

User Guide - Lines Servicing
Version : 12.5.0.0
Oracle FLEXCUBE Lending and Leasing
9SS17 -FLEXCUBE V.LL Release 12.5.0.0
January, 2010

Oracle Part Number E51562-01



Document Control

Author: Documentation Team	Group: BPD	
Created on : November 03, 2009	Revision No : Final	
Updated by : Documentation Team	Reviewed by : Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on : January 28, 2010	Reviewed on : January 28, 2010	Approved on : January 28, 2010

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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 FLEXCUBE 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.

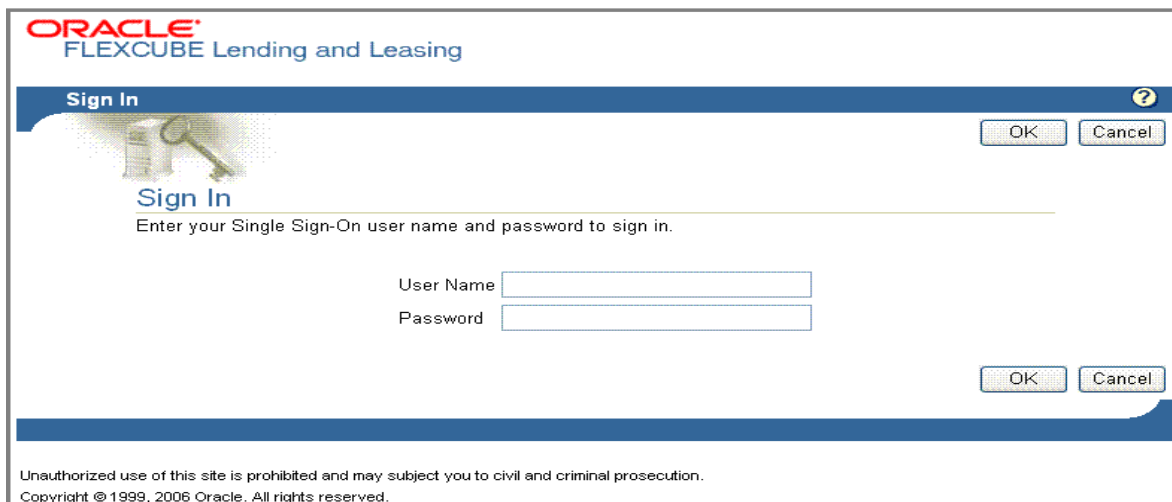
Signing On

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.



ORACLE
FLEXCUBE Lending and Leasing

Sign In ?

OK Cancel

Sign In

Enter your Single Sign-On user name and password to sign in.

User Name

Password

OK Cancel

Unauthorized use of this site is prohibited and may subject you to civil and criminal prosecution.
Copyright © 1999, 2006 Oracle. All rights reserved.

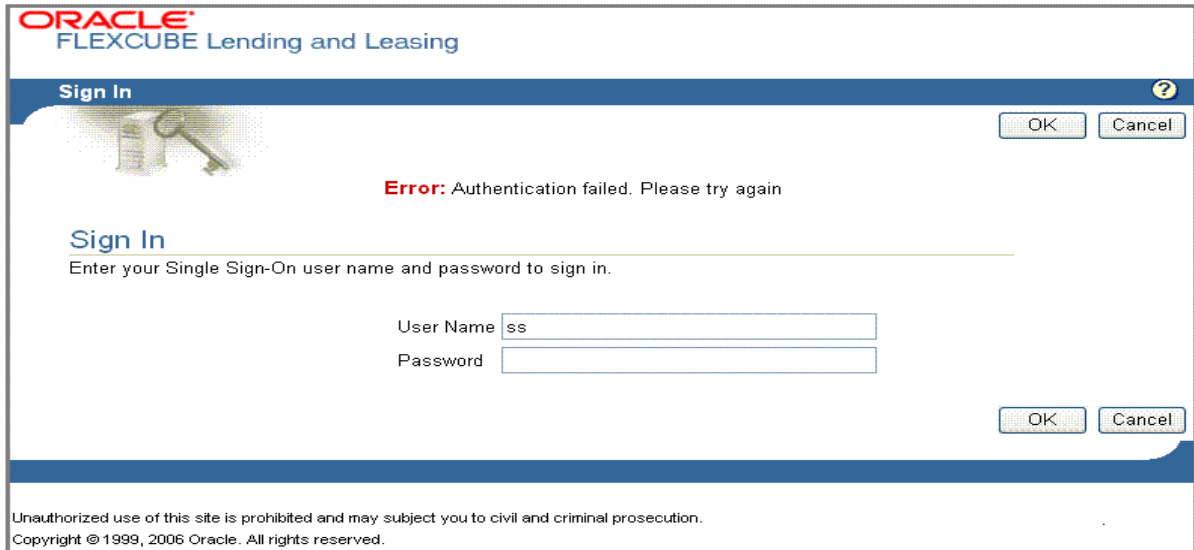
- 2 In the **User Name** field, type your user identification name.
- 3 Press **TAB** to move to the **Password** field.
-or-
Click the **Password** field.
- 4 In the **Password** field, type your password.
- 5 Click **OK**.

-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:



The screenshot shows the Oracle FLEXCUBE Lending and Leasing Sign In page. At the top, the Oracle logo and "FLEXCUBE Lending and Leasing" are displayed. Below this is a "Sign In" header with a help icon. A red error message reads: "Error: Authentication failed. Please try again". Below the error message is a "Sign In" section with the instruction: "Enter your Single Sign-On user name and password to sign in." There are two input fields: "User Name" containing "ss" and "Password" which is empty. There are "OK" and "Cancel" buttons at the top right and bottom right of the sign-in area. At the bottom of the page, there is a footer with the text: "Unauthorized use of this site is prohibited and may subject you to civil and criminal prosecution. Copyright © 1999, 2006 Oracle. All rights reserved."

- 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.

ORACLE FLEXCUBE Lending and Leasing - Propelling you forward

ORACLE FLEXCUBE LENDING AND LEASING IS A COMPREHENSIVE SOLUTION THAT ADDRESSES EVERY REQUIREMENT OF THE LENDING AND LEASING SPACE. ITS UNIQUE VALUE LIES IN ITS ABILITY TO PROVIDE YOUR BUSINESS WITH PRE-DEFINED PROCESSES, AND A WORLD-CLASS FRAMEWORK THAT ADDRESSES ALL YOUR RISK AND COMPLIANCE NEEDS. ORACLE FLEXCUBE LENDING AND LEASING IS A SINGLE SOURCE FOR ALL LENDING AND LEASING PROCESSES - FROM DESIGN TO EXECUTION. IN A NUTSHELL, OUR SOLUTION IS A ONE-STOP-SHOP FOR ALL YOUR LENDING AND LEASING NEEDS.

ORACLE FLEXCUBE LENDING AND LEASING AUTOMATES THE ENTIRE LIFECYCLE OF LENDING -- ACROSS ORIGINATION, SERVICING AND COLLECTIONS -- FOR MULTIPLE LENDING AND LEASING PRODUCTS. IT MAKES YOUR SOLUTION STAND OUT FOR ITS INTEGRATED APPROACH. IT ALSO HAS THE UNIQUE ABILITY TO INTEGRATE WITH OUR GOVERNANCE, RISK AND COMPLIANCE (ORC) FRAMEWORK AND IMPROVES INTERNAL POLICY, REGULATORY COMPLIANCE AND RISK MANAGEMENT.

SOME OF THE BENEFITS YOU CAN GAIN FROM THE ORACLE FLEXCUBE LENDING AND LEASING ARE:

- BUSINESS PROCESSES DESIGNED TO REMAIN CONNECTED WITH A COMMON THREAD
- SOFTWARE COMPONENTS ALIGNED TO YOUR BUSINESS PROCESSES
- TOOLS TO MEASURE PERFORMANCE, RISK AND COMPLIANCE
- INTEGRATED APPLICATIONS
- REDUCED TIME-TO-MARKET

Documentation

THE ORACLE FLEXCUBE LENDING AND LEASING DOCUMENTATION SET CONSISTS OF THE SETUP GUIDE AND USER GUIDE.

