User Guide - Consumer Loans Collection
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CHAPTER 1 : SIGN IN

At the beginning of each Oracle FLEXCUBE Lending and Leasing (FLL) session and prior to working with any account, you must sign in at your workstation. Oracle FLEX-CUBE Lending and Leasing then enables you to "enter" the system and open the pages available to your level of responsibility. To sign in to Oracle FLEXCUBE Lending and Leasing, you need to have your own user id and password. Each user id is attached to a responsibility level, or "profile," that controls the user's access to various areas of the system. Your user id is also associated to all the applications you process.

This chapter explains how to sign in and sign off from the Oracle FLEXCUBE Lending and Leasing system.
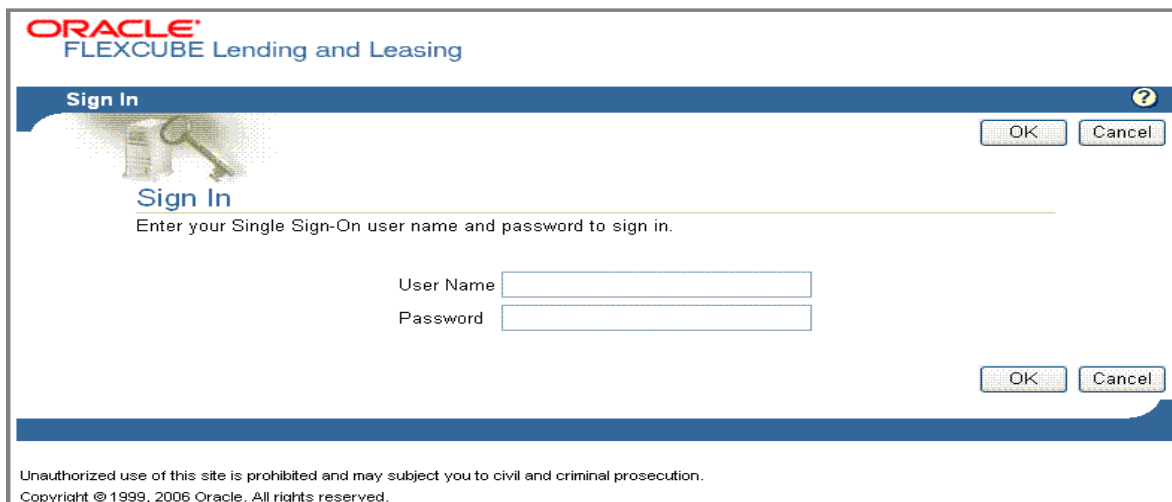
Signing On

The ability to sign in is automatically disabled after a specified number of days of inactivity. The user id and password required to sign in to Oracle FLEXCUBE Lending and Leasing may be different from the user id and password used to sign in to your computer or network. If you are unsure of your user id and password for Oracle FLEXCUBE Lending and Leasing, contact your system administrator.

To sign in to Oracle FLEXCUBE Lending and Leasing

1   Follow the guidelines for your business to begin a Oracle FLEXCUBE Lending and Leasing session.

After starting Oracle FLEXCUBE Lending and Leasing, the Sign In page appears.
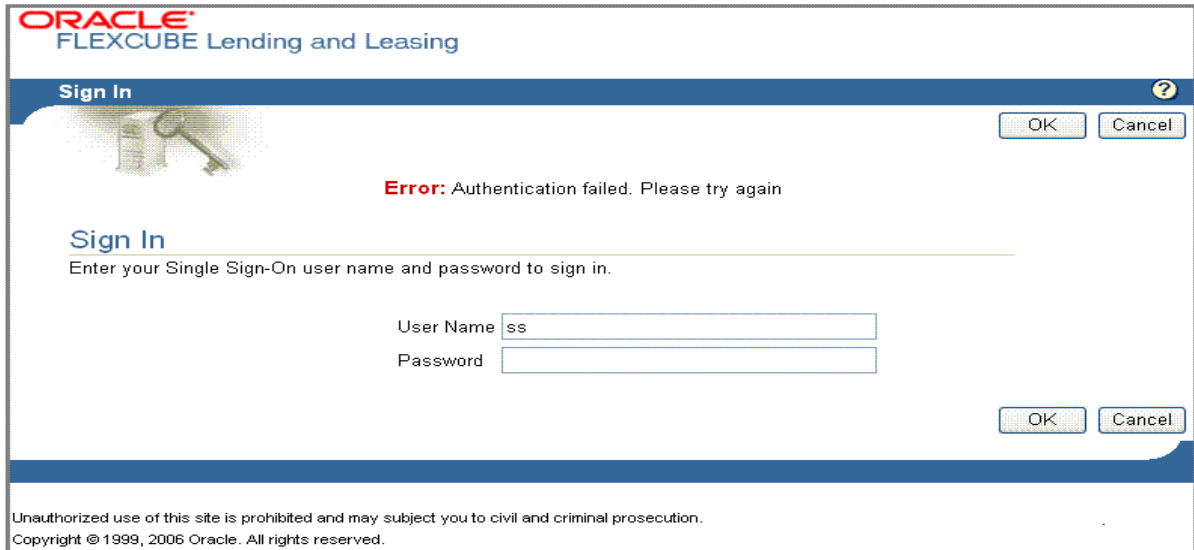
2   In the **User Name** field, type your user identification name.

3   Press **TAB** to move to the **Password** field.
-or-
Click the **Password** field.

4   In the **Password** field, type your password.

5   Click **OK**.

-or-

Press **ENTER**.

Note: If you click **Cancel**, Oracle FLEXCUBE Lending and Leasing closes the Sign In page.

If your user id or password is inaccurate, Oracle FLEXCUBE Lending and Leasing displays the following:

- Click **OK** and retype your user id and password. If problems signing on persist, contact your system administrator.

IMPORTANT:
The length of a password is established during system setup. Special characters (&, @, #, $, %, ^, &, *, and so on) cannot be used to create a password. To prevent others from seeing your password, your password does not appear in the Password field as you type it. Instead, your keystrokes appear as bullet points. Keep your password confidential to prevent access to Oracle FLEXCUBE Lending and Leasing by unauthorized users.

If Oracle FLEXCUBE Lending and Leasing recognizes your user id and password, the Oracle FLEXCUBE Lending and Leasing Suite home page appears. Your user id and other information appear in the My Info section.

6   In the **Select Language** section, select the language you want to with when using Oracle FLEXCLUBE.

7   In the **My Info** section, view the following information:

In this field:	View this:
User Id	The user identification code of the person log on to the Oracle FLL system.
Name	The name of the person log on to the Oracle FLL system.
Responsibility	The responsibility of the person log on to the Oracle FLL system. **Note**: The level of responsibility determines which screens are available and what tasks a user can perform in the Oracle FLL system.
Organization	The organization of the person log on to the Oracle FLL system.
Division	The division of the person log on to the Oracle FLL system.
Default Language	The default language of the person log on to the Oracle FLL system.

8   In the **Time of Last Login** section, view the timestamp (mm/dd/yyy hh:mm:ss) of when the current user most recently logged on to the Oracle FLL system.

9   In the **Release Version** section, view the UI Version and DV versions currently in use.

10 In the **DB Information** section, view the DB user information.
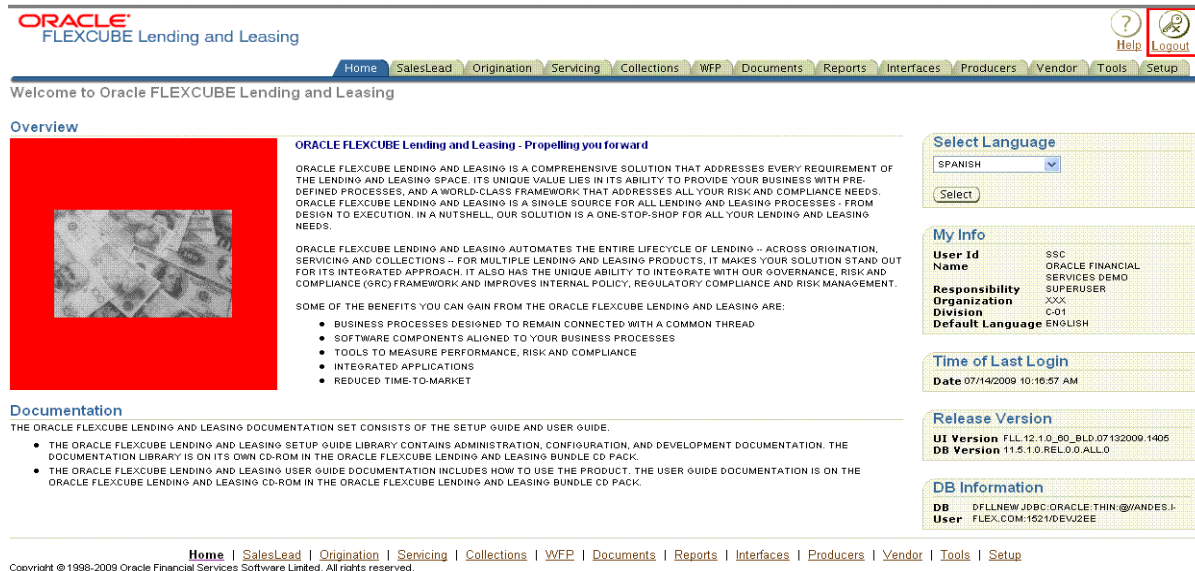
Signing Off

Sign off from the Oracle FLEXCUBE Lending and Leasing when you have finished your work session.

To sign off from Oracle FLEXCUBE Lending and Leasing

1   On the **Oracle FLEXCUBE Lending and Leasing Suite** home page, click the **Logout** icon. (The Logout icon contains a gold key and is located in the upper right corner).

The Logout from Oracle FLEXCUBE Lending and Leasing Suite page appears.

- If you click **Return**, Oracle FLEXCUBE Lending and Leasing closes the Logout from Oracle FLEXCUBE Lending and Leasing Suite page and returns to the Oracle FLEXCUBE Lending and Leasing Suite page.

2   Click **Yes, sign me off**.

Oracle FLEXCUBE Lending and Leasing closes the session, releases any accounts you may have been working on, and returns to the Sign In page.

CHAPTER 2 : CUSTOMER SERVICE AND COLLECTIONS

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

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

The Customer Service window uses a link bar to open pages that perform the following tasks:

• Search for and load accounts on the Customer Service window
• View comprehensive account and customer details, including status, balances, transaction histories, payoff quotes, statements, escrow information, insurance information, and vendor work orders.
• Track attributes associated with an account
• View vendor work orders
• Record call activities, promises to pay, comments, and references
• Use checklists to perform customer service tasks
• View payment rating history and due date history
• Perform monetary and nonmonetary maintenance on a loan
• Record information concerning bankruptcies, repossessions, foreclosures, and account deficiencies
• View contract information recorded during the funding process
• View information regarding account collateral
• Perform a credit bureau pull
• Add comments to an account during any time of the customer service process.

This chapter explains how to do all of this.

Activating an Account

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

Posting and Reversing Payments

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

A Note About Account Numbers

After an application completes the loan origination cycle and is funded or is ported into Oracle FLEXCUBE Lending and Leasing, it becomes an account and receives an account number.

Oracle FLEXCUBE Lending and Leasing assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date
NNNNNNN = serial number
X = check digit

Oracle FLEXCUBE Lending and Leasing sorts accounts using the **NNNNNN** portion only. That portion is referred to as the account ID.

Searching for a Customer

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

- Use the Search page by selecting Customer Centric option.
- 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 FLEXCUBE Lending and Leasing Suite home page, click the **Collections** master tab.

2   Click **Collections** on the bar link.

The Customer Service window appears, opened at the Search page's Criteria page.

3   Select **Customer Centric** option to view the total liablities(of all loan accounts) of a customer.
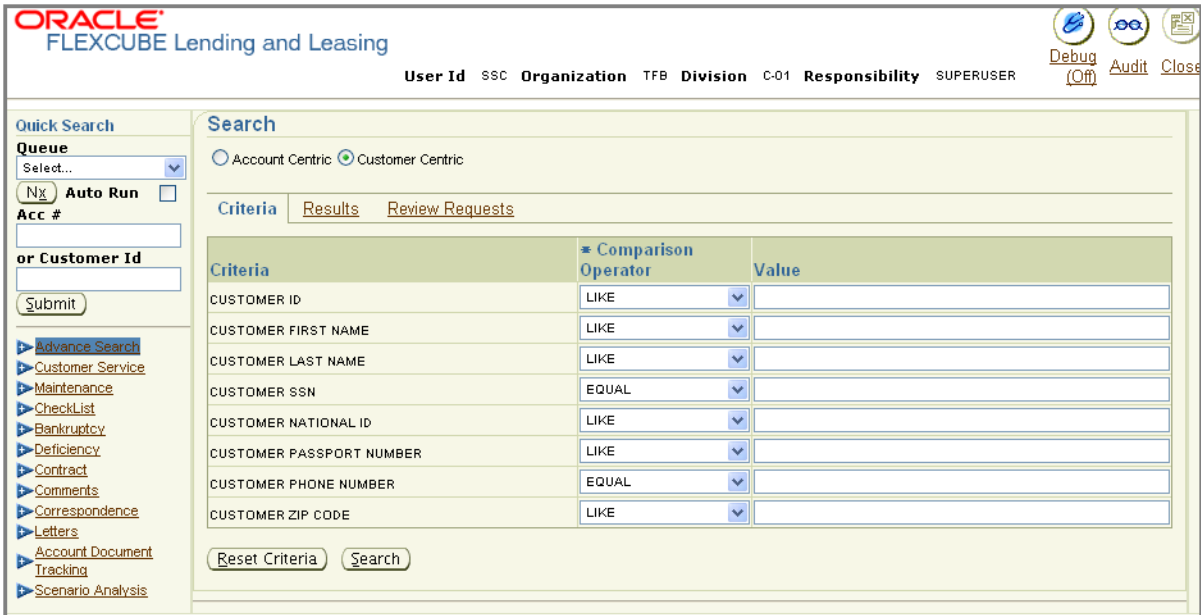
4   On the **Criteria** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find the customer.

   Note: Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns.

5   Click **Search**.

   Oracle FLEXCUBE Lending and Leasing locates and displays on the Results page all the accounts that meet your search criteria on the Criteria page.
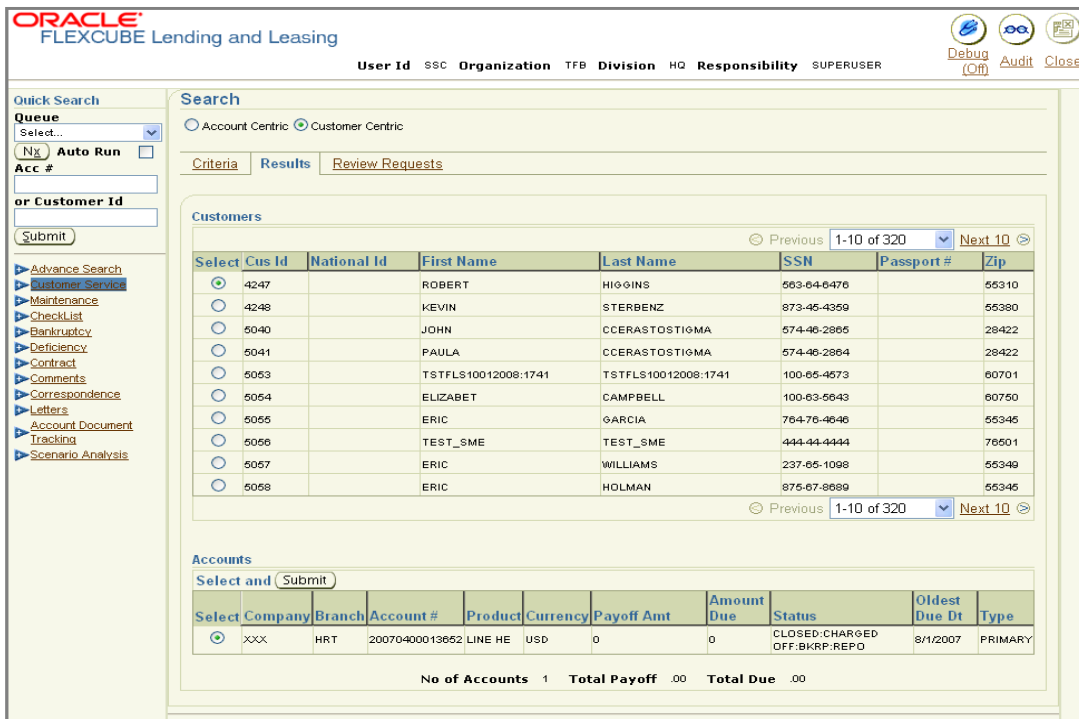
6   On the Results page, view the following information for the list of accounts of a customer:

In this field:	View this:
Customers section	
Select	If selected, indicates that this is the current record.
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.

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

Oracle FLEXCUBE Lending and Leasing loads the customer's details on the Customer Service link bar's Account Details page

Searching for an Account

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

- 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 Next Account feature to load an account from a predefined queue.

To search for and load an account with the Search page

1   On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Collections** master tab.

2   Click **Collections** on the bar link.

The Customer Service window appears, opened at the Search page's Criteria page.

3   Select **Account Centric** option to view the total liablities(of all loan accounts) of an account.

4   On the **Criteria** page, use the **Comparison Operator** and **Values** 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 **Values** columns.

5   Click **Search**.

Oracle FLEXCUBE Lending and Leasing locates and displays on the Results page all the accounts that meet your search criteria on the Criteria page.

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

In this field:	View this:
Select	If selected, indicates that this is the current record.
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.

7   On the **Results** page, select the application you want to retrieve and click **Submit**.

Oracle FLEXCUBE Lending and Leasing loads the account on the Customer Service link bar's Account Details page.

You are now ready to begin work on the account.

A note about 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 Oracle FLEXCUBE Lending and Leasing based on set up and manually by Oracle FLEXCUBE Lending and Leasing users with the Customer Service window.

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

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

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

A queue can be associated with only one condition. In the following example, the Delinquent queue is associated with the Delinquent condition.

However, an account can have more than one condition, so an account can be in more than one queue. In the following example, the single account for Steven A Jones has two different conditions, SCHEDULE FOR CHARGEOFF and DELINQUENT. It can appear in two different queues, one for SCHEDULE FOR CHARGEOFF condition (the SCHGOFF (D) queue) and one for the DELINQUENT condition (the DELQ (D) 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.

In the following example, two queues have been set up for the single condition of DELINQUENT, based on the number of days the account is delinquent. One queue contains accounts that are delinquent zero to 30 days (the DELQ-DELQ_DAYS_0_30 queue) and one queue contains accounts that are delinquent zero more than 30 days (the DELQ-DELQ_DAYS_30+ queue).

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

Customer Service window's Account(s) and Customer(s) sections

Most pages on the Customer Service window 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 sate. The information on the Customer Service window 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 window always refers to the customer selected in this section.

To view an account's details in the Account(s) and Customer(s) sections

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

2 On the Customer Service window's **Account(s)** section, view the following information:

With this command button:	Oracle FLEXCUBE Lending and Leasing 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 SSN #. 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 SSN #. Other than having same account condition and SSN #, 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 this field:	View this:
Select	If selected, indicates that this is the current record.
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.

3 On the Customer Service window's **Customer(s)** section, select the record you want to work with, click **Show** in the **Details** column, and view the following information:

In this field:	View this:
Customers (s) section	
Select	If selected, indicates that this is the current record.
Customer Id	Customer identification number (unique customer identifier).
Name	Customer's relationship to the account.
Type	Customer
Language	Language spoken by the customer.
Customer Details section	
Gender	Customer's gender.
Marital St	Customer's martial status.
Time Zone	Customer's time zone.
Email	Customer's e-mail address.
Birth Dt	Customer's date of birth.
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.
Stop Correspondence	Stop correspondence indicator. If selected, Oracle FLEXCUBE 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).
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.
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).
Existing CIF	If selected, indicates that the customer is an existing CIF.
National ID	Customer's national identification number.
Address Details section	
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

Oracle FLEXCUBE Lending and Leasing 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's Action field by selecting QR QUEUE CONDITION REQUEST.

To view an account's condition

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

2   In the right column, click the **Conditions** section drop-down link.
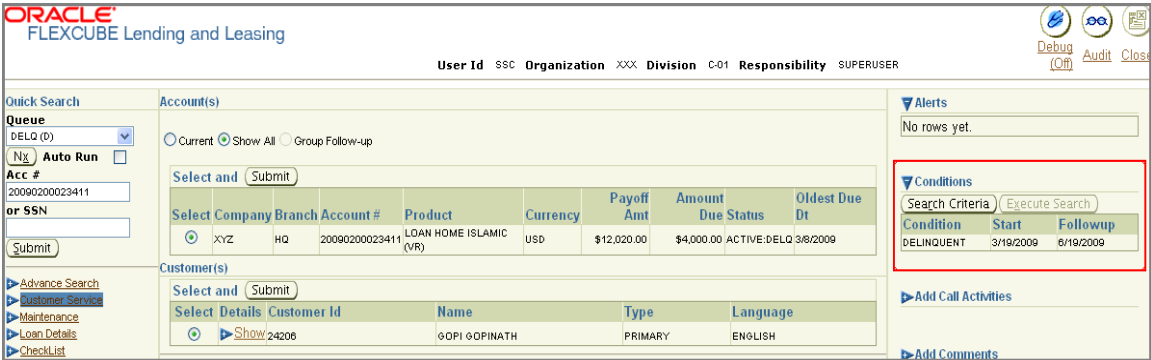
In this field:	View this:
Condition	The condition.
Start	The start date of the condition.
Followup	The next follow-up date.

Add Call Activities section

With the Add Call Activities section, Oracle FLEXCUBE Lending and Leasing 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.

To record a call activity

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

2 In the right column, click the **Add Call Activities** section drop-down link.

3 In the **Action** field, select the action performed.

4 In the **Result** field, select the result of the action.

5 If you choose, complete the following optional fields:

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

6 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.

7 In the **Followup Dt** field, type the next follow-up date; that is, when FLS will next place this account in a queue. (This may automatically default based on setup.)

8   In the **Time Zone** field, select the time zone for the customer.

9   In the **Add Call Activities** section, click **Submit**.

Oracle FLEXCUBE Lending and Leasing creates two entries on the Customer Service window for the call activity.

The codes for the Action and Result appear as a record on the Account Detail page's Call Activities section.

The description for the Action and Result appear as a system generated comment the Comments page.

Making an Appointment

The Appn'mt box on the Add 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 'To record a call activity section'.

To make an appointment

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

2   In the right column, click the **Add Call Activities** section drop-down link.

3   Complete the fields on the **Add Call Activities** section (see above, **To record 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.

Canceling an Appointment

Using the Add Call Activities section 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** window and load the account you want to work with.

2   In the right column, click the **Add Call Activities** section drop-down link.

3   **If you need to change the time for the appointment**, create a new entry on the account's **Add 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 **Add Call Activities** section with the same condition, but don't check the **Appointment** check box.

4   In the **Add Call Activities** section, click **Submit**.

Recording a Promise to Pay

If you record an action on the Add Call Activities section 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** window and load the account you want to work with.

2   In the right column, click the **Add Call Activities** section drop-down link.

3   In the **Action** field, select the action performed.

4   In the **Result** field, select a result involving a promise to pay, such as PP PROMISE TO PAY.

5   If you choose, complete the following optional fields:

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

6   In the **Promise Dt** field, record the date when the person you spoke with promises to make payment (optional).

7   In the **Promise Amt** field, record the amount of the payment the person you spoke with promises to pay (optional).

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   In **Add Call Activities** section, click **Submit**

Oracle FLEXCUBE Lending and Leasing automatically notes this information as an entry on the Promises and Comments sub pages.

Canceling a Promise to Pay

Oracle FLEXCUBE Lending and Leasing enables you to cancel promises to pay with 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** window and load the account you want to work with.

2   On the **Account Details** page, click the **Call Activities** section drop-down link

3   In the **Call Activities** section, select the call activity entry for the promise to pay you want to cancel.

4   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.

Add Comments section

Oracle FLEXCUBE Lending and Leasing enables you to record comments on the Customer Service window using the Add Comments section. These comments can also appear on the Comments page.

To record an additional comment

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

2 In the right column, click the **Add Comments** section drop-down link.

3 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 window's Alerts section when you click **Submit**.

4 In the **Type** field, select what type of comment you are adding.

5 In the **Sub Type** field, select what sub type of comment you are adding.

6 In the **Comment** field, type your comment.

7 When you are finished, click **Submit**.

Comments can be viewed on the Comments link's Comments page. (For more information, see the **Comments page** section of this chapter.)

Customer Service link bar

The Customer Service window uses a link bar as its main navigational tool to open pages used by the wide array customer service personnel. The link bar contains the following links:

- Advance Search
- Customer Service (drop-down link)
- Maintenance
- Details
- Checklist
- Bankruptcy
- Repo/Foreclosure (drop-down link)
- Deficiency
- Contract
- Collateral
- Bureau
- Comments
- Correspondence
- Letters
- Account Document Tracking (drop-down link)
- Scenario Analysis

Note: The Collections master tab enables you to open four different Customer Service windows with link bars tailored to perform the tasks of general collections, bankruptcy, repossession/foreclosure, and deficiency. (For more information, please see the following chapter, **Collections**.

Customer Service drop-down link

The Customer Service drop-down link contains the following links:

- Account Details
- Customer Details
- Balances
- Transactions
- Tracking Attributes
- Statements
- Escrow (available if this account contains escrow information)
- Insurances
- Vendor Work Orders
- Business.

Account Details link (Account Details page)

The Account Details page displays information about the current state of the account.It's a quick snapshot of the most important account-related information, including:

- Customer and contact information
- Dues (including delinquencies, late charges, and nonsufficient funds)
- Number of delinquencies by length of overdue payment
- Dates of activities and payments, as well as payment amounts
- History of promises to pay, broken promises, and call activities
- Payment rating and due date history
- Repayment and rate change schedules
- ACH, credit card, and reference information

To view the Account Details page

1   Open the **Customer Service** window 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 **Account Details**.

3   On the Account Details page, view the following information in the **Dues** section:

In this field:	View this:
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.
Due Dt (1)	The most recent due date.
Amt (1)	The most recent amount due.
Due Dt (2)	The next most recent due date.
Amt (2)	The next most recent amount due.
Due Dt (3)	The next most recent due date.
Amt (3)	The next most recent amount due.
Due Dt (4)	The next most recent due date.
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.
Today's Payoff	The payoff (for today).
Oldest Due Dt	The due date.

4   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.
BP (Life)	The number of broken promises over the life of the account.
NSF (Life)	The number of nonsufficient funds over the life of the account.
BP (Year)	The number of broken promises this year.
NSF (Year)	The number of nonsufficient funds this year.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.
Category	The delinquency category.
Collector	The default collector working on the account.

5   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.
Producer	The channel and producer of the account.
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.
Customer Score	The customer score.
Behavior Score	The behavior score.
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.
Chargeoff Dt	Date account was charged off.
PDC Details section	
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Security Ind	If selected, indicates that this account involves a secure post dated check as a method of repayment.
PDC End Dt Ind	The end date of the post dated check.
ACH Details section	
ACH Ind	If selected, indicates that this direct debit fee is included.
ACH Fee Ind	If selected, indicates that this ACH fee is included.

6   View the following information in the **Promises** section:

If a call was recorded as a "promise to pay" on the Call Activities section, it will appear on the Promises section. The Promises section enables you to quickly view details about the call and subsequent actions and displays the 25 most recent promises to pay.

If Oracle FLEXCUBE Lending and Leasing 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.

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.

Promise Amt	Promise Dt	Taken By	Taken Dt	Collected Amt	Broken	Cancelled
$500.00	06/27/2008	SSC	06/21/2008	$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐
$0.00				$0.00	☐	☐

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7   The **Call Activities** section displays the history of the call actives entered in the Add Call Activities section, including the following information:

In this field:	View this:
Action	The action performed.
Result	The result of the action.
Contact	The person contacted during the call.
Reason	The reason for the communication.
Promise Dt	If the call activity involved a promise to pay, view the date payment is promised.
Promise Amt	If the call activity involved a promise to pay, view the amount promised in payment.
Cancel	If selected, indicates the promise to pay was canceled.
Condition	The condition pertaining to the call activity.
FollowUp	The followup date.
Time Zone	The default time zone for the customer.
Adj. Followup Dt	The adjusted followup date based on the contents of the Followup and Time Zone fields.
Appn'mt	If selected, indicates the call activity was posted as an appointment.

