company | 63,032.94 | 0 | 0 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.000 0.000 11.638 11.638 |
| Total | 63,032.94 | 0 | 0 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.000 0.000 11.638 11.638 |
| Company: | US01 | USHQ | Product: | ALL | Grade: | ALL | | | |
| ALL AMOUNT ARE IN USD | | | | | | | | | |
| Grade | Balance | 30 | 60 | 90+ | Total | 30 | 60 | 90+ | Total |
| A GRADE | 241,590.79 | 1 | 0 | 2 | 3 | 4,266.00 | 1,205.00 | 5,471.00 | 1,205.00 4,266.00 5,471.00 10.799 |
| B GRADE | 299,590.48 | 1 | 0 | 2 | 3 | 8,533.82 | 0.00 | 23,820.03 | 32,353.85 2,848 0.000 7.951 10.799 |
| C GRADE | 32,283.88 | 0 | 1 | 0 | 1 | 0.00 | 1,912.46 | 0.00 | 1,912.46 0.000 0.000 5.925 |
| D GRADE | 88,454.45 | 1 | 0 | 0 | 1 | 8,584.52 | 0.00 | 8,584.52 | 9,168 0.000 0.000 5.628 |
| Branch | 661,752.51 | 4 | 2 | 2 | 8 | 21,364.91 | 3,118.36 | 23,820.03 | 48,303.30 3.229 0.471 3.600 7.299 |
| Company | 661,752.51 | 4 | 2 | 2 | 8 | 21,364.91 | 3,118.36 | 23,820.03 | 48,303.30 3.229 0.471 3.600 7.299 |
| Total | 724,785.45 | 4 | 2 | 3 | 9 | 21,364.91 | 3,118.36 | 31,155.49 | 55,638.76 2.948 0.430 4.299 7.677 |

10.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

Parameters:

- Company/Branch
- Product
- Producer
- Report Format

Example of the Delinquency Analysis by Producer report

| Report: Delinquency Analysis By Producer | | | | | | | | | | | ORACLE® Financial Services Lending and Leasing | | | |
|---|---------------|---------------|----|-----|-----------------------|-----------|----------|----------|-----------|-----------|---|-------|-------------------|-------|
| Company: Branch: | | TEST1 TEST | | | Product: | | | ALL | | Producer: | | ALL | | |
| | | # of Accounts | | | All Amount Are In USD | | | | | | | | | |
| Name | Balance | 30 | 60 | 90+ | Total | 30 | 60 | Amount | 90+ | Total | 30 | 60 | Percent of Amount | Total |
| MIN-00001 HAT BLOCK | 63,032.94 | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.00 | 0.00 | 11.64 | 11.64 | |
| Branch Total: | 63,032.94 | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.00 | 0.00 | 11.64 | 11.64 | |
| Company Total: | 63,032.94 | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.00 | 0.00 | 11.64 | 11.64 | |
| Company: Branch: | TEST1 TEST | US01 USHQ | | | Product: | | | ALL | | Producer: | | ALL | | |
| Name | Balance | 30 | 60 | 90+ | Total | 30 | 60 | Amount | 90+ | Total | 30 | 60 | Percent of Amount | Total |
| CA-00014 RANDY'S AUTO SAVERS | 138,739.50 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CA-00014 VOLKSWAGEN N OF MOONSHINE HILL | 206,781.96 | 2 | 1 | 0 | 3 | 17,098.14 | 1,492.38 | 0.00 | 18,590.52 | 8.27 | 0.72 | 0.00 | 8.99 | |
| CA-00014 AUTO SAVERS | 32,283.88 | 0 | 1 | 0 | 1 | 0.00 | 1,912.66 | 0.00 | 1,912.66 | 0.00 | 5.92 | 0.00 | 5.92 | |
| CA-00006 JEEP VALLEY CHIEF JEEP POD | 50,403.30 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Branch Total: | 428,268.64 | 2 | 2 | 0 | 4 | 17,098.14 | 3,405.04 | 0.00 | 20,503.18 | 3.99 | 0.80 | 0.00 | 4.79 | |
| Company Total: | 428,268.64 | 2 | 2 | 0 | 4 | 17,098.14 | 3,405.04 | 0.00 | 20,503.18 | 3.99 | 0.80 | 0.00 | 4.79 | |
| Grand Total: | 491,301.58 | 2 | 2 | 1 | 5 | 17,098.14 | 3,405.04 | 7,335.46 | 27,838.64 | 3.48 | 0.69 | 1.49 | 5.67 | |

