

Loan Collection User Guide
Oracle Financial Services Lending and Leasing
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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

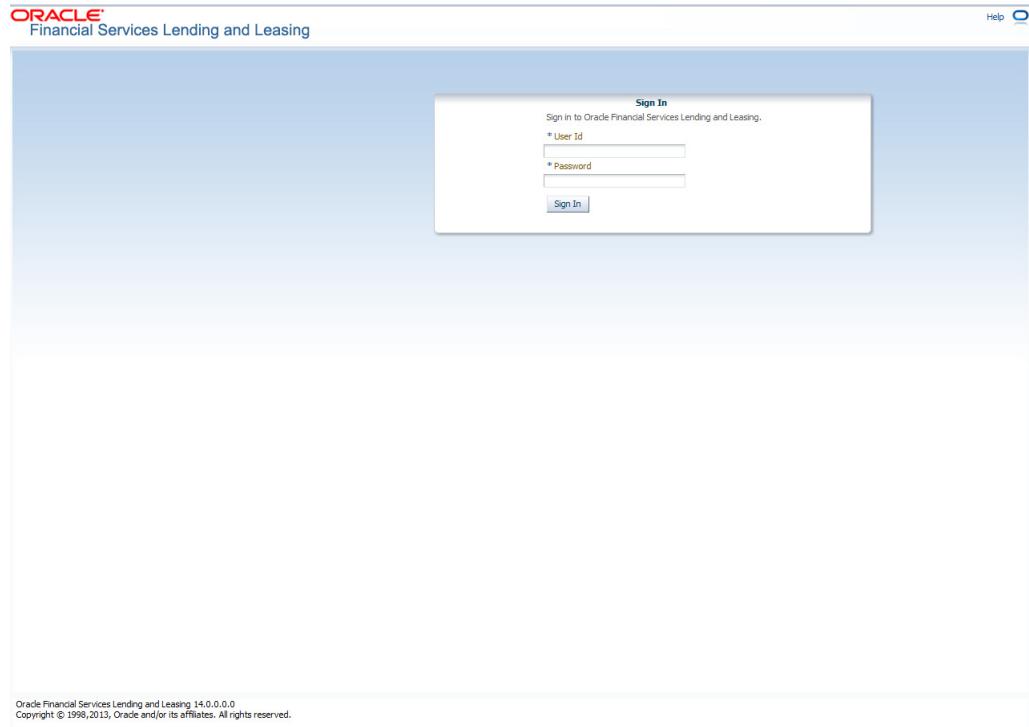
1.3 **Logging In**

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

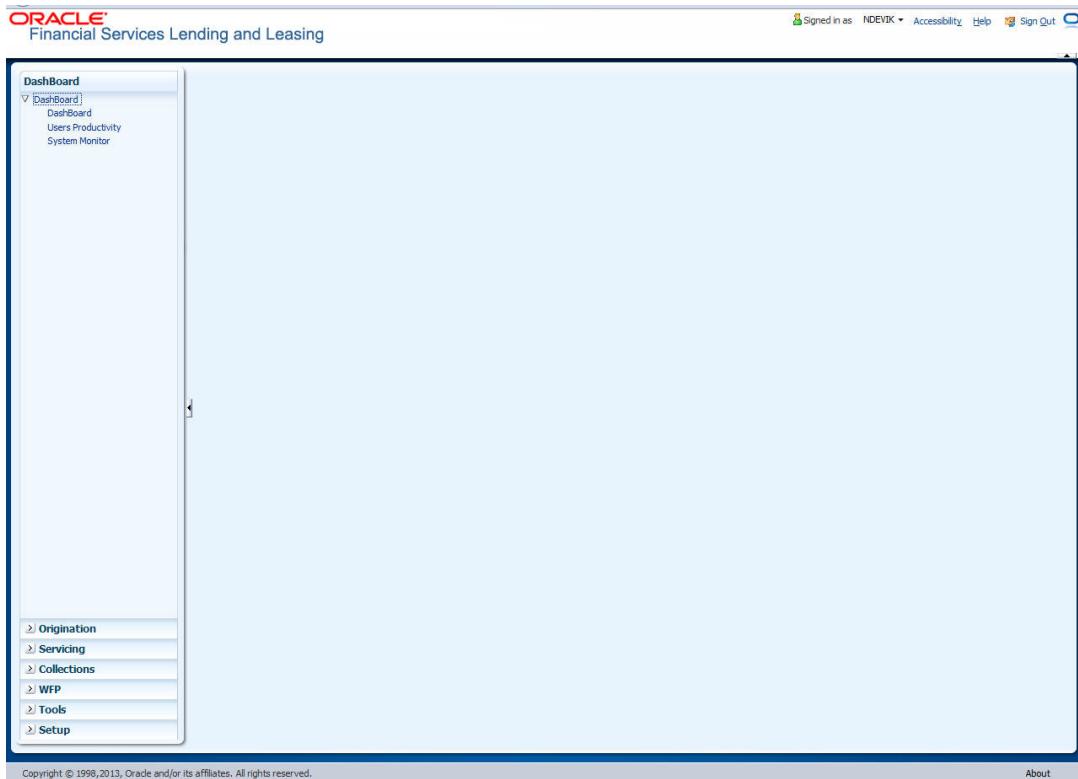
1.4.1 Home Page

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

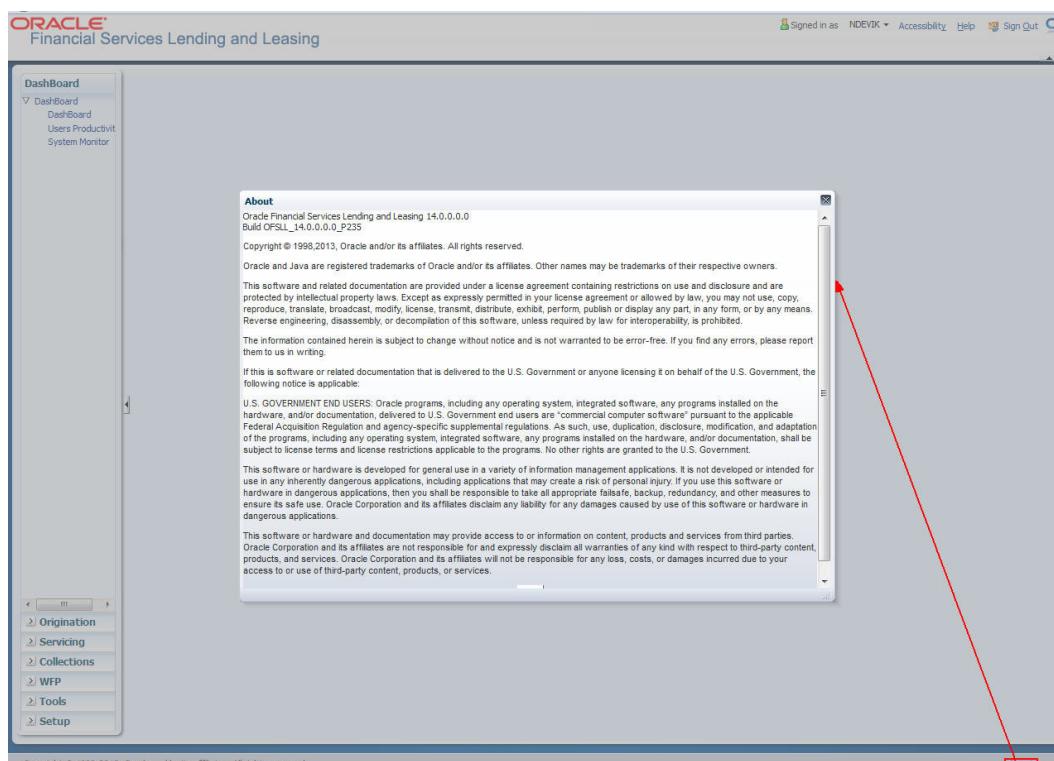
The Home page is split into three windows by vertical and horizontal splitters.

- 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.

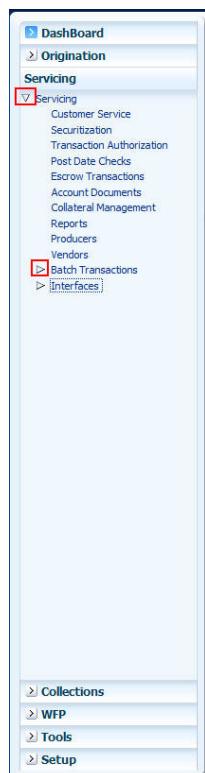
- Accessibility – Click the link to view accessibility features of the system
Refer accessibility document for further details.
- Help – Click the link to view Online Help
- Sign Out – Click the link to sign off from the application. You can also click on  icon to sign off from the application

Note

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

Left Window

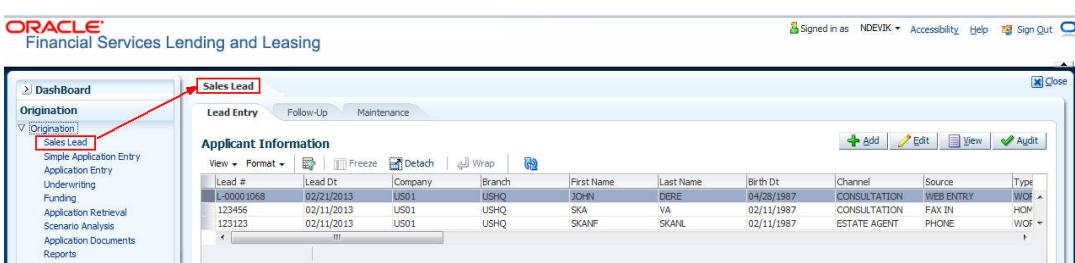
In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



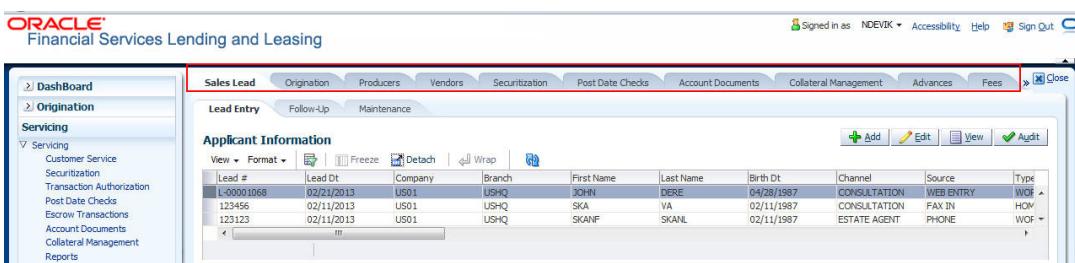
To open a screen, navigate to the Module Master Tab to which the screen belongs, expand the tabs and click the screen link you wish to open.

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.



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.

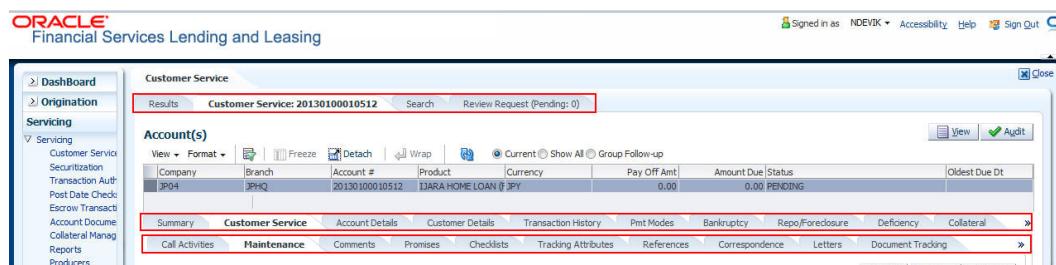
The height of the Header and the width of the Left Pane do not change, with the resizing of application window.

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.

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.

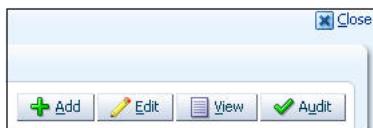
- Basic Operations
- Basic Actions
- Personalization Options

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



The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. The system opens a new record in which you can specify the required data and save. 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 opens an existing record in editable mode. Edit the details you need to and save.
View	Click to view an existing record. Select the record you want to view and click 'View'.
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. These actions can further be classified into two:

- Saving a record
- Navigating across records

1.5.2.1 Saving a Record

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



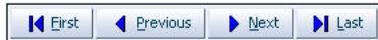
The table below gives a snapshot of them:

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.

Basic Actions	Description
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

1.5.2.2 Navigating Across a Record

These actions are enabled when you select 'Edit' or 'View' Operations.



The table below gives a snapshot of them:

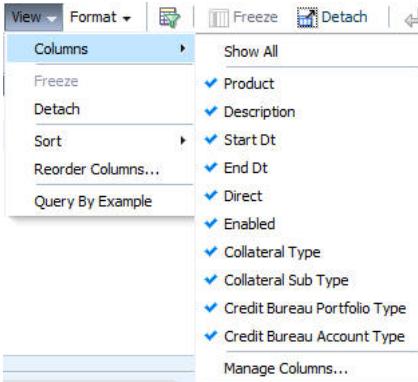
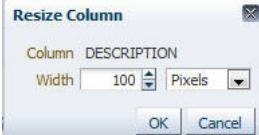
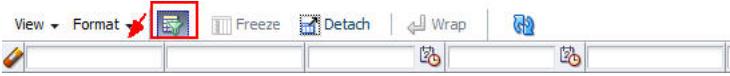
Basic Actions	Description
First	Click to navigate to the first record maintained in the main screen. This button is displayed only when you click 'View' button.
Previous	Click to navigate to the previous record. This button is displayed only when you click 'View' button.
Next	Click to navigate to the next record. This button is displayed only when you click 'View' button.
Last	Click to navigate to the last record maintained in the main screen. This button is displayed only when you click 'View' button.

1.5.3 Personalization Options

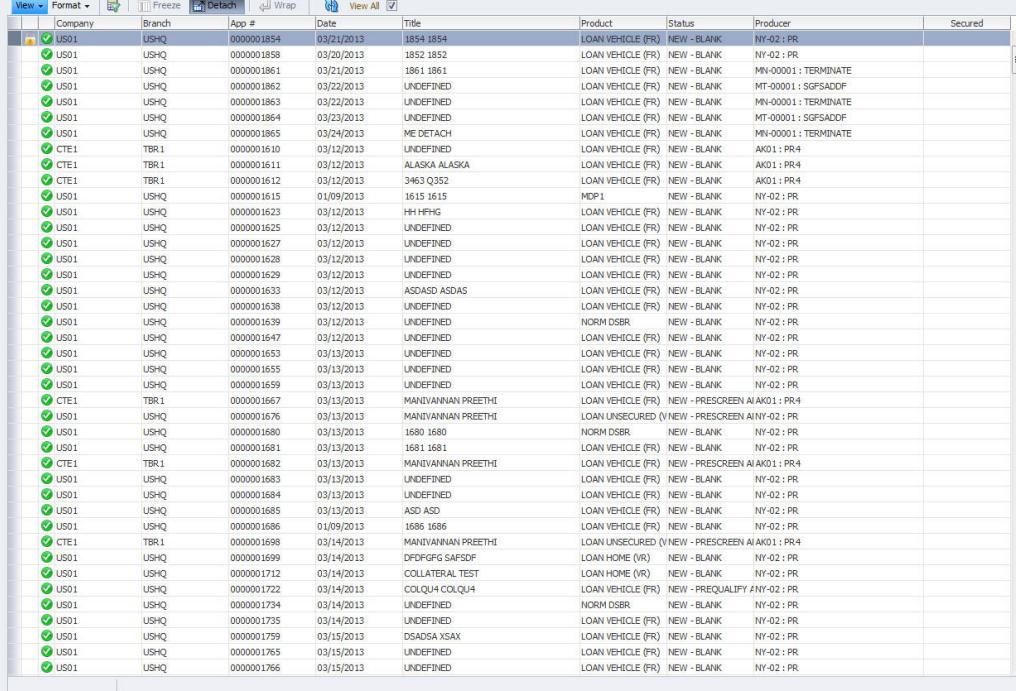
You can personalize the data displayed in the setup tables. Once personalized, the system saves the settings for that User ID until next personalization.