Call Activities

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Cancel	Condition	FollowUp	Time Zone	Adj.Followup Dt	Appn'mt
AT	HU	ATY			$0.00	☐	DELQ	11/18/2008 12:00:00 AM	US/EASTERN	11/18/2008 05:00:00 AM	☐

8   The **Payment Rating History** 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	The month/year of payment rating.
Rating	The payment rating.

* Click **Previous** and **Next** to view additional address information, if present on account.

9 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.

In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Pmt Dt	The 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.

10 The **Repayment Schedule** section contains information about the schedule of repayment such as the date and payment amount, including the following:

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

11 The **Rate Schedule** section contains information about rate adjustments, such as the sequence and number of adjustments. The Rate Schedule section applies only applies to variable rate loans and contains 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.

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

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

In this field:	View this:
Bank	The bank name.
Account Type	The account type.
ACH	If selected, indicates that ACH is enabled.
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.Start DtThe ACH start date.
Debit Day	The payment day.
Start Dt	The date Oracle FLEXCUBE Lending and Leasing began using ACH payments for this account
Routing #	The routing number.
Debit Amt	The payment amount.
Debit Freq	The payment frequency.

Bank Name	Account Type	Default	Direct Debit Fee	Account #	Pmt Day	Start Dt	End Dt	Routing #	Pmt Amt	Pmt Amt Excess	Pmt Freq
DENA BANK	SAVINGS	☐	☐	1234DENA	1	1/1/2007	6/1/2007	600012012	$2,342.73	$110.00	MONTHLY
HAWALA BANK	SAVINGS	☐	☐	1234HAWALA	1	2/1/2007	5/1/2007	600101101	$100.00	$10.00	MONTHLY

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

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	The billing address for the credit card.
Zip	The zip code for the billing address for the credit card.

Card Type	Card Company	Card #	Start Dt	Expiry Dt	Pmt Amt	Billing Address	Zip
No rows yet.							

14 The **References** section enables you to view the references attached to the account during the loan origination cycle.
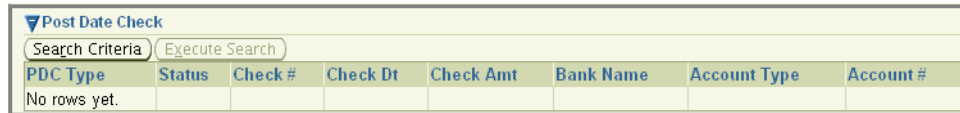
In this field:	View this:
Relationship	The reference type.
Name	The reference name.
Country	The country.
City	The city.
State	The state.
Address	The address line.
Zip	The zip code.
Years	The number of years.
Months	The number of months.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Comment	The comments regarding the reference.

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

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.

16 The **Payment Arrangement** section enables you to define and calculate the payment amount for the account with status Charge-off.
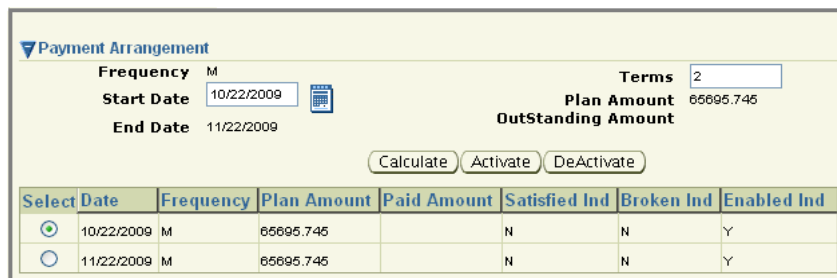
In this field:	Do this:
Frequency	Displays the payment frequency.
Start Date	Enter the start date from when the customer pays.
Terms	Enter the number of payments.

- On Clicking **Calculate**, view the following details:

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.

- On Clicking **Activate**, view the following details:

Select	If selected, indicates that this is the current record.
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 didnot make the payment arrangement.
Enabled Ind	Indicates that the arrangement is active.

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

  Notes :
  1. 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.

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

Customer Details link (Customer Details page)

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 window's Customer Details page, 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** window 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 **Customer Details**.

3   On the Customer Details page, load the customer whose information you want to edit or enhance.

In this field:	View this:
Customer section	
Customer #	Customer number.
Name	Customer's name.
Birth Dt	Customer's date of birth.
Marital Status	Customer's marital status.
State	Customer's driving license state.
Language	Customer's language.
Education	Education of the customer.
ECOA	Customer's Equal Credit Opportunity Act code.
Relation	Customer's relationship to the account.
Mothers Maiden Name	Customer's mother's maiden name.
Class	Customer's classification type.
Email	Customer's e-mail address.
Stop Correspondence	Customer's stop correspondence indicator. If selected, this indicates that Oracle FLEXCUBE Lending and Leasing 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.
National ID	Customer's national identification.
Identification Details section	
Passport #.	Customer's passport number.
Issue date	Passport's isuuse date.
Expiry Date	Passport's expiry date.
Visa #	Customer's visa number .
Nationality	Customer's nationality
National Id	National id number of the customer.
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.
License #	Customer's driving license number.
State	Customer's state.
Military Service section	
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).
Order Ref #	The order reference number.

Effective Dt	The effective date. This is the date the Active Military Duty indicator was selected.
Released Dt	The release date. This is the date the customer was released from active military duty.

- Use the **First**, **Previous**, **Next**, and **Last** buttons in the Military Service section to view all the customers associated with this account.

Address section

Type	The address type.
Current	If selected, indicates that this is the customer's current address.
Mailing	If selected, indicates that this is the customer's mailing address.
Country	The country.
City	The city.
St	The state code.
Postal Type	The postal address type.
Address	The address.
Zip	The zip code.
Zip Extn	The zip code extension.
Ph	The phone number.
Landmark	The landmark associated with the address.
Census Tract	The census tract/BNA code.
Location	The metropolitan statistical area (MSA) code.
Comment	Comments regarding the address.
Default Media for Sending Messages	The default media for sending messages.

- Use the **First**, **Previous**, **Next**, and **Last** buttons in the Address section to view all the addresses associated with this customer.

Employment section

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.
Department	The department of the employment.
Employee Id	The employment identification number.
Comment	Comments regarding the employment.
Country	The country.
City	The city.
St	The state.
Address	The address line 1.
Line 2	The address line 2.
Zip	The zip code.
Phone	The work phone number.
Extn	The work phone number extension.

- Use the **First**, **Previous**, **Next**, and **Last** buttons in the Employment section to view all the employments associated with this customer

Telecom section

Telecom Type	Select the telecommunication type (required).
Phone	Enter the phone number (required).
Extn	Enter the phone extension (optional).
Start Time	Enter the best time to call start time (optional).
End Time	Enter the best time to call end time (optional).
Time Zone	Select the applicant's time zone (optional).
Current	Select if this telecom number is current (required).

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

- When you click **Create Tracking**, Oracle FLEXCUBE Lending and Leasing 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.

- Enter the requested parameter in the **Value** field and click **Save**.

4 Save any changes you made to the account.

Balances link (Account Balances page)

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, Deficiency, Non-Performing, and Terminate.

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: loans)/Cycle-to-date and YTD (year-to-date).

To view account balance information

1 Open the **Customer Service** window 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 **Balances**.

3 In the **Balance Group** section, select the balance you want to view.

Current displays the current balances for accounts with an status of ACTIVE. If you click **Current**, 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	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** displays the current balances for accounts with an status of CHARGED OFF. If you click **Deficiency**, 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.
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** displays the current balance for accounts with an status of NON-PER-FORMING. 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**, 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** section, choose how you want to view the balance:

•   Choose **ITD/CTD** to view transactions by Inception-to-date (loans)/Cycle-to-date
     -or-
     Choose **YTD** to view the transactions by year to date.

5   View the following balance details at the bottom of the **Account Balances** page:

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

Transactions link (Transactions page)

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** window 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 **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:	Oracle FLEXCUBE Lending and Leasing displays:
Good Payments	All valid payments that were neither voided nor reversed.
All Payments	All transaction involving payments.
Good Txns	All transactions that were neither voided nor reversed.
All Txns	All transactions.

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

-or-

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

In either case, Oracle FLEXCUBE Lending and Leasing displays the following information:

In this field:	View:
Transactions section	
Select	If selected, indicates that this is the current record.
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.
Description section	
Payment Currency	The payment currency.
Payment Amount	The payment amount.
Payment Type	The payment type.
Reference	The reference number associated with the transaction.
Mode	The mode of the transaction.
Reason	The reason for the transaction.
Details	
Txn	The transaction allocation details.
Amt	The transaction allocation amount.

To reverse (or void) a transaction

1   Open the **Customer Service** window 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.

In this example, 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 MONE-TARY 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 FLEXCUBE Lending and Leasing Suite Setup Guide)**.

To void an account

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

1   Open the **Customer Service** window 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 FLEXCUBE Lending and Leasing creates an entry of REVERSE ACTIVE and reverses all transactions. Oracle FLEXCUBE Lending and Leas-ing 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 fund-ing).

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 FLEXCUBE Lending and Leasing Suite Setup Guide)**.

Tracking Attributes link (Tracking Attributes page)

The Tracking Attributes page enables you to link information to an account that is not tracked by default in the Oracle FLEXCUBE Lending and Leasing 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 number. Such attributes are defined during system setup.

To use the Customer Service window's Tracking Attributes page

1   Open the **Customer Service** window 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 **Tracking Attributes**.

3   Click **Create Tracking**.

Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.

4   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.

5   Complete the **Tracking** section by entering the requested parameter in the **Value** field.

6   Save any changes you made to the account.

Statements link (Statements page)

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** window 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 **Statements**.

3   In the **Statements** section, view the following information:

In this field:	View:
Select	If selected, indicates that this is the current record.
Closing Dt	The statement closing date.
Due Dt	The statement due date.
Generation Dt	The statement generation date.

4   In the **Statements** section, select the statement you to view.

Oracle FLEXCUBE Lending and Leasing displays the following information for the selected statement in the **Transactions** and **Messages** sections.
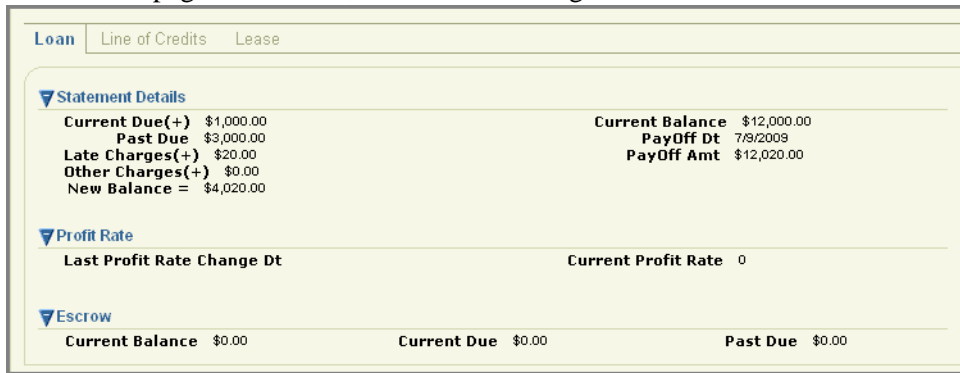
In this field:	View:
Transactions section	
Txn Dt	The transaction effective date.
Description	The transaction.
Amount	The transaction amount.
Messages section	
Seq #	The sequence number.
Message	The message.

The Statements pages has one sub page: **Loan** one of which will appear depending on what kind of account you have loaded.

5   View the statement details on the available sub page.

•   If the **Loan** sub page is available, view the following information:

In this field:	View:
Statement Details section	
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.
Escrow section	
Current Balance	The current escrow balance.
Current Due	The current escrow due.
Past Due	The past due escrow amount.

Insurances link (Insurances page)

If insurance information was entered on the Funding window during loan origination, you can view the financed insurance information on the Customer Service window'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 window's Maintenance page.

To view the Insurances page

1 Open the **Customer Service** window 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 **Insurances**.

3 On the **Insurances** page, view the following display only information:

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

Sub Type	The sub type.
Insurance Mode	The insurance mode.
Phone No	The insurance company's primary phone number.
Phone No	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiration Dt	The insurance expiry date.
Term	The insurance term.
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**.

Oracle FLEXCUBE Lending and Leasing 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 unlabeled **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   Complete the **Insurance Tracking** section's Parameter and Value fields.

7   In the **Insurance Tracking** section, click **Save**.

Vendor Work Order link (Vendor Work Order page)

To expedite repossessions 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 Statements page

1   Open the **Customer Service** window 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 **Vendor Work Order**.

3   On the **Vendor Work Order** page, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Work Order #	The work order number.
Dt	The assignment date.
Estimated	The estimated dollar amount of work order.
Type	The assigned type.
Vendor	The vendor number and name.
Status	The assigned status.
Total Amt	The total estimated dollar amount of all work orders.

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

Note: The View Work Order button appears dimmed if your responsibility does not allow access to the Vendor Work Order page.

Oracle FLEXCUBE Lending and Leasing 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.
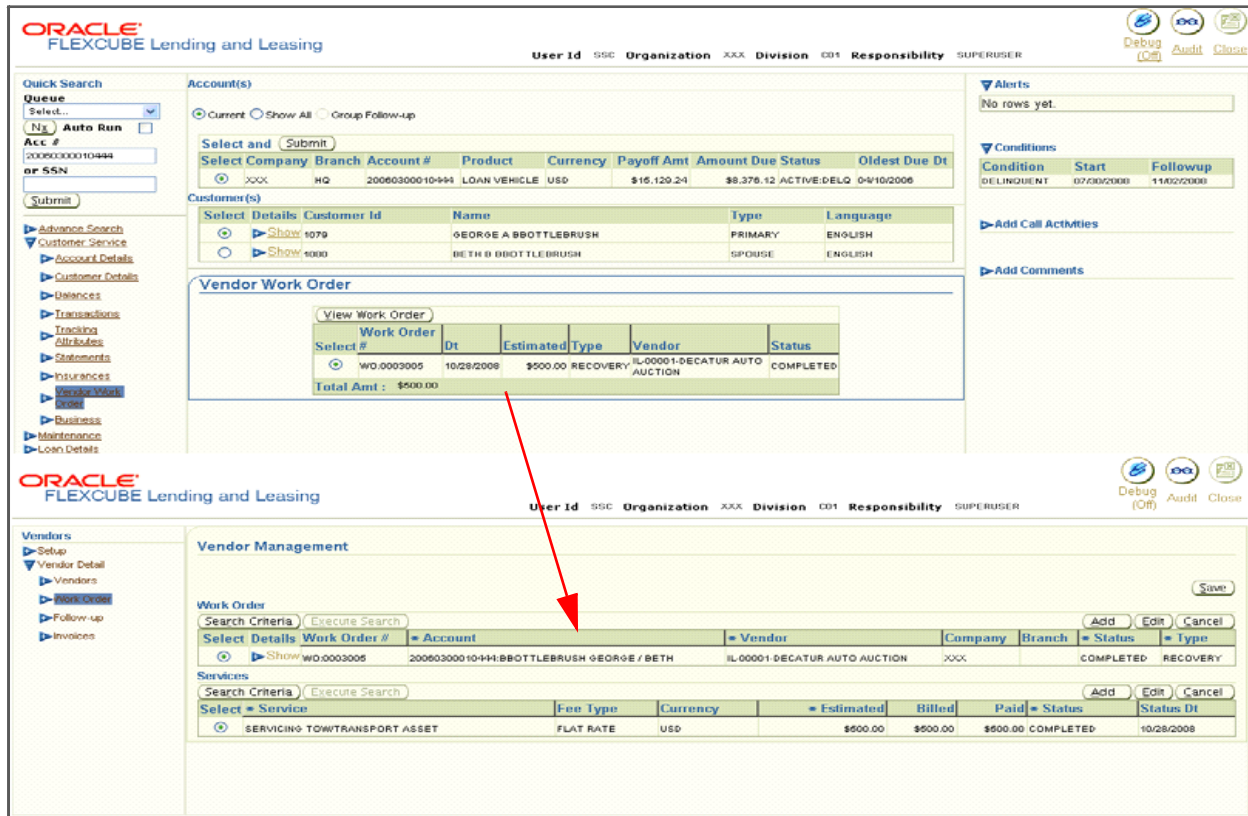
5   Click **Close** on the Vendor Management page to return to the Customer Service window.

Note: For more information about using the Vendor Management window, please refer to the **Vendor** chapter in this document.

Business link

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** window and load the account you want to work with.

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

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

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

4   In the **Address** section, load the address information you want to view using the **First**,
     Previous, **Next**, and **Last** buttons.

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

City	City.
State	State.
Apt #	Apartment number.
Address	Address.
Zip	Zip code.
Extn	Zip extension.
Phone	Phone number.
Own / Lease	Ownership type.

5   In the **Telecom** section, view the following information:

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

6   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.

7   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 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.

Maintenance link (Maintenance page)

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

Monetary tasks

Loan:
- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- 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 books
- Cancel or adjust an ESC
- Apply a refund payment to an ESC

- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance

Oracle FLEXCUBE Lending and Leasing 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 FLEXCUBE Lending and Leasing's transaction setup codes. Oracle FLEXCUBE Lending and Leasing 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.

Using the Maintenance page for 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 transactions

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

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

3   On the Maintenance page's **Action** section, click **Add**.

4   In the **Action** section:.

•   Select the **Monetary** box to complete a monetary transaction
    -or-
•   Clear the **Monetary** box to complete a nonmonetary transaction.

5   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.

6   Click **Load Parameters**.

7   Enter all the required parameter values and click **Post**.

    Oracle FLEXCUBE Lending and Leasing displays the results (success or failure) in the Results section.

Transactions page (A reminder)

As discussed earlier in this chapter, the Transactions page displays transactions with a monetary impact that have occurred over the life of the account. The Transaction page also enables you to view all transactions or reverse certain transactions you manually perform on the Maintenance page. For more information, see the **Transaction page** section of this chapter.

Loan Details link (Loan Details page)

The Loan Details page for variable rate loans contains further information about the loan, including interest and accruals, extensions and due dates, and additional details.

To view the Loan Details page

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

2 On the Customer Service link bar, click **Loan Details**.

3 View the following variable rate loan information on the **Loan Details** page:

In this field:	View:
Interest and Accruals section	
Accrual Start Dt	The accrual start date.
Last Accrual Dt	The last accrual date.
Stop Accrual	The stop accrual indicator. If selected, indicates that not interest is currently accrued.
Accrual Method	The current accrual calculation method.
Rebate Method	The current rebate calculation method.

Index Type	The index type.
Index Rate	The current index rate.
Margin Rate	The current margin rate.
Rate	The current rate.
IRR	The internal rate of return. This field will be displayed only for the Islamic loan product.
Rate Start of Year	The rate at start of the year.
Last Rate Adj Dt	The last rate change date.
# of Rate Adjs (Year)	The number of rate changes (year).
# of Rate Adjs (Life)	The number of rate changes (life).
Reschedule Mthd	The reschedule method.
Reschedule Value	The reschedule value.

Extn and Due Dates section

# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Extension Term (Life)	The number of terms extensions granted (life).
# of Due Day Changes (Year)	The number of due date changes (year).
# of Due Day Changes (Life)	The number of due date changes (life).
Last Extn Dt	The last extension date.
Due Day Change Dt	The last due date change date.

Additional Details section

Total Term	The total term.
Paid Term	The paid term.
Maturity Dt	The maturity date.
Balloon Amt	The balloon amount.

Advance Details section

Approved Amt	The sanctioned amount.
Consumed	The total consumed.
Remaining Amt	The advance balance.
Last Advance	The last advance balance.
Last Adv Dt	The last advance date.

Securitization Details section

Pool Id	The pool id.
Pool Status	The pool account status.
Pool Sale Dt	The pool sale date.
Repurchase	If selected, indicates that repurchasing is allowed.
Repurchase Dt	The repurchase date.

Amortized Loans section

Extra Principal Paid	The extra amount paid by the customer over and above the required due. **Note**: This amount can be redrawn by the customer at any point of time without any cost or fees. This redraw capability only applies only to scheduled payment loans. The REDRAW ADVANCE amount limit can be viewed on the Customer Service window's Transactions page.

CheckList link (Checklist page)

Oracle FLEXCUBE Lending and Leasing enables you to use checklists to ensure that procedures are followed to complete various tasks. This instructional information appears on the Checklist page.

To complete a checklist 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 **Checklist**.

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

Oracle FLEXCUBE Lending and Leasing loads the checklist in the Checklist and Checklist Action sections.

4 As you follow the actions in the Checklist Action section, 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.

5 In the **Checklist Action** section, click **Save**.

6 When you complete the actions for the selected checklist, select **Complete** in the **Checklist** section.

7 In the **Checklist** section, click **Save**.

Bankruptcy link (Bankruptcy page)

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 **Create New Bankruptcy** 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** window and load the account you want to work with.

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

3   In the **Details** section, select the bankruptcy record you want to work with
-or-
Choose **Create New Bankruptcy** to refresh the Bankruptcy page to create a new record.

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

In this field:	Do this:
Current box	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.
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   In the **Create Tracking** section, click **Create Tracking**.

Oracle FLEXCUBE Lending and Leasing loads the bankruptcy tracking parameters.

6   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.

7   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.

Repo/Foreclosure link > Repossession link (Repossession page)

The Repossession page enables you to record information regarding repossessions 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 repossessions for the same loan. 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.

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

To enter repossession details 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 **Repossession**.

3   In the **Details** section, select the repossession record you want to work with
    -or-
    Click **Create Repossession** to refresh the Repossession page to create a new record.

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

In this field:	Do this:
Current box	Select to indicate this is the current repossession record.
Followup Dt	Enter 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	Enter a comment.

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

Oracle FLEXCUBE Lending and Leasing 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** on the Repossession page.

Repo/Foreclosure link > Foreclosure link (Foreclosure page)

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.

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

To enter foreclosure details 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 **Foreclosure**.

3   In the **Details** section, select the foreclosure record you want to work with
    -or-
    Click **Create Foreclosure** to refresh the Foreclosure page to create a new record.

4   In the **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 **Create Tracking**.

    Oracle FLEXCUBE Lending and Leasing loads the foreclosure tracking parameters.

6   If you want to reduce the list of parameters, select a sub attribute in the **Sub Attribute** box.

    If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.

7   Complete the **Tracking** section by entering information regarding the foreclosure in the Value field for each corresponding Parameter, then click **Save** on the Foreclosure page.

Repo/Foreclosure link > Analysis link (Analysis page)

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

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

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

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

2   On the Customer Service link bar, click the **Repo/Foreclosure** drop-down link, then click **Analysis**.

3   In the **Analysis** section, select the analysis record you want to work with
-or-
Click **New** to refresh the Foreclosure page to create a new record.

4   In the **Analysis** section, select the **Current** box if you wish to indicate that this is the current analysis worksheet.

5   In the **Analysis** section, use the **Level** field to select the analysis level you want to use, ACCOUNT or ASSET.

- Choose **Account** if you want the analysis to use the value of the entire account.
    - or -
- Choose **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 %	Enter 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	Enter comment associated with the analysis.

7   Enter all the required information in the **Repo/Foreclosure** or **Sales** 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	Enter the expense amount for analysis1.
Analysis2 Amt	Enter the expense amount for analysis2.
Analysis3 Amt	Enter the expense amount for analysis3.
Bid1 Amt	Enter the expense amount for bid1.
Bid2 Amt	Enter the expense amount for bid2.
Bid3 Amt	Enter 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	Enter the refund amount for analysis1.
Analysis2 Amt	Enter the refund amount for analysis2.

Analysis3 Amt	Enter the refund amount for analysis3.
Bid1 Amt	Enter the refund amount for bid1.
Bid2 Amt	Enter the refund amount for bid2.
Bid3 Amt	Enter the refund amount for bid3.

9   If you are analyzing a repossession/foreclosure, click the corresponding **Load (#)** button on the Repo/Foreclosure section to load details on the Repo/Foreclosure section.

If you are analyzing a sale of an asset, click the corresponding **Load (#)** button on the **Sales** section to load details on the Sales section.

If this is a sales analysis and you know who is bidding, complete the **Bid By** fields.

10   Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.

11   In the **Status** field, select the status of the analysis: APPROVED or REJECTED.

12   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 Sales** section.

Note: You can approve only one analysis.

13   Click **Save** in the Sales section.

Deficiency link (Deficiency page)

The Deficiency page enables you to record information about deficiency accounts - 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 Create New Deficiency button enables you to create a new deficiency record with different start and end dates. You can also use the Deficiency page to view the previous deficiency information using the scroll bar in the Detail section. The Current box in the Details section indicates the current bankruptcy details.

Note: To view the balance of a charged off account, click the **Customer Service** drop-down link on the Customer Service link bar, then click **Balances**. On the **Account Details** page's **Balance Group** section, click **Deficiency**. For more information on Deficiency Balance, see "**To view account balance information**" section in this chapter.

To enter deficiency details 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 **Deficiency**.

3   In the **Detail** section, select the deficiency record you want to work with
    -or-
    Click **Create Deficiency** to refresh the Deficiency page to create a new record.

4   In the **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	Enter the follow-up date for the deficiency.
Disposition	Select the deficiency disposition.
Type	Select the deficiency type.
Comment	Enter a comment.
File Received Dt	Enter the file received date for the deficiency.
Charge Off Dt	Enter the deficiency start date.
Deficiency End Dt	Enter the deficiency end date.

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

    Oracle FLEXCUBE Lending and Leasing loads the deficiency tracking parameters that
    track actions taken to collect on the account.

6   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 par-
    ticular group appear in the parameter display.

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

Contract link (Contract page)

The Customer Service window Contract page 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 window's Contract page.

To view an account's contract information

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

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

Depending on what type of account you selected, the Contract page opens at the Loan tab. If you selected a loan account with escrow, Escrow Analysis tab is available.