10.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report

| Report: Delinquency Analysis By State | | | | | | | | | | | ORACLE® Financial Services Lending and Leasing | | | |
|---------------------------------------|---------------|---------------|----|-----|-----------------------|-----------|----------|-----------|-----------|--------|---|--------|-------------------|-------|
| Company: Branch: | | TEST1 TEST | | | Product: | | | ALL | | State: | | ALL | | |
| | | # of Accounts | | | All Amount Are In USD | | | | | | | | | |
| State | Balance | 30 | 60 | 90+ | Total | 30 | 60 | Amount | 90+ | Total | 30 | 60 | Percent of Amount | Total |
| MINNESOTA | 63,032.94 | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.00 | 0.00 | 11.638 | 11.638 | |
| Branch Total: | 63,032.94 | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.00 | 0.00 | 11.638 | 11.638 | |
| Company Total: | 63,032.94 | 0 | 0 | 1 | 1 | 0.00 | 0.00 | 7,335.46 | 7,335.46 | 0.00 | 0.00 | 11.638 | 11.638 | |
| Company: Branch: | TEST1 TEST | US01 USHQ | | | Product: | | | ALL | | State: | | ALL | | |
| State | Balance | 30 | 60 | 90+ | Total | 30 | 60 | Amount | 90+ | Total | 30 | 60 | Percent of Amount | Total |
| MINNESOTA | 168,041.37 | 0 | 0 | 2 | 2 | 0.00 | 0.00 | 23,820.03 | 23,820.03 | 0.000 | 0.000 | 14.175 | 14.175 | |
| PUERTO RICO | 50,403.30 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000 | 0.000 | 0.000 | 0.000 |
| UNDEFINED | 468,540.69 | 4 | 3 | 0 | 7 | 21,364.91 | 4,610.74 | 0.00 | 25,975.65 | 4,560 | 0.984 | 0.000 | 5.544 | |
| Branch Total: | 686,987.36 | 4 | 3 | 2 | 9 | 21,364.91 | 4,610.74 | 23,820.03 | 49,795.68 | 3.110 | 0.671 | 3.467 | 7.248 | |
| Company Total: | 686,987.36 | 4 | 3 | 2 | 9 | 21,364.91 | 4,610.74 | 23,820.03 | 49,795.68 | 3.110 | 0.671 | 3.467 | 7.248 | |
| Grand Total: | 750,020.30 | 4 | 3 | 3 | 10 | 21,364.91 | 4,610.74 | 31,155.49 | 57,131.14 | 2.849 | 0.615 | 4.154 | 7.617 | |

10.9 Delinquency Log

This collection report lists delinquencies.

Parameters:

- Company/Branch
- Report Format

Example of the Delinquency Log report

Report: Delinquency Log
Date: 10/9/2013 11:37 AM

ORACLE®
Financial Services Lending and Leasing

| Company: US01 Branch: USHQ ALL AMOUNT ARE IN USD | | | | | | | | | |
|--|----------|---------|-------------|--------------|-------------|---------------|--------------------------|------------|-----------|
| Account # | Customer | Product | Last Pmt Dt | Last Pmt Amt | Next Due Dt | Oldest Due Dt | DLQ Amt | Followup | Balance |
| 20130500011251 | PHC TEST | LOAN-VR | 08/05/2013 | 1,000.00 | 11/15/2013 | 07/15/2013 | 1,205.70 | 06/25/2013 | 9,262.18 |
| 20130700012314 | HUDDER | LOAN-VR | | 0.00 | 11/01/2013 | 08/01/2013 | 1,492.38 | 10/04/2013 | 25,234.85 |
| Branch Count : 2 | | | | | | | Branch Total : 34,497.03 | | |
| Company Count : 2 | | | | | | | Company Total: 34,497.03 | | |