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> 
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	<p>Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.</p> 
Freeze	<p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p>
Detach	<p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p>

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

Origination									
Result/Task									
Application Entry Search Review Requests (Pending: 0)									
New Application Open Application Unlock Application									
Quick Search									
App # SSN Submit									
Queue Next Application									
Search									
View Format Freeze Detach Wrap View All									
									
Detached Table									
View Format Freeze Detach Wrap View All									
									

Note

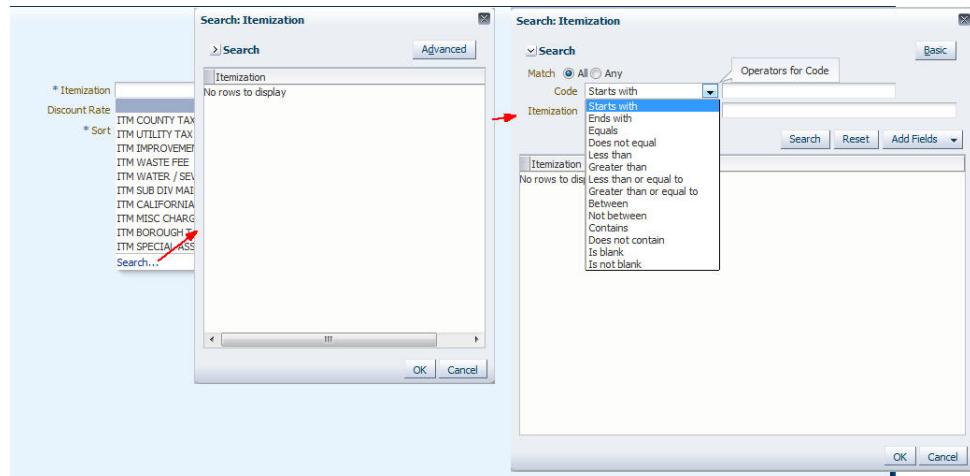
Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

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
MI-00001 : TEST-001			ADJUNTAS	0
MR-00001 : TEST-001			ADJUNTAS	0
MN-00001 : TERMINATE			AGUADA	0
MT-00001 : SGFSADDF			RAMEY	23132132
NY-02 : PR			HOLTSVILLE	43125313212

1.6 Keyboard Compatibility

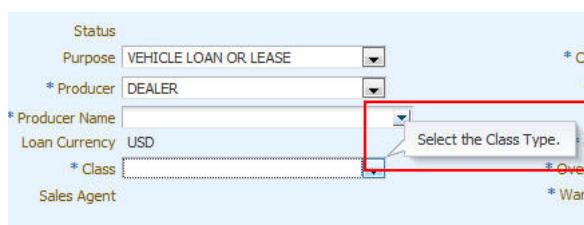
The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

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 Accessibility chapter.

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.



2. Customer Service and Collections

2.1 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

NNNNNNN = serial number

X = check digit

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

2.1.1 Searching for a Customer

There are a number of different ways to load the customer details on the Customer Service 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

1. On the Oracle Financial Services Lending and Leasing Application home page, click SERVICING main tab.
2. Click **Customer Service** link.

The **Customer Service** screen appears.

Click **Search** tab. 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	

3. 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.

4. Click **Search**.

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

QueCustId	First Name	Last Name	SSN	National ID	Passport #	QuePhone	Zip
2005	JALLA	RAMESHR	12345-678-9321	12-345-6789	(000)-000-0123	00601	
2006	GARESH	KAMA	9-876-5432	34-567-8909	(000)-000-2356	00602	
1170	ELOISE	WWOODASTER	39-530-9599	-- 0	(612)-333-1233	60139	
1171	MARIE	CCOTONEASTER	40-320-3940	-- 0	(612)-333-2828	60225	
1172	HANK	CCOTONEASTER	40-320-3999	-- 0	(612)-333-2828	60225	
1173	DIEGO	MARADONA	40-310-1121	-- 0	(612)-333-5555	60750	
1174	CLAUDIA	MARADONA	40-322-1456	-- 0	(612)-333-5555	60750	
1175	BETH	NICHOLAS	58-892-3299	-- 0	(612)-333-1266	43216	
1176	JOHN	NICHOLAS	58-892-3248	-- 0	(612)-333-1266	43216	
1177	STEVEN	SCROGGS	42-310-1121	-- 0	(612)-333-5555	60750	
1178	JENNIFER	SCROGGS	42-322-1456	-- 0	(612)-333-5555	60750	
1179	CHRIS	TAYLOR	54-892-3248	-- 0	(612)-333-1266	43216	
1180	HILARY	TAYLOR	54-892-3299	-- 0	(612)-333-1266	43216	
1181	EVE	CCINQUEFOIL	46-352-0636	-- 0	(978)-333-1244	96717	
1182	DALE	CCINQUEFOIL	64-852-0699	-- 0	(978)-333-1244	96717	

AcctPrcCompany	AcctPrcBranch	Account #	AcctPrcProduct	Currency	Pay Off Amt	Amount Due	AccStatusCd	Oldest Due Dt	CrRelatnTyp
C-0001	CB-001	20130200011098	LOAN-VE	USD	100,000.00	0.00	ACTIVE	03/08/2013	PRIM

5. On the Results page, view the following information for the list of accounts of a customer

Field	View this:
Customers section	
Cus 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.
Product	The product for the account.
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.
Status	The account's status.
Oldest Due Dt	The oldest due date.
Type	The account type.

6. On the **Results** page, select the customer you want to retrieve and click **Submit**.

The system displays the customer's details on the **Customer Service** link's **Account Details** page

2.1.2 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

1. On the Oracle Financial Services Lending and Leasing Application home page, click the Servicing master tab. Click link.

The Customer Service screen appears

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

2. 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.

3. Click **Search**.

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

4. 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.

5. 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's Account Details page.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Customer Service' and displays account details for 'Customer Service: 20060100010024'. The interface is divided into several sections:

- Left Sidebar:** Contains navigation links for Dashboard, Origination, Servicing, Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, and various transaction types like Batch Transactions, AP Transactions, GL Transactions, Card Transactions, and Conversion Accounts.
- Customer Service Tab:** Shows account details for account 20060100010024, including Company (NL02), Branch (JPHQ), Account # (20060100010024), Product (LOAN UNSECURED (V USD)), Currency (\$), Pay Off Amt (\$5,991.43), Amount Due (\$5,708.71), Status (ACTIVE/DELQ), and Oldest Due Dt (02/10/2006).
- Account Details Section:** Displays 'Dues' and 'Deficiency Information' tables. The 'Dues' table shows payments due on 01/10/2007, 12/10/2006, 11/10/2006, 10/10/2006, and 09/10/2006. The 'Deficiency Information' table shows late fees for late payments on 1/10/2007.
- Customer Information Section:** Lists customer details for 1003 GRAHAM A THORPE (PRIMARY) and 1004 LISA B THORPE (SPOUSE). It includes fields for Email, Language, Marital Status, and Correspondence.
- Address Information Section:** Shows address details for the customer, including Type (HOME), Current (Y), Mailing (Y), and Phone (978-333-7745/968 MALESE DR, WASHINGTON DC-20).
- Conditions Section:** Lists conditions for the account, including Condition (DELINQUENT), Start Dt (02/18/2006), and Followup Dt (01/26/2013).
- Alerts Section:** Shows a note: '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.

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, and scheduled for 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.

The screenshot displays two views of the Oracle Financial Services Lending and Leasing Customer Service screen. The top view shows the 'Quick Search' section with a dropdown menu set to 'Queue/Condition: DELQ (D)'. The bottom view shows the 'Customer Information' and 'Address Information' sections, with the 'Conditions' section highlighted and a red box around the 'Condition: DELINQUENT' row.

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.

2.2 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:

With this command button:	The System does this:
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.
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**.

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.

2.3 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.

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 Advances, Payments, and GL Transactions. The main area is the 'Customer Service' tab, showing account details for Customer Service: 20060200010172. The 'Summary' tab is selected. Key sections include:

- Account(s):** Shows a grid with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The data for this account is: NL02, JPHQ, 20060200010172, LOAN UNSECURED (V USD), 5,911.23, 4,940.21, ACTIVE:DELQ, 03/10/2006.
- Customer Information:** Displays details for two customers: 1033 ALAN A DALE and 1034 JESSICA B DALE, including type (PRIMARY, SPOUSE), SSN, birth date, gender, and contact information.
- Address Information:** Shows address details for the customers.
- Conditions:** Lists conditions like DELINQUENT with start and followup dates.
- Alerts:** Shows a list of alerts.
- Dues section:** A table showing due dates and amounts for different categories (Late, 30, 60, 90, 120, 150, 180 days) and categories (BP(Life), BP(Year), NSF(Life), NSF(Year)).
- Delinquency Information:** A table showing delinquency details for different categories (Late, 30, 60, 90, 120, 150, 180 days) and categories (BP(Life), BP(Year), NSF(Life), NSF(Year)).
- Activities:** A table showing activity details for different categories (Last Activity Dt, Paid Off Dt, Due Day, Last Pmt Dt, Customer Grade, Last Bill Dt).

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.

In this field:	View this:
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.
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.

In this field:	View this:
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 Servicemembers Civil Relief Act (SCRA) of 2003.
Customer Score	The customer score.
Behaviour Score	The behavior score.
Producer	The channel and producer of the account.

Customers 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.

In this field:	View this:
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.

Conditions section

The system enables you to quickly view an account's condition in the Conditions section. An account can have more than one condition. You can manually change the condition of the account using the **Add Call Activities** section.

To view an account's condition

1. Open the **Customer Service** screen and load the account you want to work with.
2. In the right column, you can view the conditions updated for the account k.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The main window displays account details for account 20060100010024. The 'Conditions' section is highlighted with a red border, showing a single condition for 'DELINQUENT' with start and followup dates.

View the following:

In this field:	View this:
Condition	The condition.
Start	The start date of the condition.
Followup	The next follow-up date.

Alerts

System displays the comments for the **Alert** selected while creating a comment.

2.4 Customer Service screen's Customer Service tab

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

2.4.1 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

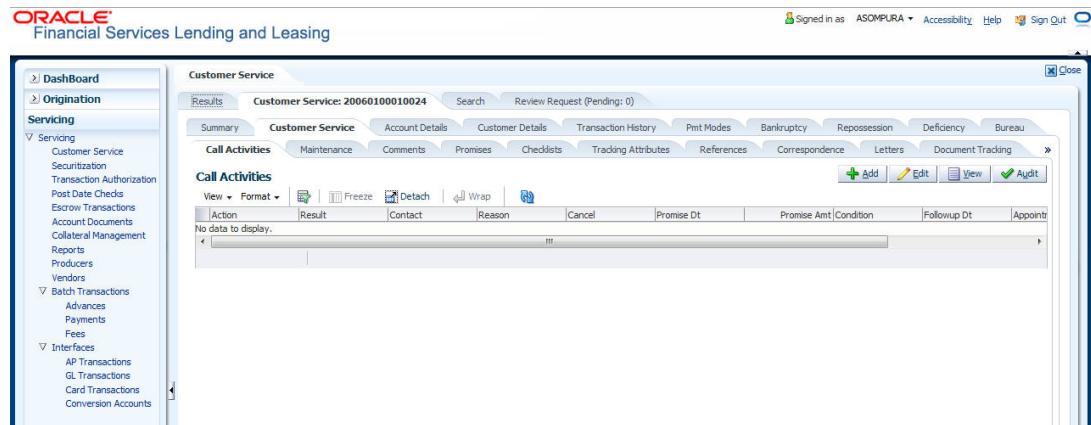
Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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.

2.4.1.1 Recording a Call Activity

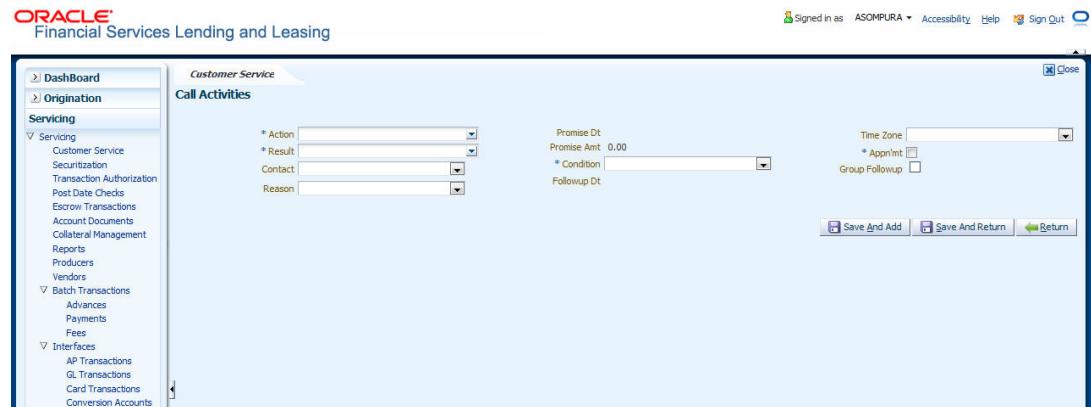
To record a call activity

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



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar is collapsed. The main area shows the 'Customer Service' screen with the 'Call Activities' tab selected. The 'Call Activities' tab has a sub-tab bar with 'Call Activities' (selected), 'Maintenance', 'Comments', 'Promises', 'Checklists', 'Trading Attributes', 'References', 'Correspondence', 'Letters', and 'Document Tracking'. Below this is a table with columns: Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Followup Dt, and Appoint. A message 'No data to display.' is shown. At the bottom of the table is a toolbar with buttons for Add, Edit, View, and Audit.

3. Click Add. The system displays the following screen.



The screenshot shows the 'Call Activities' add screen. The left sidebar is collapsed. The main area shows the 'Call Activities' screen with the 'Customer Service' tab selected. The 'Call Activities' tab is selected. The form has fields for Action (dropdown), Result (dropdown), Contact (dropdown), Reason (dropdown), Promise Dt (date picker), Promise Amt (text input), Condition (dropdown), Followup Dt (date picker), Time Zone (dropdown), and checkboxes for 'Appoint' and 'Group Followup'. At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

4. In the **Action** field, select the action performed.
5. In the **Result** field, select the result of the action.
6. You can complete the following optional fields:

In this field:	Do this:
Contact	Select who you contacted.
Reason	Select the reason for the communication.

7. In the **Condition** field, 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.

8. In the **Followup Dt** field, type the next follow-up date; that is, when FLS will next place this account in a queue. (The system defaults this date automatically based on setup.)
9. In the **Time Zone** field, select the time zone for the customer.
10. Click **Save**.

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.

2.4.1.2 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.

2.4.1.3 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**.

2.4.1.4 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.

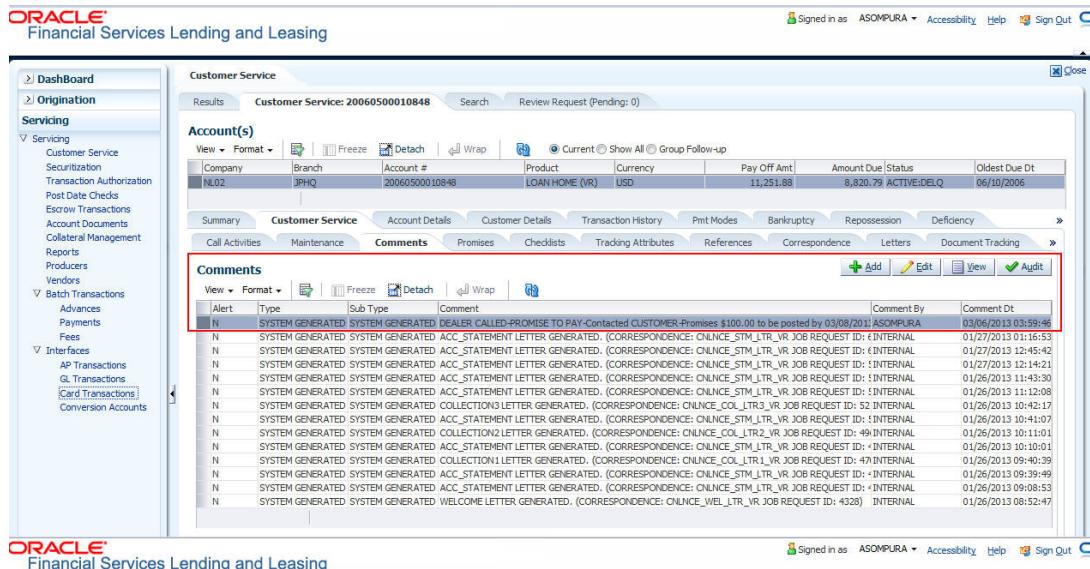
To record a promise to pay

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?).