3 Use the following sub pages to view more information about the contract, if available:

- Schedule
- Itemization
- Trade-In
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement to Others
- Fee

Debug (Off) Audit Close

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue
Select...
Nx ☐ Auto Run
Acc #
20091100011100
or Customer Id

Submit

▶ Advance Search
▶ Customer Service
▶ Maintenance
▶ Loan Details
▶ CheckList
▶ Bankruptcy
▶ Repo/Foreclosure
▶ Deficiency
▶ Contract
▶ Collateral
▶ Comments
▶ Correspondence
▶ Letters
▶ Account Document
▶ Tracking
▶ Scenario Analysis

Account(s)

● Current ○ Show All ○ Group Follow-up

Select and [Submit]

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
●	XXX	HQ	20091100011100	LOAN VEHICLE	USD	$30,000.00	$0.00	ACTIVE	12/23/2009

Customer(s)

Select and [Submit]

Select	Details	Customer Id	Name	Type	Language
●	▶Show	18004	BATMAN SR.	PRIMARY	ENGLISH

Contract

Loan | Line Of Credit | Lease | Escrow Analysis

Contract

Contract Dt	11/23/2009	Index Type	FLAT RATE	Instrument	LOAN INSTRUMENT VEHICLE
Amt Financed	$30,000.00	Index Rate	0	Start Dt Basis	EFFECTIVE DATE
Term	10	Margin Rate (+)	0	Accrual Method	INTEREST BEARING
1st Pmt Dt	12/23/2009	Interest Rate (=)	0	Start Days	0
Maturity Dt	9/23/2010	Accrual Post Maturity	☑	Accrual Base	ACTUAL/ACTUAL
Due Day	23	Maturity Index	FLAT RATE	Billing Method	LEVEL
Balloon Method	N + 1 PMTS	Maturity Margin Rate	0	Billing Type	STATEMENT
Balloon Amt	$0.00	IRR	0	Time Counting Method	ACTUAL DAYS
Interest Charge	$0.00	Principal Balance	$30,000.00	Installment Method	EQUATED PAYMENTS
Total of Pmts	$30,000.00	1st Pmt Deduction Allowed	☐	Contract Recvd Dt	
Down Pmt	$0.00	1st Pmt Deduction Days	0	Contract Verify Dt	
Total Sale Price	$30,000.00	1st Pmt Refund Allowed	☑	Contract Verified By	
Payment Amt	$3,000.00	1st Pmt Refund Days	14	PDC Security Ind	☐
Final Pmt Amt	$3,000.00			Bill Calendar Method	GREGORIAN

Advance

		Rate Cap & Adjustments			
Min Initial Advance	$0.00	Max Rate Increase / Yr	7	Max # Adjustments / Yr	99
Max initial Advance	$0.00	Max Rate Increase / Life	15	Max # Adjustments / Life	999
Min Advance	$0.00	Max Rate Decrease / Yr	2	Min Interest Rate (Floor)	0
Max Advance	$0.00	Max Rate Decrease / Life	5	Max Interest Rate (Ceiling)	35
Multi Disbursment Allowed	☐	**Payment Cap**			
Draw End Dt		Max Pmt Increase Year		Max Pmt Increase Life	
Draw Term Billing Ind	☐				
Billing Method	INTEREST ONLY	**Rebate**			
Draw Period Interest Rate	0	Pre Compute	☐		
Late Charge Allowed	☐	Rebate Method	NONE		
		Rebate Term Method	NEAREST CURRENT CYCLE		
		Rebate Min Fin Charge Method	NONE		
		Min Finance Charge Value	1		
		Acquisition Charge Amt	0		

Delinquency

		Tolerance			
Late Charge Grace Days	10	Refund Allowed	☑	Refund Tolerance Amt	$1.00
Delq Grace Days	8	Pmt Tolerance %	95	Pmt Tolerance Amt	$15.00
Delq Cat Method	DAYS			WriteOff Tolerance Amt	$5.00

Due Date Change | **Extension** | **Others**

Max Due Day Change Days	15	Max Extn Period / Yr	2	Pre-Pmt Penalty Allowed	☐
Due Day Min	1	Max Extn Period / Life	5	% of Term for Penalty	0
Due Day Max	31	Max # Extn / Yr	2	Recourse Allowed	☐
Max Due Day Change / Yr	2	Max # Extn / Life	5	Max Recourse %	0
Max Due Day Change / Life	5			Payoff Fee Allowed	☐

Billing | **Misc** | **HMDA**

Pre Bill Days	21	Servicing Branch	HQ	Lien Status	NOT APPLICABLE
Billing Cycle	MONTHLY	Collector	DEMOCOLL	HOEPA	ORIGINATED OR PURCHASED- NOT HOEPA
Escrow		Anniversary Period	12	Rate Spread	0
		Repayment Currency	USD		
Escrow Allowed	☐	Default Spread	ACTIVE SPREAD		
Escrow Opt Out	☑	Link To Existing Customer	☐		

Bank Information | **Promotion** | **Coupon Book Information**

ACH	☐	Promotion	NONE	Order	☐
ACH Fee Ind	☐	Type	NONE	First Pmt Dt	
PDC	☐	Promotional Period Type		# Of Coupons	0
		Promotional Period	0	Coupon Starting #	0
		Cancellation Delq Days	0	First Coupon Dt	
		Tolerance Amt	$0.00	Last Coupon Dt	
		Index		Order Dt	
		Index Rate	0	Ordered By	
		Margin Rate (+)	0		
		Promotional Rate (=)	0		

Compensation | **Calculation** | **Chargeback**

Compensation Plan		Spread Formula		Paid Calc Method	
Disbursement Method		Buy Rate	0	Paid	0
Calculation Method		Factor	100	Paid Basis	
		Addl Factor	100	Paid	0
		Max Spread	0	Paid	0
		Upfront	0	Charge Off Calc Method	
		Flat Amt	$0.00	Charge Off	0
		Upfront	$0.00	Charge Off Basis	
		Remaining	$0.00	Charge Off	0
		Compensation Amt	$0.00	Days	0

Real Estate Fields

Note Transmittal #	Deed Input Dt	Mortgage Recording Dt
Deeding Trasnmittal #	Deed Recording Dt	Mortgage Book #
Cancel/Cashout Transmittal #	Deeding Book #	Mortgage Page #
	Deeding Page #	

Schedule | Itemization | Trade-In | Insurance | ESC | Escrow | Subvention | Proceeds | Disbursement To Others | Fee

[Search Criteria] [Execute Search]

Select	Seq Date	# of Pmts	Pmt Amt	Generated
No rows yet.				

Repayment | **Skip Months**

Flexible Repayment Allowed	☑	Jan	☐	Apr	☐	Jul	☐	Oct	☐
Repayment Type	UNDEFINED	Feb	☐	May	☐	Aug	☐	Nov	☐
		Mar	☐	Jun	☐	Sep	☐	Dec	☐

Alerts
No rows yet.

Conditions
[Search Criteria] [Execute Search]

Condition	Start	Followup
No rows yet.		

▶ Add Call Activities

▶ Add Comments

▶ Date Converter

Collateral link (Collateral page)

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 Valuation and Tracking sub page. The Collateral page is not blank if the account is an unsecured loan, as such loans by definition do not include collateral.

To view the collateral details

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

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

• If the account's collateral is a vehicle, the **Collateral** page opens at the **Vehicle** tab:

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

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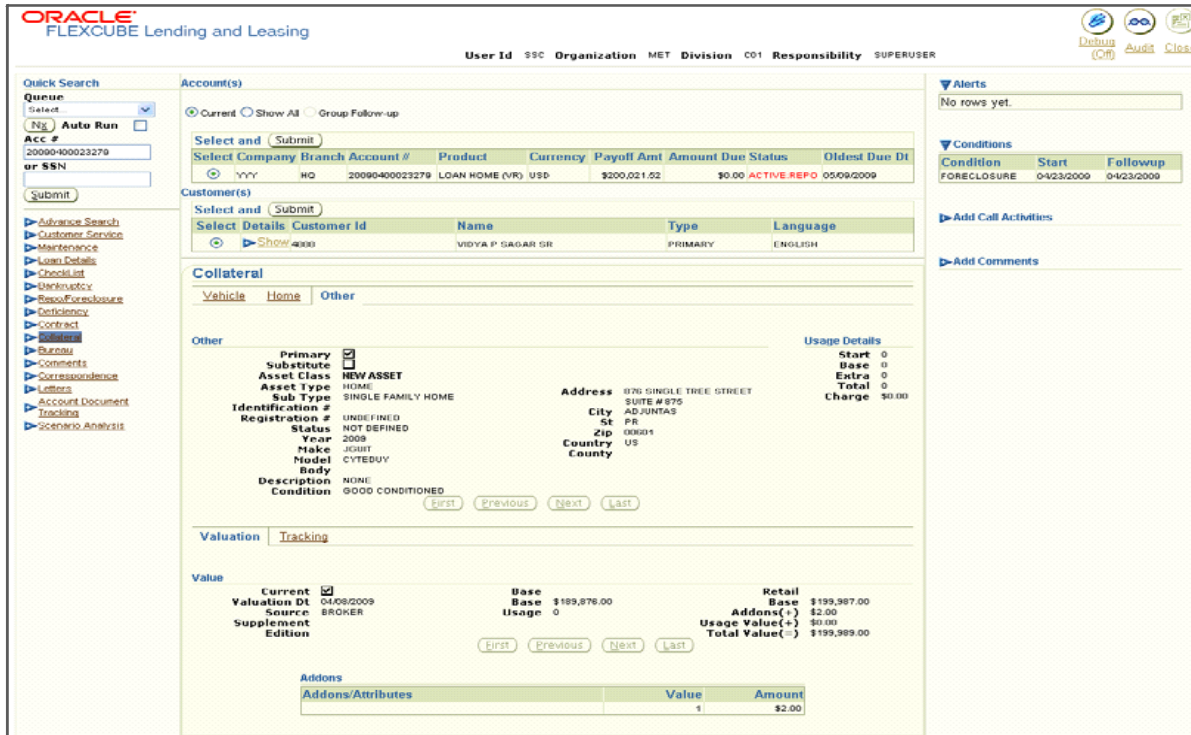
Valuation sub page

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** window 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 **Valuation** sub tab.

4   Use the **First**, **Previous**, **Next**, and **Last** buttons to select the value record you want to view.

5   On the **Valuation** sub page, 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.
Valuation Dt	The valuation date.
Supplement	The valuation supplement.
Wholesale section	
Base	The wholesale value.
Usage	The usage. This pertains to loans and usually is entered as the current mileage.

<u>Retail section</u>

Base (+)	The retail value.
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.

<u>Addons section</u>

Addons/Attributes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The dd-on amount.

Note: Assets can have exactly one current valuation.

Tracking sub page

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** window 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   Use the **First**, **Previous**, **Next**, and **Last** buttons to select the value record you want to view.

5   On the Tracking sub page, enter, view, or edit the following information:

In this field:	View this:
<u>Tracking Items section</u>	
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.
<u>Tracking Items Details section</u>	

Parameter	The parameter.
Value	The tracking parameter value.

Collateral link (Seller Details)

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.

Bureau link (Bureau page)

The Customer Service window 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** window and load the account you want to work with.

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

3   In the **View Report** section:

Click **Servicing** to view credit reports generated with the Customer Service window.
-or-
Click **Origination** to view credit reports generated during loan origination.

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

Oracle FLEXCUBE Lending and Leasing displays the report as a text file in the Text Report section.

To request a manual credit bureau report

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

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

3   On the Bureau page's **New Request** section, complete the following fields:

In this field:	Do this:
Customer	Select the customer (required).
Spouse	Select the applicant's spouse (if applicable).
Bureau	Select the credit bureau (required).
Report	Select the credit bureau report type (required).

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

Oracle FLEXCUBE Lending and Leasing displays this information in the Bureau Details section and further information about the customer in Applicant/Customer Detail section.

5   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 (optional).

6   In the **New Request** section, click **Submit Request**.

Oracle FLEXCUBE Lending and Leasing displays the latest status of the currently requested bureau report in the Bureau Details section.

When the report pull process is complete, the Status field in the Applicant/Customer Detail section changes to COMPLETED. The results of the credit bureau pull appear in the Text Report section at the bottom of the Bureau page.

Comments link (Comments page)

The Customer Service window Comments page enables you to view free-form text notes regarding an account at any time. This tab contains the comments entered on Customer Service window's Add Comments section.

The Type field enables you to classify comments in user-defined categories. Oracle FLEXCUBE Lending and Leasing assigns each comment a time-date stamp and records the User Id of who made the comment.

To use the Customer Service window Comments page

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

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

3   In the **Comments** page, view the following information:

In this field:	View this:
Alert	If selected, Oracle FLEXCUBE 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.

Correspondence link (Correspondence page)

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

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

To generate an ad hoc correspondence

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

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

3   In the **Correspondence Request** section, the following information appears regarding the account currently loaded on the Customer Service window:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Level	The correspondence type.
Number/Title	The account number and title.
Company	The account company.
Branch	The account branch.

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

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

Oracle FLEXCUBE Lending and Leasing displays the following information in the Correspondence page for the selected type of correspondence:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Id	The correspondence id.
Correspondence	The correspondence you want to generated.
Date	The correspondence generation date.

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

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

7   In the **Documents** section, view the following information for each document:

In this field:	View this:
Select	If selected, indicates that this is the current record.
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 FLEXCUBE 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 **Elements** section displays the elements Oracle FLEXCUBE Lending and Leasing 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 **Elements** section, view the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Element	View the element description.
Content	Enter/view the value of the element.

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

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

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

Oracle FLEXCUBE Lending and Leasing displays a PDF of the ad hoc correspondence.

Letters link (Letters page)

The Oracle FLEXCUBE Lending and Leasing Customer Service window'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 unavailable, and a Warning section appears with the message, "Primary Customer has stop correspondence indicator ON."

To use the Letters page

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

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

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** window and load the account you want to work with.

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

3   On the **Letters** page' **Servicing** section, click **Welcome Letter**.

Example

```
SETME
SETME
EDEN PRAIRIE MN 55344 7255
Phone: ############
  Fax: ###########

Date: 4/24/2009

MATTHEW SCHWENZER
4875 N YOUNG STS W # 76
ADJUNTAS PR 00601


Dear MATTHEW,

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

                        Account number: 20090400025085
                        First payment date:  05/21/2009
                        Monthly payment amount:  USD 992.85
                        Number of payments: 36

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

Once again, thank you for selecting SETME as your lender.

Sincerely,

SETME
```

Account Name	SCHWENZER MATTHEW		
Payment#	Account#	Due Date	Amount Due
1	20090400025085	05/21/2009	USD 992.85

```
Mail payment to:

SETME
SETME
EDEN PRAIRIE MN 55344 7255
```

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 window.

The Paid in Full letter is available for loans.

To generate the Paid in Full letter

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

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

3   On the **Letters** page' **Servicing** section, click **Paid In Full Letter**.

Example

```
ABC HOME FINANCE
SETME
SETME ZZ 55344 7255
Phone: ############
   Fax: ############

Date: 5/19/2008


LOUISE YYELLOWWOOD
8844  DANBURY LN
AGANA GA 96928

        Name : YYELLOWWOOD LOUISE / MARTY
Account number: 20060100010123
        Collateral: 2006 CHEVROLET MONTE CARLO 2DR-2B4GP45G1XR378252


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,

ABC HOME FINANCE
```

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** window and load the account you want to work with.

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

3 On the **Letters** page' **Servicing** section, click **Payoff Quote Letter**.

Example

```
Phone:
    Fax:

Date: 5/19/2008


            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,
```

Note: The details in the Payoff quote letter are displayed as per the transaction posted in Maintenance. For more information, refer the **Maintenance section**.

Servicing: Rate Change Intimation Letter

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

The Rate Change Intimation letter is available only for variable rate loans and lines of credits.

To generate the Rate Change Intimation letter

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

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

3 On the **Letters** page' **Servicing** section, click **Rate Change Intimation Letter**.

Example

```
Phone:
   Fax:

Date: 5/19/2008


Ref : Rate Change on Account number:

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

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

Sincerely,
```

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 Cus-
tomer Service window).

The Collection letter 1 is available for loans 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   On the Customer Service link bar, click **Letters**.

3   On the **Letters** page' **Collections** section, click **Collections Letter - 1**.

Example

```
ABC HOME FINANCE
SETME
SETME ZZ 55344 7255
Phone: #############
   Fax: #############


Account number : 20060100010123
Amount past due: $13,737.49


Dear LOUISE,

Our records indicate that you are past due on your loan in the amount of $13,737.49. 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,

ABC HOME FINANCE
```

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 loans (fixed and variable rate).

To generate the Collection letter 2

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

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

3   On the **Letters** page' **Collections** section, click **Collections Letter - 2**.

Example

```
ABC HOME FINANCE
SETME
SETME ZZ 55344 7255
Phone: #############
   Fax: #############

  Date:5/20/2008

LOUISE YYELLOWWOOD
8844  DANBURY LN
AGANA GA 96928

Account number: 20060100010123
Amount past due: $13,737.49

Dear LOUISE,

Our records indicate that you are past due on your loan in the amount of $13,737.49. 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,

ABC HOME FINANCE
```

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 loans (fixed and variable rate).

To generate the Collections letter 3

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

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

3 On the **Letters** page' **Collections** section, click **Collection Letter - 3**.

Example

```
ABC HOME FINANCE
SETME
SETME ZZ 55344 7255
Phone: #############
  Fax: #############

Date:5/20/2008


LOUISE YYELLOWWOOD
8844  DANBURY LN
AGANA GA 96928

Account number: 20060100010123
Amount past due: $13,737.49


Dear LOUISE,


This is to inform you that your account with ABC HOME FINANCE is currently in default. We
hereby demand that payment for $13,737.49  be brought current immediately. This amount
includes monthly payments together with all applicable fees due pursuant to your contract.

If you are unable to send such a payment, it is imperative that you contact our office at
############# to discuss this matter. Your immediate response to this demand is necessary if
you wish to avoid further consequences.

Thank you in advance for your anticipated cooperation.

Sincerely,

ABC HOME FINANCE
```

Account Document Tracking link (Document Tracking page)

You can view the documents attached to a particular account by loading the account on the Customer Service window, then clicking the Account Document Tracking link. You can also open the Account Document Tracking window 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** window and load the account you want to work with.

2 On the Customer Service link bar, click **Account Document Tracking**.

3 In the **Account** section, view the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Acc#	Account number.
Account Status	Account status.
Title	Account title.

4 In the **Account Document** section, select the document you want to view and view the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Document Type	View the document type (display only).
Comment	Enter comment (optional).

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

6 In the **Account Document Details** section, view the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.

Document Sub Type	View the document sub type (display only).
Version	View the version (version numbers will be incremental by batch job, first version will start with 1.0) (display only).
Page #	View the page number (display only).
Document File Type	View the document file type (display only).
Status	View the status of the document (display only).
Tracking #	View the tracking number of the document (display only).
Location	View the location of the document (display only).
Effective Dt	View the effective date of the document (display only).
Docket #	View the docket number of the document (display only).
Received Dt	View the received date of the document (display only).
Expiry Dt	View the expiration date of the document (display only).
Comment	Enter comment (optional).

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

7 Click **View Document**.

Oracle FLEXCUBE Lending and Leasing 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 **Account Document** and **Account Document Details** sections.

9 Save your entry.

Scenario Analysis link (Scenario Analysis page)

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

To use the Scenario Analysis page

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

2 On the Customer Service link bar, click **Scenario Analysis**.

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

- Principal payment amount
- Term
- Balloon payment amount

You can determine the new payment schedule based on the customer's request using the Customer Service window'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 drop-down link > Transactions link).

Collections master tab

The Collections master tab provides access to Customer Service windows tailored to perform specific collections tasks. These tasks include:

* Collections
* Bankruptcy
* Repossession/Foreclosure
* Deficiency

These Customer Service windows have a limited link bar in which links unnecessary for the task at hand have been removed. For details on using each available link, please see the **Customer Service** chapter.

To open a Customer Service window designed for collections

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Collections** tab.

2 Click the **Collections** bar link.

Oracle FLEXCUBE Lending and Leasing opens a Customer Service window designed for basic collection tasks, such as recording promises to pay. The Customer Service link bar contains the following:

* Advance Search
* Customer Service
* Maintenance
* Loan Details

- Checklist
- Contract
- Collateral
- Bureau
- Comments
- Correspondence
- Letters
- Account Document Tracking
- Scenario Analysis

Note that the Bankruptcy, Repossession/Foreclosure, and Deficiency links have been removed.

To open a Customer Service window designed for bankruptcy

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Collections** tab.

2 Click the **Bankruptcy** bar link.

Oracle FLEXCUBE Lending and Leasing opens a Customer Service window focussing on bankruptcies. The Customer Service link bar contains the following:

- Advance Search
- Customer Service
- Maintenance
- Loan Details
- Checklist
- Bankruptcy
- Contract
- Collateral
- Bureau
- Comments
- Correspondence
- Letters
- Account Document Tracking

- Scenario Analysis

Note that the Repossession/Foreclosure and Deficiency links have been removed.

To open a Customer Service window designed for repossession/foreclosure

1   On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Collections** tab.

2   Click the **Repossession/Foreclosure** bar link.
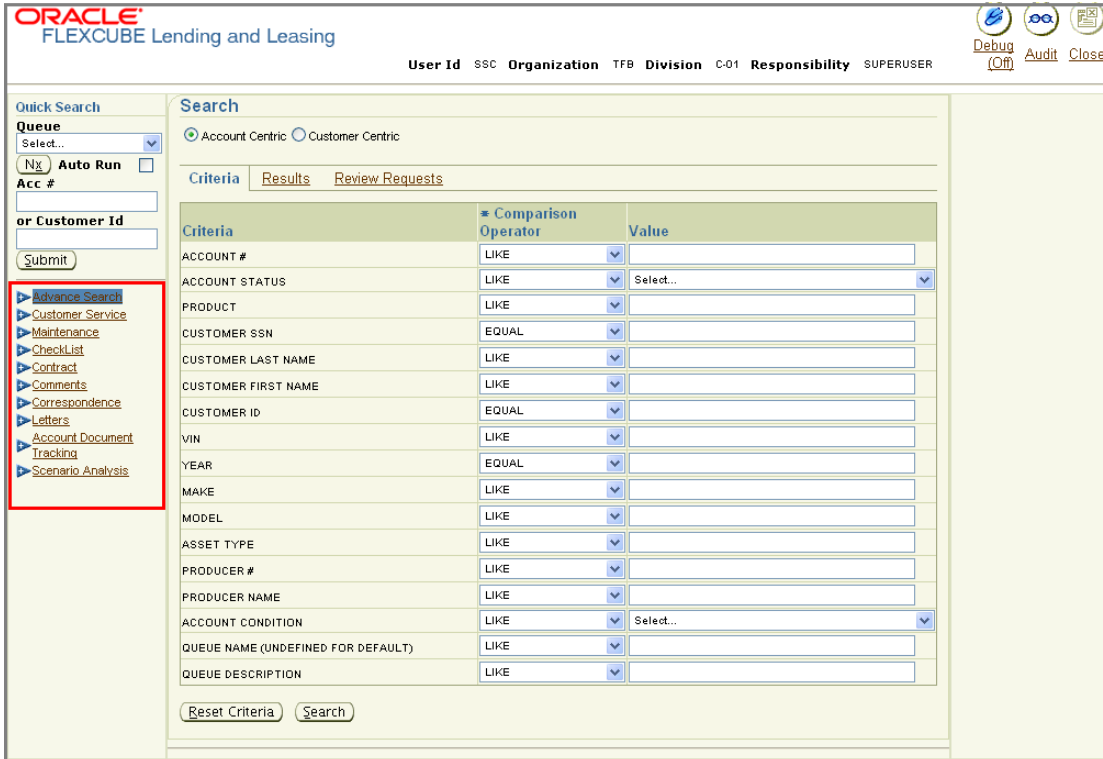
Oracle FLEXCUBE Lending and Leasing opens a Customer Service window focussing on repossessions and foreclosures. The Customer Service link bar contains the following:

- Advance Search
- Customer Service
- Maintenance
- Loan Details
- Checklist
- Repo/Foreclosure
- Contract
- Collateral
- Bureau
- Comments
- Correspondence
- Letters
- Account Document Tracking
- Scenario Analysis

Note that the Bankruptcy and Deficiency links have been removed.

To open a Customer Service window designed for deficiency

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Collections** tab.

2 Click the **Deficiency** bar link.

Oracle FLEXCUBE Lending and Leasing opens a Customer Service window focussing on deficiencies. The Customer Service link bar contains the following:

- Advance Search
- Customer Service
- Maintenance
- Loan Details
- Checklist
- Deficiency
- Contract
- Collateral
- Bureau
- Comments
- Correspondence
- Letters
- Account Document Tracking
- Scenario Analysis

Note that the Bankruptcy and Repo/Foreclosure links have been removed.

CHAPTER 3 : REVIEW REQUESTS

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

In this chapter, you will learn how to:

- Review a request
- Send a review request
- Respond to a review request
- Close a review request.

Review Requests page

The Review Requests page contains the following:

- Originator/receiver buttons
- Action buttons
- Email buttons
- Review request record
- Originator/receiver comment fields

The **Query** section contains the following:

If you choose this:	Oracle FLEXCUBE Lending and Leasing:
Originator	Displays the active messages with your user id in the Originator column of the Review Request record. These are the review requests you created.
Receiver	Displays the active messages with your user id in the Receiver column of the Review Request record. These are the messages you received.
Both	Displays in the Review Requests record all the active messages you created and received with a status other than CLOSED.
View All	Displays in the Review Requests page all the messages you sent and received, both the active and closed.

The **Action** section contains the following command buttons:

If you choose this:	Oracle FLEXCUBE Lending and Leasing:
Send Request	Sends a review request to another Oracle FLEXCUBE Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle FLEXCUBE Lending and Leasing user.
Close	Changes the status of the message to CLOSED and removes it from the Review Request page. **Note**: You can view messages with a CLOSED status by selecting View All in the Query section.

The **Email** section contains these command buttons:

If you choose:	Oracle FLEXCUBE Lending and Leasing:
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.

Reviewing a Request (Account)

The Number of Pending Review Requests section in the Servicing displays the number or requests ready for review based on your user id.

To review requests

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click **Servicing**.

2 If the **Number of Pending Review Requests** section contains a number, click **Customer Service** in the bar link.

The Customer Service window appears, opened at the Search page

3 On the Customer Service window's Search page, click the **Review Requests** master tab.

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

In the Review Request record, Oracle FLEXCUBE Lending and Leasing displays all open messages you have received.

5 In the Review Request record, select the message you want to view and click **Show** in the **Details** column.

The **Review Requests** record, view the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The request receiver.
Account #	The account number which needs review.
Status	The request status.
Date	The time stamp of when the request was created.
Reason	The review reason.
Originator Comment	The originator comment.
Receiver Comment	The receiver comment.

Note: If you click **View Account**, Oracle FLEXCUBE Lending and Leasing loads the account in the review request and displays the Account Details page.

Sending a Review Request (Account)

The Send Request button enables you to send a review request to another Oracle FLEX-CUBE Lending and Leasing user. However, you must save your review request before this button is available.

To send a review request

1   On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.

2   Click **Customer Service** on the bar link.

On the Customer Service window, load the account you want to work with.

3   On the Customer Service link bar, click **Advance Search**.

4   On the **Search** page, click **Review Requests**.

5   On the Review Requests page **Query** section, click **Originator**.

6   On the **Review Requests** record, click **Add**.

7   In the **Details** column of the new record, click **Show**.

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

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

9   In the **Receiver** field, select the person you want to receive the message.

10   In the **Account #** field, select the account involved with the review request.

  The default values NEW appears in the Status field.

11   In the **Reason** field, select the purpose for the review request.

12   In the **Originator Comment** field, type any additional message you want to send.

13   In the **Review Request** record, click **Save**.

  "Transaction completed successfully" appears in the Information section and the Send Request button is available in the Action section.

Saved Successfully

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC **Organization** XXX **Division** C-01 **Responsibility** SUPERUSER

Debug (Off)   Audit   Close

Quick Search
Queue
Select...
[Nx] Auto Run ☐
Acc #

or SSN

[Submit]

► Advance Search
► Customer Service
► Maintenance
► CheckList
► Bankruptcy
► Contract
► Comments
► Correspondence
► Letters
  Account Document Tracking
► Scenario Analysis

Search

Criteria   Results   **Review Requests**

[Save]

Query   **Action**   **Email**
⦿ Originator ○ Receiver ○ Both   View All ☐   [Send Request] [Send Response] [Close]   [Originator] [Receiver]

[Search Criteria] [Execute Search] [View Account]   [Add] [Edit] [Cancel]

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Select	Details	Originator	✳ Priority	✳ Receiver	✳ Account #	Status	Date
⦿	►Show	ssc	HIGH	BALU	20060100026154	NEW	7/24/2009
○	►Show	ssc	HIGH	BALU	20060100025768	NEW	
○	►Show	ssc	HIGH	BALA	20060100025867	NEW	5/8/2009
○	►Show	ssc	HIGH	AMIT		NEW	4/25/2009
○	►Show	ssc	HIGH	AMIT	20090200023403	NEW	4/17/2009
○	►Show	ssc	HIGH	BALU_UND	20060100025990	NEW	1/28/2009
○	►Show	ssc	HIGH	BALA	20060100025867	NEW	1/10/2009
○	►Show	ssc	HIGH	VAITHEAS	20060500010301	WAITING FOR RESPONSE	12/18/2008
○	►Show	ssc	HIGH	ALEX	20090400025340	NEW	10/31/2008
○	►Show	ssc	HIGH	BALA		WAITING FOR RESPONSE	10/28/2008

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

Responding to a Review Request (Account)

When you receive a review request, Oracle FLEXCUBE Lending and Leasing will notify you by creating an entry in the Number of Pending Review Requests section with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

ORACLE
FLEXCUBE Lending and Leasing

No of Pending Review Request : 1 is an alert that you have recieved one new review request.