- THE ORACLE FLEXCUBE LENDING AND LEASING SETUP GUIDE LIBRARY CONTAINS ADMINISTRATION, CONFIGURATION, AND DEVELOPMENT DOCUMENTATION. THE DOCUMENTATION LIBRARY IS ON ITS OWN CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.
- THE ORACLE FLEXCUBE LENDING AND LEASING USER GUIDE DOCUMENTATION INCLUDES HOW TO USE THE PRODUCT. THE USER GUIDE DOCUMENTATION IS ON THE ORACLE FLEXCUBE LENDING AND LEASING CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.

Your User Id now appears in the page's My Info section.

Select Language

SPANISH

Select

My info

User Id	SSC
Name	ORACLE FINANCIAL SERVICES DEMO
Responsibility	SUPERUSER
Organization	XXX
Division	C-01
Default Language	ENGLISH

Time of Last Login

Date 07/14/2009 10:16:57 AM

Release Version

UI Version FLL.12.1.0_80_BLD.07132009.1405
DB Version 11.5.1.0.REL.0.0.ALL.0

DB Information

DB	DFFLNEW.JDBC.ORACLE:THIN:@//ANDES.I
User	FLEX.CDM:1621/DEVJ2EE

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

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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/yyyy 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.

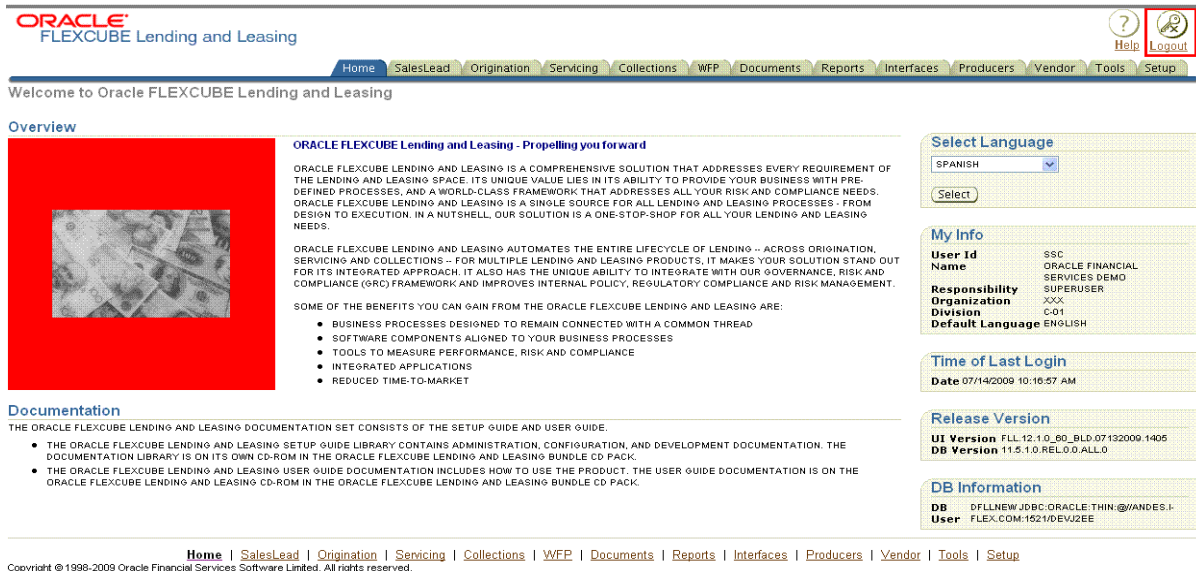
Signing Off

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.



ORACLE FLEXCUBE Lending and Leasing

Welcome to Oracle FLEXCUBE Lending and Leasing

Overview

ORACLE FLEXCUBE Lending and Leasing - Propelling you forward

ORACLE FLEXCUBE LENDING AND LEASING IS A COMPREHENSIVE SOLUTION THAT ADDRESSES EVERY REQUIREMENT OF THE LENDING AND LEASING SPACE. ITS UNIQUE VALUE LIES IN ITS ABILITY TO PROVIDE YOUR BUSINESS WITH PRE-DEFINED PROCESSES, AND A WORLD-CLASS FRAMEWORK THAT ADDRESSES ALL YOUR RISK AND COMPLIANCE NEEDS. ORACLE FLEXCUBE LENDING AND LEASING IS A SINGLE SOURCE FOR ALL LENDING AND LEASING PROCESSES - FROM DESIGN TO EXECUTION. IN A NUTSHELL, OUR SOLUTION IS A ONE-STOP-SHOP FOR ALL YOUR LENDING AND LEASING NEEDS.

ORACLE FLEXCUBE LENDING AND LEASING AUTOMATES THE ENTIRE LIFECYCLE OF LENDING -- ACROSS ORIGINATION, SERVICING AND COLLECTIONS -- FOR MULTIPLE LENDING AND LEASING PRODUCTS. IT MAKES YOUR SOLUTION STAND OUT FOR ITS INTEGRATED APPROACH. IT ALSO HAS THE UNIQUE ABILITY TO INTEGRATE WITH OUR GOVERNANCE, RISK AND COMPLIANCE (GRC) FRAMEWORK AND IMPROVES INTERNAL POLICY, REGULATORY COMPLIANCE AND RISK MANAGEMENT.

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- TOOLS TO MEASURE PERFORMANCE, RISK AND COMPLIANCE
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Select Language

SPANISH

My Info

User Id	SSC
Name	ORACLE FINANCIAL SERVICES DEMO
Responsibility	SUPERUSER
Organization	XXX
Division	C-01
Default Language	ENGLISH

Time of Last Login

Date 07/14/2009 10:16:57 AM

Release Version

UI Version FLL.12.1.0_80_BLD.07132009.1405
DB Version 11.5.1.0.REL.0.0.ALL.0

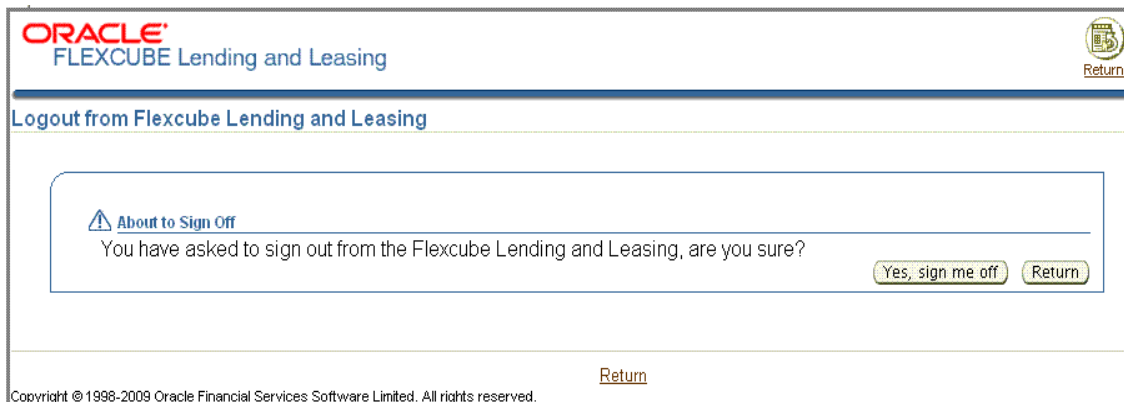
DB Information

DB	DFLLNEWJDBC:ORACLE:THIN:@ANDES.I
User	FLEX.COM:1521/DEWJ2EE

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

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- 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.



ORACLE FLEXCUBE Lending and Leasing

Logout from Flexcube Lending and Leasing

About to Sign Off

You have asked to sign out from the Flexcube Lending and Leasing, are you sure?

Yes, sign me off Return

Return

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- 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 line of credit origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle FLEXCUBE 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 line of credit
- 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 line of credit 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.