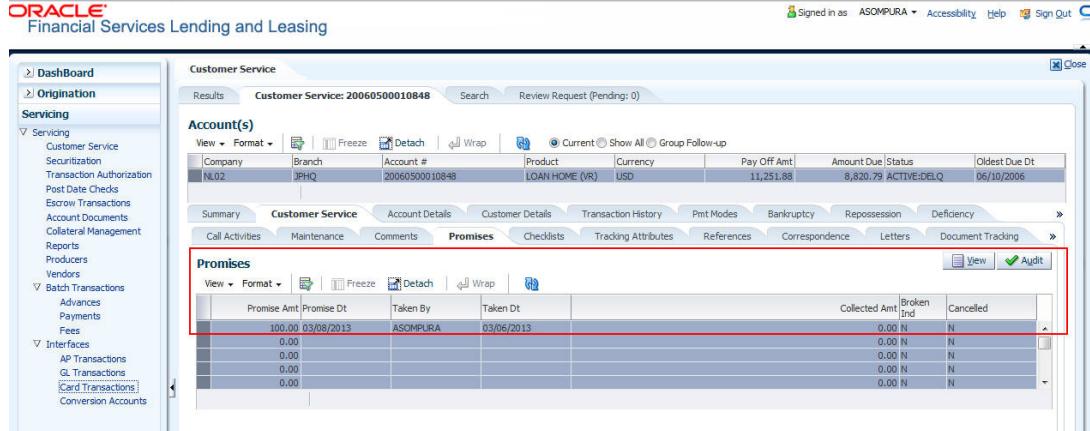
6. In the **Promise Dt** field, record the date when the person you spoke with promises to make payment.
7. In the **Promise Amt** field, record the amount of the payment the person you spoke with promises to pay.
8. In the **Condition** field, select the condition or queue type.
9. In the **Followup 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.



Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	DEALER CALLED PROMISE TO PAY-Contacted CUSTOMER-Promises \$100.00 to be posted by 03/08/2013	ASOMPURA	03/06/2013 03:59:46
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/27/2013 01:16:53
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/27/2013 10:10:42
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/27/2013 10:42:21
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/26/2013 11:42:30
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/26/2013 11:42:08
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTING LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR3_VR JOB REQUEST ID: 52) INTERNAL		01/26/2013 10:42:17
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/26/2013 10:41:07
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR2_VR JOB REQUEST ID: 49) INTERNAL		01/26/2013 10:41:01
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/26/2013 10:10:01
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR1_VR JOB REQUEST ID: 47) INTERNAL		01/26/2013 09:40:38
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/26/2013 09:39:49
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID: 1) INTERNAL		01/26/2013 09:08:53
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLCE_WEL_LTR_VR JOB REQUEST ID: 4328) INTERNAL		01/26/2013 08:52:47



Promises

Promise Amt	Promise Dt	Taken By	Taken Dt	Collected Amt	Broken Ind	Cancelled
100.00	03/08/2013	ASOMPURA	03/06/2013	0.00	N	N
0.00				0.00	N	N
0.00				0.00	N	N
0.00				0.00	N	N

2.4.1.5 Canceling a Promise to Pay

Oracle Financial Services Lending and Leasing enables you to cancel promises to pay using the **Account Detail's** 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.

5. 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.

2.4.2 Maintenance sub tab

The Customer Service screen's Maintenance page acts as a single command station 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

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.

2.4.2.1 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**.

4. 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.

- 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.

- Click **Load Parameters**.

- Specify all the required parameter values and click **Post**.

The system displays the results (success or failure) in the Results section.

Note

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

2.4.3 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.

2.4.3.1 Recording an Additional Comment

To record an additional comment

- Open the **Customer Service** screen and load the account you want to work with.
- Click **Customer Service** sub tab and then click **Comments** tab under it.
- Click Add. The system displays the **Comments** page.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The top navigation bar includes the Oracle logo, user sign-in information, and links for Accessibility, Help, and Sign Out. The main window has a sidebar on the left with sections for 'Dashboard', 'Origination', 'Servicing' (which is expanded to show 'Customer Service', 'Securitization', 'Transaction Authorization', etc.), 'Batch Transactions' (which is expanded to show 'Advances', 'Payments', 'Fees'), and 'Interfaces' (which is expanded to show 'AP Transactions', 'GL Transactions', 'Card Transactions', and 'Conversion Accounts'). The main content area is titled 'Customer Service' and has a 'Comments' tab selected. It contains fields for 'Alert' (checkbox), 'Type' (dropdown), 'Sub Type' (dropdown), and a large text area for 'Comment'. Below these fields are buttons for 'Save And Add', 'Save And Return', and 'Return'. The status bar at the bottom shows the comment details: 'Comment By ASOMPURA' and 'Comment Dt 03/06/2013 04:38:59 PM'.

- 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.
8. Click **Save**.

Comments can be viewed under the Comments tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Customer Service' with 'Customer Service: 20060200010172'. The left sidebar has a 'Comments' section under 'Serving'. The main content area shows a table for 'Account(s)' with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due Status, and Oldst Due Dt. Below this is a 'Comments' tab with a table showing a list of comments. The columns in the comments table are: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The comments listed are mostly system-generated and relate to account maintenance and promises.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
Y	REGULAR	ACCOUNT MAINTENANCE TEST COMMENT		ASOMPURA	03/06/2013 04:38:59
N	SYSTEM GENERATED	SYSTEM GENERATED DEALER CALLED-PROMISE TO PAY-Promises \$100.00 to be posted by 03/12/2013		ASOMPURA	03/06/2013 04:33:11
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/27/2013 01:16:53	
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/27/2013 12:45:42	
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/27/2013 12:14:21	
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/26/2013 11:43:40	
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/26/2013 11:12:00	
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/26/2013 10:41:07	
N	SYSTEM GENERATED	SYSTEM GENERATED ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/26/2013 10:10:01	
N	SYSTEM GENERATED	SYSTEM GENERATED COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR3_VR JOB REQUEST ID INTERNAL		01/26/2013 09:39:49	
N	SYSTEM GENERATED	SYSTEM GENERATED COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/26/2013 09:10:03	
N	SYSTEM GENERATED	SYSTEM GENERATED COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR2_VR JOB REQUEST ID INTERNAL		01/26/2013 09:08:53	
N	SYSTEM GENERATED	SYSTEM GENERATED COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR1_VR JOB REQUEST ID INTERNAL		01/26/2013 08:38:47	
N	SYSTEM GENERATED	SYSTEM GENERATED COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLCE_STM_LTR_VR JOB REQUEST ID INTERNAL		01/26/2013 08:37:46	
N	SYSTEM GENERATED	SYSTEM GENERATED COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLCE_COL_LTR1_VR JOB REQUEST ID INTERNAL		01/26/2013 08:07:20	

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.

2.4.4 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:

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

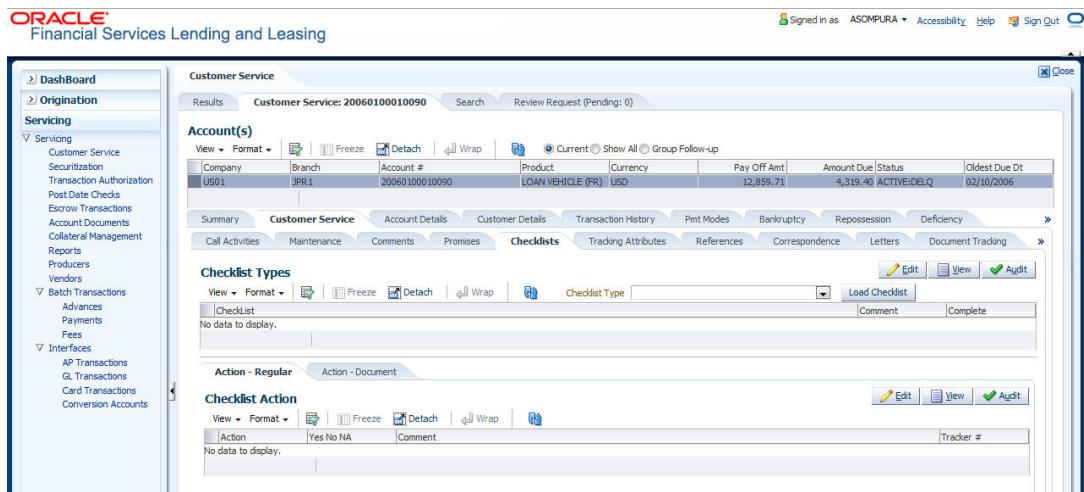
2.4.5 Checklists sub tab

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.

2.4.5.1 Completing a Checklist for an Account

To complete a checklist for an account

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



3. In the **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.

The screenshot shows the 'Customer Service' module in Oracle Financial Services Lending and Leasing. On the left, a navigation tree includes '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' with sub-options like 'AP Transactions', 'GL Transactions', 'Card Transactions', and 'Conversion Accounts'. The main area is titled 'Checklist Action' and contains a single row. The 'Action' field is set to 'CHECK IF REPOSSESSION VENDOR'. Below it are radio buttons for 'Yes', 'No', and 'NA'. A 'Comment' text area is empty. Navigation buttons 'First', 'Previous', 'Next', and 'Last' are at the top right.

5. In the Action field, select the an action you want to complete.
6. 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.

7. Click Save.

2.4.6 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 'Customer Service' screen in Oracle Financial Services Lending and Leasing. The left navigation tree is the same as the previous screenshot. The main area shows an account summary with details like Company: US01, Branch: USR1, Account #: 20130100013441, Product: LOAN HOME (VR), Currency: USD, Pay Off Amt: 111,040.83, Amount Due: 17,928.34, Status: ACTIVE-DELQ, and Oldest Due Dt: 03/01/2013. Below the summary is a 'Tracking Attributes' section with tabs for 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Foreclosure', and 'Deficiency'. The 'Customer Service' tab is selected. A message 'No data to display.' is shown in the tracking attributes area.

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.

2.4.7 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**.

Specify the following:.

In this field:	Specify this:
Relationship	The reference type.
Name	The reference name.
Country	The country.
City	The city.
State	The state.
Address	The address line.
Zip	The zip code.
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.

- Click Save.

2.4.8 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

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar is collapsed. The main area is titled 'Customer Service' with the sub-tab 'Correspondence' selected. The 'Correspondences' section is active, showing a table with one row (ID: 1009) and a 'Correspondence Date' of 'NITHYA 03/07/2013'. Below this is the 'Documents' section, which is currently empty. The 'Document Elements' section is also empty. The top navigation bar shows the user is signed in as 'ASOMPURA'.

- In the **Correspondence** section, click **Add**.

The screenshot shows the 'Correspondences' screen with the 'Add' dialog open. The 'Correspondence' field is highlighted. The 'Date' field is set to '04/15/2013'. At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'. The left sidebar is collapsed, and the top navigation bar shows the user is signed in as 'RBATHLA'.

- 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.

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

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

6. In the **Documents** section, click **View**.

7. View the following information for each document:

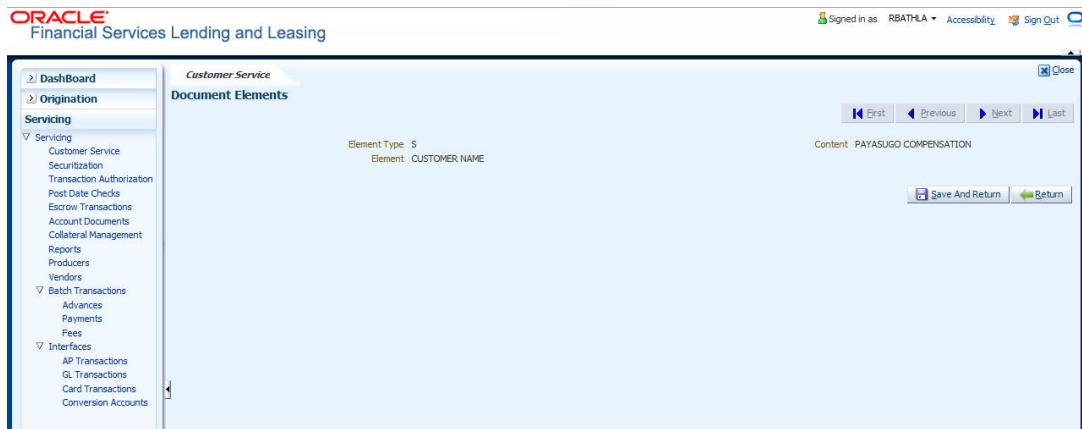
In this field:	View this:
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected, indicates that Oracle Financial Services Lending and Leasing generated the document.
Selected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

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

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

- OR -

Click **User Defined**, to view user-defined elements in the correspondence.



10. 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.

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

12. In the **Document Elements** section, click **Save**.

13. In the **Documents** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

2.4.9 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:

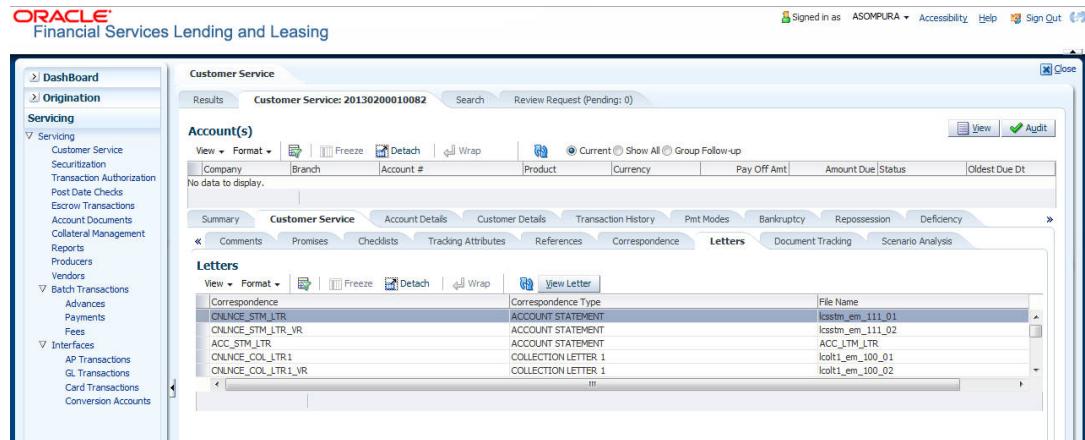
- Servicing:
 - Welcome letter
 - Paid in Full letter
 - PayOff quote letter
 - Rate change intimation letter
- PDC renewal letter
- Collection:
 - Collection Letter - 1
 - Collection Letter - 2
 - Collection Letter - 3

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.



2.4.9.1 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.

<p style="text-align: center;">Confirm Information Letter</p> <p>DEMO BANK USA LINE1 LINE2 MINNEAPOLIS MN 55344 7255 Phone: ##### Fax: ##### Date: 9/13/2012 DANIEL LANZETTA 22 N BCH N # 22 2121 HOLTSVILLE NY 00501</p> <p>Dear DANIEL,</p> <p>Thank you for selecting DEMO BANK USA as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.</p> <p style="text-align: center;">Account number: 20120800010136 First payment date: 09/06/2012 Monthly payment amount: USD 1,247.54 Number of payments: 36</p> <p>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 #####.</p> <p>Once again, thank you for selecting DEMO BANK USA as your lender.</p> <p>Sincerely,</p> <p>DEMO BANK USA</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Account Name</th> <th colspan="3">DANIEL LANZETTA</th> </tr> <tr> <th>Payment#</th> <th>Account#</th> <th>Due Date</th> <th>Amount Due</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20120800010136</td> <td>09/06/2012</td> <td>USD 1,247.54</td> </tr> </tbody> </table> <p>Mail payment to:</p> <p>DEMO BANK USA LINE1 LINE2 MINNEAPOLIS MN 55344 7255</p>	Account Name	DANIEL LANZETTA			Payment#	Account#	Due Date	Amount Due	1	20120800010136	09/06/2012	USD 1,247.54	<p style="text-align: center;">ORACLE® Financial Services Lending and Leasing</p>
Account Name	DANIEL LANZETTA												
Payment#	Account#	Due Date	Amount Due										
1	20120800010136	09/06/2012	USD 1,247.54										

2.4.9.2 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.

ORACLE
Payoff Letter Financial Services Lending and Leasing

Phone:
Fax:

Date: 9/14/2012

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,

2.4.9.3 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: 9/13/2012

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,

2.4.9.4 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 Leasesloan 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

ORACLE®
Financial Services Lending and Leasing

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,

2.4.9.5 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 Leasesloan (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

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

Date:9/13/2012

DANIEL LANZETTA
22 N BCH N #22
2121
HOLTSVILLE NY 00501

Account number: 20120800010136
Amount past due: USD 0.00

Dear DANIEL,

Our records indicate that you are past due on your loan in the amount of USD 0.00. This amount includes monthly payments together with all applicable fees due pursuant to your contract.