10.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

Parameters:

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

Example of the Non Monetary Txns Log report

Report: Non Monetary Txns Log
Date: 10/9/2013 12:08 PM

ORACLE®
Financial Services Lending and Leasing

From: 01/01/2000 To: 01/01/2048

| Company: US01 Branch: USHQ Transaction | Account No | Title | Tnm Dt |
|---|----------------|---------------|------------|
| CUSTOMER ADDRESS CONFIRMATION | 20130200011098 | RAMESHR JALLA | 07/30/2013 |
| Transaction Count: 1 | | | |
| CUSTOMER MAINTENANCE | 20130200011098 | RAMESHR JALLA | 09/13/2013 |
| Transaction Count: 1 | | | |
| Branch Count: 2 Company Count: 2 Grand Count: 2 | | | |

10.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format
- Queue Name

Example of the Collection Queue Wise Promise report

Report: Collection Queue Promises Log
Date: 10/11/2013 9:36 AM

ORACLE®
Financial Services Lending and Leasing

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

Company: C-0001

Branch : CB-001

Queue : DELQ_DAYS_30+

| Status | Account Number | Customer | Acc-Bal | Delq Amt | Delq Days | Follow-up Date | Promise Date | Promise Amt | Last Call Action | Date of Update of Delq Condn | Caller Name |
|---------------------|----------------|-------------------|------------|-----------|-----------|----------------|--------------|-------------|------------------|------------------------------|-------------|
| ACTIVE | 20130100012526 | FRANCHISE PARTNER | 100,040.00 | 15,224.64 | 242 | 10/07/2013 | 3/8/2013 | 1,213.00 | 10/03/2013 | 02/09/2013 | IGUNAPAL |
| Total Calls Made: 1 | | | | | | | | | | | |

10.12 Payment Promise Log

The collection report lists payment promises.

Parameters:

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

Example of the Payment Promise Log report

Report: Payment Promise Log
Date: 10/11/2013 15:02 PM

ORACLE®
Financial Services Lending and Leasing

Promise Date From: 04/02/1990 To: 04/02/2550

| Company: US01 | Branch: USHQ | Collector : | ALL | Billingency Category | Promise Amount | Collected Amount | Promise Broken | Promise Kept |
|-----------------------------|--------------|---------------|------------|----------------------|----------------|------------------|----------------|--------------|
| | | FRITAM J | 08/06/2013 | 20130700012455 | 30 Days | 120.00 | 0.00 | 1 1 |
| | | | 08/09/2013 | 20130800012412 | 1 Days | 12,000.00 | 0.00 | 0 1 |
| | | RAHUL BATHILA | 10/11/2013 | 20130900012635 | 0 Days | 1,000.00 | 0.00 | 0 1 |
| Branch Total : 13,120.00 | | | | | | | | |
| Company Total : 13,120.00 | | | | | | | | |
| Collector Total : 13,120.00 | | | | | | | | |
| Grand Total : 13,120.00 | | | | | | | | |