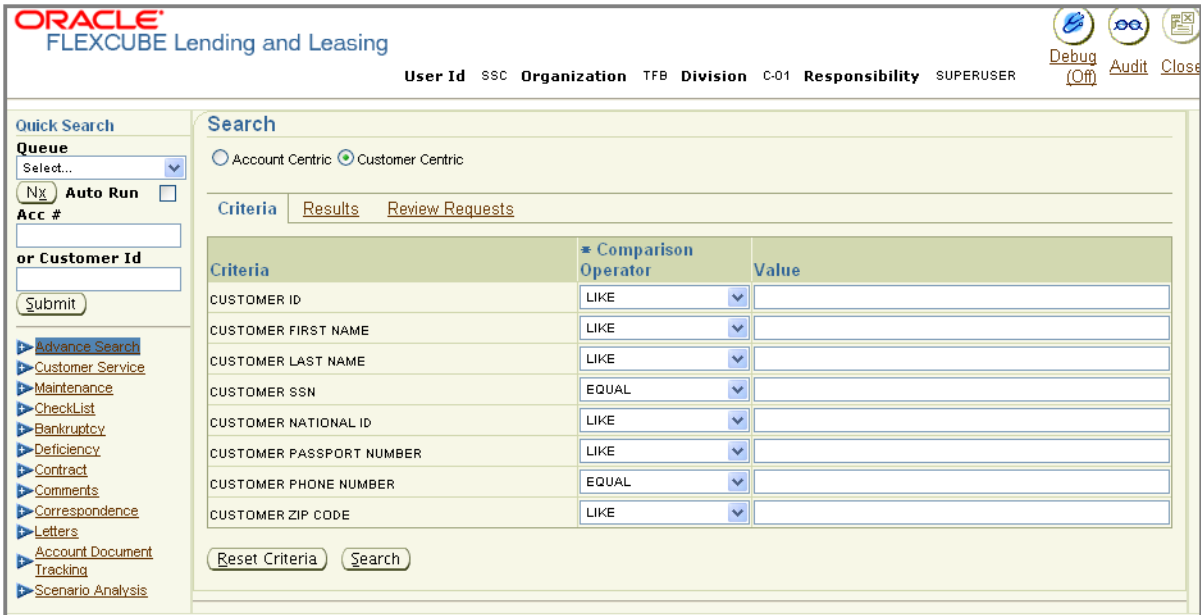
- Use the Search page by selecting Customer Centric option.
- Use the Quick Search section to search for the customer by account number.
- Use the Quick Search section to search for the customer by Customer Id.
- Use the Next Account feature to load the customer from a predefined queue.

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 **Servicing** master tab.
- 2 Click **Customer Service** 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 liabilities(of all accounts) of a customer.

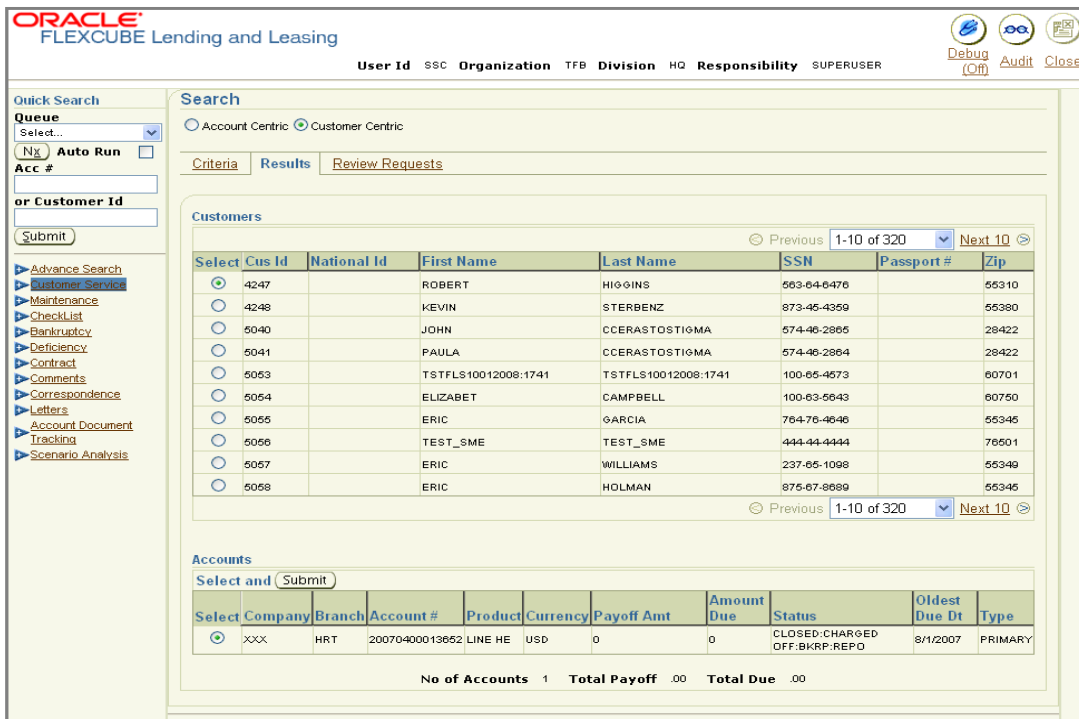


- On the **Criteria** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find the customer.

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

- 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.



- On the Results page, view the following information for the list of accounts of a customer:

In this field:	View this:
<u>Customers section</u>	
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.

- 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

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- Click **Customer Service** on the bar link.

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

- Select **Account Centric** option to view the total liabilities(of all accounts) of an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER Debug (Off) Audit Close

Quick Search

Queue
Select...
[X] Auto Run
Acc #
or Customer Id
[Submit]

- ▶ Advance Search
- ▶ Customer Service
- ▶ Maintenance
- ▶ Check List
- ▶ Bankruptcy
- ▶ Deficiency
- ▶ Contract
- ▶ Comments
- ▶ Correspondence
- ▶ Letters
- ▶ Account Document Tracking
- ▶ Scenario Analysis

Search

Account Centric Customer Centric

Criteria Results Review Requests

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

[Reset Criteria] [Search]

- 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.

- 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER Debug (Off) Audit Close

Quick Search

Queue
Select...
[X] Auto Run
Acc #
or Customer Id
[Submit]

- ▶ Advance Search
- ▶ Customer Service
- ▶ Maintenance
- ▶ Check List
- ▶ Bankruptcy
- ▶ Deficiency
- ▶ Contract
- ▶ Comments
- ▶ Correspondence
- ▶ Letters
- ▶ Account Document Tracking
- ▶ Scenario Analysis

Search

Account Centric Customer Centric

Criteria Results Review Requests

Select and [Submit] Previous 1-10 of 223 Next 10

Select	Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	XXX	HRT	20070400013652	4/1/2007	HIGGINS ROBERT	LINE HE	CLOSED:CHARGED OFF:BKRP:REPO		<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HRT	20070400013660	4/1/2007	STERBENZ KEVIN		:REPO		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	20060500013991	5/10/2006	CCERASTOSTIGMA PAULA / JOHN	LOAN UNSECURED	CHARGED OFF		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	20060500014098	5/1/2006	TSTFLS10012008-1741 TSTFLS10012008-1741 / CAMPBELL ELIZABET	LOAN HOME ISLAMIC (VR)	CHARGED OFF:REPO		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	20081000014106	10/4/2008	GARCIA ERIC	LOAN VEHICLE (VR)	:DELQ:REPO		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	20081000014114	10/6/2008	TEST_SME TEST_SME	LOAN VEHICLE	ACTIVE:BKRP:REPO:TIP		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	20081000014122	10/4/2008	WILLIAMS ERIC	LOAN VEHICLE (VR)	:DELQ:REPO		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	20081000014130	10/4/2008	HOLMAN ERIC	LOAN VEHICLE (VR)	:DELQ:REPO		<input type="checkbox"/>
<input type="radio"/>	XXX	C01	20081000014239	10/15/2008	JOHNSON JOHN	LOAN VEHICLE (VR)	:BKRP		<input type="checkbox"/>
<input type="radio"/>	XXX	C01	20060500010301	11/10/2006	CCINQUFOIL PIERRE / JEAN		:TIP		<input type="checkbox"/>

Select and [Submit] Previous 1-10 of 223 Next 10

- 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 line of credit 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is logged in as 'SUPERUSER' with roles 'SSC Organization TFB Division HQ Responsibility'. The interface is divided into several sections:

- Search Section:** Contains a search criteria table with two entries. The first entry is highlighted with a red box and a red arrow pointing to the account details section below.