Help   Logout

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | Reports | Interfaces | Producers | Vendor | Tools | Setup

Application Entry | Underwriting | Funding | Application Retrieval | Scenario Analysis
Origination: Currently selected tab
[User Id :SSC] [Organization :XXX] [Division :C-01] [Responsibility :SUPERUSER]

Number of Pending Review Requests
1

My User Queues

Queue Description	Queue Code	Count
NEW APPLICATIONS QUEUE	NEW_APP_QUEUE	296

My Responsibilities Queues

Queue Description	Queue Code	Count
NEW APPLICATIONS QUEUE	NEW_APP_QUEUE	296

To respond to a review request

1   On the Oracle FLEXCUBE Lending and Leasing Suite home page, click **Servicing**.

2   If the **Number of Pending Review Requests** section contains a number, click **Customer Service** in the bar link.

3   On the Customer Service link bar, click **Advance Search**.

4   On the **Search** page, click **Review Request**.

5   On the Review Request page **Query** section, click **Receiver**.

Oracle FLEXCUBE Lending and Leasing displays the unread messages in the Review Request record.
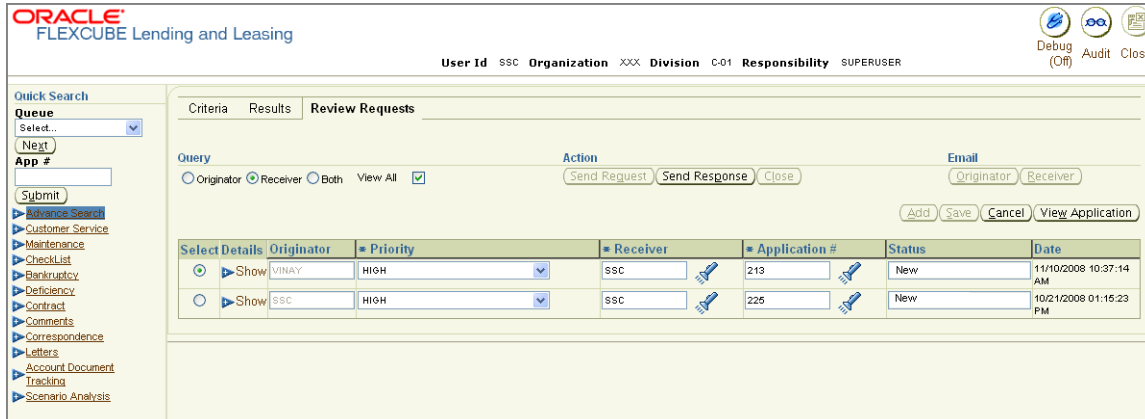
6   In the **Review Request** record, select the message you want to view and click **Show** in the **Details** column.
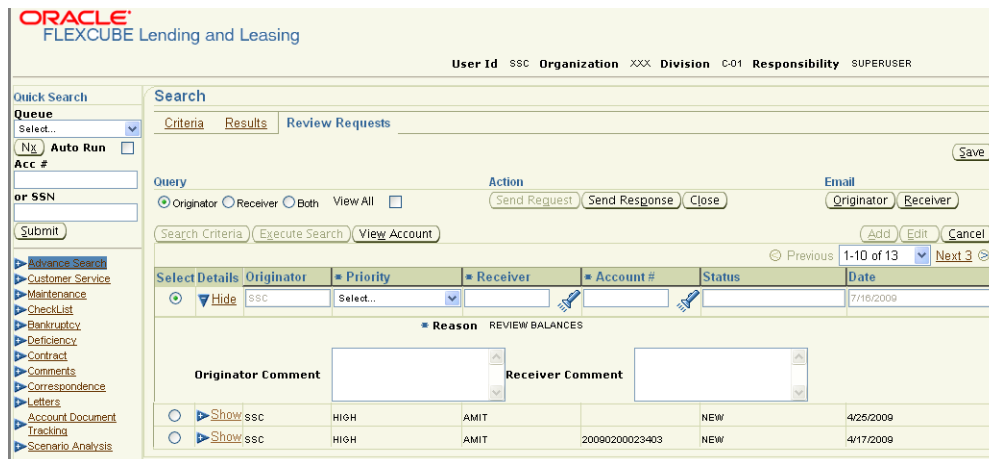
7   Click **View Account**.

Oracle FLEXCUBE Lending and Leasing loads the account on the Customer Service window and displays the Account Details page.

8   Perform the requested task on the review request on the account.

9   When you have finished, click **Advance Search** in the **Customer Service** link bar.

10   On the **Search** page, click **Review Request** and select the message.

11   Type your response in the **Receiver Comment** field.
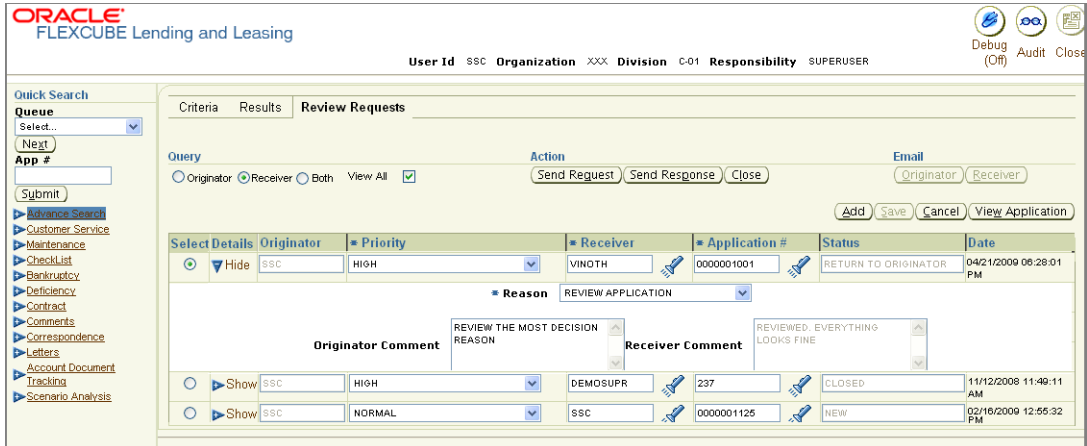
12 In the **Action** section, click **Send Response**.

Oracle FLEXCUBE Lending and Leasing sends your response to the originator's workstation, where it appears on the Review Request page with the status RETURN TO ORIGINATOR.

The recipient can view the sent response by clicking **Receiver** and **View All** in the **Query** section. (The message has a status of RETURN TO ORIGINATOR.)
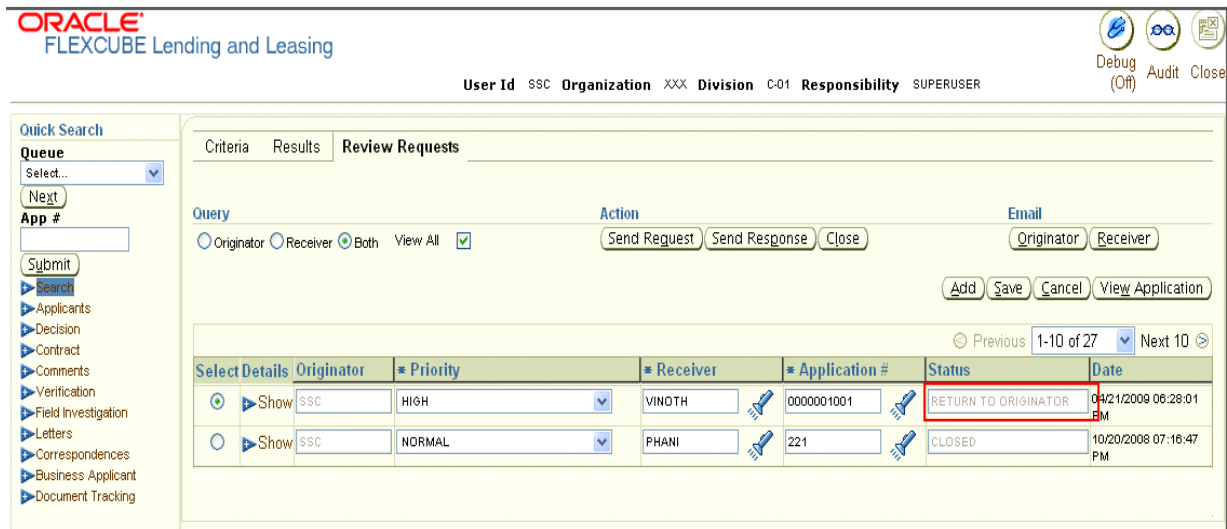
Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** section. The message has a status of RETURN TO ORIGINATOR.

Note: Choose **Close** in the **Action** section to remove the message from the Review Request section.

E-mailing a Review Request (Account)

While Oracle FLEXCUBE Lending and Leasing updates the Number of Pending Review Requests section on the Servicing master tab to alert you of new messages, you can also e-mail a review request to either the originator or a receiver. Oracle FLEXCUBE Lending and Leasing will use the e-mail address recorded in the User Definition section on the Administration window's 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 Open the Customer Service window and load the account you want to work with.

2 On the Customer Service link bar, click **Advance Search**, then click the **Review Requests** master tab.

3 Select the message you want to e-mail in the **Review Request** section.

4 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.

Oracle FLEXCUBE Lending and Leasing emails the contents of the selected entry to the e-mail address recorded in the user setup.
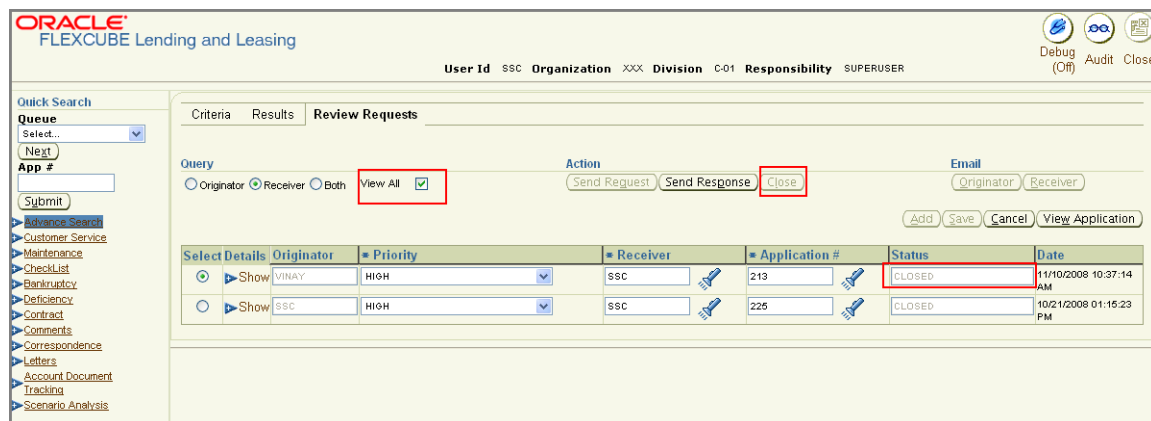
Closing a Review Request (Account)

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, Oracle FLEXCUBE Lending and Leasing removes if from the Review Request record.

To close a review request

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

2 On the Customer Service link bar, click **Advance Search**, then click the **Review Requests** master tab.

3 Select the message you want to close in the **Review Request** section.

4 In the **Action** section, click **Close**.

Oracle FLEXCUBE Lending and Leasing assigns the message the status of CLOSED and removes it from your Review Request record.

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

CHAPTER 4 : DOCUMENT MANAGEMENT

The Documents master tab opens the Account Document Tracking windows. It allow for the paperless storage of documents within Oracle FLEXCUBE Lending and Leasing with accounts during customer service.

This chapter explains how to use the Account Document Tracking window to attach documents to accounts and then view these documents in a browser.

Account Document Tracking window

The Account Document Tracking window contains two links: the Document Tracking and the Document Maintenance link. The Document Maintenance page allows you to attach documents to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Tracking link allows you to view these documents. Any documents that were attached to the account when it was still an application, (such as the application received as a fax and saved as a GIF file), also appear on the Document Tracking link.

Account Document Tracking window

The Account Document Tracking window contains two pages: the Document Tracking page and the Document Maintenance page. The Document Maintenance page enables you to attach documents to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Tracking page enables you to view these documents. Any documents that were attached to the account when it was still an application, (such as the application received as a fax and saved as a GIF file), also appear on the Document Tracking page.

Document Tracking page (Account Document Tracking window)

You can view the documents attached to a particular account by loading the account on the Customer Service window, then clicking Account Document Tracking in the link bar. You can also open the Account Document Tracking window and select from a list of all accounts with documents attached on the Document Tracking page.

To locate an account document (method one)

1. On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.

2. Click the **Account** bar link.

3. In the Account Document Tracking link bar, click the **Documents** drop-down link, then click **Document Tracking**.

   The Account Document Tracking window's Document Tracking page appears.

4. In the **Account** section, enter the account you want to view in the **Enter Acc #** field and click **Search**.
   -or-
   Select **View All** to view all accounts.

   Information about the documents attached to the account appears in the Account Document and Account Document Details sections.

To locate an account document (method two)

1   Open the **Customer Service** window and load the account with the attached document you want to view.

2   On the **Customer Service** window link bar, click **Account Document Tracking**.

The Document Tracking page appears with the application loaded in Account section and information about the document in the Account Document and Account Document Details sections.

To view a document attached to an account

1   Using one of the two methods above, load the account with the document you want to view.

2   In the **Account** section, view the following display information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Account #	The account number.
Account Status	The account status.
Account Title	The account title.

3   In the **Account Document** section, view the following display only information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Document Type	View the document type (display only).
Comment	Enter any comments regarding the image (optional).

4   In the **Account Document Details** section, select the record you want to work with and click **Show** in the **Details** column.

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

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

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

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

7   Choose **View Document**.

Oracle FLEXCUBE Lending and Leasing 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 FLEXCUBE Lending and Leasing system).

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

9   Click **Save** on the Document Tracking page.

Document Maintenance page (Account Document Tracking window)

Oracle FLEXCUBE Lending and Leasing supports the online attachment of document images to an account with the Document Maintenance page. You can attach the documents from either a client machine or server. A default image directory can be maintained in Oracle FLEXCUBE Lending and Leasing using the system parameter: UIX_DEFAULT_IMAGE_PATH.

When you click List File in the Select Document section on the Document Maintenance page, Oracle FLEXCUBE Lending and Leasing displays all available files in the selected directory in the Directory Path field. You can use the Document Maintenance and Action sections to attach selected documents to a particular account.

To attach a document to an account from a server

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.

2 In the bar link, click **Account**.

3 In the Account Document Tracking link bar, click **Document Maintenance**.

4 In the **Action** section, click **Attach Document (Server)**.

5 In the **Select Document** 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-
In the **Directory Path** field, enter 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**.

Oracle FLEXCUBE Lending and Leasing displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
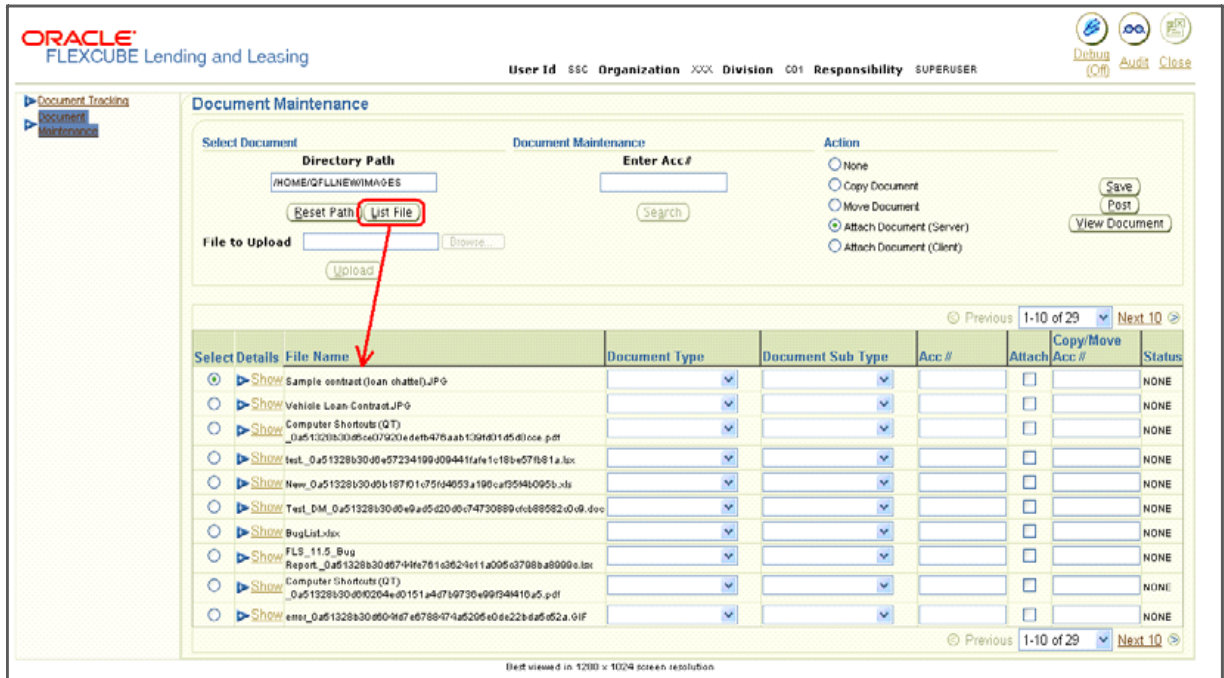
7   In the **Document Maintenance** record, select the record you want to work with and click
    Show in the **Details** column.

8   In the **Document Maintenance** record, enter, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.

File Name	View the file name for the document (display only).
Document Type	Select the type for the document (required).
Document Sub Type	Select the sub type for the document (required).
Acc #	Select the application number to attach/copy/move the document image (optional).Comments Enter any comments regarding the document (optional).
Document File Type	View the document file type (display only).
Status	View the status of the document (display only).
Comment	Enter any comments regarding the document (optional).
Tracker #	Enter the tracking number of the document (display only).
Docket #	Enter the docket number of the document (display only).
Location	Enter the location of the document (display only).
Received Dt	Enter the received date of the document (display only).
Effective Dt	Enter the effective date of the document (display only).
Expiry Dt	Enter the expiration date of the document (display only).

9   Select the **Attach** indicator to attach the file to the account.

10 In the **Action** section, click **Save**.

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

Oracle FLEXCUBE Lending and Leasing attaches the document to the application.

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

To attach a document to an application from a client machine

1   On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.

2   Click the **Account** bar link.

3   In the Account Document Tracking link bar, click the **Document Maintenance** drop-down link, then click **Document Maintenance**.

4   In the **Action** section, click **Attach Document (Client)**.

5   In the **Select Document** section, click **Browse**.

Oracle FLEXCUBE Lending and Leasing opens a Choose File dialog box.
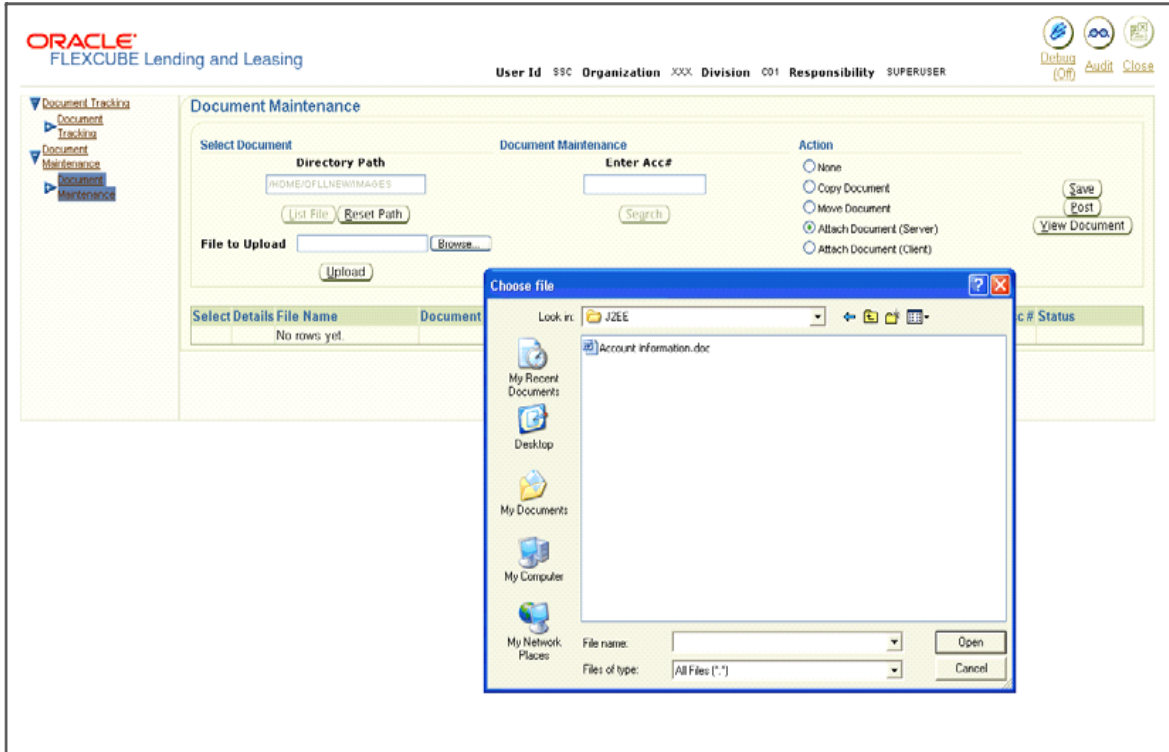
6   In the **Choose File** dialog box, use the **Look in:** list box to locate the document you want to attach to the account.

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

7   When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, choose **Open**.

        The selected files appear in the Select Document section's File to Upload field.
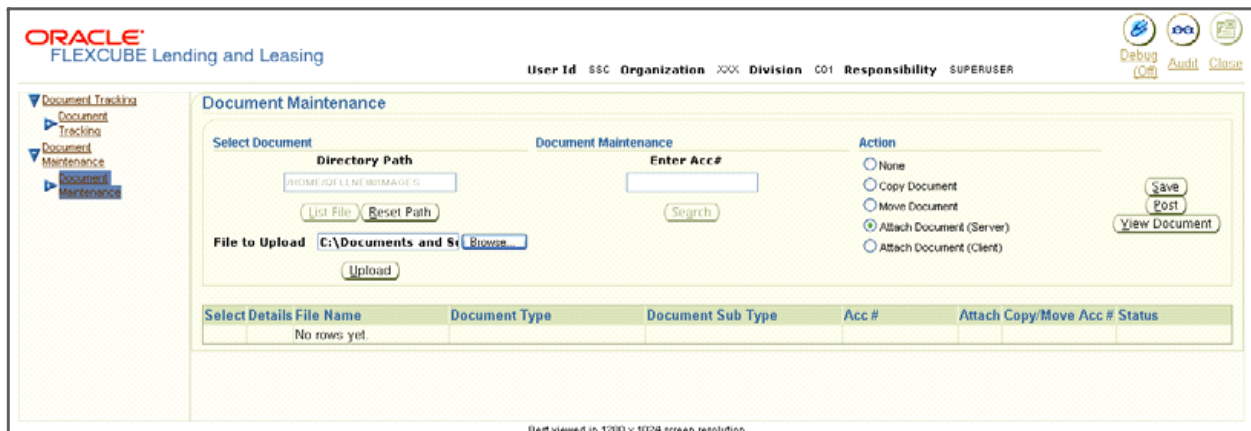
8   In the Select Document section, click **Upload**.
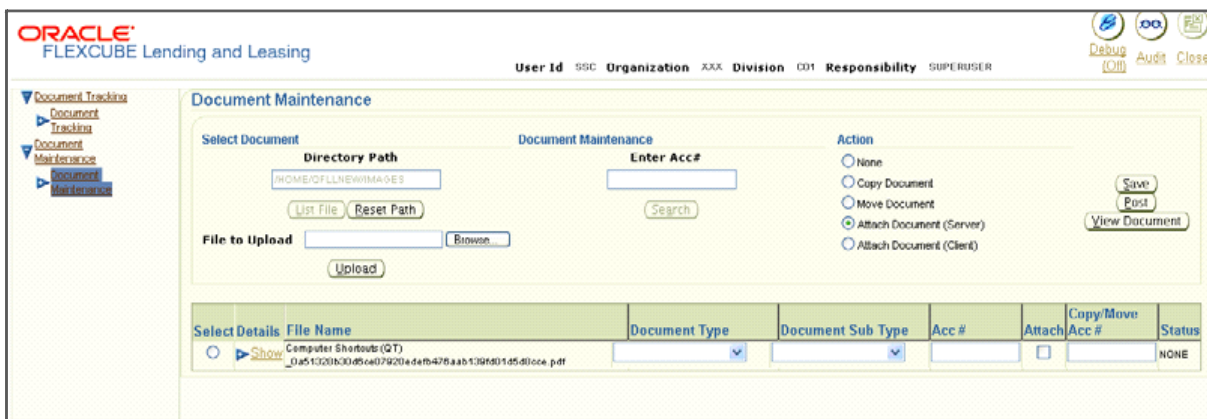
9 In the **Document Maintenance** record, select the file uploaded from your server and click **Show** in the **Details** column.

10 In the **Document Maintenance** record, enter, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
File Name	View the file name for the document (display only).
Document Type	Select the type for the document (required).
Document Sub Type	Select the sub type for the document (required).
Acc #	Select the application number to attach/copy/move the document image (optional).Comments Enter any comments regarding the document (optional).
Document File Type	View the document file type (display only).
Status	View the status of the document (display only).
Comment	Enter any comments regarding the document (optional).
Tracker #	Enter the tracking number of the document (display only).
Docket #	Enter the docket number of the document (display only).
Location	Enter the location of the document (display only).
Received Dt	Enter the received date of the document (display only).
Effective Dt	Enter the effective date of the document (display only).

Expiry Dt	Enter the expiration date of the document (display only).

11 Select the **Attach** indicator to attach the file to the account.

12 In the **Action** section, click **Save**.

13 In the **Action** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing attaches the document to the application.

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

Copying a Document

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

To copy a document to an application from another application

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.

2 Click the **Account** bar link.

3 In the Account Document Tracking link bar, click the **Document Maintenance** drop-down link, then click **Document Maintenance**.

4 In the **Action** section, click **Copy Document**.

5 In the **Document Maintenance** section, use the **Enter App#** field to enter the account with the image you want to copy.

6 In the **Document Maintenance** section, choose **Search**.

Oracle FLEXCUBE Lending and Leasing displays the files attached to that application in the Document Maintenance record.

7 In the **Document Maintenance** record, select the document you want to copy and click **Show** in the **Details** column.

8 In the **Copy/Move App #** field, enter the application number of the application to which you want to copy the document.

9 In the **Action** section, click **Save**.

10 In the **Action** section, click **Post**.

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 FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.

2 Click the **Account** bar link.

3   In the Account Document Tracking link bar, click the **Document Maintenance** drop-down link, then click **Document Maintenance**.

4   In the **Action** section, click **Move Document**.

5   In the **Document Maintenance** section, use the **Enter App#** field to enter the account with the image you want to move.

6   In the **Document Maintenance** section, choose **Search**.

     Oracle FLEXCUBE Lending and Leasing displays the files attached to that application in the Document Maintenance record.

7   In the **Document Maintenance** record, select the document you want to move and click **Show** in the **Details** column.

8   In the **Copy/Move App #** field, enter the application number of the application to which you want to move the document.

9   In the **Action** section, click **Save**.

10   In the **Action** section, click **Post**.

APPENDIX A: ORACLE FLEXCUBE LENDING AND LEASING INTERFACE

This appendix explains Oracle FLEXCUBE Lending and Leasing's graphical user interface (GUI). It defines the components commonly found on a GUI, provides an overview of their functions, and explains how to use Oracle FLEXCUBE Lending and Leasing's windows and pages.