10.13 Repossession/Foreclosure Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Repossession/Foreclosure Log report

Report: Repossession/ Foreclosure log
Date: 10/11/2013 14:02 PM

ORACLE®
Financial Services Lending and Leasing

| ALL AMOUNT ARE IN USD | | | | | | | | |
|-----------------------|----------------|----------------|--|---------------------------|------------|------------|----------------|----------------|
| Type | Disposition | Account # | Customer/Asset | Balance | Repo Date | Forc Date | File Rcvd Date | Follow-up Date |
| DEFAULT | NEWLY RECEIVED | 20130400011137 | TEST LEAD 2007 HONDA ACCORD 4DR | 220.39 | 08/09/2013 | 08/08/2013 | 08/14/2013 | |
| DEFAULT | NEWLY RECEIVED | 20130800012389 | JENA PRITAM 1 TOYOTA CAMRY | 50,395.04 | 08/05/2013 | | | 12/31/4000 |
| VOLUNTARY | NEWLY RECEIVED | 20130200011098 | Type Count: 2 RAMESHR JALLA 2013 HONDA 2013 23547 | Type Total: 50,615.43 | | 102,572.72 | | 12/31/4000 |
| | | | Type Count: 1 | Type Total: 102,572.72 | | | | |
| | | | Branch Count: 3 | Branch Total: 153,188.15 | | | | |
| | | | Company Count: 3 | Company Total: 153,188.15 | | | | |
| | | | Grand Count: 3 | Grand Total: 153,188.15 | | | | |

10.14 Accounts and Listing - Loan

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report

Report: Accounts Listing Log(Loan)
Date: 10/9/2013 12:34 PM

ORACLE®
Financial Services Lending and Leasing

| ALL AMOUNT ARE IN USD | | | | | | | | |
|-----------------------|----------------|----------------------|------------|--------------|--------------|---------------|------------|--|
| Status | Account # | Customer | Product | Effective Dt | Interest Bal | Principal Bal | Balance | |
| ACTIVE | 20130100012526 | PARTNER FRANCHISE | LOAN-UN-PR | 01/01/2013 | 4,001.51 | 100,000.00 | 104,041.51 | |
| | 20130200012484 | MANIVANNAN PREETHI | LOAN-VB | 02/06/2013 | -2,186.66 | 41,508.86 | 39,472.20 | |
| | 20130400011137 | TEST LEAD | LOAN-VB | 04/03/2013 | 0.00 | 170.39 | 220.39 | |
| | 20130400012432 | JENA PRITAM | LOAN-VB | 04/06/2013 | 294.96 | 37,999.50 | 38,404.46 | |
| | 20130500011251 | PHC TEST | LOAN-VB | 05/14/2013 | 0.00 | 9,262.18 | 9,262.18 | |
| | 20130600012499 | WASHINGTON DENZEL | LOAN-VB | 06/26/2013 | 356.85 | 45,972.24 | 46,359.09 | |
| | 20130700011291 | JAN JOHN | LOAN-VB | 07/24/2013 | 367.69 | 16,000.00 | 16,367.69 | |
| | 20130700011308 | BOND JAMES | LOAN-VB | 07/29/2013 | 283.88 | 32,000.00 | 32,283.88 | |
| | 20130700012314 | HUSED VIKRAM / JULIE | LOAN-VB | 07/31/2013 | 214.85 | 25,000.00 | 25,234.85 | |

11. Producer

Oracle Financial Services Lending and Leasing can manage both direct and indirect . While direct are paid directly to the customer, indirect 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.

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. Tracking Attributes
3. Contracts
4. Comments
5. Summary

sub tabs. The Producers page, completed during setup, can be used to view and maintain producer details.

11.1 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 **Collection** → **Collections** → **Producers**.
2. The system displays the Producers setup screen.

To set up the Producer

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

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Producer # | Based on the system setup, either: Specify the producer number -or- The system generates producer number. |
| 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. |

| Field: | Do this: |
|------------------------|--|
| 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. |
| 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. |

| Field: | Do this: |
|---|---|
| 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.

11.1.1 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 **Collection** → **Collections** → **Producers** → **Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|--|
| Pmt Mode | Select the payment mode from the drop-down list. |
| Bank | Specify the ACH bank name. |
| Start Dt | Select 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.

11.1.2 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 **Collection** → **Collections** → **Producers** → **Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. **Collection** → **Collections** → →

11.1.3 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 **Collection** → **Collections** → **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.