Select	Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	XXX	HRT	20070400013652	4/1/2007	HIGGINS ROBERT	LINE HE	CLOSED-CHARGED OFF:BKRP:REPO		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	20070400013660	4/1/2007	STERBENZ KEVIN		:REPO		<input type="checkbox"/>
- Account(s) Section:** Shows details for the selected account:

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XXX	HRT	20070400013652	LINE HE	USD	\$0.00	\$0.00	CLOSED-CHARGED OFF:BKRP:REPO	8/1/2007
- Customer(s) Section:** Shows details for the customer:

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	4247	ROBERT N HIGGINS SR	PRIMARY	ENGLISH
- Account Details Section:** A list of links for account management:
 - Dues
 - Delinquency Information
 - Activities
 - Promises
 - Call Activities
 - Payment Rating History
 - Due Date History
 - Repayment Schedule
 - Rate Schedule
 - ACH
 - Card Details
 - References
 - Post Date Check
 - Payment Arrangement
- Alerts Section:** Shows a test alert:

TEST	TESTING
TEST	TESTING
- Conditions Section:** Shows search criteria:

Condition	Start	Followup
REPOSSESSION	10/17/2008	8/14/2009
BANKRUPTCY	10/17/2008	10/31/2009

You are now ready to begin work on the account.

A note about conditions and queues

During the line of credit application process, applications had a status and sub status. Accounts do not have sub statuses; instead, accounts use *conditions*. Conditions further define the status of an account; for example: delinquent, bankruptcy, 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 DELINQUENT, noted in the Conditions section and Status field. The account was loaded from the delinquent queue, DELQ (D).

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'ORACLE FLEXCUBE Lending and Leasing', 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C-01', 'Responsibility', and 'SUPERUSER'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown menu set to 'DELQ (D)'. The main area shows account details for 'XYZ HQ 20090200023411 LINE HE' with a status of 'ACTIVE:DELQ' and an oldest due date of '6/19/2009'. A 'Conditions' section on the right lists 'DELINQUENT' with a start date of '3/19/2009' and a followup date of '6/19/2009'. Red arrows highlight the 'Queue' dropdown and the 'Status' field, both pointing to the 'DELQ (D)' value.

Select Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	6/19/2009

Condition	Start	Followup
DELINQUENT	3/19/2009	6/19/2009

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 CHARGE OFF and DELINQUENT. It can appear in two different queues, one for SCHEDULE FOR CHARGE OFF 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).

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search: DELO-DELO_DAYS_0_30

Account(s): Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	YYY	HQ	20001000010213	LINEHE	USD	\$4,950.05	\$48.17	ACTIVE-DELO	12/10/2008

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	1034	HANK B CCOTONEASTER	PRIMARY	ENGLISH
<input type="radio"/>	Show	1033	MARIE A CCOTONEASTER	SPOUSE	ENGLISH

Delinquency Information:

Late	30	60	90	120	150	180
0	1	0	0	0	0	0

BP(Life) 0 Days 13
NSF(Life) 0 Category 100
BP(Year) 0 Collector DALE
NSF(Year) 0

Alerts: No rows yet.

Conditions:

Condition	Start	Followup
DELINQUENT	07/30/2008	10/23/2008

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search: DELO-DELO_DAYS_30+

Account(s): Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	YYY	HQ	20001000010213	LINEHE	USD	\$4,950.05	\$48.17	ACTIVE-DELO	12/10/2008

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	1034	HANK B CCOTONEASTER	PRIMARY	ENGLISH
<input type="radio"/>	Show	1033	MARIE A CCOTONEASTER	SPOUSE	ENGLISH

Alerts: No rows yet.

Conditions:

Condition	Start	Followup
DELINQUENT	07/30/2008	10/23/2008

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 date. 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:
<u>Customers (s) section</u>	
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.
<u>Customer Details section</u>	
Gender	Customer's gender.
Marital St	Customer's marital 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 <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <code>Y</code> , this appears as a masked number; for example, <code>XXX-XX-1234</code> .
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.
<u>Address Details section</u>	
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.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'ORACLE FLEXCUBE Lending and Leasing', user information (User Id: SSC, Organization: XXX, Division: C-01, Responsibility: SUPERUSER), and utility icons (Debug, Audit, Close). The main content area is divided into sections for 'Account(s)' and 'Customer(s)'. The 'Account(s)' section contains a table with columns: Select, Company Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. A single row is displayed with values: XYZ, HQ, 20090200023411, LINE HE, USD, \$12,020.00, \$4,000.00 ACTIVE:DELO, and 3/8/2009. The 'Customer(s)' section contains a table with columns: Select, Details, Customer Id, Name, Type, and Language. A single row is displayed with values: Show, 24208, GOPI GOPINATH, PRIMARY, and ENGLISH. On the right side, there is a 'Conditions' section with a table containing columns: Condition, Start, and Followup. A row is displayed with values: DELINQUENT, 3/19/2009, and 6/19/2009. This 'Conditions' table is highlighted with a red border in the screenshot.

In this field:

Condition
Start
Followup

View this:

The condition.
The start date of the condition.
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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown set to 'DELQ-DELQ_DAYS_BC', an 'Auto Run' checkbox, and an 'Acc #' field with the value '20090200023411'.
- Account(s):** A table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. A row is selected with values: XYZ, HQ, 20090200023411, LINE HE, USD, \$12,020.00, \$4,000.00 ACTIVE:DELQ 3/8/2009.
- Customer(s):** A table with columns: Select, Show, Customer Id, Name, Type, and Language. A row is selected with values: Show, 24208, GOPI GOPINATH, PRIMARY, ENGLISH.
- Account Details:** Includes links for 'Dues', 'Delinquency Information', 'Activities', and 'Promises'.
- Add Call Activities (highlighted in red):** A form with the following fields:
 - * Action: Text input field.
 - * Result: Text input field.
 - Contact: Select... dropdown.
 - Reason: Select... dropdown.
 - Promise Dt: Date input field.
 - Promise Amt: Text input field.
 - * Condition: Select... dropdown.
 - FollowUp: Date input field.
 - Time Zone: Select... dropdown.
 - App'n't: Check box.
 - Group Follow-up Ind: Check box.
 - Submit and Cancel buttons.

- 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.

The screenshots illustrate the flow of information from a call activity record to a system-generated comment. In the top screenshot, the 'Call Activities' table shows a record with Action 'AT', Result 'HU', and Reason 'ATY'. The Time Zone is set to 'US/EASTERN'. In the bottom screenshot, the 'Comments' table shows a comment generated on 11/16/2008 at 12:09:14 AM, with the text 'ATTORNEY/GENERAL TELEPHONE B-HUNG BP-CONTACTED ATTORNEY'. A red arrow indicates the link between the 'Time Zone' field in the call activity and the comment text.

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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The 'Add Comments' section is highlighted with a red box. The form contains the following fields:

- Alert**: * Type: REGULAR
- * Sub Type**: COLLECTION
- Comment**: CHECK LOCATION OF COLLETRAL

Below the screenshot, the 'Alerts' section is also highlighted with a red box, showing the comment 'CHECK LOCATION OF COLLATERAL' that appears after submission.

- 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)

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**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SSC and the responsibility as SUPERUSER. The main content area is titled 'Account(s)' and shows a table with one row of account data:

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	xxx	HRT	2007040013652	LINE HE	USD	\$0.00	\$0.00	CLOSED-CHARGED OFF.BKRP:REPO	8/1/2007

Below the account table, there is a 'Customer(s)' section with a table showing customer details:

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	4247	ROBERT N HIGGINS SR	PRIMARY	ENGLISH

The 'Account Details' section on the left contains several expandable links:

- ▶ Dues (with a sub-link for ▶ Delinquency Information)
- ▶ Activities
- ▶ Promises
- ▶ Call Activities
- ▶ Payment Rating History
- ▶ Due Date History
- ▶ Repayment Schedule
- ▶ Rate Schedule
- ▶ ACH
- ▶ Card Details
- ▶ References
- ▶ Post Date Check
- ▶ Payment Arrangement

On the right side, there are sections for Alerts, Conditions, and various utility links like Add Call Activities, Add Comments, and Date Converter.

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

In this field:

Delq Due
LC Due
NSF Due
Other Due

View this:

The delinquent amount.
The late charges due.
The nonsufficient funds fee 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.

Account Details			
▼ Dues			
		Due Date	Amt
Delq Due	\$4,000.00	1 7/4/2009	\$1,000.00
LC Due	\$20.00	2 6/9/2009	\$1,000.00
NSF Due	\$0.00	3 5/11/2009	\$1,000.00
Other Due	\$0.00	4 4/11/2009	\$1,000.00
Total Due	\$4,020.00	5 3/11/2009	\$1,000.00
Today's PayOff	\$12,020.00	Oldest Due Dt	3/8/2009

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.