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

Thank you in advance for your anticipated cooperation.

Sincerely,

DEMO BANK USA

2.4.9.6 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 Leasesloan (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.



2.4.10 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**.

6. 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.

In this field:	Do this:
Page #	<p>View the page number.</p> <p>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.</p> <p>Choose a specific page number to view only that page.</p>
Document File Type	View the document file type.
Status	View the status of the document.
Tracking #	View the tracking number of the document.
Location	View the location of the document.
Effective Dt	View the effective date of the document.
Docket #	View the docket number of the document.
Received Dt	View the received date of the document.
Expiry Dt	View the expiration date of the document.
Comment	Specify comment.

7. 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.

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

9. Save your entry.

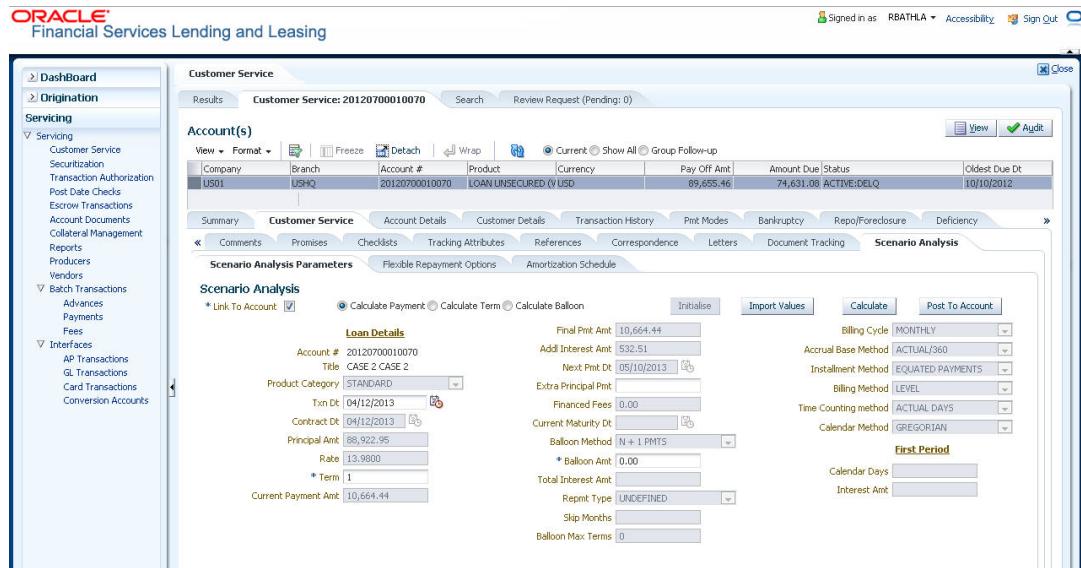
2.4.11 Scenario Analysis sub tab

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.)



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).

2.5 Customer Service screen's Account Details tab

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

2.5.1 Account Details sub tab

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

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

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.
Rebate Method	The rebate method.
Index Type	The index type.
Index Rate	The current index rate.
Margin Rat	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).

In this field:	View this:
# 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 Amount	The approved amount.
Consumed	The consumed.
Remaining Amt	The remaining amount.
Last Advance Amt	The last advance amount
Last Advance Dt	The last advance date
Securitization Details	
Pool Id	The pool id.
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	
ra Principal Paid	The extra principal paid.

2.5.2 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**.

Closing Dt	Due Dt	Generation Dt
01/20/2007	02/10/2007	01/27/2013
12/20/2006	01/10/2007	01/27/2013
11/19/2006	12/10/2006	01/27/2013

 Below this, the 'Statement Details' section shows a table with columns: StmtPastDueAmt, StmtOtherChargeAmt, StmtNewBalAmt, Previous Balance(+), New Advances(+), Fees(+), Finance Charge(+), Payment/Credits, and Minimum Due. The table data is as follows:

StmtPastDueAmt	StmtOtherChargeAmt	StmtNewBalAmt	Previous Balance(+)	New Advances(+)	Fees(+)	Finance Charge(+)	Payment/Credits	Minimum Due
1,487.00	50.00	4,804.49	0.00	0.00	15.00	0.00	0.00	127.49

 The 'Statements' tab is selected in the bottom navigation bar."/>

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

Closing Dt	Due Dt	Generation Dt
01/20/2007	02/10/2007	01/27/2013
12/20/2006	01/10/2007	01/27/2013
11/19/2006	12/10/2006	01/27/2013

 Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are visible on the right. A 'Return' button is also present."/>

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.

2.5.3 Rate Schedule sub tab

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

To view the Rate Schedule page

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

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

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

- In **Rate Schedule** section, click **View**.

- 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

2.5.4 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

- 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.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says "ORACLE Financial Services Lending and Leasing". The top right corner shows a user is signed in as "ASOMPURA" with options for "Accessibility", "Help", and "Sign Out". The left sidebar has a tree view with nodes like "Dashboard", "Origination", "Servicing", "Customer Service", "Securitization", "Transaction Authorization", "Post Date Checks", "Escrow Transactions", "Account Documents", "Collateral Management", "Reports", "Producers", "Vendors", "Batch Transactions", "Interfaces", and "Conversion Accounts". The main content area is titled "Customer Service" with the sub title "Customer Service: 20060100010024". Below this is a table titled "Account(s)" with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table shows one row: "M.02 JPHQ 20060100010024 LOAN UNSECURED (USD) 5,991.43 5,708.71 ACTIVE:DELQ 02/10/2006". Below the table are several tabs: "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Pmt Modes", "Bankruptcy", "Repossession", "Deficiency", "Bureau", "Account Details", "Statements", "Rate Schedule", "Insurances", "Contract", "Escrow". The "Insurances" tab is currently selected. Below these tabs are three sections: "Insurance Information", "Insurance Tracking", and "Insurance Status". Each section has its own table and buttons for "Edit", "View", and "Audit".

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

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

Click **View**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says "ORACLE Financial Services Lending and Leasing". The top right corner shows a user is signed in as "RBATHLA" with options for "Accessibility", "Help", and "Sign Out". The left sidebar has a tree view with nodes like "Dashboard", "Origination", "Servicing", "Customer Service", "Securitization", "Transaction Authorization", "Post Date Checks", "Escrow Transactions", "Account Documents", "Collateral Management", "Reports", "Producers", "Vendors", "Batch Transactions", "Interfaces", and "Conversion Accounts". The main content area is titled "Customer Service" with the sub title "Customer Service: 20060100010024". Below this is a section titled "Insurance Information". Under "Insurance Information" is a table titled "Policy Information" with columns: Contractual, Insurance Type, Insurance Plan, Company, Policy #, Effective Dt, Premium Amt, Commission Rule, Primary Beneficiary, Secondary Beneficiary, Status, Sub Status, Insurance Mode, Phone, Phone 2, Iteration, Expiry Dt, Term, Commission Amt, Comments, and Policy Cancellation Dt. To the right of this table is a section titled "Cancellation/Refund" with columns: Refund Allowed, Grace Days, Cancellation Fee Allowed, Cancellation Fee, Complete Refund, Term Remaining, Refund Calculation Method, Grace Days, Estimated Refund Amt, Received Refund Amt, and Itemization. Below the "Policy Information" table is a "Cancellation/Refund" table. At the bottom right is a "Return" button.

View the following information:

In this field:	View:
Policy Information section:	
Insurance Plan	The insurance plan.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Beneficiary	The secondary beneficiary of the insurance.
Status	The status.
Sub Status	The sub status.
Insurance Mode	The insurance mode.
Phone	The insurance company's primary phone number.
Phone 2	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiry Dt	The insurance expiry date.
Commission Amt	The insurance commission amount.
Comments	The comments regarding the insurance policy.
Cancellation/Refund section:	
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 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.

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**.

2.5.5 Contract 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** sub tab.

Contract Dt	Amt Financed	Term/Maturity Dt	Due Day	Interest Charge	Total of Pmts	Down Pmt	Final Pmt Amt	Index
02/08/2013	100,000.00	12/02/2014	8	2,704.16	102,704.16	0.00	8,558.68	FLAT

Late Charge Grace Days	Delq Grace Days	Refund Allowed	Pmt Tolerance %	Refund Tolerance Amt	Pmt Tolerance Amt	WriteOff Tolerance Amt	Max Due Day Change Days	Due Day Min
10	8 Y		95	1.00	15.00	5.00	15	1

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 User Guide.

2.5.6 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 Due section, click **View**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar is titled 'Customer Service' and includes 'Escrow Due' under 'Servicing'. The main content area is titled 'Escrow Due Dt and Amount' and shows the following data:

Amount Due	0.00
Due Dt 1	04/23/2013
Due Amt 1	0
Due Dt 2	
Due Amt 2	0
Due Dt 3	
Due Amt 3	0
Due Dt 4	
Due Amt 4	0
Due Dt 5	
Due Amt 5	0

On the right, there are sections for 'Escrow' and 'Escrow Payment'. The 'Escrow' section contains checkboxes for 'Escrow Allowed' (unchecked), 'Opt Out' (checked), 'Analysis Required' (unchecked), 'Stop Disbursement' (unchecked), and 'Stop Analysis' (unchecked). The 'Escrow Payment' section shows 'Current Escrow Pmt: 0.00'. Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are also present.

2. View the following details:

In this Field	View this
Escrow Due Dt and Amount	
Amount Due	The amount due.
Due Dt 1 to 5	The due date.
Due Amt 1 to 5	The due amount.
Escrow	
Escrow Allowed	If selected, indicates that the escrow is allowed for the account.
Opt Out	If selected, indicates that the escrow is opt out for the account.
Analysis Required	If selected, indicates that the escrow analysis is required for the account.
Stop Disbursement	If selected, indicates that the disbursement is stopped.
Stop Analysis	If selected, indicates that the analysis is stopped.
Escrow Payment	
Current Escrow Pmt	The current escrow payment.

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

4. View the following information:

In this Field	View this
Opening Balance	The opening balance.
Received	The received balance.
Interest Received	The interest received.
Disbursed	The disbursed amount.
Adjusted(-)	The adjusted(-) amount.
Adjusted(+)	The adjusted(+) amount.
Current Balance	The current balance.

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

6. 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.
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.

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

8. 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.

2.6 Customer Service screen's Customer Details tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Customer** 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 a navigation tree with categories like Dashboard, Origination, Servicing, and Interfaces. The main area is titled 'Customer Service' with the sub-tab 'Customer Details' selected. The 'Customer Information' section shows two rows of data for customers: '2005 JAILA RAMESH SR.' and '2006 GARESH KAMA JR.'. The 'Address Information' section shows one row for 'HOME'. The top right of the screen shows a sign-in status for 'ASOMPURA' and various system icons.

3. In the **Customer Information** section, click View.

4. 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.
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.

In this field:	View this:
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	
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 Servicemembers Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.

2.6.1 Customer sub tab

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

2.6.1.1 Address sub tab

Click **Address** sub tab to view the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar has a tree structure with nodes like Dashboard, Origination, Servicing, and Interfaces. The main area is titled 'Customer Service' and 'Address Information'. It shows a form with fields for address type (HOME, Current checked, Mailing checked), country (UNITED STATES), address (1234567890, ALABAMA, ALABAMA), and postal address type (NORMAL ADDRESS). It also shows street pre (SOUTHWEST), street name (NORTHEAST), street post (23 APP), apt # (23 APP), and address 1 (1234567890 NE # 23 APP). Other fields include zip (0922), zip extn (055-456-5874), phone (055-456-5874), address (1234567890 NE # 23 APP, ALABAMA AL-0922), census tract/bna code, msa code, and comment. Navigation buttons at the top right include First, Previous, Next, Last, and Close.

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.
Address	The address.
City	The city.
State	The state code.
Postal Address Type	The postal address type.
Street Pre	The street pre.
Street Name	The street name.
Street Post	The street post.
Apt #	The apartment number.
Address 1	The customer's address.
Address 2	The customer's address.
Address 3	The customer's address.
Zip	The zip code.
Zip Extn	The zip code extension.

In this field:	View this:
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.

2.6.1.2 Telecoms sub tab

Click **Telecom** sub tab to view the following screen:

5. In **Telecoms** section, click **View**.

6. 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.

In this field:	Do this:
Period	Specify the time period.

2.6.1.3 Employment sub tab

Click **Employment** sub tab to view the following screen:

7. In the **Employment Information** section, click **View**.

8. 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.
Title	The title.
Occupation	The occupation.
Country	The country.
Address	The address line.
City	The city.
State	The state.
Address Line 1	The employer's address.

In this field:	View this:
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
Phone	The work phone number.
Extn	The work phone number extension.
Comment	Comments regarding the employment.
Department	The department of the employment.

2.6.1.4 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.

9. 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.

2.6.2 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 Customer Service window. The left sidebar navigation includes: Dashboard, Origination, Servicing (Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors), Batch Transactions (Advances, Payments, Fees), Interfaces (AP Transactions, GL Transactions, Card Transactions, Conversion Accounts), Collections, WFP, Tools, and Setup. The main content area has tabs for Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repossession, and Deficiency. The Customer Details tab is active, showing a table with columns: Customer #, Name, Type, Language, Name in Local Language, Gender, Marital Status, Time Zone, Email, and Birth Dt. The Business Details tab is also visible, showing a table with columns: Organization Type, Type of Business, Name of the Business, Legal Name, Tax ID #, Start Dt, # of Employees(Cur), # of Employees, Contact Person, and Bus Bar. The Address Information tab is partially visible.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service window with the Business Details view. The left sidebar navigation is the same as the previous screenshot. The main content area displays the Business Details view with sections for Organization Type (Organization Type, Type of Business, Name of the Business, Legal Name, Tax ID #), Start Dt (Start Dt, # of Employees(Cur), # of Employees, Contact Person, Business Checking Bank), and Bank Acc. # (Bank Acc. #, Avg Checking Balance, # of Locations, Management Since). Navigation buttons for First, Previous, Next, and Last are also present.

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.

2.6.2.1 Addresses sub tab

Click **Addresses** sub tab and then click **View** to view the following screen:

In the **Address** section, load the address information you want to view.

In this field:	View this:
Type	Address type.
Country	Country code.

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

2.6.2.2 Telecom sub tab

Click **Telecoms** sub tab and then click **View** to view the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service' and 'Telecom Information'. On the left, there is a navigation sidebar with a tree structure. The 'Servicing' node is expanded, showing 'Customer Service', 'Securitization', 'Transaction Authorization', 'Post Date Checks', 'Escrow Transactions', 'Account Documents', 'Collateral Management', 'Reports', 'Producers', 'Vendors', 'Batch Transactions' (which is expanded to show 'Advances', 'Payments', 'Fees'), and 'Interfaces' (which is expanded to show 'AP Transactions', 'GL Transactions', 'Card Transactions', and 'Conversion Accounts'). The main content area is titled 'Telecom Information' and shows a table with two columns: 'Telecom Type' (containing 'Phone') and 'Ext' (containing 'Current' with a checkbox). There are also 'First', 'Previous', 'Next', and 'Last' navigation buttons. The top right of the screen shows the user is signed in as 'RBATHLA' with options for 'Accessibility', 'Sign Out', and a 'Close' button.

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.

2.6.2.3 Partners sub tab

Click **Partners** sub tab and then click **View** to view the following screen:

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.

2.6.2.4 Affiliates sub tab

Click **Affiliates** sub tab to view the following screen:

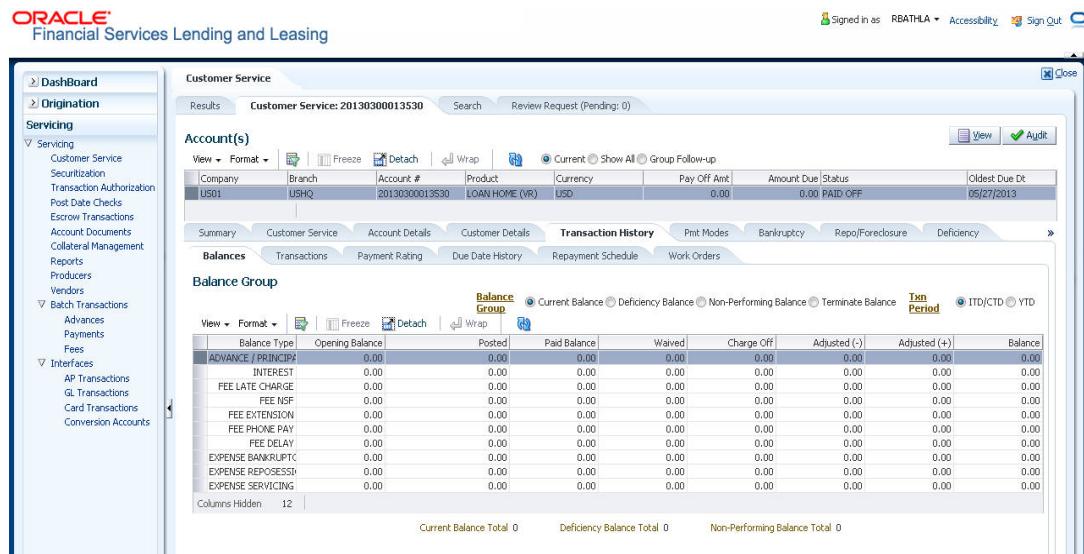


In the **Affiliates** section, load the business affiliate information you want to view using the **First**, **Previous**, **Next**, and **Last** buttons.