Oracle FLEXCUBE Lending and Leasing's windows

Oracle FLEXCUBE Lending and Leasing uses windows as its primary user interface. Windows can be maximized, minimized, opened, closed, and repositioned. More than one window can be opened on your desktop and windows can overlap or appear adjacent to each other. The window that you are currently using, or is currently selected, is the "active" window. It appears on the top of the overlapping windows. Windows that are open but not selected are "inactive." The title bar of an active window is a different color than the other inactive windows.
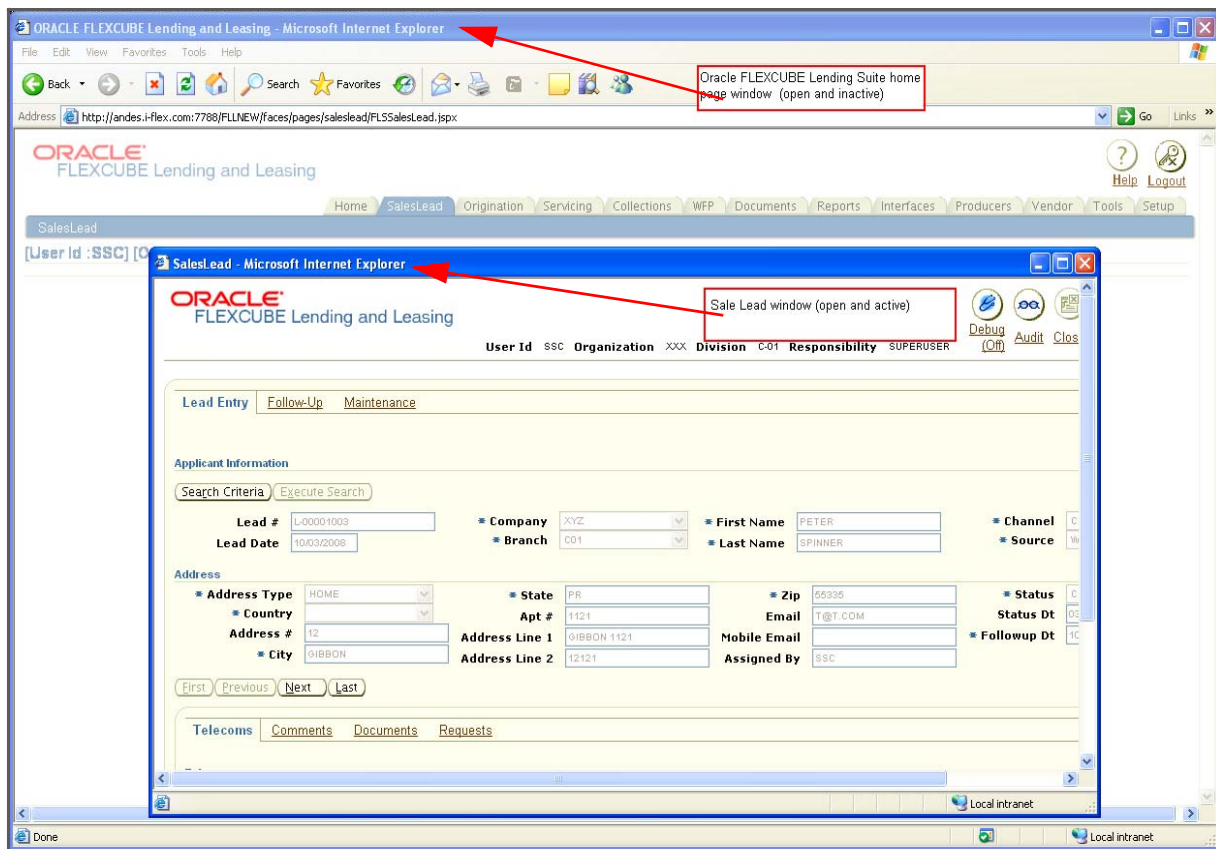
Window components

This section presents an overview of the components found on windows and how to use them.

Page

A collection of information items (sections, records, check boxes, command buttons, and so on) contained within a single window. Oracle FLEXCUBE Lending and Leasing uses pages to complete tasks. Pages allow you to enter, view, and update information in the Oracle FLEXCUBE Lending and Leasing system. There are several ways to navigate between pages in the Oracle FLEX-CUBE Lending and Leasing system, including tabs, links, and process trains. The pages that are available to you are based on your assigned responsibility.

In the following example, the Comments tab is opening the Comments page.
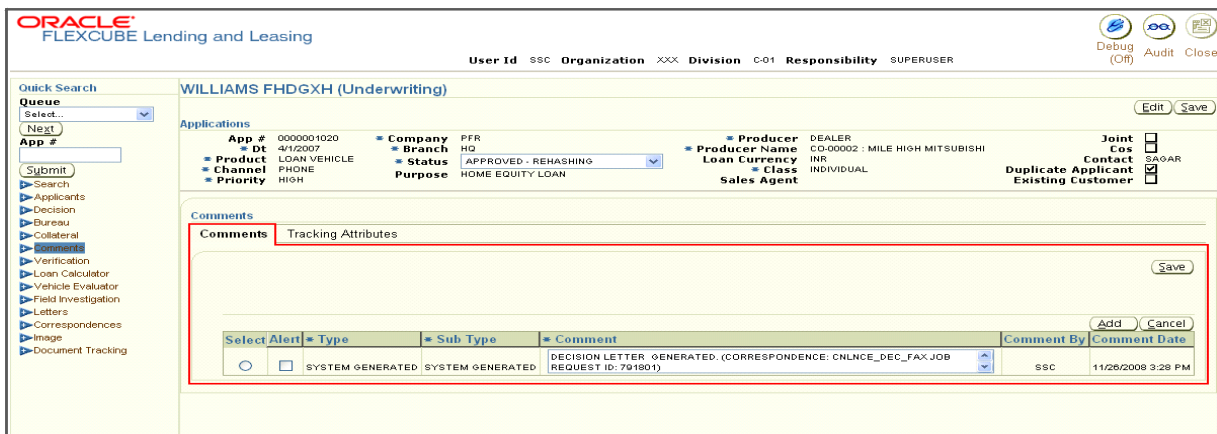
When pages opened from a link bar are also frequently enclosed in a yellow frame with the title in large, blue text. In following example, the Letters page is opened from the Letters link on the Underwriting link bar.
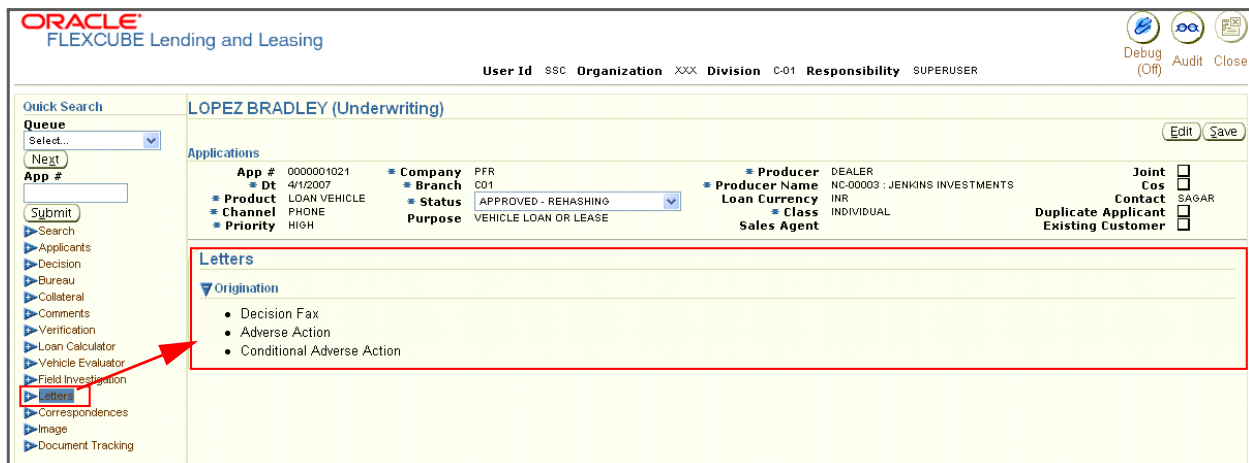
Master page
A reoccurring higher level page that appears above information opened from a link.Note in the following example, the Balances link opens the Producer Balances page.
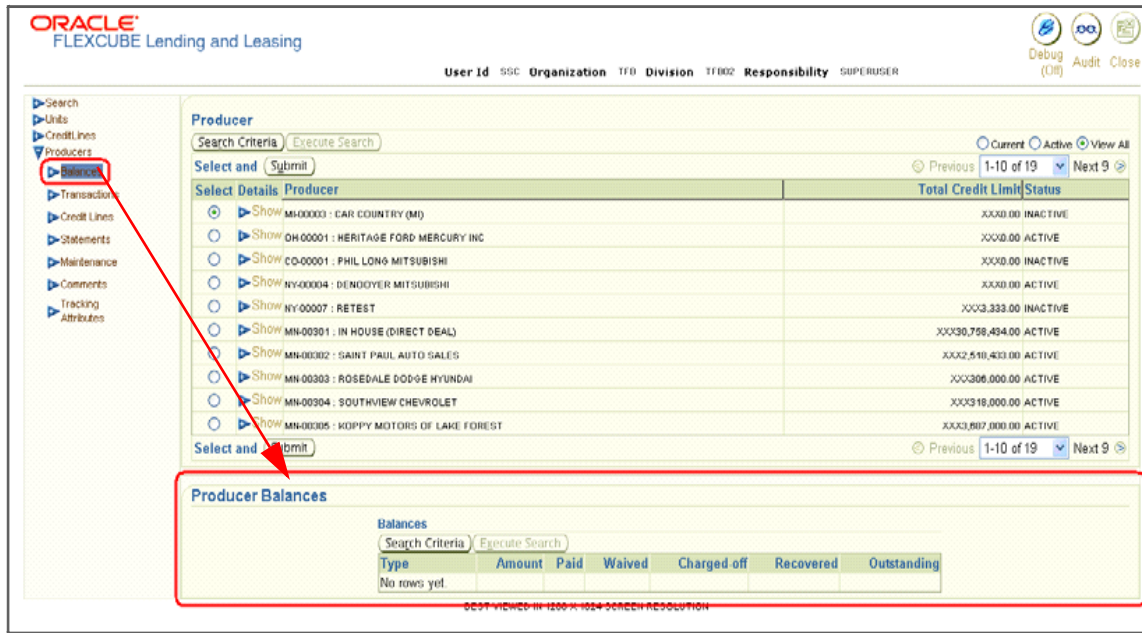
In this example, the Transactions link opens the Producer Balances page.
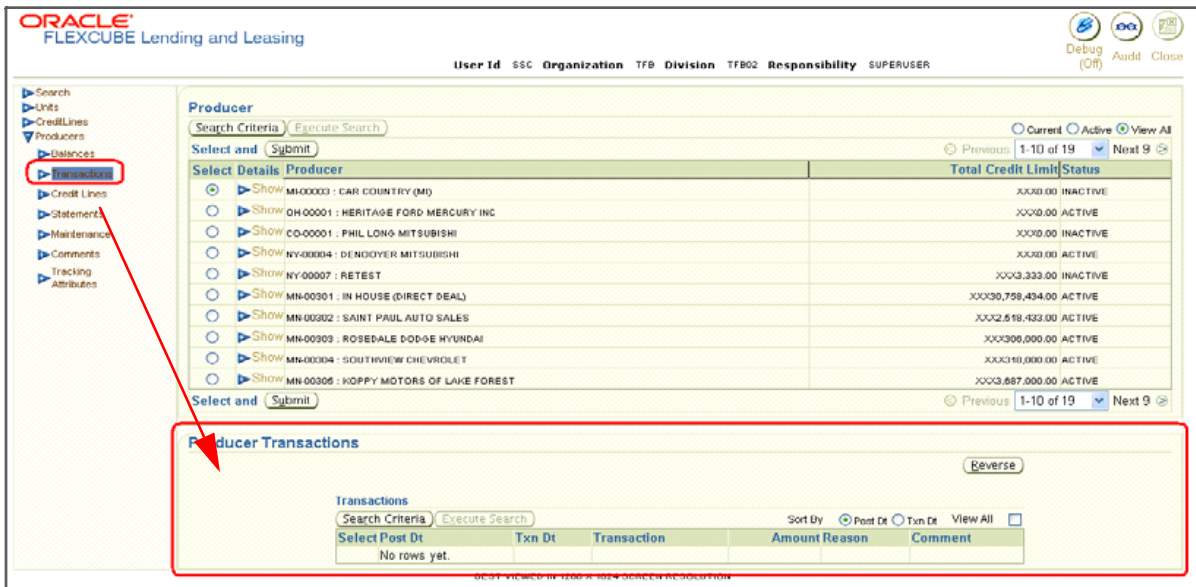
Note that in both examples, the Producer master page appears above the pages opened from either link.

Sub page The information associated with a sub tab is a sub page. In the following example, the Product Itemizations sub page is circled.

Section
An underlined heading that marks a set of related functions or data. In the illustration below, the Lead Entry page contains two sections: "Applicant Information" and "Address."

Tab
Oracle FLEXCUBE Lending and Leasing uses tabs as a primary navigation tool. Tabs are small flaps used for quick access to pages of information, not unlike the tabs on a folder in your file

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cabinet. There are three types of tabs in Oracle FLEXCUBE Lending and Leasing system: master tab and sub tab. **Master tabs** are the highest level of tab and are used to navigate to other windows and pages. **Tabs** and **sub tabs** open pages that contain information. Sub tabs, if present, appear at the bottom of the page.

Bar Link　　　A link located in the bar below master tabs that enables you to navigate to other pages to view, enter and edit information.
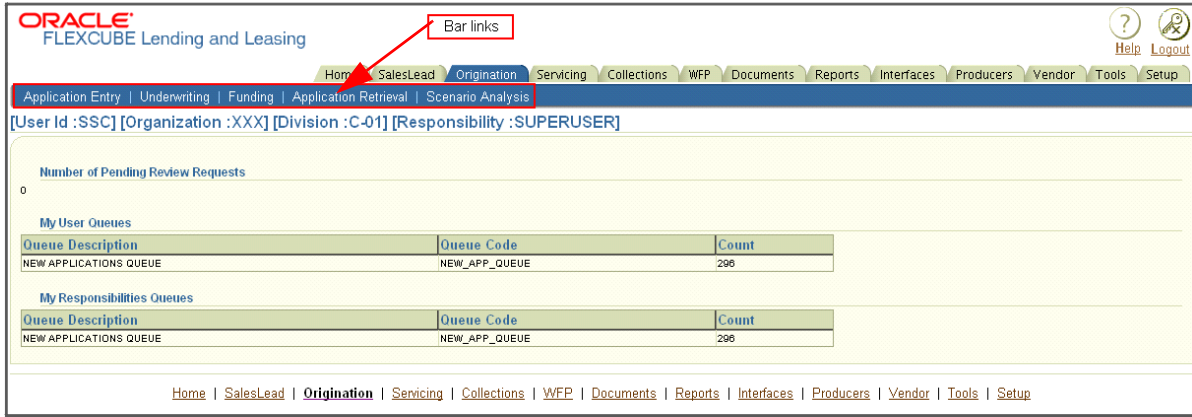
Dashboard　　　A page or section of information displayed opened from a master tab and displayed below the bar link. In the example below, the Setup dashboard contains the Current GL Post Date, Products Expiring in Next One Month, Number of Users Currently Logged In, and Critical Job Status sections.
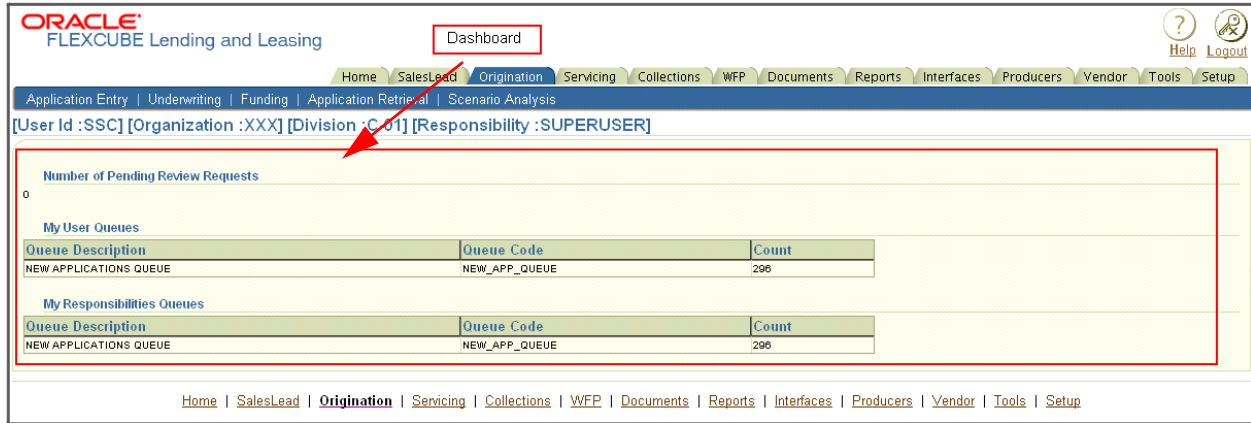
Link Bar
A list of links with drop-down links on the left of many Oracle FLEXCUBE Lending and Leasing windows that enables you to navigate to other pages to view, enter and edit information. Link bars allow you to move between links and pages as you please.
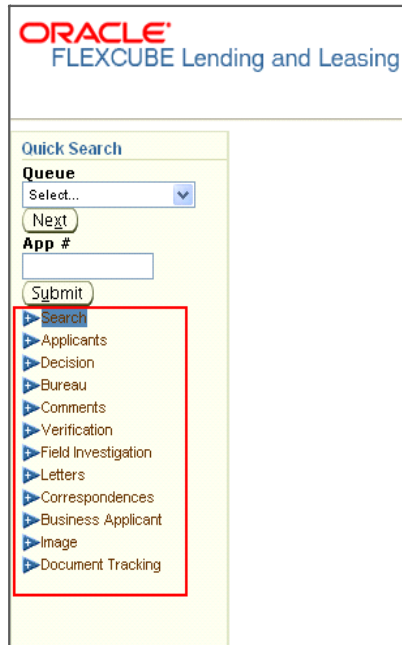
Drop-Down Link
A blue triangle pointed to the left of a link containing a "positive" sign (+) that signals additional links not currently on display are available.

When clicked, the triangle rotates to point downward, the plus sign becomes a "negative" sign (-), and Oracle FLEXCUBE Lending and Leasing displays the additional links.

In the example below, the Applicant Details drop-down link has been clicked to view additional information about the applicant.

In the example below, the System link has a drop-down link. When clicked, it displays additional links about the applicant. This is referred to as a **Drop-Down Link**. Drop-down links appear in link bars.

Drop-Down List Box   A text field with an arrow next to it indicating that predefined entries are available.

Click the arrow to view the available entries in a scroll box below the field.
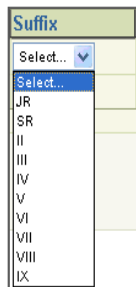
Command Button   A rectangle button that initiates a predefined action. Buttons do not contain values as fields do. A button is usually labeled with text noting the action that it performs. In the illustration below, the Lead Entry page contains four command buttons: "View All," "Save," "Add," and "Cancel." The Save command button is dimmed and hence unavailable.

You can select a command button by click it or pressing (**ALT** + the underlined letter in the label).

Field

A box on a page used to enter, view, update, or delete information. Each page contains fields. Fields can display values in different formats, including text, numbers, and dates.

Text fields stores characters and numbers.

Number fields store only numbers, often dollar figures, with or without decimals.

Date fields store dates and sometimes time values.

Record

A logically related collection of columns within a page about a person, place, or thing. In the following example, the Applicants Details record displays the applicant's type, first name, middle name, last name, suffix, and social security number.
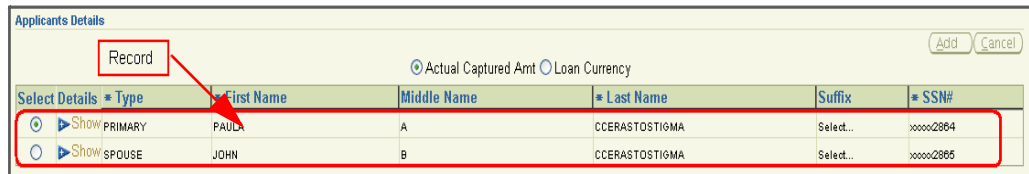
Entry

A related collection of fields providing details about a selected record. In the following example, the Applicants Details record contains two entries, Paula A Ccerastostigma and John B Ccerastostigma. The entry for Paula A Ccerastostigma is selected.
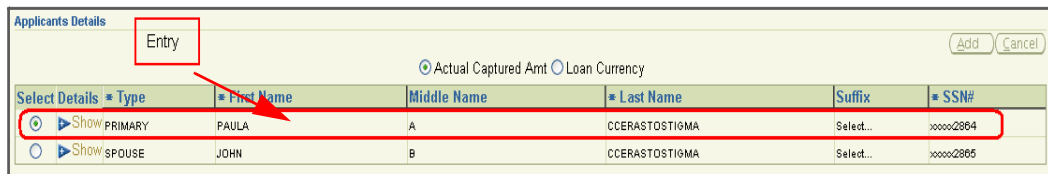
Option button

A round button used to select an item from a group of items, such an entry in a record. You can select only one option button in a group at a time. In the illustration below, option buttons are used to select a city from a list of cities that share the same zip code.
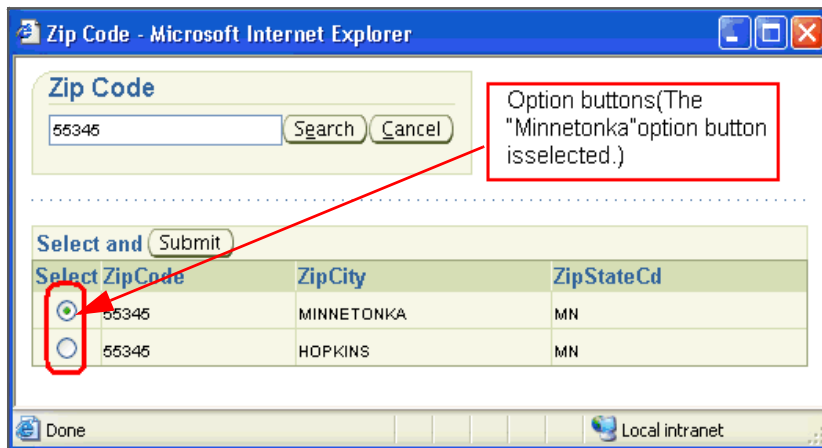
Check box   A square box you select or clear to turn on or turn off an option. A check denotes that the check box is selected. Click a selected check box to "clear" it.
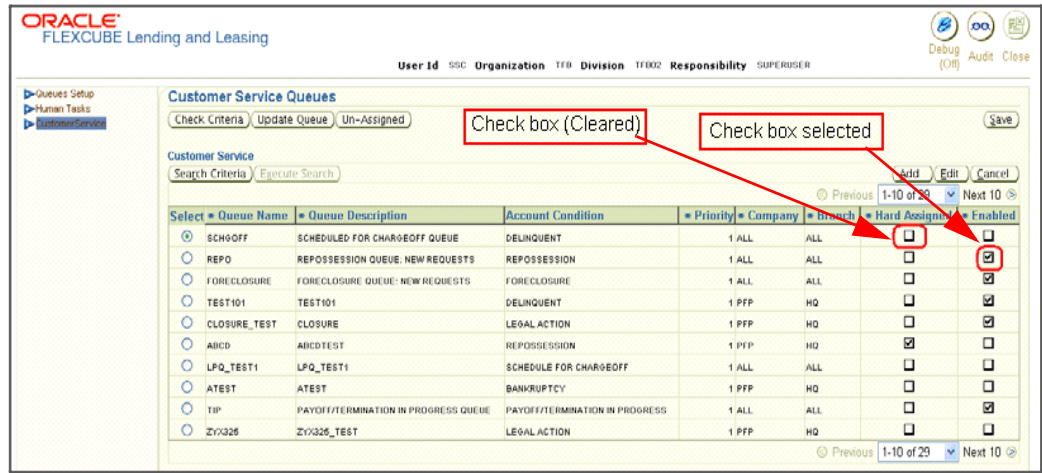
Note: One or more check boxes can be selected, since each one acts independently.

Calendar icon   A calendar shaped icon next to a date field that, when clicked, opens the Pick a Date window.
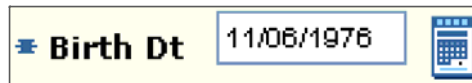
The Pick a Date window enables you to choose a date that appears in the date field by day, month, and year.
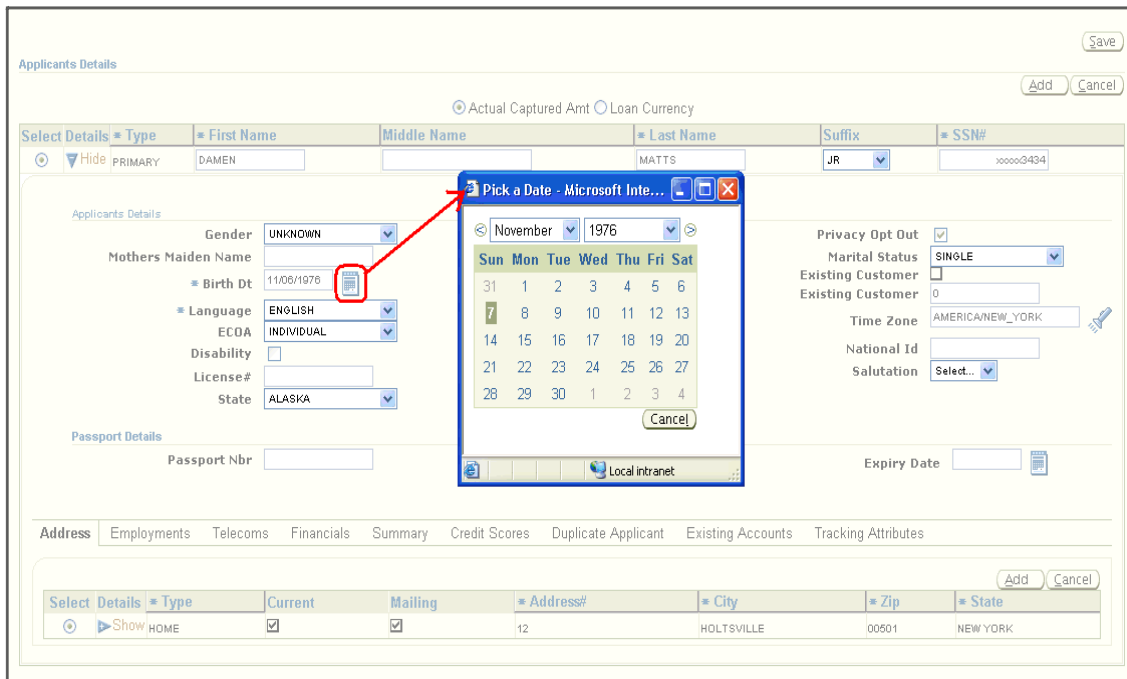
Flashlight icon   A flashlight shaped icon next to a text field that when clicked, opens a corresponding window containing available entries for the field.