Account Details						
▶ Dues						
▼ Delinquency Information						
Late	30	60	90	120	150	180
1	1	1	1	0	0	0
BP(Life)	0	Days	104			
NSF(Life)	0	Category	90			
BP(Year)	0	Collector				
NSF(Year)	0					

- 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.
<u>PDC Details section</u>	
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.
<u>ACH Details section</u>	
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	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
\$0.00				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>

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.

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Cancel	Condition	FollowUp	Time Zone	Adj. Followup Dt	Appn'mt
AT	HU	ATY			\$0.00	<input type="checkbox"/>	DELQ	11/18/2008 12:00:00 AM	US/EASTERN	11/18/2008 06:00:00 AM	<input type="checkbox"/>

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
Description
Acc Status
Description
Month/Year
Rating

The payment rating.
The payment rating description.
The credit bureau account status.
The credit bureau account status description.
The month/year of payment rating.
The payment rating.

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

Payment Rating History												
Pmt Rating	Description											
6	180 OR MORE DAYS PAST DUE DATE											
	84											
ACCOUNT 180 DAYS PAST THE DUE DATE												
Month/Year	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	6	6	6	6	6	6	6	6	6	6	6	6
Month/Year	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	
Rating	6	6	6	6	6	5	4	3	2	1	0	

- 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
Due Amt
Pmt Dt
Pmt Amt
Balance Amt
Days Past Due
Pmt Received

The due date.
The due amount.
The payment date.
The payment amount.
The balance amount.
The days past due.
If selected, indicates the payment was received.

Due Date History						
Due Dt	Due Amt	Last Pmt Dt	Pmt Amt	Balance Amt	Days Past Due	Pmt Received
01/04/2008	\$2,207.53		\$0.00	\$2,207.53	-3	<input type="checkbox"/>
12/04/2007	\$125.99		\$0.00	\$125.99	28	<input type="checkbox"/>
11/04/2007	\$127.53		\$0.00	\$127.53	58	<input type="checkbox"/>
10/04/2007	\$125.99		\$0.00	\$125.99	89	<input type="checkbox"/>
09/04/2007	\$127.53		\$0.00	\$127.53	119	<input type="checkbox"/>

- 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
Date
of Pmts
Pmt Amt
Generated

The payment sequence number.
The repayment date.
The number of payments.
The payment amount.
If selected, indicates that the repayment schedule has been generated.

Repayment Schedule Details section

Date
Payment Amt
Principal
Interest
Balance Principal

The repayment date.
The payment amount.
The amount paid to principal.
The amount paid to interest.
The balance of the principal.

Repayment Schedule			
Sequence	Date	# of Pmts	Pmt Amt Generated
1	05/08/2009	36	\$0.00

Repayment Schedule Details				
Date	Payment Amt	Principal	Interest	Balance
04/20/2009	\$0.00	\$0.00	\$0.00	\$60,200.00
03/17/2009	\$595.28	\$443.42	\$151.86	\$14,160.47
04/17/2009	\$595.28	\$432.41	\$162.87	\$13,717.05
05/17/2009	\$595.28	\$442.63	\$152.65	\$13,284.64
06/17/2009	\$595.28	\$442.80	\$152.48	\$12,842.01

- 11 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 <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234. Start Dt The 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.

ACH Details											
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	<input type="checkbox"/>	<input type="checkbox"/>	1234DENA	1	1/1/2007	6/1/2007	600012012	\$2,342.73	\$110.00	MONTHLY
HAWALA BANK	SAVINGS	<input type="checkbox"/>	<input type="checkbox"/>	1234HAWALA	1	2/1/2007	5/1/2007	600101101	\$100.00	\$10.00	MONTHLY

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

- 13 The **References** section enables you to view the references attached to the account during the line of credit 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.

- 14 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.

- 15 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.

The screenshot shows a 'Payment Arrangement' form with the following fields and values:

- Frequency: M
- Start Date: 10/22/2009
- End Date: 11/22/2009
- Terms: 2
- Plan Amount: 65695.745
- Outstanding Amount: (empty)

Buttons: Calculate, Activate, DeActivate

Select	Date	Frequency	Plan Amount	Paid Amount	Satisfied Ind	Broken Ind	Enabled Ind
<input checked="" type="radio"/>	10/22/2009	M	65695.745		N	N	Y
<input type="radio"/>	11/22/2009	M	65695.745		N	N	Y

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

Notes :

- An alert message will be displayed in the Customer Service screen when the user tries to view the payment arrangement for account other than charged off status.
- The Payment Arrangement section is enabled only when the Payment Arrangement Batch job is posted.

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**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search

Queue: Select... (Ng) Auto Run Acc #: 20090200023411 or SSN: Submit

Account(s)

Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE	DELQ 3/8/2009

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPINATH	PRIMARY	ENGLISH

Customer Details

Customer

Customer # 24206
 Name GOPINATH
 Birth Dt 12/19/80
 Marital Status SINGLE
 Language ENGLISH
 Education
 Mothers Maiden Name

Relation Class PRIMARY
 Email Class NORMAL
 Stop Correspondence
 Disability
 Privacy Opt-Out
 Existing CIF ECOA INDIVIDUAL

Identification Details

Passport #
 Issue Dt
 Expiry Dt
 Visa #

Nationality National ID
 SSN XXX-XXX-6345

License # State

Military Service

Active Military Duty
 Effective Dt

Order Ref #
 Release Dt

(First) (Previous) (Next) (Last)

Address

Type HOME
 Current
 Mailing
 Country US
 City HOLTSVILLE
 St NY
 Postal Type NORMAL ADDRESS
 Address 75 ST

Zip 00501
 Zip Extn
 Ph 766-756-7567
 Landmark
 Location
 Census Tract
 Comment

Default Media for Sending Messages

(First) (Previous) (Next) (Last)

Employment

Current
 Type FULL TIME
 Employer UNDEFINED
 Title
 Occupation PROFESSIONAL
 Department
 Employee Id 29175
 Comment

Country US
 City HOLTSVILLE
 St NY
 Address
 Line 2
 Zip 00501
 Phone 3463463463
 Extn

(First) (Previous) (Next) (Last)

Telecom

Search Criteria (Execute Search)

Telecom Type	Phone	Extn	Start Time	End Time	Time Zone	Current
No rows yet.						

Customer Tracking Attributes

Search Criteria (Execute Search)

Sub Attribute ALL Create Tracking Edit Cancel

Select Value	Parameter
No rows yet.	

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

In this field:	View this:
<u>Customer section</u>	
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.
ECO A	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.
<u>Identification Details section</u>	
Passport #.	Customer's passport number.
Issue date	Passport's issue 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.
<u>Military Service section</u>	
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: line of credit) 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:

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run []

Acc # 20090200023411 or SSN []

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELO	3/8/2009

Customer(s) Show 24208

Customer Id	Name	Type	Language
24208	GOPINATH	PRIMARY	ENGLISH

Account Balances

Balance Group: Current Deficiency Non-Performing Terminate

Txn Period: ITD/CTD YTD

Balance Type	Opening Balance	Posted	AbBalPd	Waived	Charged	Adjusted(-) Off	Adjusted (+) Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
EXPENSE REPOSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 \$0.00

Current Balance Total: \$12,020.00 Deficiency Balance Total: \$0.00 Non-Performing Balance Total: \$0.00

Promotion Details: Promotion Type NONE, Rate 0, Term 0, Start Dt 2/26/2009, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

In this field:

Balance Type
Opening Balance
Posted

View:

The balance type.
The opening balance amount.
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-PERFORMING. Non-Performing accounts fall between CHARGED OFF accounts and ACTIVE accounts. These accounts are treated as active when dealing with the customer, but for accounting purposes are treated differently as they are expected to charge off in the future. Fee and interest balances are not expected to be collected in full and therefore are not recognized as income. If you click **Non-Performing**, 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 (line of credit)
-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:
<u>Promotion Details section</u>	
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.
<u>Credit Insurance section</u>	
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**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top header displays 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The left navigation menu includes options like 'Advance Search', 'Customer Service', 'Account Details', 'Balances', 'Transactions', 'Tracking Attributes', 'Statements', 'Insurances', 'Vendor Work Order', 'Business', 'Maintenance', 'Loan Details', 'Check List', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Contract', 'Collateral', 'Comments', 'Correspondence', 'Letters', 'Account Document', 'Tracking', and 'Scenario Analysis'. The main content area is divided into sections: 'Account(s)' with a table showing account details for XYZ HQ; 'Customer(s)' with a table showing customer details for GOPI GOPINATH; and 'Transactions' with a 'Sort By' section (Post Dt, Txn Dt) and a 'View Options' section (Good Payments, All Payments, Good Txns, All Txns). The Transactions table is currently empty, displaying 'No rows yet.'