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.
NAICS CODE	Affiliate's North American Industry Classification System code.

2.7 Customer Service screen's Transaction History tab

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



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar has sections for Dashboard, Origination, Servicing, and Interfaces. Under Servicing, there are sub-sections like Customer Service, Security, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, and Batch Transactions. Under Batch Transactions, there are sub-sections for Advances, Payments, Fees, and Interfaces. The main area shows a table for Account(s) with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. Below this is the Transaction History tab, which has sub-tabs for Balances, Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The Balances sub-tab is selected, showing a table for Balance Group with columns for Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, Adjusted (-), Adjusted (+), and Balance. The table lists various transaction types like ADVANCE, INTEREST, and EXPENSE. At the bottom, there are buttons for Current Balance Total, Deficiency Balance Total, and Non-Performing Balance Total.

2.7.1 Balances sub tab

Details of an account's balance can be viewed on the Account Balance page. The Account Balances page contains four action buttons in the **Balance Group** section:

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

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. If you click **Current Balance**, the following information appears:

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.
Current Balance Total	The total active balance of the account.
Deficiency Balance Total	The total deficiency balance of the account.
Non-Performing Balance Total	The total non-performing balance of the account.

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.
Chgoff Posted	The additional charged off amounts posted.

In this field:	View:
Recovery	The amount of deficiency balance paid.
Deficiency Balance	The current (closing) deficiency balance.
Current Balance Total	The total active balance of the account.
Deficiency Balance Total	The total deficiency balance of the account.
Non-Performing Balance Total	The total non-performing balance of the account.

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).
Balance	The current (Closing) nonperforming balance.
Current Balance Total	The total active balance of the account.
Deficiency Balance Total	The total deficiency balance of the account.
Non-Performing Balance Total	The total non-performing balance of the account.

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	

In this field:	View:
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.

2.7.2 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.

If you select this:	The system displays:
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.

In **View Option** section, click **View**.

5. View the following information:

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

In this field:	View:
Mode	The mode of the transaction.
Reason	The reason for the transaction.
Allocation Details	
Txn	The transaction allocation details.
Amt	The transaction allocation amount.

2.7.2.1 To Reverse (or Void) a Transaction

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

In this example, the Reverse button is available. The transaction change balloon EXPENSES can be reversed.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Customer Service' with the sub-ID 'Customer Service: 20130100013144'. The left sidebar has a tree structure with 'Origination', 'Serving', 'Interfaces', and 'Collections' sections. The 'Transactions' tab is selected in the 'View Options' section. A red box highlights the 'Reverse' button in the toolbar of the transaction list table. The transaction list table has columns: Post Dt, Txn Dt, Description, Currency, Amount, Details, Balance Amt, Payment Ctr, and Payment Amt. The table contains several rows of transaction data, including 'INSURANCE CANCELLATION', 'REBATE INSURANCE', 'BILL DUE DATE', 'INTEREST ACCRUAL', 'LATE CHARGE', 'LATE CHARGE', 'BILL DUE DATE', 'INTEREST ACCRUAL', 'BILL DUE DATE', and 'INTEREST ACCRUAL'. The 'Allocation Details' section below the table is empty.

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**).

2.7.2.2 Voiding an Account

To void an account

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

2.7.3 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 has sections for Dashboard, Origination, Servicing (with sub-links like Customer Service, Securitization, Transaction Authorization, etc.), and Interface (with sub-links like AP Transactions, GL Transactions, Card Transactions, Conversion Accounts). The main window has a title bar 'Customer Service' with 'Customer Service: 20060100010074'. Below it is a 'Results' section with a table header 'Account(s)'. The table has columns: Company (US01), Branch (JPNQ), Account # (20060100010074), Product (LOAN VEHICLE (FR)), Currency (USD), Pay Off Amt (16,072.56), Amount Due (5,399.28), Status (ACTIVE/DELQ), and Oldest Due Dt (02/10/2006). Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repossession, and Deficiency. The 'Transaction History' tab is selected. At the bottom, there is a 'Payment Rating' section with a table showing a single row: Pmt Rating (6), Description (180 OR MORE DAYS 184), Acc Status (ACCOUNT 180 DAYS PAST THE DUE DATE), and Description (180 OR MORE DAYS 184).

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.
Acc Status	The credit bureau account status.
Description	The credit bureau account status description.
Month/Year Rating	The month/year of payment rating.

2.7.4 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Due Date History' sub-tab is selected in the Transaction History tab bar. The main content area displays a table of due dates with columns for Due Dt, Due Amt, Last Pmt Dt, Pmt Amt, Balance Amt, Days Past Due, and Pmt Received. The table shows several entries, with the first entry being 02/10/2007, 449.94, 0.00, 449.94, -10 N, 21 N, and an empty Pmt Received field.

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

The screenshot shows the Due Date History view screen. It displays detailed payment information for a specific due date: Due Dt 05/01/2013, Due Amt 898.42, Last Pmt Dt, Pmt Amt 0.00, Balance Amt 898.42, and Days Past Due -19.00. There is a 'Pmt Received' checkbox which is unchecked. Navigation buttons for First, Previous, Next, and Last are visible at the top right. A 'Return' button is located at the bottom right.

3. 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.

2.7.5 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.

In this field:	View this:
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.

2.7.6 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The Transaction History tab is active, and the Work Orders sub-tab is selected. The main area displays account details (Company: US01, Branch: JPHQ, Account #: 20060100010074, Product: LOAN VEHICLE (F8), Currency: USD, Pay Off Amt: 16,072.56, Amount Due: 5,399.28, Status: ACTIVE, Oldest Due Dt: 02/10/2006) and a table of work orders. The table has columns for Type (Dt), Estimated, and Vendor Status. A message 'No data to display.' is shown. The left sidebar shows navigation links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Security, Transaction Authorization, etc.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface, specifically the Vendor Work Order view. The Type is listed as Dt and Estimated. The Vendor Status and Total Amt are also visible. The left sidebar shows navigation links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Security, Transaction Authorization, etc.

3. 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.

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

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 screenshot shows the Oracle Financial Services Lending and Leasing application interface. On the left, a navigation sidebar lists various service categories like Servicing, Transaction Authorization, and Batch Transactions. The main area is titled 'Customer Service' and shows 'Vendors' selected. Below this, there are two tabs: 'Work Orders' (which is active) and 'Invoices'. The 'Work Orders' tab displays a table with columns: Work Order #, Account, Vendor, Company, Branch, Status, and Type. The table contains three rows of data. The 'Services' tab is also visible below, showing a table with columns: Service, Fee Type, Currency, Estimated, Billed Amt, Paid Status, and Status Dt. A message 'No data to display.' is shown in this section. At the top right, there are user navigation links: Signed in as ASQMPURA, Accessibility, Help, Sign Out, and a Close button.

Note

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

4. 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.

2.8 Customer Service screen's Pmt Modes tab

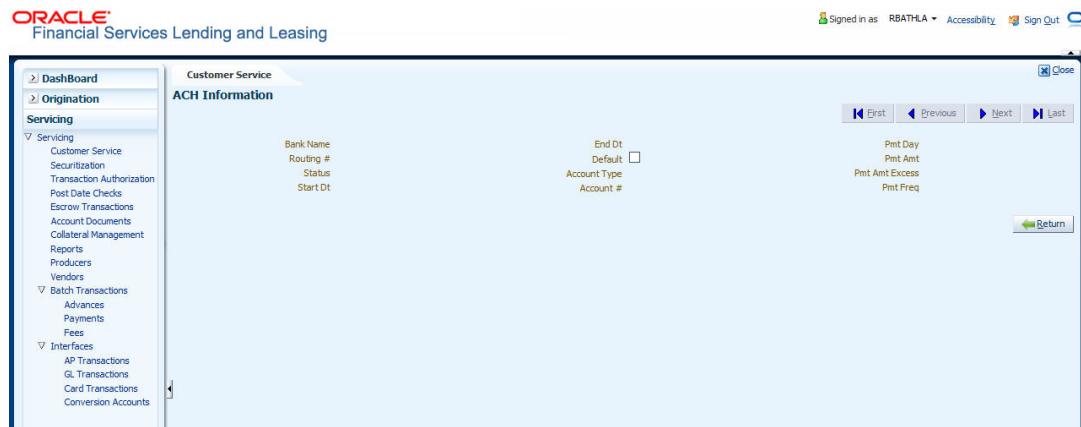
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

2.8.1 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.



View the following information:

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.

2.8.2 Coupon sub tab

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

To view the coupon page

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



View the following:

In this field:	View this:
Order	If the coupons are ordered for the selected account.
Coupon Start- ing #	The starting number of the coupon ordered for the cus- tomer.
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 coupos

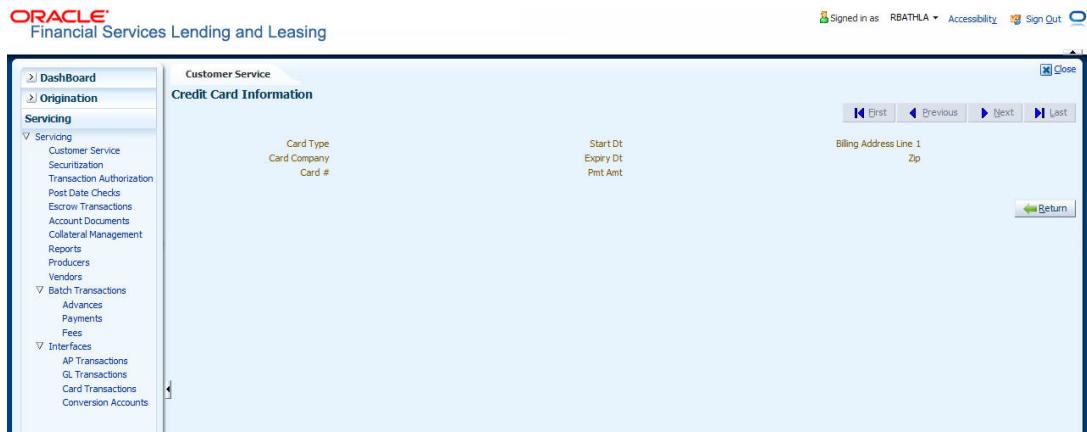
2.8.3 Card Details sub tab

The **Card Details** section displays information regarding credit cards associated with the account.

To view the card details page

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

2. Click **Pmt Modes** tab, then click **Card Details** sub tab.



View the following:

In this field:	View this:
Card Type	The credit card type.
Card Company	The credit card company.
Card #	The credit card number.
Start Dt	The credit card start date.
Expiry Dt	The expiration date.
Pmt Amt	The card payment amount.
Billing Address Line 1	The billing address for the credit card.
Zip	The zip code for the billing address for the credit card.

2.8.4 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

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

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



View the following:

In this field:	View this:
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.

2.8.5 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**.

4. 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.

5. In the **Details** section, click **View**.



6. 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 other vise 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.

2.9 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. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar is collapsed. The main area shows the following sections:

- Customer Service** tab is selected.
- Account(s)** section: A table with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. One row is visible: NL02, JPHQ, 20060200010180, LOAN UNSECURED (V USD), 5,911.23, 4,940.21, ACTIVE/DELQ, 03/10/2006.
- Bankruptcy Details** section: A table with columns: Current, Followup Dt, Disposition, Type, Comment, File Received Dt, Bankruptcy Start Dt, and Bankruptcy End Dt. The table is empty.
- Tracking** section: A table with columns: Sub Parameter, Parameter, and Value. The table is empty.

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 Customer Service interface with the Bankruptcy Details dialog box open. The dialog box contains the following fields:

- Current**: Radio button selected.
- Followup Dt**: Date field set to 12/31/4000.
- Disposition**: Drop-down menu set to NEWLY RECEIVED.
- Type**: Drop-down menu.
- Comment**: Text area.
- File Received Dt**: Date field.
- Bankruptcy Start Dt**: Date field.
- Bankruptcy End Dt**: Date field.

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

In this 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.
Comment	Enter a comment.

In this field:	Do this:
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.

2.10 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure page enables you to record information regarding repossessions/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.

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

2. Click the **Repo/Foreclosure** sub tab, then click **Repossession**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The top navigation bar includes links for 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main menu on the left is expanded to 'Serving', with 'Customer Service' selected. The main content area displays a table for 'Account(s)' with one row: Company (CTE1), Branch (1951), Account # (20130100012310), Product (PR - HOME LOAN), Currency (USD), Pay Off Amt (0.00), Amount Due (0.00), Status (PAID OFF), and Oldest Due Dt (04/15/2013). Below the table are tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure' (which is highlighted in blue), 'Deficiency', and 'Bureau'. Under the 'Repo/Foreclosure' tab, there are sections for 'Repossession Details' and 'Tracking', each with its own table and buttons for 'Add', 'Edit', 'View', and 'Audit'.

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 'Repossession Details' screen. The left sidebar is identical to the previous screenshot. The main area contains fields for 'Current' (checkbox), 'Followup Dt' (date input set to 12/31/4000), 'Type' (dropdown), 'Collateral' (dropdown), 'Disposition' (dropdown set to 'NEWLY RECEIVED'), 'File Received Dt' (date input), 'Repo Dt' (date input), 'Repo End Dt' (date input), and 'Comment' (text area). At the bottom are buttons for 'Save And Add' (with a plus icon), 'Save And Return' (with a floppy disk icon), and 'Return' (with a left arrow icon).

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

In this field:	Do this:
Current	Select to indicate this is the current repossession record.
Followup Dt	Specify the follow-up date for the repossession.
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.

5. In the **Tracking** section, click **Load Tracking**.

The system loads the repossession 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 repossession in the Value field for each corresponding Parameter, then click **Save**.

2.10.2 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.

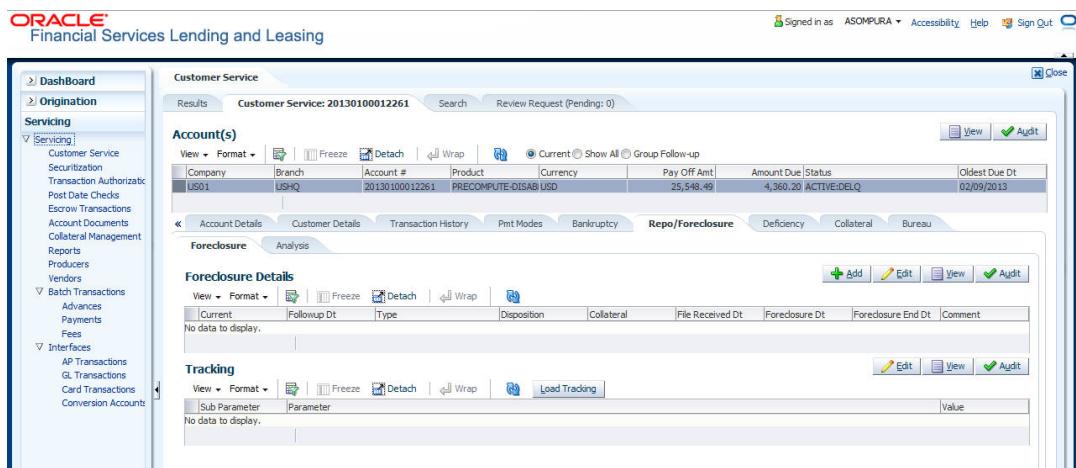
On occasion, a lender performs multiple foreclosures for the same loan. The Create New Foreclosure button on the Foreclosure page enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure pages to view the previous foreclosure 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.
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.

- 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 foreclosure in the Value field for each corresponding Parameter, then click **Save**.