The window corresponding to the field enables you to choose an entry from a predefined record.
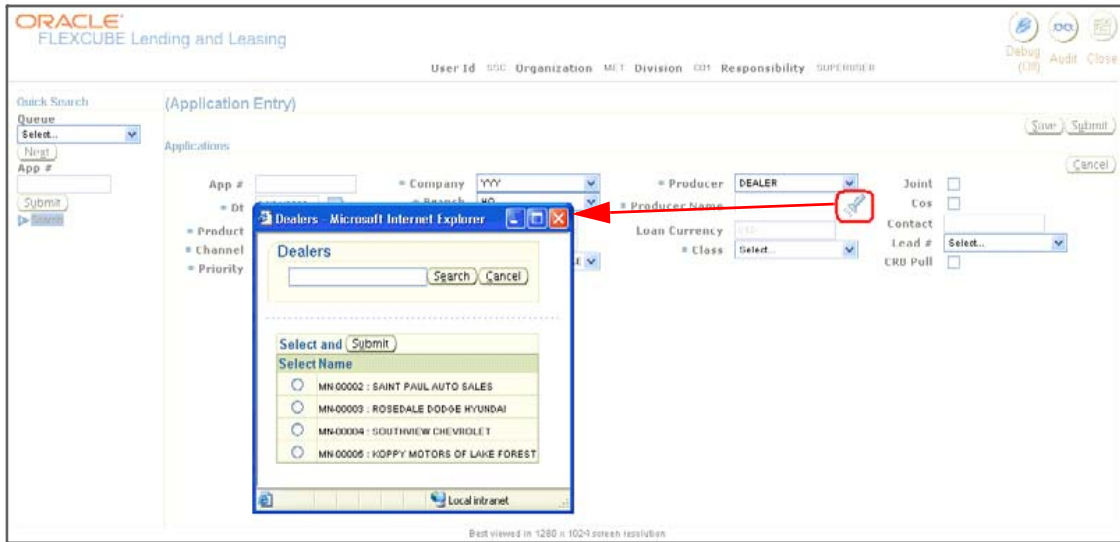
Error icon   A red circled X that appears next to a field to indicate an error (usually missing information) after you save your entry or attempt to move to another page.
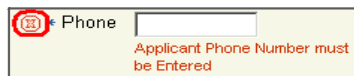
Red text appears below the field to describe the error.
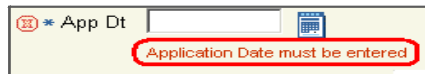
Blue asterisk   A blue asterisk next to a field indicates a required field. You must complete this field before moving to another page.
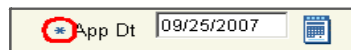
If you do not complete a required field, Oracle FLEXCUBE Lending and Leasing displays an Error message when you attempt to move to another page.
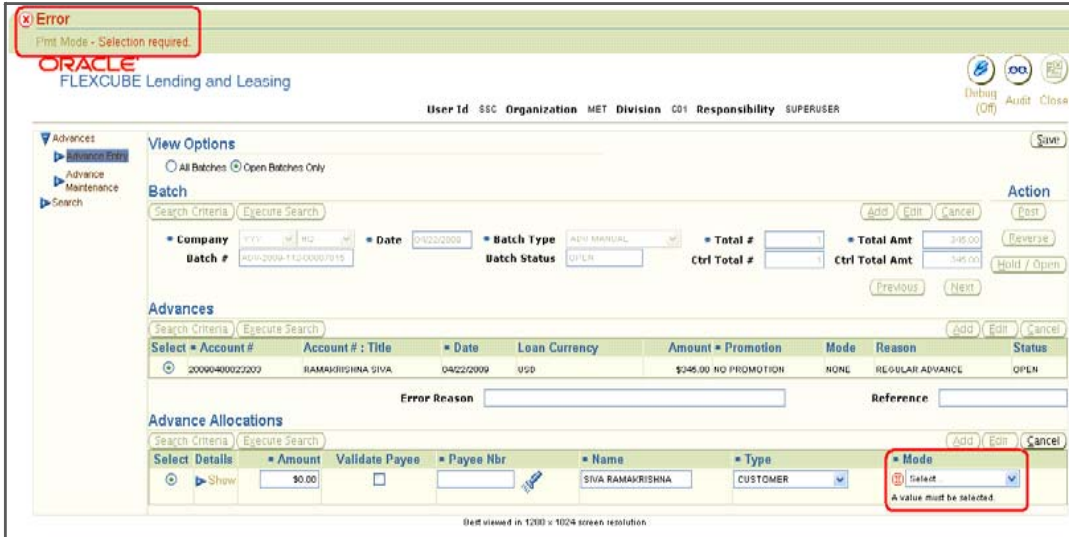
Hint box A yellow box that appears when the mouse pointer is moved over a feature in Oracle FLEXCUBE Lending and Leasing, such as a direction button. The hint box displays a description of the field's content or purpose.
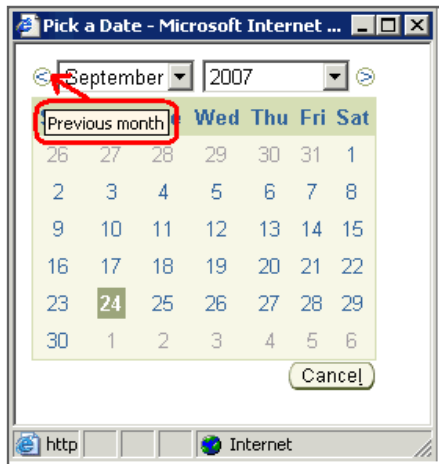
APPENDIX B : COMMON ORACLE FLEXCUBE LENDING AND LEASING TASKS

This appendix explains how to use Oracle FLEXCUBE Lending and Leasing to complete these frequently completed tasks:

- Cut, copy, and paste data
- Save an entry
- Cancel an entry
- Print a window
- Use a drop-down field
- Use a drop-down link
- Complete a field with a flashlight icon
- Complete a field with a calendar icon
- Use a bar link
- Close a window.

Cutting, Copying, and Pasting Data

The cut, copy, and paste commands on the Oracle FLEXCUBE Lending and Leasing Edit menu bar allow you to move and edit highlighted text. You can also complete these commands with the following keystroke combinations.

To cut, copy, and paste with Oracle FLEXCUBE Lending and Leasing

These three tasks can be completed with the keyboard by doing the following:

Press this:	To do this:
CTRL+X	Cut
CTRL+C	Copy
CTRL+V	Paste

Saving an Entry

When you save your work, the database is updated with all changes made since the last time the data was saved.

To save your work in Oracle FLEXCUBE Lending and Leasing

1   Enter the information in the fields you want to complete.

2   When you are finished, click the **Save** button.

When you save an entry, an Information section appears at the top of the page a message such as "Saved Successfully."

Canceling an Entry

You can close a window and return to the previous page without saving data at any time by clicking the Cancel button.

To cancel your entry

1   Enter the information on the fields you want to complete.

2   If you want to cancel your entry, click **Cancel**.
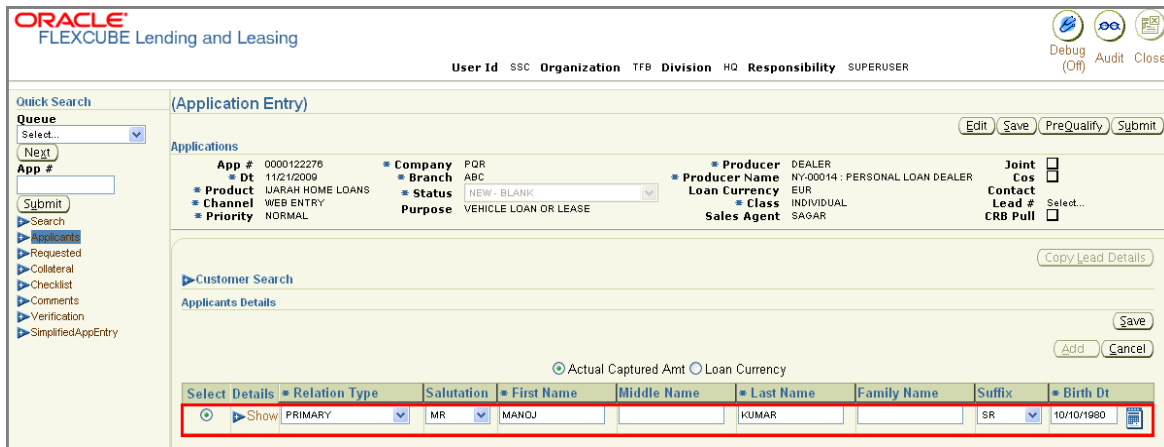
Depending on the window or page you are working with, Oracle FLEXCUBE Lending and Leasing either:

- Closes the window and returns to the previous page without saving any data.
  - or -
- Cancels the record and displays the message "Cancelled Successfully" in the Information section.
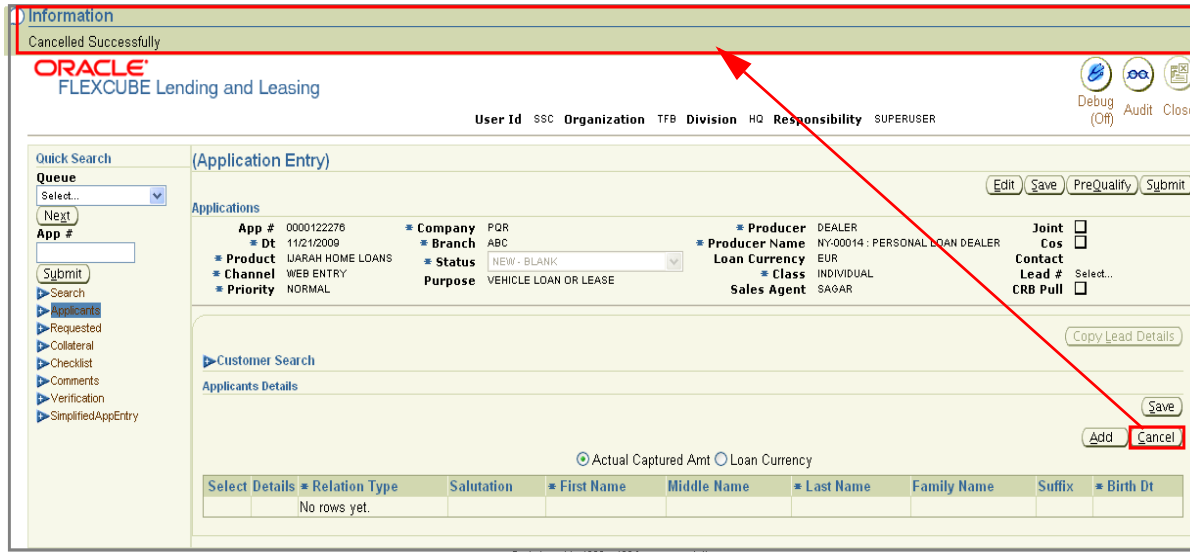
Printing a Window

You can print a window at any time. Make sure a printer driver is installed and at least one printer is defined before printing. (Contact your system administrator for information on how to install printer drivers and define printers.)

To print a window

On the **File** menu, choose **Print**.

Using a Drop-down Field

Drop-down fields are fields with a drop-down link to their right, indicating a predefined list of possible entries can be used to complete the field. Clicking the drop-down link displays all possible entries in a drop-down list below the field.

To complete a drop-down field

1 Move the cursor to the field with the drop-down link.
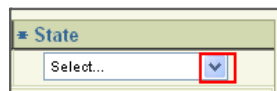
2 Click the arrow to the right of the field.

Oracle FLEXCUBE Lending and Leasing displays a drop-down list below the field of all possible entries.

3   If necessary, use the scroll bar to search for an entry currently not in view.
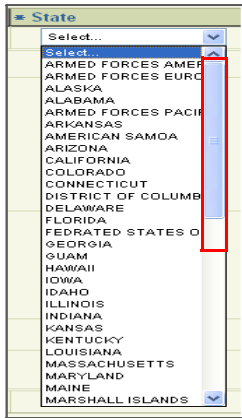
4   Click the entry you want to appear in the field.

Oracle FLEXCUBE Lending and Leasing closes the drop-down list and the selected entry appears in the field.

Note: If you type a character matching the first letter of an entry in the drop-down list, Oracle FLEXCUBE Lending and Leasing automatically completes the field with first entry beginning with that letter. The following example shows what happens when you type "I" in the State field.
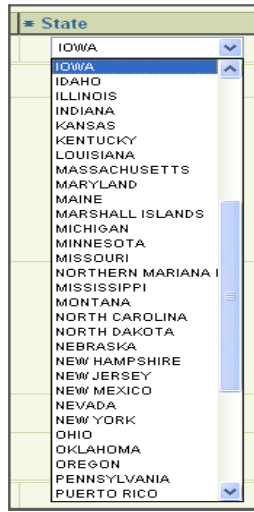
When you then click the drop-down link, Oracle FLEXCUBE Lending and Leasing opens the drop-down list beginning at that entry.

If you type a character that does not match the first letter of an entry in the drop-down list, the drop-down field remains blank.

Completing a Field with the Flashlight Icon

Many fields on Oracle FLEXCUBE Lending and Leasing pages are followed by a flash-light icon. A flashlight icon opens a window that displays all the possible entries that Oracle FLEXCUBE Lending and Leasing will accept for a particular field. You can select data from the window to complete the field. Likewise, a field with a flashlight icon only accepts entries from the flashlight window. Using the flashlight icon increases accuracy and productivity, as it ensures uniformity and efficiency during data entry.

The title bar of the flashlight window indicates the type of entry that will appear in the corresponding field.

In the following example, clicking the flashlight icon next to the Producer Name field opens the Dealer flashlight window. You can then select an entry from the Dealer flashlight window to appear in the Producer Name field.
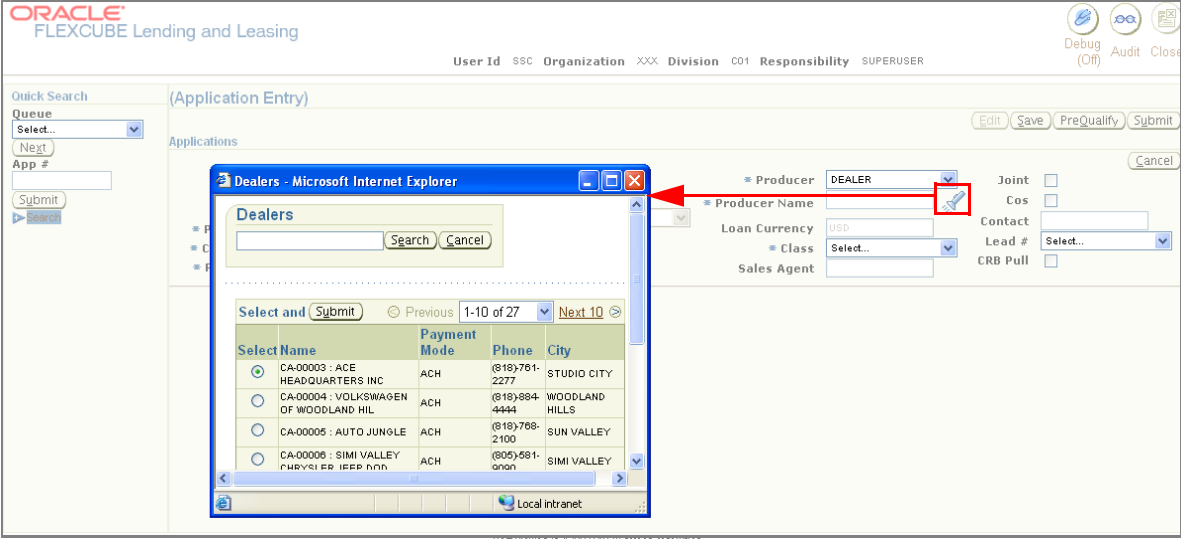
To select data from a flashlight icon field

1   Move the cursor to an entry field with a flashlight icon.

2   Click the flashlight icon

-or-
Press **ENTER** whenthe flashlight icon is selected.

The flashlight window appears.
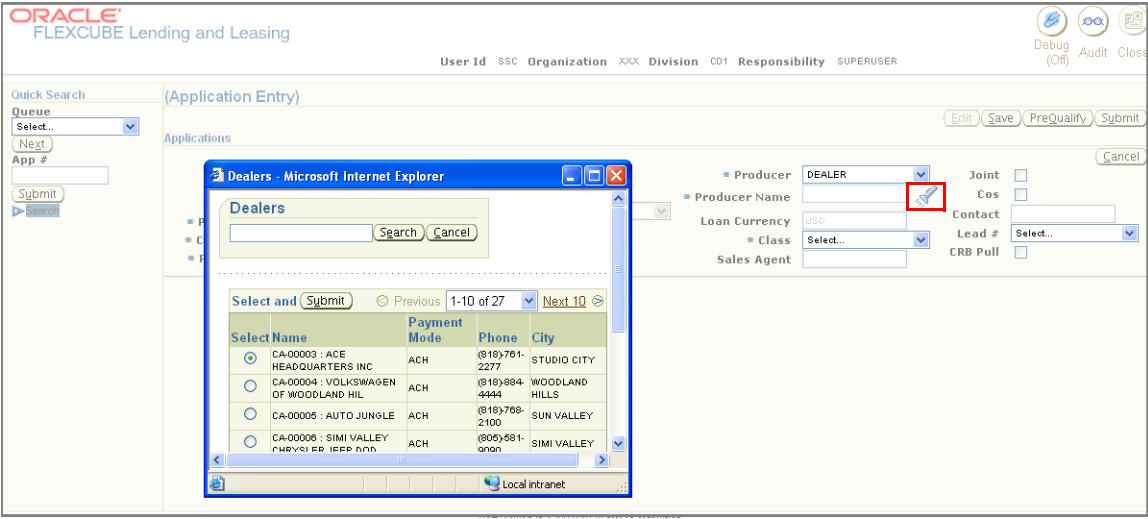
3   In the flashlight window, use the record to select the entry you want to appear in the field with the flashlight icon.
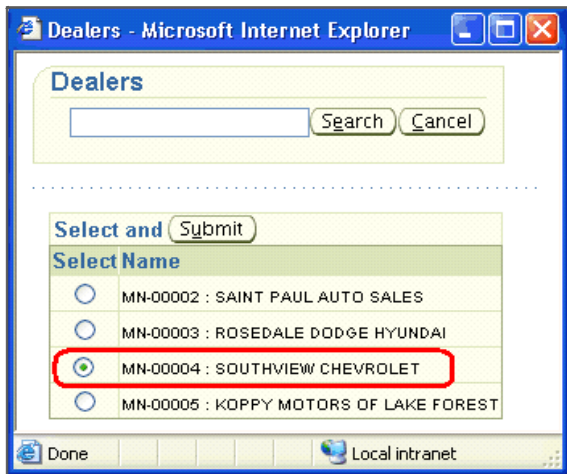
4   Click **Submit** in the flashlight window.

Oracle FLEXCUBE Lending and Leasing closes the flashlight window and your selected entry now appears in the field.
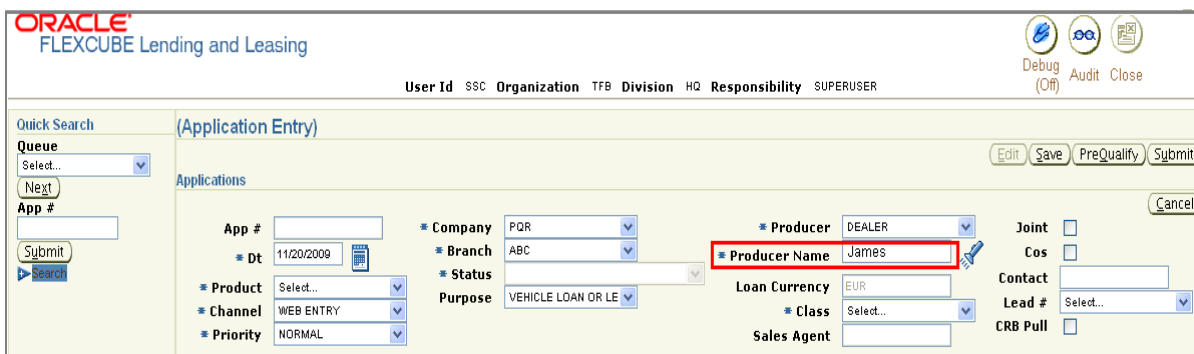
If you click **Cancel** in the flashlight window, the flashlight window closes and no entry appears in the field with the flashlight icon.
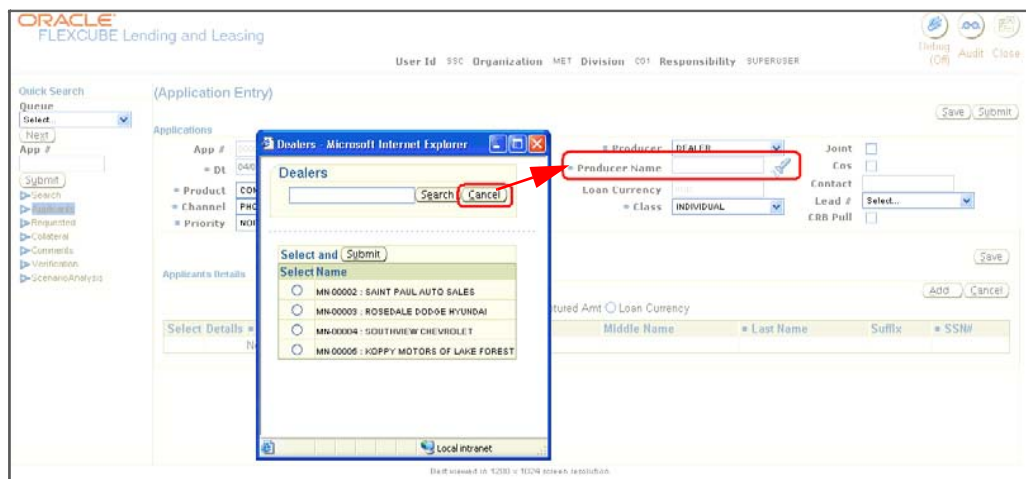
Using a Navigation Drop-down Field

The total number of entries in a record can be quite large. To keep the display of entries manageable, you can view the contents of the record in smaller portions. The navigation drop-down field and previous and next links allow you to view other entries that are not currently displayed.

To use a navigation drop-down

A navigation drop-down field above a record indicates that other entries exist that are not currently in view. The navigation field lists the total number of entries and what portion of the total is currently in view. In the following example, the record contains a total of 28 entries, the first ten of which are currently on display.
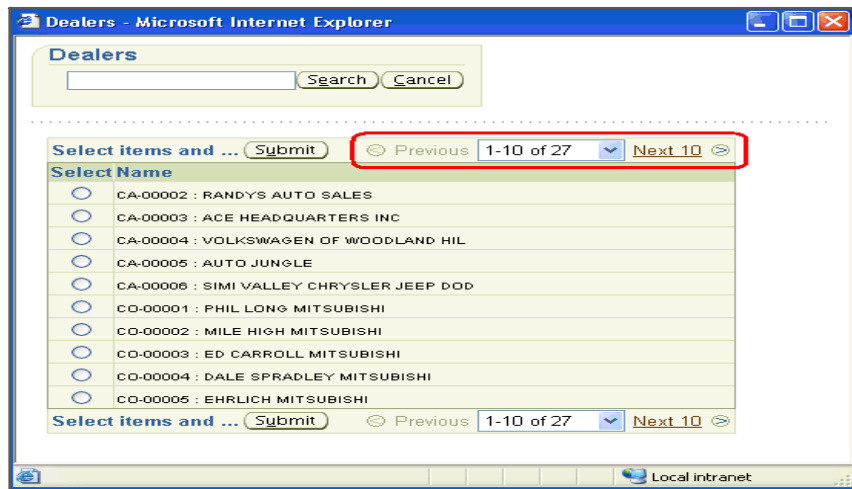
- Click the drop-down link of the navigation field and select the range of entries you want to view.
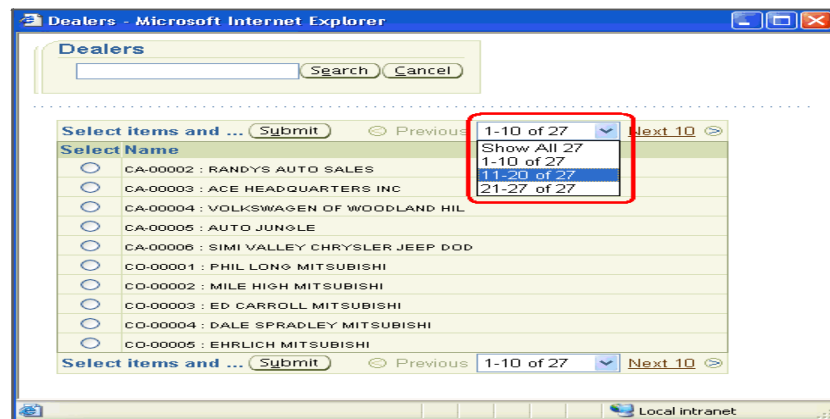
The new entries appear in the record.
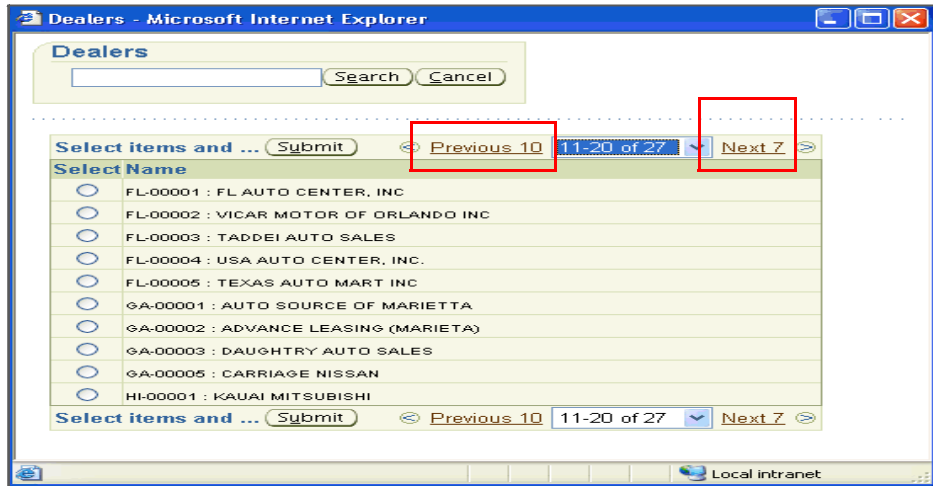
You can also view other entries by clicking the Previous and Next links. The numbers following the Previous and Next labels varies depending on the total number of entries.

Using a Record Search Field

A search field at the top of a record enables you to locate a particular entry. In the example below, the field labeled Producer Name is a search field. You can use it to search for producer entries in the record below it.

• Type the entry you want to locate in the search field and click **Search**.
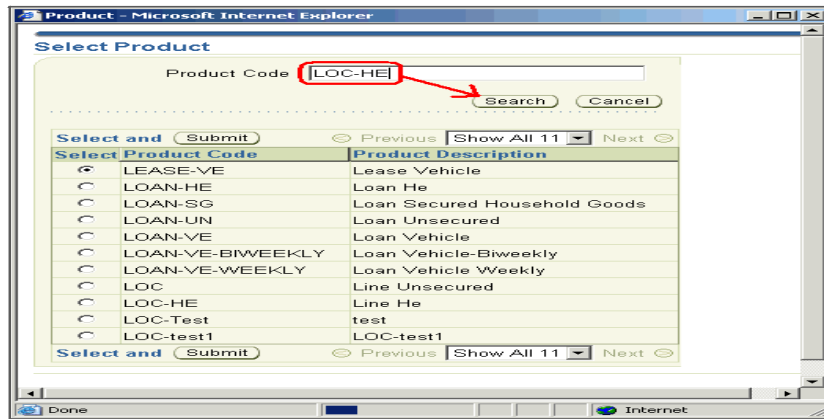
Oracle FLEXCUBE Lending and Leasing displays the entry and selects it in the record.
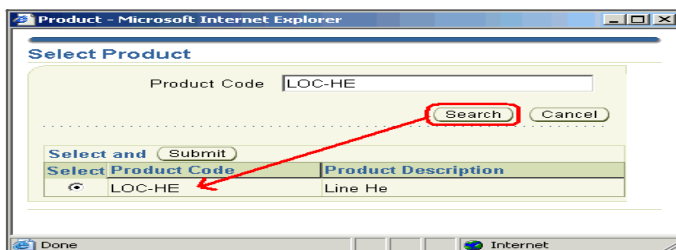
If more than one entry in the record begin with the characters you typed in the search field, Oracle FLEXCUBE Lending and Leasing displays all the entries beginning with those characters when you click **Search**.
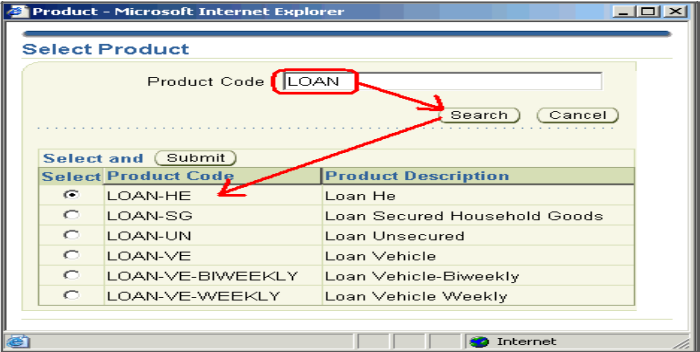
If no entry in the record matches the characters you typed in the search field, Oracle FLEXCUBE Lending and Leasing displays the message "No rows yet" in the record.
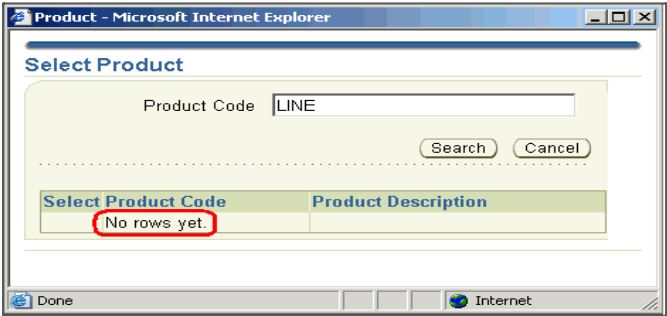
Completing a Date Field with the Calendar Icon

Fields requiring a date are followed by a calendar icon. You can complete date fields manually or click the calendar icon to open the Pick a Date window and select a date. When you manually enter a date, you must use the following format: DD/MM/YYYY.