11.1.4 Comments

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Collection** → **Collections** → **Producers** → **Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

11.1.5 Summary

The display only Summary sub page allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Collection** → **Collections** → **Producers** → **Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

| Field: | View this: |
|---------------|---|
| 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. |

12. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors 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.

12.1 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 **Collections** → **Collections** → **Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Work Orders
 - Follow-up
 - Invoices

12.1.1 Vendors tab

1. Click **Collections** → **Collections** → **Vendors** → **Vendors**. The details in the screen are grouped into three:
 - Vendor Details
 - Payment Details
 - Vendor Groups

2. In the **Collections → Collections → 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 **Collections** → **Collections** → **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 **Collections** → **Collections** → **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.

12.1.2 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 **Collections** → **Collections** → **Vendors** → **Work Order**. The details are categorized into two:
 - Work Order
 - Services

2. In the **Collections → Collections → 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 title bar reads "ORACLE® Financial Services Lending and Leasing". The top navigation bar includes "Signed in as DEMOSALES", "Accessibility", "Sign Out", and a "Help" icon. The main content area is titled "Work Order". It displays a table of work orders with columns: Work Order #, Account, Vendor, Company, Branch, Status, and Type. A specific row is selected, showing details: Work Order # WO-0003002, Account 20110800010583:MANIVANNAN PREETHI, Vendor PR-01001-VENDOR1, Company US01, Branch USHQ, Status NEW, and Type COLLECTION. Below this, a "Work Order Details" section shows fields like Dt (09/11/2013), Status Dt (09/11/2013), Currency (US DOLLAR), Estimated (0.00), Billed Amt (0.00), Paid (0.00), and Reference #. A "Vendor Information" section includes fields for Contact, Phone, Email, Fax, and Comment. At the bottom, a "Services" table lists a single row: Service (ATTORNEY FEE), Fee Type (NO CHARGE), Currency (EURO), Estimated (0.00), Billed Amt (0.00), Paid (0.00), Status (NEW), and Status Dt (09/11/2013).

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 **Collections → Collections → 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.

12.1.3 **Follow-up Tab**

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Collections** → **Collections** → **Vendors** → **Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Collections** → **Collections** → **Vendors** → **Follow-up** → **Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes links for 'Signed in as DEMOSALES', 'Accessibility', 'Sign Out', and a user icon. The main window has a title bar 'Vendors' and 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 (PR-01001-VENDOR1). The detailed view includes fields for Vendor, Status, Status Dt, Work Order (with sub-fields for Company, Branch, Followup Dt, Work Order #, Dt, and Account), and Vendor Information (Contact, Phone, Extn, Comment). At the bottom is a list of 'Assigned Services' with columns for Services, Currency, Estimated, Billed Amt, Paid, Status, and Status Dt. The service listed is '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 **Collections → Collections → 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.

12.1.4 Invoices Tab

1. Click **Collections → Collections → 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 **Collections → Collections → 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 table of invoices with columns: Vendor, Company, Branch, Invoice #, Invoice Dt, Due Dt, and Status. Two rows are visible: 'PR-01001-VENDOR1' and 'PR-01001-VENDOR1'. Below this is the 'Invoice Information' section, which is currently active. It contains a 'Invoice' sub-section with fields for Vendor (PR-01001-VENDOR1), Company (US01), Branch (USHQ), and Invoice # (INV123). It also shows the Invoice Dt (10/14/2013), Due Dt (10/14/2013), and Status (OPEN). To the right of these fields are details: Address (ANTARTICA ANTARTICA AQUADA, PR 00602), Currency (US DOLLAR), Invoice Amt (0.00), Agreed Amt (0.00), and Paid Amt (0.00). Below the invoice details is a 'Details' section with a Status Dt (10/14/2013). Further down are 'Invoice Details', 'Payment Schedule', and 'Payment Schedules' sections, each with their own sub-sections and data tables.

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

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Work Order | Select the work order from the drop-down list. |
| 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 **Collections → Collections → 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 **Collections → Collections → 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.

Appendix A: 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 |