- 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:

Good Payments
All Payments
Good Txns
All Txns

Oracle FLEXCUBE Lending and Leasing displays:

All valid payments that were neither voided nor reversed.
All transaction involving payments.
All transactions that were neither voided nor reversed.
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:
<u>Transactions section</u>	
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.
<u>Description section</u>	
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.
<u>Details</u>	
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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run [] Acc # 2009040023211 or SSN [] Submit

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
<input checked="" type="radio"/>	YYY	HQ	2009040023211	LINE HE	USD	\$0.00	\$0.00	ACTIVE.TIP	05/08/2009

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	2423	JOE ANDERS ROGEE	PRIMARY	ENGLISH

Transactions

Sort By: Post Dt | Txn Dt | View Options: Post Dt Txn Dt Good Payments All Payments Good Txns All Txns

Reverse

Select	Post Dt	Txn Dt	Description	Amount	Details	Balance Amt
<input checked="" type="radio"/>	04/09/2009	04/09/2009	CHANGE BALLOON	\$0.00	BALLOON AMT= \$10.00, PMT AMT= \$0.00	\$0.00
<input type="radio"/>	04/08/2009	04/08/2009	PAYMENT (Y)	\$300.00	OTH PD# \$10.00 OVD PD# \$290.00 POSTED ON 04/08/2009	\$0.00
<input type="radio"/>	04/08/2009	04/08/2009	INTEREST ACCRUAL	\$0.00		\$0.00
<input type="radio"/>	04/08/2009	04/08/2009	ADJUSTMENT TO PMF-ADD	\$10.00		\$0.00
<input type="radio"/>	04/08/2009	04/08/2009	LOAN RECEIVABLES	\$0.00		\$0.00
<input type="radio"/>	04/08/2009	04/08/2009	ACTIVE	\$0.00		\$0.00

Description: Payment Currency USD, Payment Amount, Payment Type Reference UNDEFINED, Mode NONE, Reason UNDEFINED

Details: Txn Amt. No rows yet.

In this example, the Reverse button is unavailable. The transaction ANNIVERSARY cannot be reversed.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run [] Acc # 20090200023411 or SSN [] Submit

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
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELD	3/8/2009

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPU GOPINATH	PRIMARY	ENGLISH

Transactions

Sort By: Post Dt | Txn Dt | View Options: Post Dt Txn Dt Good Payments All Payments Good Txns All Txns

Reverse

Select	Post Dt	Txn Dt	Description	Currency	Amount	Details	Balance Amt
<input checked="" type="radio"/>	7/7/2009	6/13/2009	BILL/DUE DATE	USD	\$1,000.00	DUE DT 07/04/2009	\$12,000.00
<input type="radio"/>	7/7/2009	5/15/2009	BILL/DUE DATE	USD	\$1,000.00	DUE DT 06/05/2009	\$12,000.00
<input type="radio"/>	7/7/2009	4/20/2009	BILL/DUE DATE	USD	\$1,000.00	DUE DT 05/11/2009	\$12,000.00
<input type="radio"/>	5/19/2009	3/21/2009	BILL/DUE DATE	USD	\$1,000.00	DUE DT 04/11/2009	\$12,000.00
<input type="radio"/>	3/25/2009	3/11/2009	LATE CHARGE	USD	\$20.00		\$12,000.00
<input type="radio"/>	2/28/2009	2/18/2009	BILL/DUE DATE		\$1,000.00	DUE DT 03/11/2009	\$12,000.00
<input type="radio"/>	2/28/2009	2/11/2009	LOAN RECEIVABLES		\$12,000.00		\$12,000.00
<input type="radio"/>	2/28/2009	2/11/2009	ACTIVE		\$0.00		\$0.00

Description: Payment Currency USD, Payment Amount, Payment Type Reference Content, Mode NONE, Reason NONE

Details: Search Criteria (Execute Search), Txn Amt. No rows yet.

Access to the Reverse button can be restricted by user responsibility and the account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration window. (For more information, see the **Txn Codes tab (Transaction Super Group page)** section of the **Administration (System) Setup** chapter in the **Oracle 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 Leasing also changes the status of the account to CLOSED: VOID and changes the status of the application to APPROVED-VOID (or whatever the account's last status was before funding).

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, 'Acc #' field (20090200023411), and 'or SSN' field.
- Account(s):** Features radio buttons for 'Current', 'Show All', and 'Group Follow-up'. Below is a table with columns: 'Select Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. A row is shown for company 'XYZ', branch 'HQ', account '20090200023411', product 'LINE HE', currency 'USD', payoff '\$12,020.00', amount due '\$4,000.00', status 'ACTIVE:DELQ', and oldest due date '3/8/2009'.
- Customer(s):** Includes a 'Show' button and a table with columns: 'Details', 'Customer Id', 'Name', 'Type', and 'Language'. A row is shown for customer '24206', name 'GOPI GOPINATH', type 'PRIMARY', and language 'ENGLISH'.
- Tracking Attributes:** Contains a 'Tracking' section with a 'Search Criteria' field, an 'Execute Search' button, and a 'Save' button. Below this is a 'Sub Attribute' dropdown menu set to 'ALL', with buttons for 'Create Tracking', 'Edit', and 'Cancel'. A table with columns 'Parameter' and 'Value' is shown, with the text 'No rows yet.'

A sidebar on the left contains a navigation menu with items like 'Advance Search', 'Customer Service', 'Account Details', 'Balances', 'Transactions', 'Tracking Attributes', 'Statements', 'Insurances', 'Vendor Work Order', 'Business', 'Maintenance', 'Loan Details', 'Check List', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Contract', 'Collateral', 'Comments', 'Correspondence', 'Letters', 'Account Document', 'Tracking', and 'Scenario Analysis'.

- 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**.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top header displays the user as 'SUPERUSER' with various organizational details. The main content area is divided into several sections:

- Account(s):** A table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. One record is shown for company 'XYZ', branch 'HQ', account '20090200023403', product 'LINE HE', currency 'USD', payoff '\$12,020.00', amount '\$4,000.00', status 'ACTIVE:DELTQ', and oldest due date '3/15/2009'.
- Customer(s):** A table with columns: Select Details, Customer Id, Name, Type, and Language. One record is shown for customer '24205', name 'GOPI GOPI', type 'PRIMARY', and language 'ENGLISH'.
- Statements:** A table with columns: Select, Closing Dt, Due Dt, and Generation Dt. Three records are shown:

Select	Closing Dt	Due Dt	Generation Dt
<input checked="" type="radio"/>	6/20/2009	7/11/2009	1/1/1800
<input type="radio"/>	5/22/2009	6/12/2009	1/1/1800
<input type="radio"/>	4/27/2009	5/18/2009	1/1/1800
- Transactions:** A table with columns: Txn Dt, Description, and Amount. It shows 'No rows yet.'
- Messages:** A table with columns: Seq # and Message. It shows 'No rows yet.'

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

In this field:

Select
Closing Dt
Due Dt
Generation Dt

View:

If selected, indicates that this is the current record.
The statement closing date.
The statement due date.
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: **Line of Credit** will appear depending on what kind of account you have loaded.

- View the statement details on the available sub page.
- If the **Line of Credit** sub page is available, view the following details in the Statement Details section:

Loan	Line of Credits	Lease	
Statement Details			
Previous Balance(+)	\$5,114.47	Past Due	\$2,879.47
New Advances(+)	\$0.00	Minimum Due	\$2,207.53
Fees(+)	\$0.00	Credit Limit	\$10,000.00
Finance Charge(+)	\$47.53	Credit Available	\$6,000.00
Other Charges(+)	\$0.00	Avg Daily Balnce	\$4,000.00
Payment/Credits	\$0.00	Daily Periodic Rate	\$0.04
New Balance =	\$5,162.00	Annual Rate	\$13.99
		Days in Cycle	31

In this field:

View:

Previous Balance (+)	The previous balance.
New Advances (+)	The advances.
Fees (+)	The fees due.
Finance Charge (+)	The finance charge.
Other Charges (+)	The other charges due.
Payments/Credits	The payments/credits.
New Balance =	The new balance.
Past Due	The past due amount.
Minimum Due	The minimum amount due.
Credit Limit	The credit limit.
Credit Available	The available credit.
Avg Daily Balance	The average daily balance.
Daily Periodic Rate	The daily periodic rate.
Annual Rate	The annual rate.
Days In Cycle	The number of days in cycle.