To select a date using calendar icon

1   Move the cursor to a date field with a calendar icon.

Note: Some date fields use today's date as the default value.
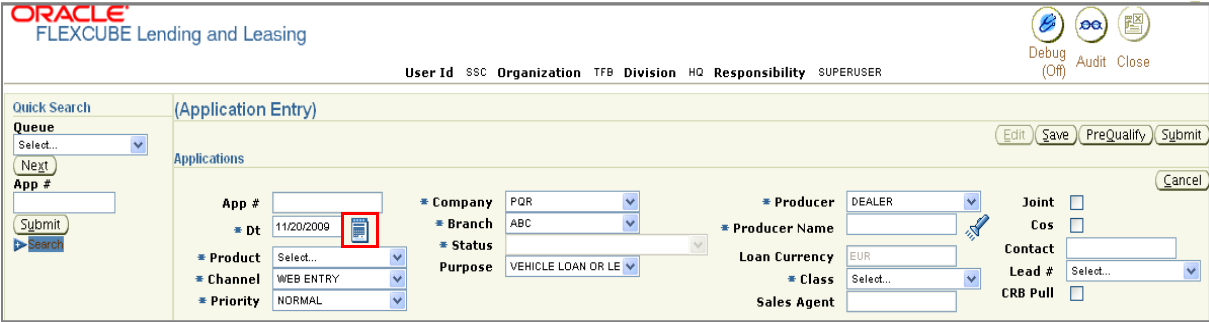
2   Click the calendar icon
    -or-
    Press ENTER when the calendar icon is selected.

    The Pick a Date window appears with today's date as the default.
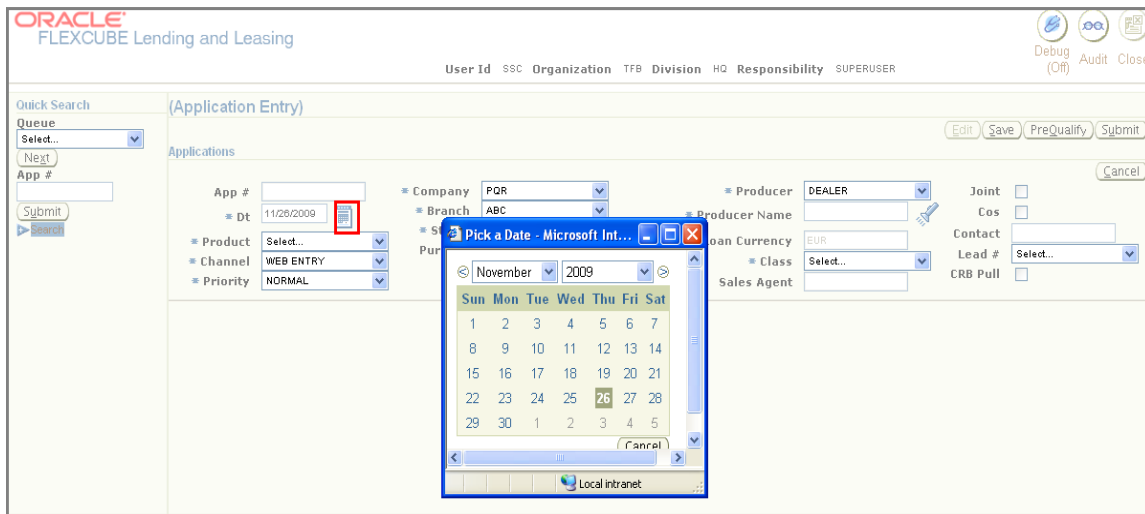
3   Use the month drop-down field to select the month of the date you want to enter.

    The month you selected appears in the month drop-down field.
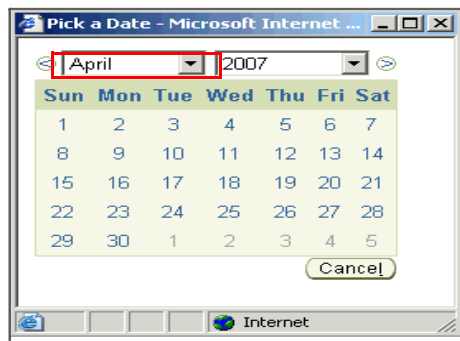
4   Use the year drop-down field to select the year of the date you want to enter.

The year you selected appears in the year drop-down field.
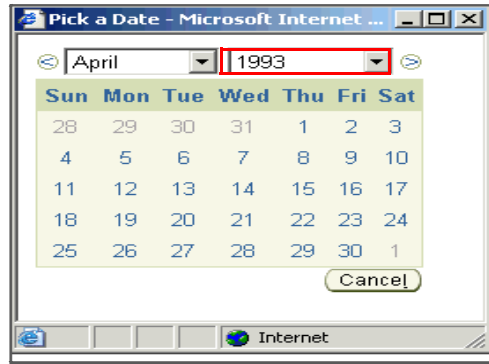
- You can click the right arrow button to advance the current date on display by one month.
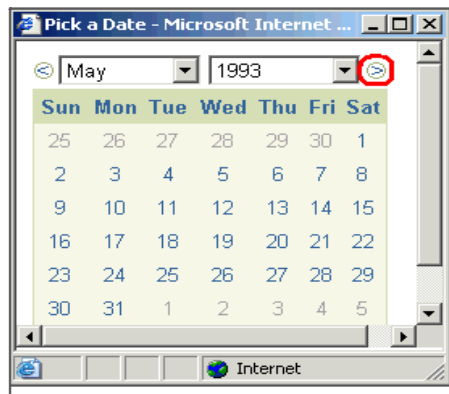
- You can click the left arrow button to regress the current date on display by one month.
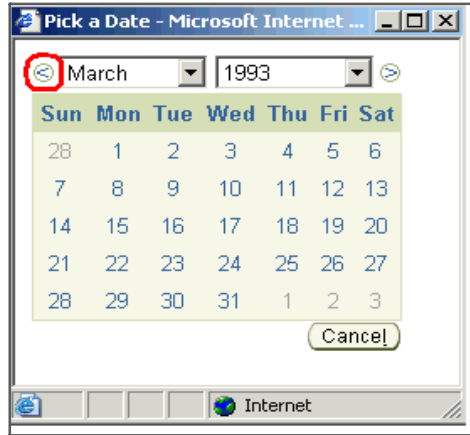
5 After selecting the month and year of the date, click the day you want on the calendar display.
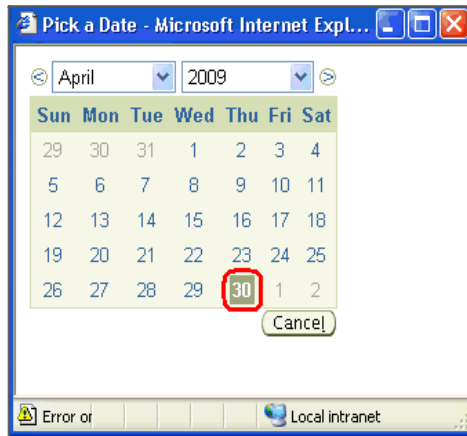
The Pick a Date window closes and the date you selected appears in the date field.
Note: If you click **Cancel**, the Pick a Date window closes and no date appears in the date field.
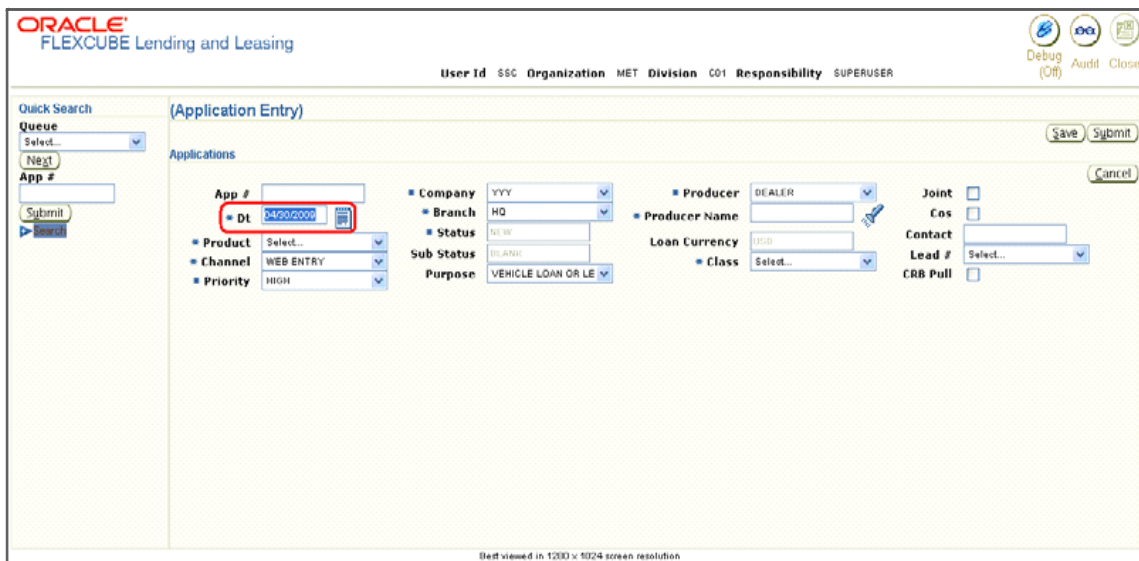
Using a Link Bar

Oracle FLEXCUBE Lending and Leasing uses link bars to organize pages on the many of its windows. A link bar is a list of links on the left margin of the window. Link bars open pages and sub pages allowing you to enter, view, and edit information and allow you to skip from page to page in no particular order.
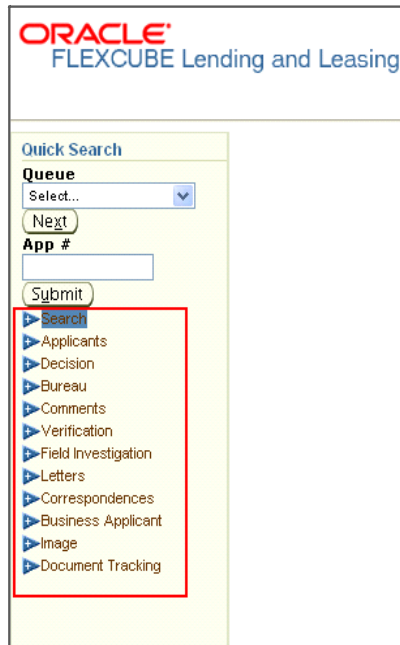
Clicking a link in the link bar opens a page. In the following example, the Comments link on the Customer Service window's link bar opens the Comments page.

Closing a Window

The Close icon contains a boxed X and is located in the upper right corner of Oracle FLEXCUBE Lending and Leasing windows opened from the Oracle FLEXCUBE Lending and Leasing launch page. You can click it to close a window at anytime.

To close an Oracle FLEXCUBE Lending and Leasing window

- On the Oracle FLEXCUBE Lending and Leasing window you want to close, click **Close** in the upper right corner.
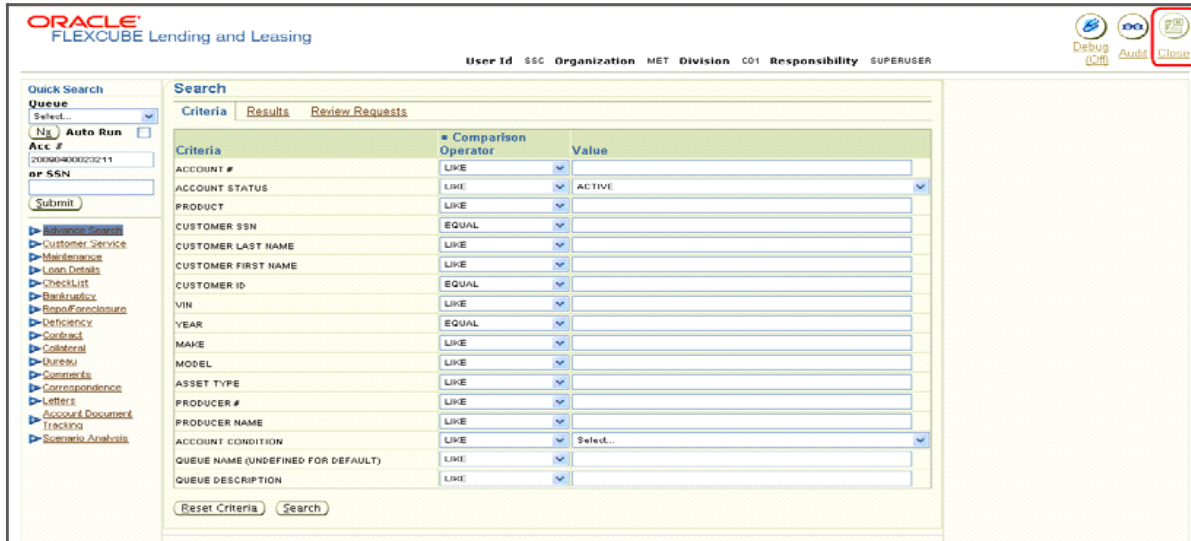
Oracle FLEXCUBE Lending and Leasing closes the window and returns to the Oracle FLEXCUBE Lending and Leasing Lending Suite launch page.
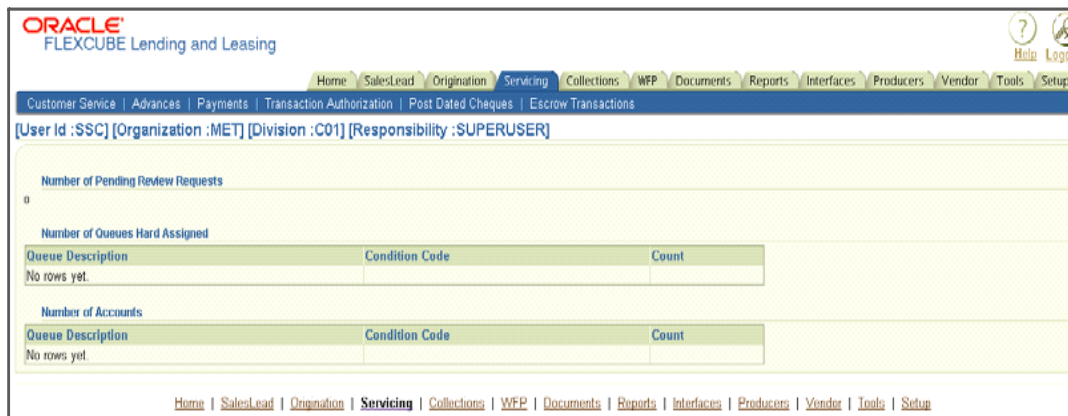
APPENDIX C : TRANSACTION PARAMETERS

The Customer Service window Maintenance page enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on the responsibility of the Oracle FLEXCUBE Lending and Leasing user, the nature of the account, and whether the account is a loan.

This appendix catalogues the baseline transaction codes and parameters available on the Customer Service form's Maintenance page. Instructions on how to use the Maintenance page are located in the Customer Service chapter of this User Guide.

Loan Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans:

- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- 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
- Due Dates Changes
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance

Late Charges

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

Late charges appear in the LC Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

To adjust a late charge

Transaction	Parameters
ADJUSTMENT TO LATE CHARGE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO LATE CHARGE - SUBTRACT	TXN DATE AMOUNT

To waive a late charge

Transaction	Parameters
WAIVE LATE CHARGE	TXN DATE AMOUNT

Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that Oracle FLEXCUBE Lending and Leasing automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

To adjust a nonsufficient funds

Transaction	Parameters
ADJUSTMENT TO NONSUFFICIENT FUND FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO NONSUFFICIENT FUND FEE - SUBTRACT	TXN DATE AMOUNT

To waive a nonsufficient funds

Transaction	Parameters
WAIVE NONSUFFICIENT FUND FEE	TXN DATE AMOUNT

Repossession Expenses

Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

Repossession expenses appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

The adjustments will also appear in the corresponding column of the Customer Service window's Account Balances page for the EXPENSE REPOSSESSION/FORECLOSURE Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To post a repossession expense

Transaction	Parameters
REPOSSESSION EXPENSES	TXN DATE AMOUNT

To adjust a repossession expense

Transaction	Parameters
ADJUSTMENT TO REPOSSESSION EXPENSES - ADD	TXN DATE AMOUNT
ADJUSTMENT TO REPOSSESSION EXPENSES - SUBTRACT	TXN DATE AMOUNT

To waive a repossession expense

Transaction	Parameters
WAIVE REPOSSESSION EXPENSES	TXN DATE AMOUNT

Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

The adjustments will also appear in the corresponding column of the Customer Service window's Account Balances page for the EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To post a bankruptcy expense

Transaction	Parameters
LEGAL BANKRUPTCY EXPENSES	TXN DATE AMOUNT

To adjust a bankruptcy expense

Transaction	Parameters
ADJUSTMENT TO BANKRUPTCY EXPENSES - ADD	TXN DATE AMOUNT
ADJUSTMENT TO BANKRUPTCY EXPENSES - SUBTRACT	TXN DATE AMOUNT

To waive a bankruptcy expense

Transaction	Parameters
WAIVE LEGAL BANKRUPTCY EXPENSES	TXN DATE AMOUNT

Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a loan account.

Phone pay fees appear in the Other Due field on the Dues section of the Account Details page of the Customer Service link. This is the first page to appear on the Customer Service window when you load an account.

To adjust a phone pay fee

Transaction	Parameters
ADJUSTMENT TO PHONE PAY FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO PHONE PAY FEE - SUBTRACT	TXN DATE AMOUNT

To waive a phone pay fee

Transaction	Parameters
WAIVE PHONE PAY FEE	TXN DATE AMOUNT

Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds the insurance premium amount to advance/principal balance on the loan and adjusts the loan receivables accordingly. The transaction also triggers the process to re-compute the repayment amount for the loan. After you post the transaction, the loan will be billed for the newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract link's Contract page. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

To add financed insurance

Transaction	Parameters
INSURANCE ADDITION	TXN DATE
	INSURANCE TYPE
	SINGLE/JOINT
	INSURANCE MODE
	INSURANCE PLAN
	COMPANY NAME
	PHONE #1
	EXTN #1
	PHONE #2
	EXTN #2
	POLICY #
	POLICY EFFECTIVE DATE
	PREMIUM AMOUNT
	EXPIRATION DATE
	PRIMARY BENEFICIARY
	SECONDARY BENEFICIARY
	COMMENT

You can cancel financed insurance on an existing account with the INSURANCE CANCEL-LATION transaction. When you post this transaction, Oracle FLEXCUBE Lending and Leasing computes the premium refund amount based on the refund method associated with the insurance item. If you enter a value for the PREMIUM AMOUNT parameter, Oracle FLEXCUBE Lending and Leasing overrides the calculated refund amount and adjusts the advance/principal balance and the loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for the loan based on remaining balances. After posting the transaction, the loan will be billed for the newly computed payment amount according information on the Contract link's Contract page. The insurance cancellation information can be viewed on the Contract link's Insurances sub page.

To cancel a financed insurance

Transaction	Parameters
INSURANCE ADDITION	TXN DATE
	INSURANCE TYPE
	POLICY EFFECTIVE DATE
	INSURANCE REFUND AMOUNT
	INTEREST REFUND AMOUNT
	PAYMENT AMOUNT
	CANCELLATION REASON

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle FLEXCUBE Lending and Leasing re-computes the repayment amount using the new premium amount and adjusts the advance/principal balance on the loan and the loan receivables.

To modify financed insurance information

Transaction	Parameters
INSURANCE MODIFICATIONS	TXN DATE
	INSURANCE TYPE
	POLICY EFFECTIVE DATE
	PREMIUM AMOUNT

Index/Margin Rates

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

To change an index/margin rate

Transaction	Parameters
INDEX/MARGIN RATE CHANGE	EFFECTIVE DATE
	INDEX
	MARGIN RATE
	REASON

Payoff Quotes

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

To generate a payoff quote for an account

Transaction	Parameters
PAYOFF QUOTE	TXN DATE
	PAYOFF QUOTE VALID UP TO DATE
	ASSESS PAYOFF QUOTE FEE
	PAYOFF QUOTE LTR PRINT
	COMMENT

Account Payoff

An account is automatically paid off or marked for payoff processing by Oracle FLEX-CUBE Lending and Leasing with a batch transaction when the account balance is $0.00. You can also manually payoff an account with the Maintenance page. **Note**: You can also pay off an account using the Consumer Lending (Advance and Payment) form. (For more information, see the **Payment Processing** chapter.)

When you payoff an account, Oracle FLEXCUBE Lending and Leasing changes the account's status to PAID OFF. The date the account was paid off appears in the Activities section's Paid Off Dt field on the Account Details page.

Oracle FLEXCUBE Lending and Leasing also notes the amount of the principal that was waived when the account was paid off in the Waived column on the Account Balances page.

To pay off an account

Transaction	Parameters
PAID OFF	TXN DATE

If you reverse the payoff payment using the Customer Service form, then the pay-off is automatically reversed. Oracle FLEXCUBE Lending and Leasing changes the account's status from PAID OFF to ACTIVE when you refresh the account.

Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signaling that attempts to recover the loan have failed. In calculating a charge off, Oracle FLEXCUBE Lending and Leasing considers the total compensation amount (up front compensation plus remaining compensation amount).

When you charge off account, Oracle FLEXCUBE Lending and Leasing changes the status to CHARGED OFF. The balance on the account appears on the Customer Service form's Balance page when you choose Deficiency Balance in the Balance Group section.

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

Note: Charging off is a process of writing off a loss on a loan which is not repaid by the customer. It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original loan still continues in waive off process.

To charge off an account

Transaction	Parameters
CHARGED OFF	TXN DATE

Account Closure

Oracle FLEXCUBE Lending and Leasing automatically closes an account when its status changes to PAID or VOID. It is manually closed on charge off accounts. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle FLEX-CUBE Lending and Leasing.

Note: The ACCOUNT CLOSE transaction can not be processed on accounts with an ACTIVE status. Accounts with a status of CHARGE OFF can be closed.

To close an account

Transaction	Parameters
ACCOUNT CLOSE	INDEX
	TXN DATE

Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on the Funding window. You are not allowed to post the advance with the Customer Service window. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appears in the corresponding column of the Customer Service window's Account Balances page for the ADVANCE / PRINCIPAL Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust the advance/principal balance

Transaction	Parameters
ADJUSTMENT TO ADVANCE/PRINCIPAL - ADD	TXN DATE AMOUNT
ADJUSTMENT TO ADVANCE/PRINCIPAL - SUBTRACT	TXN DATE AMOUNT

To charge off the advance/principal balance

Transaction	Parameters
CHGOFF ADVANCE/PRINCIPAL	TXN DATE AMOUNT

To waive the advance/principal balance

Transaction	Parameters
WAIVE ADVANCE/PRINCIPAL	TXN DATE AMOUNT

Interest

The interest is accrued or posted automatically when you post the payment on the Advance window's Advance Entry link. You cannot post the interest in the Customer Service window; however, you can adjust or waive interest.

The adjustments will appears in the corresponding column of the Customer Service form's Account Balances page for the INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust the interest

Transaction	Parameters
ADJUSTMENT TO INTEREST - ADD	TXN DATE AMOUNT
ADJUSTMENT TO INTEREST - SUBTRACT	TXN DATE AMOUNT

To waive the interest

Transaction	Parameters
WAIVE INTEREST	TXN DATE AMOUNT

Interest Accrual

You can start or stop interest accrual on a loan.

On the Loan Details pages, the Stop Accrual box is selected in the Interest and Accruals section.
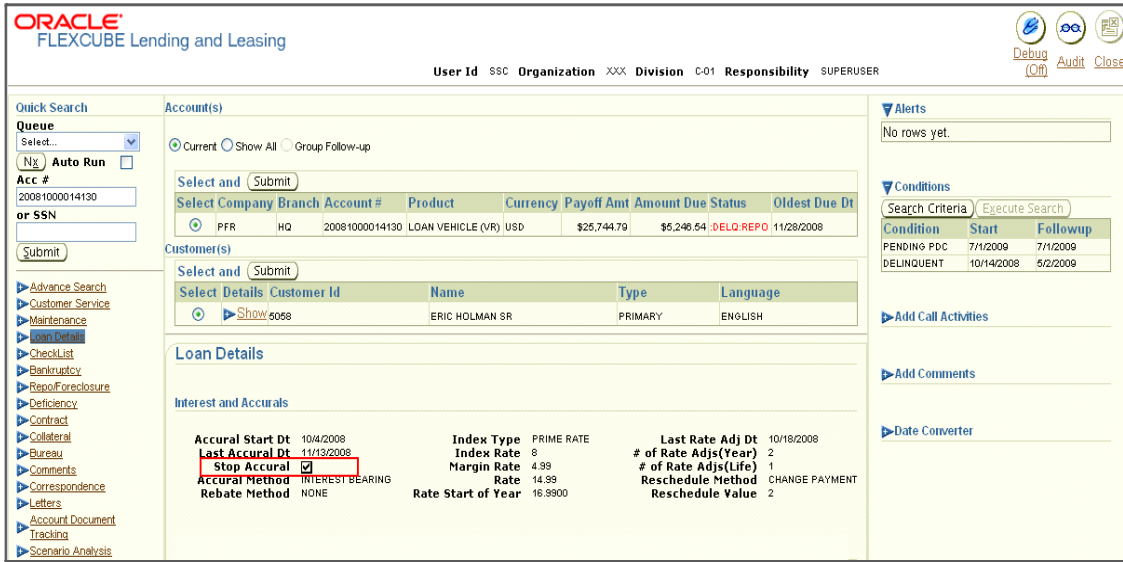
Note: To remove the Stop Accrual indicator, post the START ACCURAL transaction.

To start interest accrual for an account

Transaction	Parameters
START ACCURAL	TXN DATE

To stop interest accrual for an account

Transaction	Parameters
STOP ACCURAL	TXN DATE

ORACLE®
FLEXCUBE Lending and Leasing

Debug (Off) Audit Close

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search

Queue
Select...
Nx Auto Run ☐
Acc #
20060600025565
or SSN

Submit

▶ Advance Search
▶ Customer Service
▶ Maintenance
▶ Loc Details
▶ CheckList
▶ Bankruptcy
▶ Deficiency
▶ Contract
▶ Bureau
▶ Comments
▶ Correspondence
▶ Letters
▶ Account Document Tracking
▶ Scenario Analysis

Account(s)

⦿ Current ○ Show All ○ Group Follow-up

Select and Submit

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
⦿	XYZ	HQ	20060600025565	LINE UNSECURED	USD	$5,646.42	$983.37	:DELQ	7/10/2006

Customer(s)

Select and Submit

Select	Details	Customer Id	Name	Type	Language
⦿	▶Show	29227	STEVEN A JJONES	PRIMARY	ENGLISH
○	▶Show	29228	JENNIFER B JJONES	SPOUSE	ENGLISH

LOC Details

Interest and Accurals

Stop Accural N
Index Type PRIME RATE
Index Rate 8.9900
Margin 5.0000
Rate 13.9900
Last Rate Change Dt
Accural Start Dt 6/10/2006
Last Accrual Dt 1/20/2007
Rate Start of the Year 13.9900
# of Rate changes(Year) 0
# of Rate changes(Life) 0

Extn and Due Dates

# of Extensions(Year) 0
# of Extensions(Life) 0
# of Extension Term(Year) 0
# of Extension Term(Life) 0
# of Due Dt Changes(Year) 0
# of Due Dt Changes(Life) 0
Last Extn Dt
Due Day Chg Dt

Credit Details

Credit Limit $10,000.00
Hold(-) $0.00
Consumed(-) $4,000.00
Suspended(-) $0.00
Available Credit(=) $6,000.00
Over Limit Year 0
Over Limit Life 0
Last Advance Dt 6/10/2006
Last Advance Amt $4,000.00

Alerts
No rows yet.

Conditions
Search Criteria Execute Search

Condition	Start	Followup
DELINQUENT	7/20/2006	5/26/2009

▶ Add Call Activities

▶ Add Comments

▶ Date Converter

Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in Oracle FLEXCUBE Lending and Leasing for simple interest loan accounts.

Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction	Parameters
BORROWER ON MILITARY DUTY	TXN DATE BORROWERS RELATION WITH ACCOUNT ACTIVE DUTY ORDER REFERENCE

After you post this transaction, the Military Duty box (Account Details page Activities section) and Active Military Duty box (Customer Details page Military Service section) are selected. Oracle FLEXCUBE Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on the Customer Details page.

If the interest rate was greater the 6%, Oracle FLEXCUBE Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions page.

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

Transaction	Parameters
BORROWER OFF MILITARY DUTY	TXN DATE BORROWERS RELATION WITH ACCOUNT

Due Date Change

You can change the due date of an account. If a late fee is no longer applicable because of this due day change, Oracle FLEXCUBE Lending and Leasing will automatically remove the fee.

Note: When you change a due date, Oracle FLEXCUBE Lending and Leasing determines the next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow the next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

The new due day appears in the Activities section Due Day field on the Account Details page.

Oracle FLEXCUBE Lending and Leasing also notes the change on Loan Details pages in the Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
DUE DATE CHANGE	TXN DATE
	DUE DAY
	DUE DATE

Payement Refund Transaction

Payment refund transactions allows you to refund the excess payment received from the customer during the life of the loan. The Payment Refund transaction is posted at the maintenance screen in servicing.

Note: The refund is posted only when the refund amount is equal to Payment amount else error is thrown.

To refund the payment amount

Transaction	Parameters
PAYMENT REFUND	TXN DATE
	PAYMENT AMOUNT
	PAYMENT DATE
	REFUND AMOUNT

Extensions

Extension transactions allow you to extend a loan. An extension fee may be assessed when an account receives an extension. In case of precomputed loans, this is generally done to recoup the interest lost.

Oracle FLEXCUBE Lending and Leasing adjusts the due date on the Dues section's Oldest Due Dt field on the Account Details page to reflect the extension.

It also notes the change with an entry on the Loan Details page in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

To apply an extension

Transaction	Parameters
EXTENSION	TXN DATE EXTENSION TERM

To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

Payment Amount

You can change the current payment amount of an account. If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not be changed. The next ACH (if applicable) does not reflect the changed payment amount if the account has already been billed at the time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

Note: You must calculate the new payment amount. Oracle FLEXCUBE Lending and Leasing does not perform any checks on the new payment amount.

After you post the transaction, the new payment amount appears on the Account Details page in the Current Pmt field of the Activities section.

To change the payment amount

Transaction	Parameters
CHANGE PAYMENT AMOUNT	TXN DATE PAYMENT AMOUNT PAYMENT AUTO COMPUTER INDICATOR

Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle FLEXCUBE Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appears in the corresponding column of the Customer Service window's Account Balances page for the FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust a prepayment penalty

Transaction	Parameters
ADJUSTMENT PREPAYMENT PENALTY - ADD	TXN DATE AMOUNT
ADJUSTMENT PREPAYMENT PENALTY - SUBTRACT	TXN DATE AMOUNT

To waive a prepayment penalty

Transaction	Parameters
WAIVE PREPAYMENT PENALTY	TXN DATE AMOUNT

Escrow Payment

The following monetary transactions allow you to specify the escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence the rate and term) and define when the change will begin. The "txn date" parameter is when the new agreement starts.

The following transactions allow you to adjust or waive the escrow advance.
The adjustments will appears in the corresponding column of the Customer Service window's Account Balances page for the ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust escrow advance

Transaction	Parameters
ADJUSTMENT TO ESCROW ADVANCE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO ESCROW ADVANCE - SUBTRACT	TXN DATE AMOUNT

To waive escrow advance

Transaction	Parameters
WAIVE ESCROW ADVANCE	TXN DATE AMOUNT

To reschedule an escrow payment

Transaction	Parameters
RESCHEDULE ESCROW PAYMENT	TXN DATE AMOUNT

Escrow balance refund
If an account is paid off resulting in a positive (greater than $0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than $0) escrow balance, then Oracle FLEXCUBE Lending and Leasing refunds the escrow and creates a check requisition.

Pay Off Quote Fee

The PAYOFF QUOTE transaction on the Maintenance page includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle FLEXCUBE Lending and Leasing assesses a payoff quote fee on the Customer Service form's Balances page for the Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

The adjustments will appears in the corresponding column of the Customer Service form's Balances page for the FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

To adjust a pay off quote fee

Transaction	Parameters
ADJUSTMENT TO PAYOFF QUOTE FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO PAYOFF QUOTE FEE - SUBTRACT	TXN DATE AMOUNT

To waive a pay off quote fee

Transaction	Parameters
WAIVE PAYOFF QUOTE FEE	TXN DATE AMOUNT

Nonperforming Accounts

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

- After the transaction date, Oracle FLEXCUBE Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on the Customer Service form's Balance page.

- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

Oracle FLEXCUBE Lending and Leasing's general ledger (GL) is set up for the above items. There will be no impact on the balances of the account (principal, interest, fee and expense) as a result of the above transactions.

To place an account in a nonperforming condition

Transaction	Parameters
ACCOUNT NON PERFORMING	TXN DATE NON PERFORMING DESCRIPTION

The following transaction removes the nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
RESUME ACCOUNT PERFORMING	TXN DATE

Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

When converting a precomputed loan into a simple interest loan, Oracle FLEXCUBE Lending and Leasing assumes the following default values:

- Accrual Calculation Method - interest bearing (simple interest)
- Maturity Date - Computed from the term and next payment due date
- Monthly Payment Amount - Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to the simple interest loan.

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

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

To reschedule precompute loan to interest bearing loan

Transaction	Parameters
RESCHEDULE PRE-COMPUTE LOAN TO INTEREST BEARING LOAN	TXN DATE RESCHEDULE PAYMENT START DATE AMOUNT RATE TERM

Loan Nonmonetary Transactions

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

- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance

Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
WARRANTY MAINTENANCE	TXN DATE INSURANCE/WARRANTY CANCEL INDICATOR INSURANCE/WARRANTY CANCEL DATE INSURANCE/WARRANTY REMAINING TERM INSURANCE/WARRANTY REFUND AMOUNT ESTIMATE INSURANCE/WARRANTY REFUND AMOUNT RECEIVED INSURANCE/WARRANTY FULL REFUND RECEIVED INDICATOR INSURANCE/WARRANTY ITEMIZATION CODE

To apply a refund payment to an ESC

Transaction	Parameters
WARRANTY PAYMENT MAINTENANCE	TXN DATE INSURANCE/WARRANTY REFUND AMOUNT RECEIVED INSURANCE/WARRANTY ITEMIZATION CODE INSURANCE/WARRANTY FULL REFUND RECEIVED INDICATOR

Note: A Warranty Refund transaction posted or reversed on the Maintenance page should be matched with a payment posting or reversal.

Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
INSURANCE MAINTENANCE	TXN DATE INSURANCE/WARRANTY CANCEL INDICATOR INSURANCE/WARRANTY CANCEL DATE INSURANCE/WARRANTY REMAINING TERM INSURANCE/WARRANTY REFUND AMOUNT ESTIMATE INSURANCE/WARRANTY REFUND AMOUNT RECEIVED INSURANCE/WARRANTY FULL REFUND RECEIVED INDICATOR INSURANCE/WARRANTY ITEMIZATION CODE

Note: This is not asset or collateral insurance, but the account insurance; for example, "Credit Life and Disability."

Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

Transaction	Parameters
NEW ESCROW INSURANCE DETAILS	ESCROW TYPE
	ESCROW SUB TYPE
	VENDOR #
	ESCROW REQUIRED (Y/N)
	ESCROW OPT OUT (Y/N)
	ANNUAL DISBURSEMENT AMOUNT
	DISBURSEMENT RULE
	TRANSACTION DATE
	REFERENCE ACCOUNT #
	INSURANCE POLICY #
	EXPIRATION DATE
	MATURITY DATE
	COVERAGE TYPE
	COVERAGE TERM
	COVERAGE AMOUNT
	REASON
	REFERENCE

To add new escrow tax details

Transaction	Parameters
NEW ESCROW TAX DETAILS	ESCROW TYPE
	ESCROW SUB TYPE
	VENDOR #
	ESCROW REQUIRED (Y/N)
	ESCROW OPT OUT (Y/N)
	ANNUAL DISBURSEMENT AMOUNT
	DISBURSEMENT RULE
	TRANSACTION DATE
	REFERENCE ACCOUNT #
	PROPERTY TAX TYPE
	REASON
	REFERENCE

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

To change insurance annual disbursement

Transaction	Parameters
CHANGE INSURANCE ANNUAL DISBURSEMENT	ESCROW TYPE
	ESCROW SUB TYPE
	VENDOR #
	TRANSACTION DATE
	ANNUAL DISBURSEMENT AMOUNT
	REASON
	REFERENCE

To change insurance disbursement plan

Transaction	Parameters
CHANGE INSURANCE DISBURSEMENT PLAN	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE DISBURSEMENT RULE REASON REFERENCE

To change escrow indicators of insurance

Transaction	Parameters
CHANGE ESCROW INDICATORS OF INSURANCE	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ESCROW REQUIRED (Y/N) ESCROW OPT OUT (Y/N) REASON REFERENCE

To change insurance expiration date

Transaction	Parameters
CHANGE INSURANCE EXPIRATION DATE	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE EXPIRATION DATE REASON REFERENCE

To change insurance maturity date

Transaction	Parameters
CHANGE INSURANCE MATURITY DATE	ESCROW TYPE ESCROW SUB TYPE VENDOR # MATURITY DATE REASON REFERENCE

To change tax annual disbursement

Transaction	Parameters
CHANGE TAX ANNUAL DISBURSEMENT	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ANNUAL DISBURSEMENT AMOUNT REASON REFERENCE

To change tax disbursement plan

Transaction	Parameters
CHANGE TAX DISBURSEMENT PLAN	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE DISBURSEMENT RULE REASON REFERENCE

To change escrow indicators of tax

Transaction	Parameters
CHANGE ESCROW INDICATORS OF TAX	ESCROW TYPE ESCROW SUB TYPE VENDOR # TRANSACTION DATE ESCROW REQUIRED (Y/N) ESCROW OPT OUT (Y/N) REASON REFERENCE

Escrow Analysis Disbursements

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

To resume escrow analysis

Transaction	Parameters
RESUME ESCROW ANALYSIS	TRANSACTION DATE REASON REFERENCE

To resume escrow disbursements

Transaction	Parameters
RESUME ESCROW DISBURSEMENTS	TRANSACTION DATE REASON REFERENCE

To stop escrow analysis

Transaction	Parameters
STOP ESCROW ANALYSIS	TRANSACTION DATE REASON REFERENCE

To stop escrow disbursements

Transaction	Parameters
STOP ESCROW DISBURSEMENTS	TRANSACTION DATE REASON REFERENCE

Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
INSURANCE PAYMENT MAINTENANCE	TXN DATE INSURANCE/WARRANTY REFUND AMOUNT RECIEVED INSURANCE/WARRANTY ITEMIZATION CODE INSURANCE/WARRANTY FOR FULL REFUND RECEIVED

Note: The insurance refund posted or reversed on the Maintenance page should be matched by a payment posting or reversal.

APPENDIX D : PAYMENT AMOUNT CONVERSIONS

The following table contains the calculations Oracle FLEXCUBE 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

APPENDIX E : ORACLE FLEXCUBE LENDING AND LEASING SUITE REPORTS

The Reports master tab in Oracle FLEXCUBE 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.

Bankruptcy Log

This collection report lists bankruptcy accounts and is available for loans.

Parameters:
Company/Branch

Example of the Bankruptcy Log report

Type	Disposition	Account #	Customer/Product	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date
	NEWLY RECEIVED	20060100013226	CCINQUWFOIL PIERRE / JEAN	10,625.60			12/31/4000
	NEWLY RECEIVED	20060100013292	CCARNATION GRAHAM / LISA	9,930.30			12/31/4000
	NEWLY RECEIVED	20060200013308	CCOTONEASTER MARIE / HANK	10,908.17			12/31/4000
	NEWLY RECEIVED	20061000013267	MMAGNOLIA ANNA / LEO	15,688.72			12/31/4000
	Type Count:	4	Type Total:	47,152.79			
	Branch Count :	4	Branch Total:	47,152.79			

Report: Bankruptcy Log
Date: 10/9/2008 13:53 PM

Company: XXX
Branch: C01
All Amount are in USD

Collector Activity (Detailed) Log

This collection report lists collector activity details and is available for loans.

Parameters:

Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy

Example of the Collector Activity (Detailed) Log report

Report: Collector Activity (Detailed) Log
Date From: 01/01/2000 To : 01/01/2008
Date: 10/9/2008 15:34 PM

Company: XXX
Branch: HQ
All Amount are in USD

Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Followup Dt	Promise Dt	Promise Amt	C
09/09/2008	SUPERSOLUTION DEMO	20060500012886	CCINQUEFOIL EVE / DALE	I	CC	CB	09/13/2008		0.00	N
		20061100013216	CCERASTOSTIGMA PAULA / JOHN	I	CC	CB	09/13/2008		0.00	N
	Accounts Worked: 2		Collector Activity count: 2					Collector Total:	0.00	
	Date Count: 2		Date Activity Count: 2					Date Total:	0.00	
	Branch Count: 2		Branch activity Count: 2					Branch Total:	0.00	
	Company Count: 2		Company activity count 2					Company Total:	0.00	
	Grand Count: 2		Grand activity count 2					Grand Total:	0.00	

Collector and Activity Log

This collection report lists collector and activity for loans.

Parameters:
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy

Example of the Collector Activity Log report

Collector Productivity by Queue

This collection report lists collector productivity sorted by queue and is available for loans.

Parameters:

Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy

Example of the Collector Productivity by Queue report

Report: Collector Productivity By Queue Creation Date From: 01/01/2000 To: 01/01/2008 Date: 10/9/2008 15:37 PM						
Company:	XXX					
Branch:	C01					
Queue	Collector		PM	LM	NA	OT
DEFAULT DELINQUENCY QUEUE	SUPERSOLUTION DEMO		0	88412	48484	815672
		Queue Total:	0	88412	48484	815672
DELINQUENT ABOVE 400	SUPERSOLUTION DEMO		0	15376	8432	141856
		Queue Total:	0	15376	8432	141856
		Branch Total:	0	103788	56916	957528
		Company Total:	0	103788	56916	957528
Branch:	HQ					
Queue	Collector		PM	LM	NA	OT
DEFAULT DELINQUENCY QUEUE	SUPERSOLUTION DEMO		0	73036	40052	673816
		Queue Total:	0	73036	40052	673816
DELINQUENT ABOVE 400	SUPERSOLUTION DEMO		0	23064	12648	212784
		Queue Total:	0	23064	12648	212784
		Branch Total:	0	96100	52700	886600
		Company Total:	0	96100	52700	886600
		Grand Total:	0	199888	109616	1844128

Deficiency Log

This collection report lists deficiencies and is available for loans.

Parameters:

No. of Copies
Company/Branch

Example of the Deficiency Log report

Report: Deficiency Log Date: 10/9/2008 16:17 PM							
Company: XXX Branch: C01 All Amount are in USD							
Type	Disposition	Account #	Customer / Product	Balance	Chargeoff Date	File Rcvd Date	Followup Date
	NEWLY RECEIVED	2006010001 2898	MMAGNOLIA ANNA / LEO LOAN-VE	2,293.72	10/04/2008	02/10/2006	10/04/2008
		2006030001 2929	CCARNATION GRAHAM / LISA LOAN-VE	2,273.72	10/04/2008	04/10/2006	10/04/2008
		2006040001 2936	CCOTONEAST ER MARIE / HANK LOAN-VE	2,263.72	10/04/2008	05/10/2006	10/04/2008
		Type Count :	3	Type Total	: 6,831.16		
		Branch Count:	3	Branch Total:	6,831.16		

Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade and is available for loans.

1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Reports** master tab.

2 On the **Reports** page, click the **Collections** drop-down link.

3 Click **Delinquency Analysis by Credit and Grade**.

4 Complete the following parameters:

Producer
No. of Copies

Example of the Delinquency Analysis by Credit and Grade report

Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by produce and is available for loans.

Parameters:

Producer
No. of Copies

Example of the Delinquency Analysis by Producer report

Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state and is available for loans.

Parameters:

Producer
No. of Copies

Example of the Delinquency Analysis by State report

Report: Delinquency Analysis By State
Date: 10/30/2008 10:49 AM

ORACLE
FLEXCUBE Lending and Leasing

Company:	ABC			Product	ALL		State	ALL				
Branch:	C01											
	All Amount are in USD											

			# of Accounts			Amount				Percent of Amount			
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
NEW YORK	9999.75	0	0	1	1	0	0	6110.94	6110.94	0.000	0.00	61.111	61.111
NORTH CAROLINA	21684.47	0	0	2	2	0	0	12955.39	12955.39	0.000	0.00	59.745	59.745
OHIO	15799.82	0	0	1	1	0	0	5777.72	5777.72	0.000	0.00	36.568	36.568
Branch Total:	47484.04	0	0	4	4	0.00	0.00	24844.05	24844.05	0.000	0.00	52.321	52.321
Branch:	HQ											

Delinquency Log

This collection report lists delinquencies and is available for loans.

Parameters:

Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy

Example of the Delinquency Log report

Report: Delinquency Log
Date: 10/9/2008 16:23 PM

ORACLE
FLEXCUBE Lending and Leasing

Company:	XXX								
Branch:	HQ								
	All Amount are in USD								

Account #	Customer	Product	Last Pmt Dt	Last Pmt Amt	Next Due Dt	Oldest Due Dt	Dlq Amt	Followup	Balance
20070400013660	STERBENZ KEVIN	LEASE-VE	30/31/2007	247.17	30/30/2007	30/30/2007	1235.85	37/03/2008	8675.67
20070400013652	HIGGINS ROBERT	LOC-HE	30/24/2008	1235	30/30/2007	30/31/2007	1168.01	30/07/2008	140239.24
				Branch Count :	2			Branch Total :	148914.91
				Company Count:	2			Company Total:	148914.91

Non Monetary Txns Log

This collection report lists non monetary transactions and is available for loans.

Parameters:

No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy
Account Number

Example of the Non Monetary Txns Log report

Collection Queue Wise Promises Report

The collection report lists queue wise promise reports and is available for loans.

Parameters:

Batch Printer
Company/Branch
Producer No
Statement Date
Report Format

Example of the Collection Queue Wise Promise report

Payment Promise Log

The collection report lists payment promises and is available for loans.

Parameters:

Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy

Example of the Payment Promise Log report

Repossession/Foreclosure Log

This collection report lists bankruptcy accounts and is available for loans.

Parameters:

No. of Copies
Company/Branch

Example of the Repossession/Foreclosure Log report

Funded Contracts Loan

This funding report lists applications funded for loans.

Parameters:

Producer
No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy
Batch Printer

Example of the Funded Contracts Loan report

Producer	Name	Application #	Amount	Rate	Term
		Product	Contract Dt				
		Collateral				
		Underwriter				
NC-00002 MATTHEWS MOTORS INC	JOHNSON JOHN	0000001096	25000	13.990%	12
		LOAN-VE-VR	10/15/2008			
		2007 TOYOTA CAMRY				
	SEDAN 4 DOOR	SUPERSOLUTION				
	DEMO				
	Count: 1		Total:	25000	
	Branch Count: 1		Branch Total:	25000	

Pre Funding Contracts Loan

This funding report lists applications verified for loans.

Parameters:
Producer
No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy
Batch Printer

Example of the Pre Funding Contracts Loan report

Report: Pre-Funding Contracts (Loan)
Month / Year From: 01/2000**To:** 01/2009
Date: 10/29/2008 14:27 PM

ORACLE
FLEXCUBE Lending and Leasing

Company: XYZ						
Branch: HQ						
All Amount are in INR						

Producer	Name	Application #		Amount	Rate	Term
	Product	Contract Dt				
	Collateral					
	Underwriter					
MN-00003 ROSEDALE DODGE HYUNDAI	FOSTER STEVEN	0000001041		0	0.000%	0
	LOAN-VE					
	SUPERSOLUTION					
DEMO						
	Count: 1		Total:	0		
MN-00004 SOUTHVIEW CHEVROLET	LANZETTA DANIEL / INA	0000001232		0	0.000%	0
	LOAN-VE-VR					
	2008 TEST TEST					
TEST						
	PHANINDRA CHODA					
	Count: 1		Total:	0		
	Branch Count: 2		Branch Total:	0		
	Company Count: 2		Company Total:	0		
	Total Count: 2		Grand Total:	0		

Account Wise PDC List

This report lists all the accounts with the corresponding PDCs received. Details including account number, customer name, loan tenor, bank name, cheque numbers (from and to), number of checks given and cheque amount are displayed.

Parameters:
No. of Copies
Company/Branch
Account No. To
Account No. From

Example of the Account Wise PDC List report

Report: Account Wise PDC(Servicing)
Date From: 20060500010301 To : 20060500010301
Date: 3/27/2009 14:08 PM

Company: PROVIDENT FINANCIAL PLCB
Branch: GREENWOOD PERSONAL CREDIT

Bank Name	Account #	Customer	Loan Term	Check#	Check Amt	Check Date	Docket #	Status
UTI	2006050001 0301	PIERRE CCINQUWFOIL	24	345345	25	12/17/20 08	345345	PROCE SSED
axis bank	2006050001 0301	PIERRE CCINQUWFOIL	24	352332	75	01/17/20 09	3453	OPEN
icici	2006050001 0301	PIERRE CCINQUWFOIL	24	12311	121	12/26/20 08	I99	OPEN
		PIERRE CCINQUWFOIL	24	12312	121	01/26/20 09	i90	OPEN

Excess Payments (Refund) Log Loan

This report lists excess payment refunds for loans.

Parameters:
No. of Copies
Company/Branch
Batch Printer

Example of the Excess Payments (Refund) Log Loan report

Report: Excess Payment (Refund) Log (Loan)
Date: 10/9/2008 18:09 PM

Company: XXX
Branch: C01
All Amount are in USD

Account No	Title	Txn Date	Txn Amount
20060100012848			211,343.92
20060200012855			1,775.01
20060200013142			1,981.76
20060200013184			5,936.45
20060400013158			3,960.71
		Branch Total:	224,997.85
		Company Total:	224,997.85
		Grand Total:	224,997.85

PDC Payslip

This report lists all accounts for which PDCs are required. This report is generated using month and year as parameters.

Parameters:

No. of Copies
Company/Branch
Realization Date

Example of the PDC Payslip report

Report: PDC Pay-slips
Date: 10/31/2008 17:03 PM

ORACLE
FLEXCUBE Lending and Leasing

Realization Date: 10/22/2008

Company: XYZ FINANCE EUR
Branch: HEAD QUARTERS

Customer	Loan Term	Check #	Check Amt	Check Dt	Pmt Due Amt	Docket #	Status
GRAHAM CCARNATION	12	123	100	10/22/2008	437.15	123	OPEN

Pending PDC List

This report lists all accounts for which the PDCs have to be deposited based on a cheque deposit date.

Parameters:

No. of Copies
Company/Branch
Pending Since

Example of the Pending PDC List report

Report: Pending PDC List
Pending Since:

ORACLE
FLEXCUBE Lending and Leasing

Date: 10/15/2008 10:07 AM

Company: SETME
Branch: HEAD QUARTERS

Acc No	Customer
20060100013177	GRAHAM CCARNATION
20081000014114	TEST_SME TEST_SME
20081000014130	ERIC HOLMAN

Trial Balance Loan

This report lists trial balances for loans.

Parameters:

No. of Copies
Company/Branch
From mm/dd/yyyy
Batch Printer

Example of the Trial Balance Loan report

Report: Trial Balance (Loan)
Date: 10/31/2008 18:09 PM

Account #	Currency	Opening Balance	Principle	Interest	Fees	Expenses	Closing Balance
20081000011235		15,000.00	0.00	0.00	0.00	0.00	15,000.00
20081000011277		10,000.00	0.00	0.00	0.00	0.00	10,000.00
20060400010138		0.00	0.00	0.00	0.00	0.00	0.00
20060300010171		0.00	0.00	0.00	0.00	0.00	0.00
20060300010238		22,000.00	0.00	0.00	0.00	0.00	22,000.00
20060200010536		7,000.00	0.00	0.00	0.00	0.00	7,000.00
20060700010333		0.00	0.00	0.00	0.00	0.00	0.00
20060100010438		0.00	0.00	0.00	0.00	0.00	0.00
20060500010476		0.00	0.00	0.00	0.00	0.00	0.00
20060400010633		0.00	0.00	0.00	0.00	0.00	0.00
20081000011201		12,000.00	0.00	0.00	0.00	0.00	12,000.00
20081000011243		10,000.00	0.00	0.00	0.00	0.00	10,000.00
20060200010734		12,000.00	0.00	0.00	0.00	0.00	12,000.00
20060200010833		36,000.00	0.00	0.00	0.00	0.00	36,000.00
20060500011036		36,000.00	0.00	0.00	0.00	0.00	36,000.00
20060500010872		36,055.38	0.00	0.00	0.00	0.00	36,055.38
20060500010187		36,055.38	0.00	0.00	0.00	0.00	36,055.38
Grand Total :		279,110.76	0.00	0.00	0.00	0.00	279,110.76

Vendor - Invoice Log

This collection report lists invoices and is available for loans.

To generate the Invoice Log report

1   On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Reports** master tab.

2   On the **Reports** page, click the **Vendor** drop-down link.

3   Click **Vendor - Invoice Log**.

4   Complete the following parameters:

No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy
Vendor #

Example of the Vendor - Invoice Log report

Company: YYY
Branch: HQ

All Amount are in USD

Invoice Dt	Invoice #	Status	Work Ord #	Account	Service	Invoice Amt	Paid Amt	Status
Vendor:	MN-00001 ESCROW TAX VENDOR							
08/12/2008	4545	NEW	WO:0003041	20060100012822 EEVERGREEN SADIE / ROSS	ATTORNEY FEE	0.00	0.00	NEW
					Invoice Total:	0.00		
08/12/2008	7878	OPEN	WO:0003004	20060100012765 CCINQUEFOIL EVE / DALE	ATTORNEY FEE	100.00	75.00	NEW
08/12/2008	7878	OPEN	WO:0003041	20060100012822 EEVERGREEN SADIE / ROSS	ATTORNEY FEE	0.00	0.00	NEW
					Invoice Total:	100.00		
					Date Total:	100.00		
10/01/2008	G70	OPEN	WO:0003041	20060100012822 EEVERGREEN SADIE / ROSS	ATTORNEY FEE	0.00	0.00	CLOSE
10/01/2008	G70	OPEN	WO:0003041	20060100012822 EEVERGREEN SADIE / ROSS	ATTORNEY FEE	100.00	0.00	NEW
					Invoice Total:	100.00		
					Date Total:	100.00		
					Vendor Total:	200.00		
					Company Total:	200.00		
					Grand Total:	0.00		

Vendor - Work Order Log

This collection report lists work orders and is available for loans.

Parameters:

No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy

Example of the Vendor - Work Order Log report

Report: Vendor Work Order Log Assigned Date From: 01/01/2000 To: 01/01/2009 Date: 10/9/2008 16:36 PM						ORACLE FLEXCUBE Lending and Leasing

company : XXX
Branch : C01
All Amount are in USD

Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
IL-00001 DECATUR AUTO AUCTION						
09/15/2008	WO:0003026	09/15/2008	20060100012905 YYELLOWWOOD LOUISE / MARTY	CLOSE	ATTORNEY FEE	0.00
09/16/2008	WO:0003028	09/20/2008	20060100012905 YYELLOWWOOD LOUISE / MARTY	VOID	AUCTION/SALE REPRESENTATION CHARGES	0.00
09/16/2008	WO:0003028	09/20/2008	20060100012905 YYELLOWWOOD LOUISE / MARTY	VOID	SERVICING INSURANCE	0.00
09/16/2008	WO:0003039	09/22/2008	20060100012905 YYELLOWWOOD LOUISE / MARTY	CLOSE	SERVICING INSPECTION	0.00
09/16/2008	WO:0003039	09/22/2008	20060100012905 YYELLOWWOOD LOUISE / MARTY	NEW	ATTORNEY FEE	0.00
09/15/2008	WO:0003027	09/15/2008	20060100013234 WWHITTALLI IVAN / JOHN	VOID	AUCTION/SALE REPRESENTATION CHARGES	0.00
					Branch Total :	0.00
					Company Total :	0.00

ORACLE®

User Guide - Consumer Loans Collection
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