2.10.3 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**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service window. The left sidebar has a tree view with nodes like Dashboard, Origination, Servicing, and various transaction types. The main area shows a table for 'Customer Service' with a row for 'Customer Service: 20130100010166'. Below this is the 'Analysis' section. The 'Analysis' tab is selected, showing fields for 'Current Ind' (checkbox), 'Analysis Date' (date input), 'Comment' (text area), 'Level' (dropdown), 'Balance %' (input), 'Asset' (dropdown), and 'Current Value' (input). To the right are buttons for 'Final Analysis' (radio buttons for 'None', 'Analysis 1', 'Analysis 2', 'Analysis 3') and 'Final Bid' (radio buttons for 'None', 'Bid 1', 'Bid 2', 'Bid 3'). Below the analysis section are tabs for 'Expenses' and 'Refunds', and a 'Expense Details' section with a table for 'Expense Type' (dropdown) and 'Analysis Amt1', 'Analysis Amt2', 'Analysis Amt3', 'Bid Amt1', 'Bid Amt2', and 'Bid Amt3'.

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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service window with the Analysis section selected. The left sidebar is the same as the previous screenshot. The main area shows the 'Analysis' section with detailed fields for Analysis 1, Analysis 2, Analysis 3, Bid 1, Bid 2, and Bid 3. Below these are tables for Net Proceeds, Balance, Net Gain/Loss, Recovery %, Analysis By, Status, Verified By, and Verified Dt. At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

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**.

2.11 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. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Deficiency' tab is active. The 'Account(s)' section shows a table with columns: Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'Deficiency Details' section has tabs for Current, Followup Dt, Disposition, Type, Comment, File Received Dt, Charge Off Dt, and Deficiency End Dt. The 'Tracking' section has tabs for Sub Parameter and Parameter, with a 'Load Tracking' button.

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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface with the 'Deficiency Details' page open. It includes fields for Current, Followup Dt (12/31/4000), Disposition (NEWLY RECEIVED), Type, Comment, File Received Dt, Charge Off Dt, and Deficiency End Dt. Buttons for Save And Add, Save And Return, and Return are at the bottom.

4. 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.

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

5. Click **Save**.
6. In the **Tracking** section, click **Load Tracking**.

Sub Parameter	Parameter	Value
JUDGMENT DT	JUDGMENT DT	12/31/4000
JUDGMENT AMT	JUDGMENT AMT	0
JUDGMENT PMT	JUDGMENT PMT	0
JUDGMENT RATE	JUDGMENT RATE	0
JUDGMENT END DT	JUDGMENT END DT	12/31/4000
SUIT FILED DT	SUIT FILED DT	12/31/4000
SUIT DOCKET NO	SUIT DOCKET NO	UNDEFINED
SUIT PURPOSE	SUIT PURPOSE	UNDEFINED
SUIT REASON	SUIT REASON	UNDEFINED
SUIT AMT	SUIT AMT	0
SUIT COURT DT	SUIT COURT DT	12/31/4000
SUIT SERVED DT	SUIT SERVED DT	12/31/4000
SUIT STATUS	SUIT STATUS	UNDEFINED
SETTLEMENT DT	SETTLEMENT DT	12/31/4000
SETTLEMENT AMT	SETTLEMENT AMT	0

The system loads the deficiency tracking parameters that track actions taken to collect on the account.

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 Tracking section by entering information regarding the deficiency in the Value field for each corresponding Parameter, then click **Save**.

2.12 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:

Customer Service Customer Service: 20060100010090

Account(s)

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	JPR1	20060100010090	LOAN VEHICLE (FR)	USD	12,859.71	4,319.40	ACTIVE:DELQ	02/10/2006

Vehicle

Primary	Asset #	Status	Asset Type	Identification #	Year	Age	Model	Condition	Asset Class
Y	1009			2G4WSS215111062	2,006.00	0	GOLF	GOOD	USED

Valuation

Current	Source	Edison	Valuation Dt	Supplement	Base	Usage	Retail	Addons (+)	Usage
Y	INV		7/10/2006		0.00	0.00	0.00	0.00	

Addons

Addons/Attributes	Value	Amount

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

Customer Service Customer Service: 20060700010945

Account(s)

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
NL02	JPHQ	20060700010945	LINE HE (VR)	USD	4,405.58	249.71	ACTIVE:DELQ	08/10/2006

Home

Primary	Asset #	Asset Class	Asset Type	Sub Type	Occupancy	Identification #	Census Tract / BNA Code	MSA Code	GEO
Y	1094	USED		SINGLE FAMILY HOME		2G4WSS215111062	7383-3982	327873-3983	3989

Valuation

Current	Source	Edison	Valuation Dt	Supplement	Base	Usage	Retail	Addons (+)	Usage
Y	INV		7/10/2006		0.00	0.00	0.00	0.00	

Addons

Addons/Attributes	Value	Amount

- 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 Customer Service screen. The 'Customer Service' tab is selected. The 'Collateral' tab is active. The 'Collateral Information' sub-tab is selected. The screen displays the following data:

Primary	Substitution	Asset #	Asset Class	Asset Type	Sub Type	Identification #	Registration #	Status	Year	Age
Y	N	1003	NEW		GENERAL.HOUSE.	UNDEFINED	ACTIVE	2,013.00	0	

Valuation sub tab

Current	Source	Edition	Valuation Dt	Supplement	Base	Usage	Retail	Addons (+)	Usage Value(+)
Y	INV_OTHER	EDITION	3/22/2013	SUPPLEMENT	100,000.00	100,000.00	100,000.00	0.00	100,000.00

Add-ons

Addons/Attributes	Value	Amount
No data to display.		

2.12.1 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**. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The 'Customer Service' tab is selected. The 'Valuation' sub-tab is active. The screen displays the following data:

Edition	Valuation Dt	Supplement	Base	Usage	Retail	Addons (+)	Usage Value(+)	Total Value(=)

Add-ons

Addons/Attributes	Value	Amount
No data to display.		

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.
Source	The valuation source.
Edition	The valuation edition.

In this field:	View this:
Valuation Dt	The valuation date.
Supplement	The valuation supplement.
Base	The wholesale value.
Usage	The usage. This pertains to loans and usually is entered as the current mileage.
Addons (+)	The add-ons value.
Usage Value (+)	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

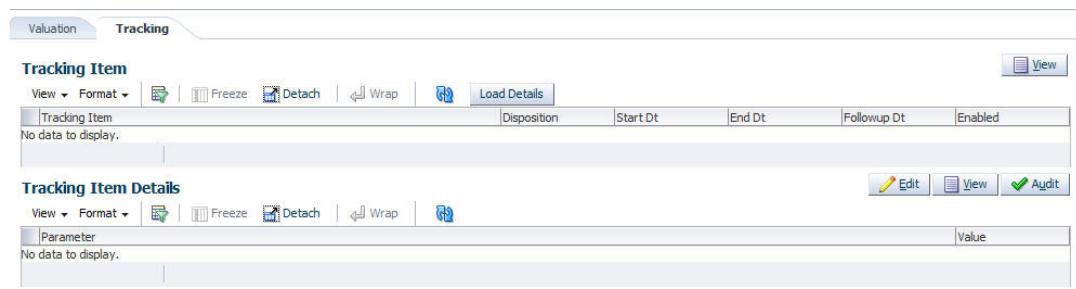
Assets can have exactly one current valuation.

2.12.2 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:

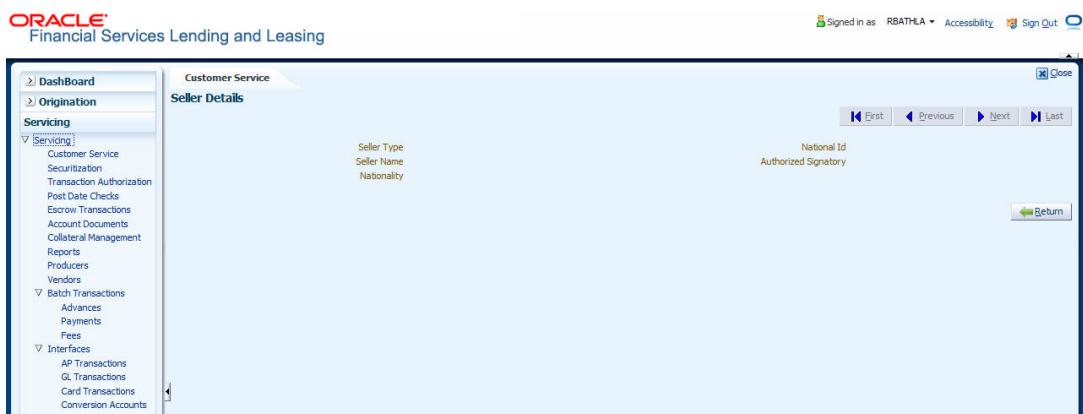
In this field:	View this:
Tracking Items section	

In this field:	View this:
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.

2.12.3 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.

In this field:	View this:
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.

2.13 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 Customer Service interface. The left sidebar has sections for Dashboard, Origination, Servicing (which is expanded to show Customer Service, Securitization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, and Batch Transactions), and Interfaces (AP Transactions, GL Transactions, Card Transactions, Conversion Accounts). The main area is titled 'Customer Service' with the sub-section 'Bureau'. It shows a table for 'Account(s)' with one row: Company NL02, Branch 3PR1, Account # 20060500010682, Product LOAN VEHICLE (FR), Currency USD, Pay Off Amt 15,735.14, Amount Due 5,600.40, Status ACTIVE/DELQ, and Oldest Due Dt 06/10/2006. Below this is the 'Bureau Details' section with a note about unauthorized access to credit reporting agency systems. The 'Applicant/Customer Detail' section shows no data. The 'Bureau Report' section also shows no data and has a 'Text' button.

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.

The screenshot shows the 'New Request' section of the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar is the same as the previous screenshot. The main area is titled 'Customer Service' with the sub-section 'Bureau Details'. The 'New Request' section contains fields for 'Bureau' (dropdown menu), 'Applicant' (dropdown menu), 'Spouse' (dropdown menu), and a 'Create Request' button. A 'Return' button is also present.

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.

In this field:	Do this:
Spouse	Select the applicant's spouse.
Report	Select the credit bureau report type.

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

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

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

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

3. Review Requests

3.1 Introduction

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

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

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

Note

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

3.2 Review Requests Page

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

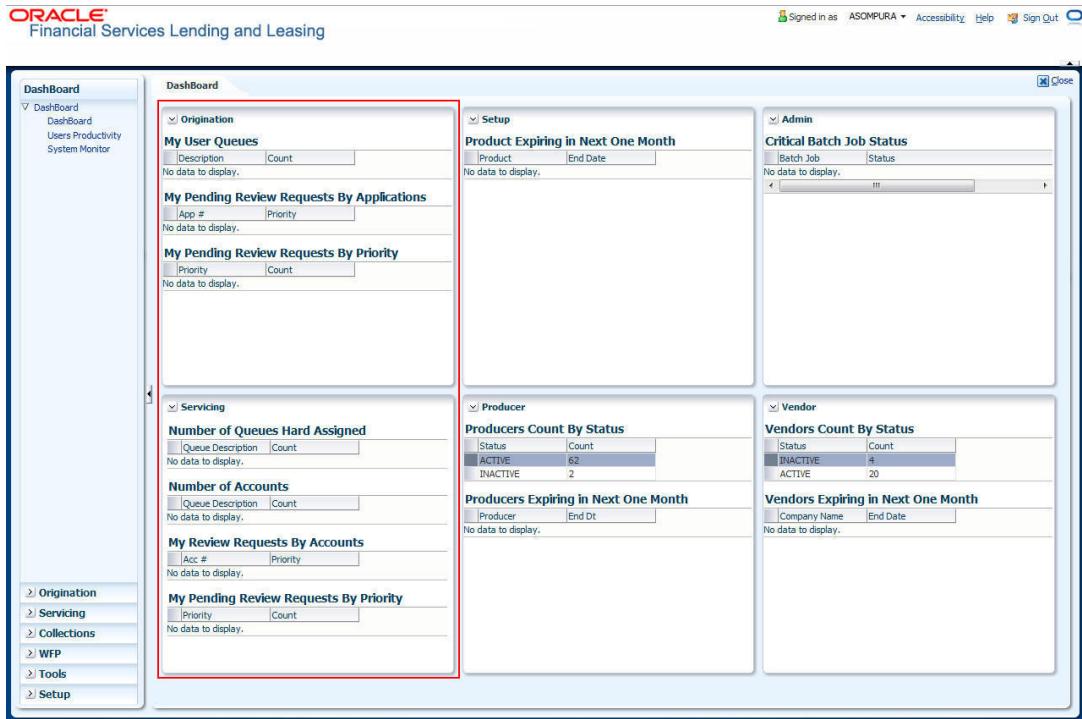
The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

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

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

3.2.1 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 home page. The left sidebar has a 'Dashboard' section with links: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is the 'Dashboard' with several sections: '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 Review Requests By Accounts, My Pending Review Requests By Priority), 'Producer' (Producer 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 'Origination' section is highlighted with a red box.

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

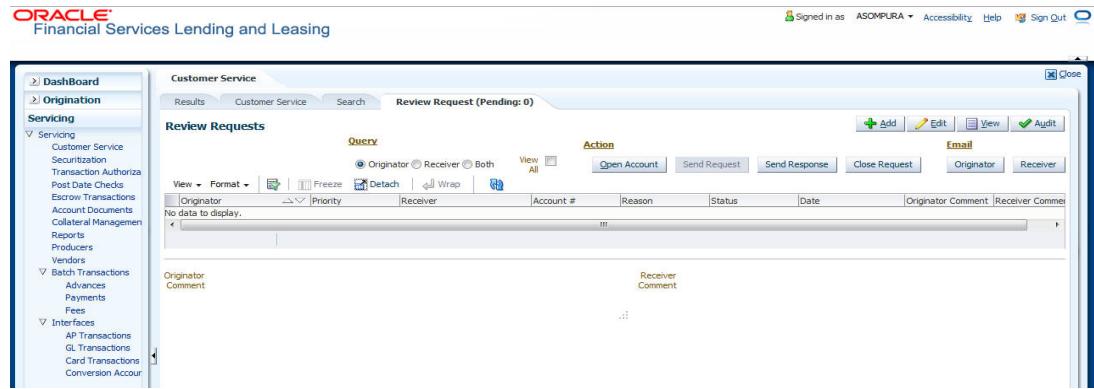
If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

3.2.2 Sending a Review Request

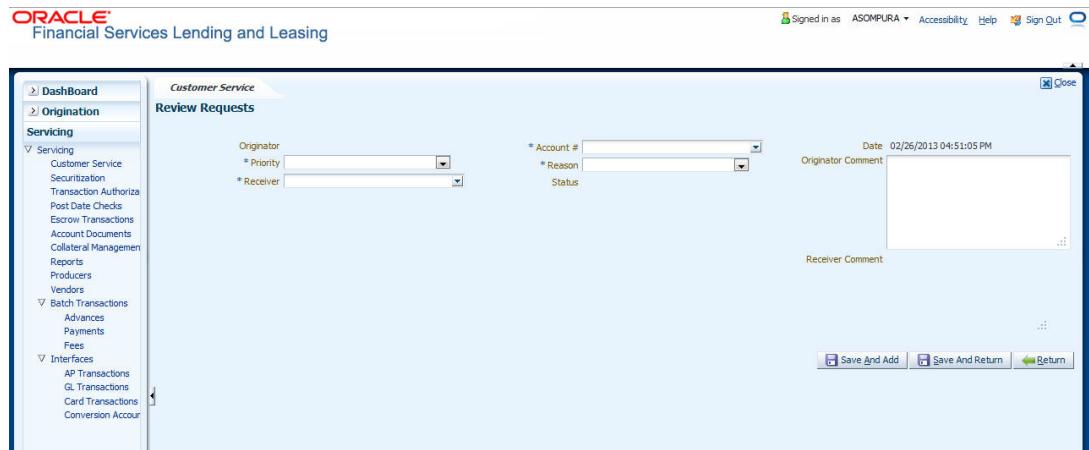
The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

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:



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**.

3.2.3 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 Response**.

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.)