Insurances link (Insurances page)

If insurance information was entered on the Funding window during line of credit 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 line of credit 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**.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'Division', 'C-01', 'Responsibility', and 'SUPERUSER'. The main content area is divided into several sections:

- Quick Search:** Includes fields for 'Queue', 'Acc #', and 'or SSN'.
- Account(s):** A table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. A row is visible for 'XYZ HQ' with account # '20090200023403' and product 'LINE HE'.
- Customer(s):** A table with columns: Select, Details, Customer Id, Name, Type, and Language. A row is visible for 'GOPI GOPI' with customer id '24205'.
- Insurances:** The main section, containing:
 - Policy Information:** A form with fields for Contractual (checkbox), Insurance Type, Insurance Plan, Company, Policy Number, Effective Dt, Premium Amt, Commission Rule, Primary Beneficiary, and Secondary Beneficiary. It also includes a 'Status' section with Sub Type, Insurance Mode, and Phone No.
 - Cancellation / Refund:** A form with fields for Policy Cancellation Dt, Refund Allowed (checkbox), Grace Days Cancellation Fee Allowed (checkbox), Cancellation Fees, Complete Refund (checkbox), Term Remaining, Refund Method, Grace Days, Estimated Refund Amt, and Received Refund Amt.
 - Insurance Tracking:** A table with columns: Select, Parameter, and Value. It currently shows 'No rows yet.'

- 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and input fields for 'Acc #' (20060300010999) and 'or SSN'.
- Account(s):** Features a 'Select and Submit' button and a table with columns: 'Select Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. A row is visible with values: 'XXX', 'HQ', '20060300010999', 'LINE HE', 'USD', '\$16,120.24', '\$9,376.12', 'ACTIVE:DELD', and '04/10/2006'.
- Customer(s):** Includes a 'Select Details: Customer Id' dropdown and a table with columns: 'Select', 'Details', 'Customer Id', 'Name', 'Type', and 'Language'. Two rows are shown: '1079' for 'GEORGE A BBOTTLEBRUSH' (PRIMARY, ENGLISH) and '4000' for 'BETH B BBOTTLEBRUSH' (SPOUSE, ENGLISH).
- Vendor Work Order:** Contains a 'View Work Order' button and a table with columns: 'Work Order', 'Dt', 'Estimated', 'Type', 'Vendor', and 'Status'. A row is shown for 'WO.0003005' on '10/28/2008' for '\$500.00' 'RECOVERY' type, vendor 'IL00001-DECATUR AUTO AUCTION', with status 'COMPLETED'. A 'Total Amt : \$500.00' is displayed below.
- Vendor Management:** Features a 'Save' button, a 'Work Order' section with 'Search Criteria' and 'Execute Search' buttons, and a table with columns: 'Select Details', 'Work Order #', 'Account', 'Vendor', 'Company', 'Branch', 'Status', and 'Type'. A row is shown for 'WO.0003005', '20060300010-141-BBOTTLEBRUSH GEORGE / BETH', 'IL00001-DECATUR AUTO AUCTION', 'XXX', 'COMPLETED', and 'RECOVERY'. Below this is a 'Services' section with another 'Search Criteria' and 'Execute Search' buttons, and a table with columns: 'Service', 'Fee Type', 'Currency', 'Estimated', 'Billed', 'Paid', 'Status', and 'Status Dt'. A row is shown for 'SERVICING TOW/TRANSPORT ASSET', 'FLAT RATE', 'USD', '\$600.00', '\$600.00', '\$600.00', 'COMPLETED', and '10/28/2008'.

A red arrow points from the 'COMPLETED' status in the Vendor Work Order table to the 'COMPLETED' status in the Vendor Management table.

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

To view or edit business information

- 1 Open the **Customer Service** 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**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue Select... (Ng) Auto Run Acc # 20090200023403 or SSN Submit

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
<input checked="" type="radio"/>	XYZ	HQ	20090200023403	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELTQ	3/15/2009

Customer(s) Show 24205

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24205	GOPI GOPI	PRIMARY	ENGLISH

Business

Organization Type
Type of Business
Name of the Business
Legal Name
Tax ID #
Start Dt
of Employees(Curr)
of Employees

Contact Person
Business Checking Bank
Bank Account #
Avg Checking Balance
of Locations
Management Since

Address

Type
Country #
City
State
Apt #
Address
Zip
Extn
phone
Own/Lease

Telecom

Select Telecom Type * Phone Extn Current

Partners

First Name MI
Last Name
Suffix
SSN
Birth Dt
Birth Place
Director Ind

Network
Gross Income
Language
Nationality
Title
Ownership(%)
Email
Phone
Extn

- 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 produce (line of credit) and the user's responsibility. This section explains how to complete the following tasks:

Monetary tasks

Line of Credit:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- 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
- Post a credit limit
- Activate, adjust, cancel, or waive a credit insurance disability
- Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee

Nonmonetary tasks

Line of Credit:

- 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

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**.

The screenshot shows the Oracle Flexcube Lending and Leasing Maintenance page. The 'Action' section has 'Monetary' selected and 'Batch' cleared. Below is a table of parameters for the transaction:

Parameter	Value	Required
ACH BANK NAME	YES	<input checked="" type="checkbox"/>
ACH BANK ROUTING NUMBER	23001	<input checked="" type="checkbox"/>
ACH ACCOUNT TYPE CODE	C	<input checked="" type="checkbox"/>
ACH ACCOUNT NUMBER	098415	<input checked="" type="checkbox"/>
ACH PAYMENT DAY	1	<input checked="" type="checkbox"/>
ACH PAYMENT AMOUNT	1000	<input checked="" type="checkbox"/>
ACH PAYMENT AMOUNT EXCESS	500	<input checked="" type="checkbox"/>
ACH PAYMENT FREQUENCY CODE	M	<input checked="" type="checkbox"/>
ACH START DATE	4/23/2010	<input checked="" type="checkbox"/>
ACH END DATE		<input type="checkbox"/>
ACH FEE INDICATOR	N	<input checked="" type="checkbox"/>
ACH DEFAULT INDICATOR	N	<input checked="" type="checkbox"/>
ACH STATUS CODE	ACTIVE	<input checked="" type="checkbox"/>

- 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 account (line of credit), 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.

Loc Details link (LOC Details page)

The LOC Details page contains further information about the line of credit; including interest and accruals, extensions and due dates, and credit details.

To view the LOC 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 **Loc Details**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main content area displays the following information:

Account(s)

Select and	Submit	Select Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	Show	XYZ	HQ	20080600025685	LINE UNSECURED	USD	\$5,646.42	\$983.37	DELQ	7/10/2006

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	29227	STEVEN A. JONES	PRIMARY	ENGLISH
<input type="radio"/>	Show	29228	JENNIFER B. JONES	SPOUSE	ENGLISH

LOC Details

Interest and Accruals

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

Ext'n 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

- 3 View the following line of credit information on the **LOC Details** page:

In this field:	View:
<u>Interest and Accruals section</u>	
Stop Accrual	The stop accrual indicator.
Index Type	The index.
Index Rate	The current index rate.
Margin	The current margin rate.
Rate	The current rate.
Last Rate Change Dt	The last rate change date.
Accrual Start Dt	The accrual start date.
Last Accrual Dt	The last accrual date.
Rate Start of the Year	The rate at the start of the year.
# of Rate Changes (Year)	The number of rate changes (year).
# of Rate Changes (Life)	The number of rate changes (life).
<u>Extn and Due Dates section</u>	
# 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 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 Chg Dt	The last due date change date.
<u>Credit Details section</u>	
Credit Limit	The credit limit.
Hold (-)	The amount on hold.
Consumed (-)	The credit consumed.
Suspended (-)	The credit suspended.
Available Credit (=)	The credit available.
Over Limit Year	The number of times advance drawn over the credit limit (year).
Over Limit Life	The number of times advance drawn over the credit limit (life).
Last Advance Dt	The last advance date.
Last Advance Amt	The last advance amount.