Originator	Priority	Receiver	Account #	Reason	Status	Date
AVANI SOMPURA	HIGH	AVANI SOMPURA	20060100010024	REVIEW BALANCES	RETURN TO ORIGINATOR	02/26/2013 02:20:13 PM
AVANI SOMPURA	LOW	AVANI SOMPURA	20060100010024	REVIEW CUSTOMER DETAILS	RETURN TO ORIGINATOR	02/27/2013 11:28:44 AM

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

Note

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

3.2.4 E-mailing a Review Request

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

Note

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

To e-mail a review request

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

-or-

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

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

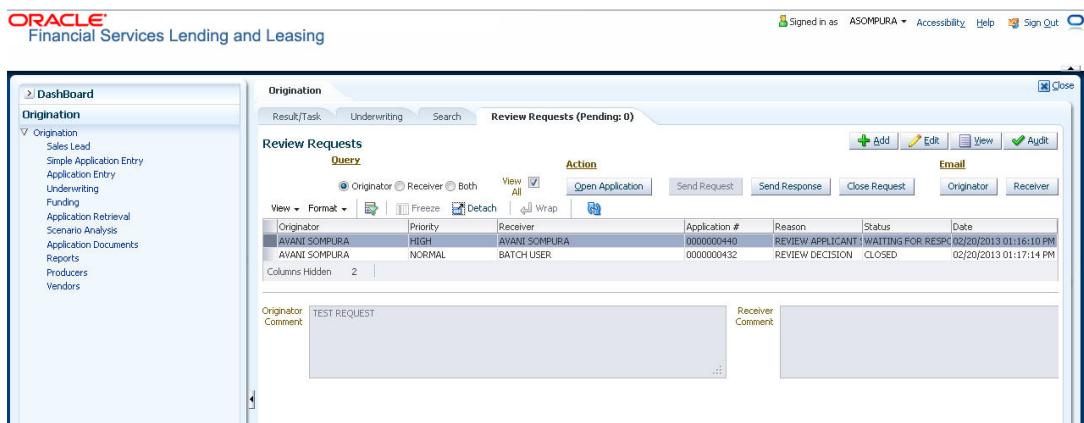
3.2.5 Closing a Review Request

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	Application #	Reason	Status	Date
AVANI SOMPURA	HIGH	AVANI SOMPURA	0000000440	REVIEW APPLICANT	WAITING FOR RESP	02/20/2013 01:16:10 PM
AVANI SOMPURA	NORMAL	BATCH USER	0000000432	REVIEW DECISION	CLOSED	02/20/2013 01:17:14 PM

Note

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

4. Application Documents

4.1 Introduction

The Documents Maintenance screen Both allow for the paperless storage of documents within Oracle Financial Services Lending and Leasing system, the first with applications during the loan origination cycle and the later with accounts during customer service.

This chapter explains how to use the Application Document page to:

- View an image
- Search for an image
- Split an image of more than one page
- Change the status of an image
- Combine two images into a multiple page image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking page to attach documents to accounts and then view these documents in a browser.

Application Document screen

The Application Document page contains two sections: Document Maintenance and Document Details.

Credit applications are often sent or faxed to financial institutions from producers (or 'dealers') on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking page can help you organize and maintain your image collection.

The Application Document page's Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows you to view these documents.

4.2 Application Document screen

Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter:
`UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

4.2.1 Attaching a Document to an Application from a server

To attach a document to an Application from a server

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

3. In the **Action** sub-section, click **Attach Document (Server)**.
4. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter UIX_DEFAULT_IMAGE_PATH). -or-
5. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.

Note

You can click **Reset Path** at any time to return to the default image directory.

6. In the **Select Document** section, click **List File**.
The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
7. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.

8. In the **Document Details** record, specify, view or edit the following information:

In this field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.

In this field:	Do this:
Application #	Select the application number to attach/copy/move the document image.
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.

9. Select the **Attach** check box to attach the file to the account.

10. Click **Save And Return**.

11. In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

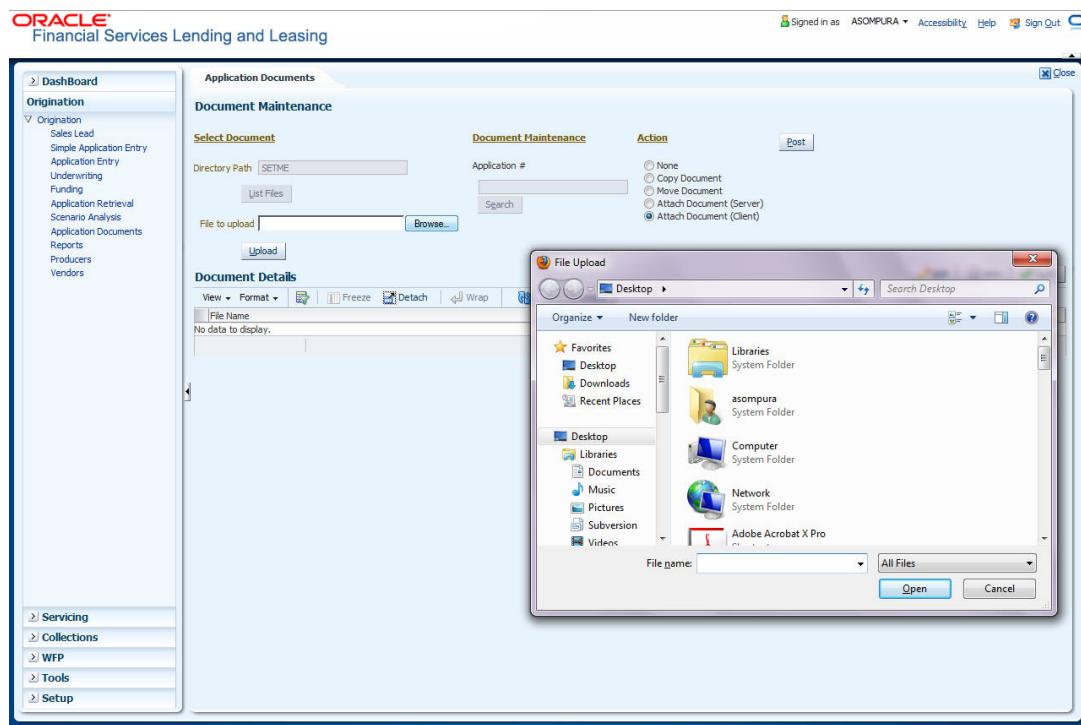
You can view the document in a browser by clicking **View Document** in the **Document Details** section.

4.2.2 Attaching a Document to an Application from a Clint Machine

To attach a document to an application from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.

- In the **Select Document** section, click **Browse** in **File to upload** field.
The system opens a **Choose File to Upload** dialog box.



- In the **Choose File to Upload** dialog box, locate the document you want to attach to the account.

Note

You can select multiple files by holding the CTRL or SHIFT key on your keyboard.

- When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
- The selected files appear in the **Select Document** sub-section's **File to Upload** field.
- In the **Select Document** sub-section, click **Upload**.
- In the **Document Details** record, select the file uploaded from your server and click **Edit**.
- In the **Document Details** section, enter, view or edit the following information:

In this field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.
Comments	Specify any comments regarding the document.
Status	View the status of the document.

In this field:	Do this:
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.

11. Select the **Attach** check box to attach the file to the account.

12. Click **Save And Return**.

In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

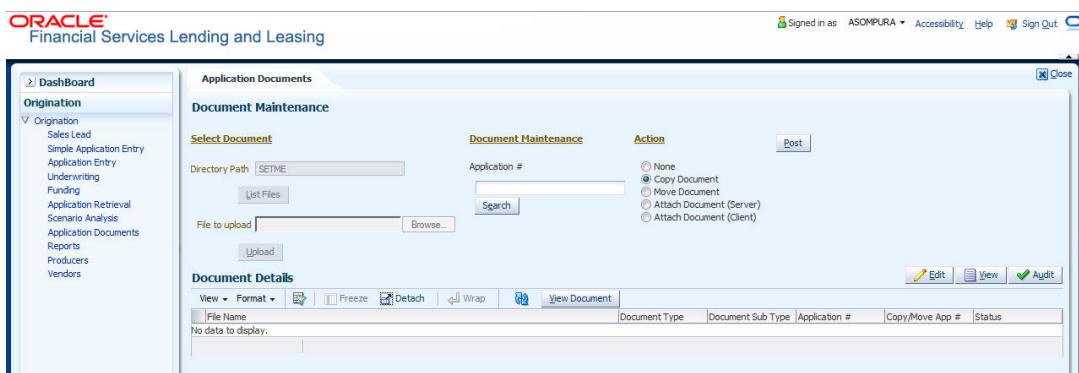
4.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

To copy a document to an application from another application

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

Click the **Application Documents** link.



2. In the **Action** sub-section, click **Copy Document**.
3. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
4. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that application in the **Document Details** section.
5. In the **Document Details** section, select the document you want to copy and click **Edit**.

6. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

4.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

To move a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Move Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
5. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that application in the Document Details sections.
6. In the **Document Details** section, select the document you want to move and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

4.3 Document tab (Underwriting/Funding)

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

4.3.1 Locating an Application Document

To locate an application document

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.

4. Click **Document** sub tab.
 The Application Document page appears.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top right corner shows a sign-in status for "ASOMPURA" and links for "Accessibility", "Help", and "Sign Out". The left sidebar is titled "Dashboard" and includes a "Origination" section with sub-options: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Reports, Producers, and Vendors. The main content area is titled "Origination" and "Application". It shows a table with application details: App # 0000001764, Dt 01/15/2013, Product LOAN UNSECURED (WEB ENTRY), Channel NORMAL, Priority CTE1, Company TBR1, Branch TBR1, Status APPROVED, Purpose AUTO, and Producer VEHICLE LOAN OR LE DEALER. Below this are tabs for "Summary", "Applicant", "Request", "Decision", "Contract", "Tracking", "Document", "Verification", "Correspondence", and "Tools". The "Document" tab is selected. Under "Application Documents", there is a table with one row: Document Type. Under "Application Document Details", there is a table with columns: Document Sub Type, Version, Page #, Document File Type, Status, Tracker #, Docket #, Location, and Received Dt. Both tables show "No data to display".

Information about the documents attached to the application appears in the **Application Documents** and **Application Document Details** sections.

4.3.2 Viewing a Document Attached to an Application

To view a document attached to an application

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click **Edit**.

The screenshot shows the "Application Documents" page. The title bar and sidebar are identical to the previous screenshot. The main content area is titled "Application Documents". It shows a table with columns: "Document Type" and "Comments". The table has one row with the text "No data to display". At the bottom right of the table are buttons for "Save And Return" and "Return".

3. View/edit the following display only information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.

5. In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.

- In multiple paged documents, choose **1** in the **Page #** field on the **Application Document Details** section to view the all the pages in the document
- or-
- Choose a specific page number to view only that page.

7. Click **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).

8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.

9. Click **Save And Return**.

4.4 Document Tracking page

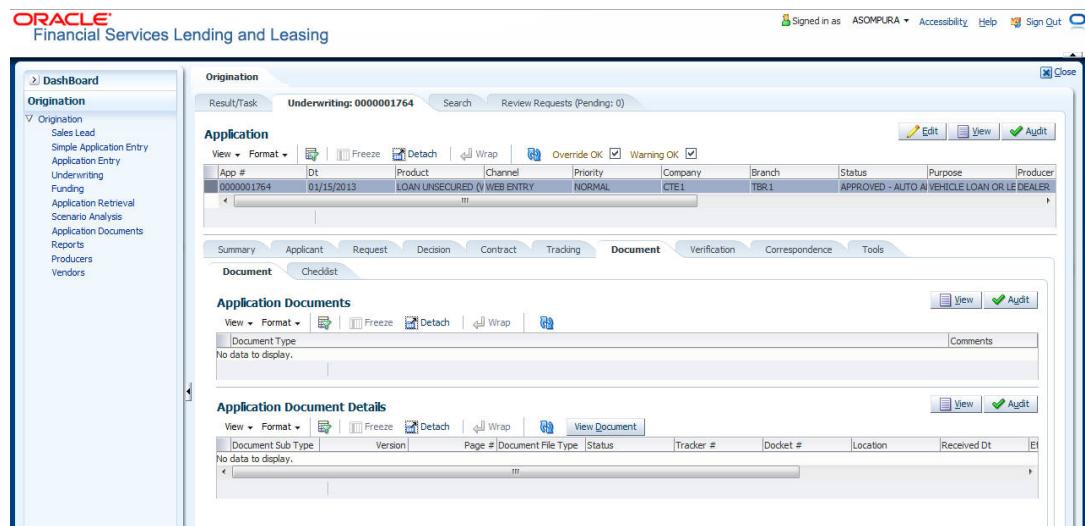
You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

4.4.1 Locating an Application Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.
4. Click **Document** sub tab.

The Account Document page appears.



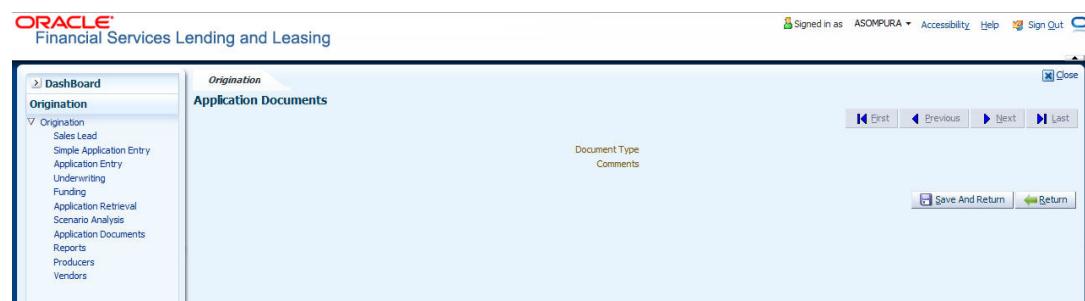
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination' and shows an application record for 'Underwriting: 0000001764'. The 'Document' tab is selected. Below the application details, there are two sections: 'Application Documents' and 'Application Document Details'. Both sections are currently empty, displaying the message 'No data to display.'

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

4.4.2 Viewing a Document Attached to an Application

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Application Document** section, click **Edit**.



The screenshot shows the 'Application Documents' section of the Oracle Financial Services Lending and Leasing application. The section is titled 'Application Documents' and displays a table with columns for 'Document Type' and 'Comments'. The table is currently empty, showing the message 'No data to display.'

3. View/edit the following display only information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.

5. In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.

- In multiple paged documents, choose **1** in the **Page #** field on the **Application Document Details** section to view the all the pages in the document
- or-
- Choose a specific page number to view only that page.

7. Choose **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

5. Oracle Financial Services Lending and Leasing Suite Reports

The Reports screen in Oracle Financial Services Lending and Leasing allow you to select a report in the Reports section, then the values you want to use to generate the report in the Report Parameters section and generate a report using that information.

You can generate the following system defined reports using the above screen:

- Bankruptcy Log
- Collector Activity (Detailed) Log
- Collector and Activity Log
- Collector Productivity by Queue
- Collections Queue wise Promises Report
- Deficiency Log
- Delinquency Analysis by Credit and Grade
- Delinquency Analysis by Producer
- Delinquency Analysis by State
- Delinquency Log
- Non Monetary Txns Log
- Accounts and Listing - Lease
- Accounts and Listing - Line
- Accounts and Listing - Loan
- Payment Promise Log
- Repossession/foreclosure Log

Note

You can define and create new reports using Reports screen.

For more information refer 'Administration System' user manual in Setup guide.

5.1 Generating Reports

The report screen allows you to generate reports for the options available in the Report section.

To generate the Report

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

2. Click **Reports** link.

System displays the Reports screen.

3. In the **Reports** section, select the report you want to generate.

4. Specify the report parameters in the **Report Parameters** section.

Note

Report parameters might differ based on the type of report selected.

5. Click **Run Report**.

6. Choose your preferences. and click **OK**.

5.1.1 Sample Report

After you have specified the preferences for the report generation, system generates the report based on your preferences.

Report: Pre-Funding Contracts (Loan)
Date: 4/12/2013 18:12 PM

ORACLE®
Financial Services Lending and Leasing

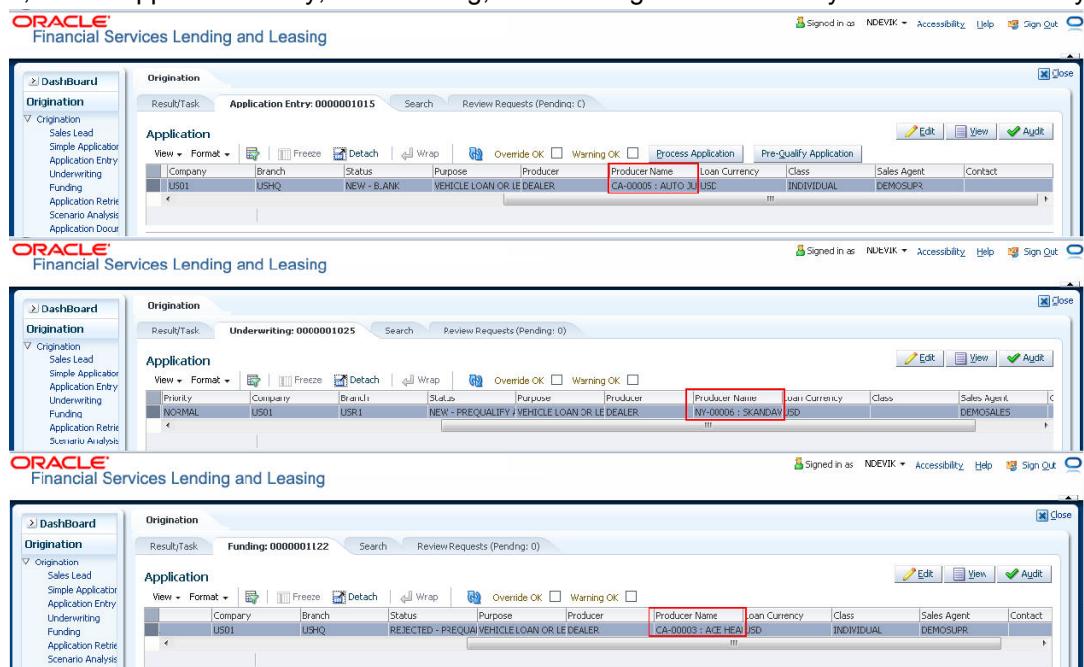
Month / Year From: 01/2013 To: 04/2013

Company:	US01					
Branch:	USHQ					
ALL AMOUNT ARE IN USD						
Producer	Name	Product Collateral Underwriter	Application # Contract Dt	Amount	Rate	Term
AL-00002 PRODUCER1	COLQU1	COLQU1 LOAN-VE 2013 TOYOTA	0000001737 03/12/2013	50000	4.990%	10
	COROLA	SUSHMITHA RAO				
	MOHAN					
		Count: 1		Total: 50000		
		Branch Count: 1		Branch Total: 50000		
		Company Count: 1		Company Total: 50,000.00		
		Total Count: 1		Grand Total: 50,000.00		
				50,000.00		

6. 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



The image contains three separate screenshots of the Oracle Financial Services Lending and Leasing software interface, specifically the Producer Setup window. Each screenshot shows a table with columns for Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, and Contact. The 'Producer Name' column is highlighted with a red box in all three cases. The first screenshot is titled 'Application Entry: 0000001015', the second is 'Underwriting: 0000001025', and the third is 'Funding: 0000001122'. The left sidebar of the interface shows various navigation options like Dashboard, Origination, Sales Lead, Simple Application, Application Entry, Underwriting, Funding, Application Retire, Scenario Analysis, and Application Doc.

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

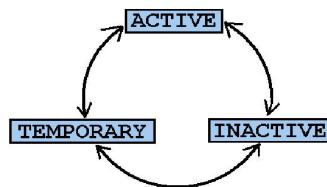
1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

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

6.1 Producer Cycles Setup page

The Producer setup page enables you to define the dealer or producer status cycle. This tells the system which status a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer setup page.)

For example,



The Producer Setup page also defines the user responsibilities capable of changing the producer status.

Note

The system enables only producers/dealers with a status of ACTIVE to fund contracts.

To set up Producer Cycles

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup→Setup→Producer Cycles**.
2. The system displays the Producer Cycles screen. The producer cycle screen contains three sections:
 - Cycle Definition
 - Current/Next Status

- Status Change Responsibilities

3. In the **Cycle Definitions** section, you can view the following information.

Field:	View This:
Cycle	Displays the cycle name.
Type	Displays the cycle type.

4. In the **Cycle/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Code	Select the current code from which you need to perform transition, from the drop-down list.
Next Code	Select the code to which you need to perform transition, from the drop-down list.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility Code	Select the responsibility that will be capable of executing this transition, from the drop-down list.
Allowed Indicator	Check this box to enable the responsibility to execute the transition.

6.2 Producer Detail link

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 Setup Page

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 or maintain the Producer Setup page

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

The screenshot shows the 'Producers' section of the Oracle Financial Services Lending and Leasing application. The 'Producer Details' sub-section is active. The page includes a left-hand navigation menu with 'Dashboard', 'Origination', 'Sales Lead', 'Simple Application', 'Application Entry', 'Underwriting', 'Funding', 'Application Rehire', 'Scenario Analysis', 'Application Docur', 'Reports', 'Producers', and 'Vendors'. The 'Producers' link is highlighted. The main form contains fields for 'Producer #' (set to 'UNDEFINED'), 'Old Producer #', 'Address Details' (Country: UNITED STATES, Zip, City, State), and 'Subvention Participation' (Subvention Participant, Collection Type: STATEMENT, Collection Frequency: MONTHLY, Refund Disbursement Method: NONE). Buttons at the bottom include 'Save And Add', 'Save And Return', and 'Return'.

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.

8. 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

Field:	Do this:
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2 .
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 .
EMail	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.

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.

6.2.1 Payment Details sub page

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 sub page

1. Click **Collection**→**Collections**→**Producers**→**Payment Details** sub tab.
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.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. **Collection**→**Collections**→→
5. **Collection**→**Collections**→→
6. **Collection**→**Collections**→→[Basic Operations](#)
7. [Basic Actions](#)**Collection**→**Collections**→→

6.2.2 Tracking Attributes sub page

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.

4. Click **Document** sub tab.
 The Application Document page appears.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top right corner shows a sign-in status for "ASOMPURA" and links for "Accessibility", "Help", and "Sign Out". The left sidebar is titled "Dashboard" and includes a "Origination" section with sub-options: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Reports, Producers, and Vendors. The main content area is titled "Origination" and "Application". It shows a table with application details: App # 0000001764, Dt 01/15/2013, Product LOAN UNSECURED (WEB ENTRY), Channel NORMAL, Priority CTE1, Company TBR1, Branch TBR1, Status APPROVED, Purpose AUTO, and Producer VEHICLE LOAN OR LE DEALER. Below this are tabs for "Summary", "Applicant", "Request", "Decision", "Contract", "Tracking", "Document", "Verification", "Correspondence", and "Tools". The "Document" tab is selected. Under "Application Documents", there is a table with one row: Document Type. Under "Application Document Details", there is a table with columns: Document Sub Type, Version, Page #, Document File Type, Status, Tracker #, Docket #, Location, and Received Dt. Both tables show "No data to display".

Information about the documents attached to the application appears in the **Application Documents** and **Application Document Details** sections.

4.3.2 Viewing a Document Attached to an Application

To view a document attached to an application

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click **Edit**.

The screenshot shows the "Application Documents" page. The title bar and sidebar are identical to the previous screenshot. The main content area is titled "Application Documents". It shows a table with columns: "Document Type" and "Comments". The table has one row with the text "No data to display". At the bottom right of the table are buttons for "Save And Return" and "Return".

3. View/edit the following display only information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

To enter a comment on the Comments sub page

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.

6.2.5 Summary sub page

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

To view summary on the Summary sub page

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.

Field:	View this:
Amount	The application funded status total amount.

7. 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.

7.1 Vendor Services Page

The Vendor Service page enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which type of services and which service type belongs to which work order types.

For each service type (Service Type field), there can be multiple vendor groups. Each vendor (Group field) can belong to one or multiple vendor group(s). The list of values for the vendor group is managed in the lookup. Each work order type (Work Order Type field) can be linked to one or multiple work order type(s).

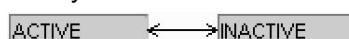
Navigating to Vendor services

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Vendors**.
2. The system displays the Vendor screen. The details are grouped under two tabs:
 - Cycles
 - Vendor Services

7.1.1 Cycles tab

The Cycle link allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle.

You can define vendor status cycle and restrict the status change based on responsibility.

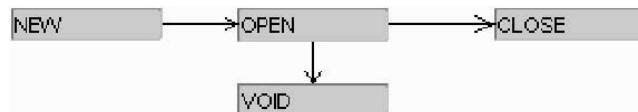


For example,



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. On the left, there is a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The 'Setup' section is expanded, showing 'Vendor', 'Dedupe', and 'Credit Bureau'. On the right, there is a 'Vendors' section with a 'Cycles' tab selected. Under 'Vendor Services', there is a 'Status Cycle' configuration. A table lists various status cycles, with the 'VEN_VENDOR_STAT' row highlighted by a red box. The table columns are 'Cycle' and 'Type'. Other rows include 'VEN_VENDOR_ASSIGNMENT_STATUS_CYCLE', 'VEN_INVOICE_PMT_STATUS', 'VEN_INVOICE_STATUS', and 'VEN_VENDOR_STATUS'.

You can define vendor invoice status cycle and restrict the status change based on responsibility.

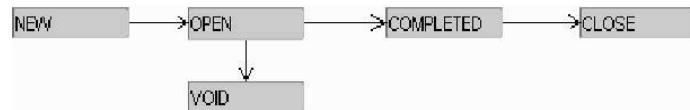


For example,



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The navigation menu and 'Vendors' section are the same as the previous screenshot. Under 'Vendor Services', the 'Status Cycle' configuration is shown. A table lists various status cycles, with the 'VEN_VENDOR_ASSIGNMENT_STATUS' row highlighted by a red box. The table columns are 'Cycle' and 'Type'. Other rows include 'VEN_INVOICE_PMT_STATUS', 'VEN_INVOICE_STATUS', and 'VEN_VENDOR_STATUS'.

You can define vendor assignment status cycle and restrict the status change based on responsibility.

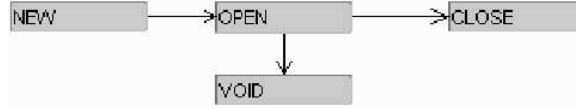


For example,



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The navigation menu and 'Vendors' section are the same as the previous screenshots. Under 'Vendor Services', the 'Status Cycle' configuration is shown. A table lists various status cycles, with the 'VEN_INVOICE_PMT_STATUS' row highlighted by a red box. The table columns are 'Cycle' and 'Type'. Other rows include 'VEN_VENDOR_ASSIGNMENT_STATUS', 'VEN_INVOICE_STATUS', and 'VEN_VENDOR_STATUS'.

You can define vendor invoice payment status cycle and restrict the status change based on responsibility.

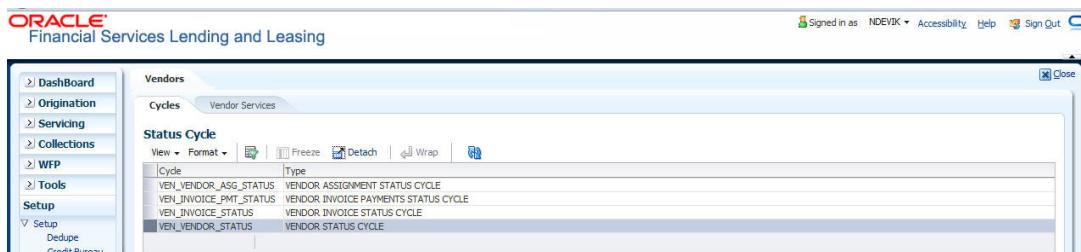


For example,



To set up the vendor cycles

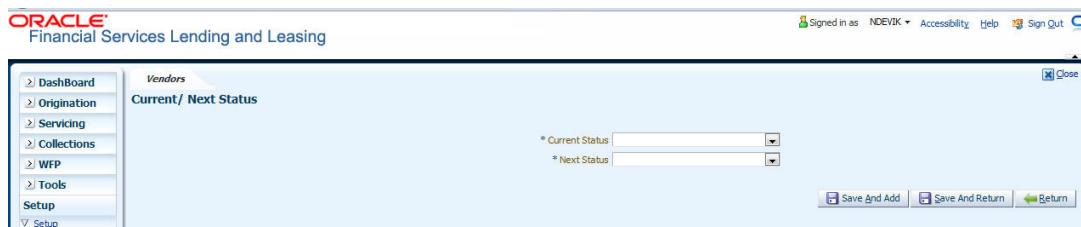
1. Click **Setup**→**Setup**→**Vendors**→**Cycles**. The screen contains three sections:
 - Status Cycle
 - Current/Next Status
 - Status Change Responsibilities



2. In the **Status Cycle** section, you can view the following information:

Field:	View this:
Cycle	Display the status cycle for the vendor
Type	Displays the type of the cycle

3. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Current Status	Select the current code from which need to transition, from the drop-down list
Next Status	Select the current code to which you need to transition, from the drop-down list

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

5. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Allowed	Select 'Yes' to enable the responsibility to execute the transition and 'No' to disable
Responsibility	Select the responsibility that will be capable of executing this transition (from current code to the next code), from the drop-down list.

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

7.1.2 Vendor Services tab

1. Click **Setup**→**Setup**→**Vendors**→**Vendor Services**. The screen contains three sections:
 - Services
 - Vendor Groups
 - Work Order Types

2. In the **Services** section, you can view the following information:

Field:	View this:
Service Type	Displays the service type.
Enabled	Displays if the service is enabled or not.

3. In 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:
Group	Select the vendor group from the drop-down list.

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

A brief description of the fields is given below:

Field:	Do this:
Work Order Type	Select the work order type from the drop-down list.
Transaction	Select the associated transaction for the service type from the drop-down list.

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

7.2 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

7.2.1 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	Specify phone number 1.
Extn	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.
City	Specify the city.
State	Select the state from the drop-down list.
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.
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.

Field:	Do this:
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.
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.

7.2.2 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.

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.

7.2.3 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 main title is 'Vendors' and the sub-section is 'Work Order Follow-up'. On the left, there is a sidebar with various service links. The main content area shows vendor details (PR-01003-VENDOR 1, OPEN status, 03/07/2013), work order details (WO-0002002, 03/07/2013), and vendor contact information (Contact, Phone, Email, Comment). At the bottom, there are buttons for 'Save And Return' and 'Return'.

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.
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.

Field:	Do this:
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.

7.2.4 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 software. The main window is titled 'Invoice Information' under the 'Vendors' section. It contains several input fields: 'Vendor' (dropdown), 'Company' (dropdown), 'Branch' (dropdown), 'Invoice #' (text input), 'Invoice Dt' (date input with calendar icon), 'Due Dt' (date input with calendar icon), 'Status' (dropdown), 'Address' (text input), 'Currency' (dropdown), and financial amounts: 'Invoice Amt: 0.00', 'Agreed Amt: 0.00', and 'Paid Amt: 0.00'. Below these fields is a 'Details' section with 'Status Dt: 03/15/2013'. At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'. The left sidebar has a tree structure with nodes like 'Dashboard', 'Origination', 'Servicing', and 'Vendors' (which is expanded to show 'Customer Service', 'Securitization', 'Transaction Auth...', 'Post Date Chkd...', 'Escrow Transacti...', 'Account Docume...', 'Collateral Manag...', 'Reports', 'Producers', and 'Vendors').

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name who has send the invoice from the drop-down list.
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.
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.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Vendors' and the sub-section is 'Invoice Details'. On the left, there is a sidebar with 'Servicing' expanded, showing 'Customer Service', 'Securitization', 'Transaction Auth', 'Post Date Check', 'Escrow Transacti', 'Account Docume', and 'Collateral Manag'. The main area contains several input fields: 'Work Order' (dropdown), 'Currency' (dropdown), 'Invoice Amt' (text input), 'Agreed Amt' (text input), 'Paid Amt' (text input), 'Txn Post Dt' (text input with calendar icon), 'Status' (dropdown), 'Status Dt' (text input), and 'Collectible' (checkbox). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

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.

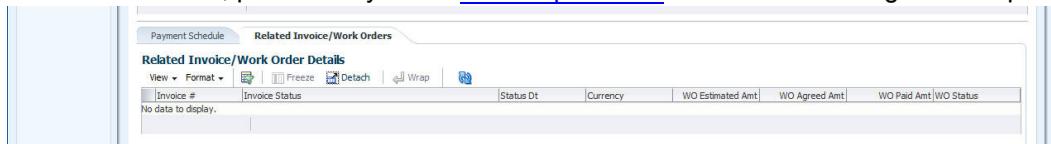
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Vendors' and the sub-section is 'Payment Schedules'. On the left, there is a sidebar with 'Servicing' expanded, showing 'Customer Service', 'Securitization', 'Transaction Auth', 'Post Date Check', 'Escrow Transacti', 'Account Docume', and 'Collateral Manag'. The main area contains several input fields: 'Currency' (dropdown), 'Payment Amt' (text input), 'Status' (dropdown), 'Payment Dt' (text input with calendar icon), 'Payment Reference' (text input), 'Payable Id' (text input), and 'Disbursement Currency' (dropdown). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

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.

8. 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



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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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