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**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top header displays the user's name (SUPERUSER) and various system parameters. The left navigation menu includes options like Advance Search, Customer Service, and Loan Details. The main content area is divided into several sections:

- Account(s)**: A table showing account details for XYZ HQ, including Product (LINE HE), Currency (USD), Payoff Amt (\$12,020.00), Amount Due (\$4,000.00), Status (ACTIVE:DELO), and Oldest Due Dt (3/8/2009).
- Customer(s)**: A table showing customer details for GOPI GOPINATH, including Name, Type (PRIMARY), and Language (ENGLISH).
- Checklist**: A section with a Checklist Type dropdown menu and a Load Checklist button. Below it is a table for selecting a checklist, with columns for Select CheckList, Comment, and Complete. The table currently shows "No rows yet."
- Checklist Action**: A section with a table for selecting an action, with columns for Select Action, Yes No NA, and Comment. The table currently shows "No rows yet."

- 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 line of credit, 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top header shows the user is logged in as 'SUPERUSER' with various organizational details. The left sidebar contains a navigation menu with options like 'Advance Search', 'Customer Service', 'Maintenance', 'Loan Details', 'Check List', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Contract', 'Collateral', 'Comments', 'Correspondence', 'Letters', 'Account Document Tracking', and 'Scenario Analysis'. The main content area is divided into several sections: 'Account(s)' with a table of account details, 'Customer(s)' with a table of customer information, and 'Bankruptcy'. The 'Bankruptcy' section has a 'Detail' form with the following fields: 'Current' (checkbox), 'Followup Dt' (text field), 'Disposition' (dropdown), 'Type' (dropdown), 'Comment' (text area), 'File Received Dt' (text field), 'Bankruptcy Start Dt' (text field), and 'Bankruptcy End Dt' (text field with a tooltip 'Enter the bankruptcy start date'). There are also buttons for 'Create Bankruptcy', 'Edit', and 'Cancel'. At the bottom, there is a 'Create Tracking' section with a search criteria field and a table with columns 'Parameter' and 'Value'.

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

In this field:

Current box
Followup Dt
Disposition

Do this:

Select to indicate this is the current bankruptcy record.
Enter the follow-up date for the bankruptcy.
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 line of credit. The Create New Repossession button on the Repossession page enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession page to view the previous repossession information using the Next and Previous buttons in the Details section. The Current box in the Details section indicates the current repossession record for each asset.

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**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top header displays user information: User Id SSC, Organization XXX, Division C-01, Responsibility SUPERUSER. The main content area is divided into several sections:

- Account(s)**: Includes a 'Quick Search' section with 'Queue' and 'Auto Run' options. Below it is a table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. A row is visible with values: PFR, C01, 20080500010301, LINE HE, INR, Rs.0.00, Rs.0.00 : TIP, 1/10/2009.
- Customer(s)**: Includes a table with columns: Select Details, Customer Id, Name, Type, and Language. Two rows are visible: one for PIERRE J CCINQUWFOIL (PRIMARY, ENGLISH) and one for JEAN B CCINQUWFOIL II (SPOUSE, SPANISH).
- Repossession**: Contains a 'Details' section with a 'Current' checkbox, and fields for 'Followup Dt', 'Disposition', 'Type', and 'Collateral'. It also has fields for 'File Received Dt', 'Repo Dt', 'Repo End Dt', and 'Comment'. Buttons for 'Create Repossession', 'Edit', and 'Cancel' are present.
- Tracking**: Includes a 'Sub Attribute' dropdown and a 'Create Tracking' button.

- 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:

Current box
Followup Dt
Disposition

Do this:

Select to indicate this is the current repossession record.
Enter the follow-up date for the repossession.
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 line of credit. The Create New Foreclosure button on the Foreclosure page enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure pages to view the previous foreclosure information using the Previous and Next buttons in the Details section. The Current box in the Details section indicates the current foreclosure record for each asset.

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**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, 'Acc #' field (20090200023411), and 'or SSN' field.
- Account(s):** Includes radio buttons for 'Current', 'Show All', and 'Group Follow-up'. Below is a table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. A row is visible with values: XYZ, HQ, 20090200023411, LINE HE, USD, \$12,020.00, \$4,000.00, ACTIVE, DELQ, 3/8/2009.
- Customer(s):** Includes a table with columns: Select, Details, Customer Id, Name, Type, and Language. A row is visible with values: Show, 24206, GOPI GOPINATH, PRIMARY, ENGLISH.
- Foreclosure:** Includes a 'Save' button and a 'Details' section with fields for 'Current' (checkbox), 'File Received Dt', 'Foreclosure Dt', 'Foreclosure End Dt', and 'Comment'. There are 'Create Foreclosure', 'Edit', and 'Cancel' buttons.
- Tracking:** Includes a 'Sub Attribute' dropdown, 'Search Criteria' field, and 'Create Tracking', 'Edit', and 'Cancel' buttons. Below is a table with columns: Parameter and Value. The table is currently empty with the text 'No rows yet.'

On the right side, there are sections for 'Alerts' (CHECK LOCATION OF COLLATERAL), 'Conditions' (Search Criteria, Execute Search, Condition, Start, Followup), 'Add Call Activities', 'Add Comments', and 'Date Converter'.

- 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 Type	Select the foreclosure disposition.
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**.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the user's session information: User Id SSC, Organization XXX, Division C-01, Responsibility SUPERUSER. The main content area is divided into several sections:

- Quick Search:** Includes fields for Queue, Acc # (20060100019594), and or SSN.
- Account(s):** Shows a table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. A row is visible for XYZ HQ with Account # 20060100019594.
- Customer(s):** Shows a table with columns: Select Details, Customer Id, Name, Type, and Language. A row is visible for Customer Id 18026, Name HARISH KUMAR, Type PRIMARY, and Language ENGLISH.
- Analysis:** This section has tabs for Analysis, Final Analysis, and Final Sales. Under the Analysis tab, there are fields for Current, Level, Balance %, Analysis Dt, and Current Value. Below these are Asset and Comment fields.
- Repo/Foreclosure and Sales:** This section contains a table with columns: Repo/Foreclosure, Sales, Analysis1, Analysis2, Analysis3, Bid1, Bid2, and Bid3. The table is currently empty. Below the table are buttons for Load1 through Load6 and a Bid By field.
- Expenses and Refunds:** This section has a table with columns: Select, Expense Type, Manual, Analysis1 Amt, Analysis2 Amt, Analysis3 Amt, Bid1 Amt, Bid2 Amt, and Bid3 Amt. It is currently empty.

- 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**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons. The left sidebar contains a navigation menu with items like 'Advance Search', 'Customer Service', 'Maintenance', 'Loan Details', 'CheckList', 'Bankruptcy', 'Repo/Foreclosure', 'Foreclosure', 'Analysis', 'Deficiency', 'Contract', 'Collateral', 'Comments', 'Correspondence', 'Letters', 'Account Document Tracking', and 'Scenario Analysis'. The main area is divided into sections: 'Quick Search', 'Account(s)', 'Customer(s)', 'Deficiency', and 'Tracking'. The 'Deficiency' section is currently active, showing a 'Detail' form with fields for 'Current', 'Followup Dt', 'Disposition', 'Type', 'Comment', 'File Received Dt', 'Charge Off Dt', and 'Deficiency End Dt'. Below this is the 'Tracking' section with a 'Sub Attribute' dropdown and a table for 'Parameter' and 'Value'.

- 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 particular 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 Line of Credit tab.

- 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

- Quick Search
- Queue
- Acc #
- or Customer Id
- Submit
- Advance Search
- Customer Service
- Maintenance
- Loan Details
- CheckList
- Bankruptcy
- Repo/Foreclosure
- Delinquency
- Contract
- Collateral
- Comments
- Correspondence
- Letters
- Account Document
- Tracking
- Scenario Analysis

Account(s)

Select and (Submit)

Select Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due Status	Oldest Due Dt
XXX	HQ	20091100011100	LINE HE	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

- Alerts
- Conditions
- Add Call Activities
- Add Comments
- Date Converter

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	02/23/2010	Accrual Post Maturity	<input checked="" type="checkbox"/>	Accrual Base	ACTUAL/ACTUAL
Due Day	23	Maturity Index	FLAT RATE	Billing Method	LEVEL
Ballloon Method	N+1 PMTS	Maturity Margin Rate	0	Billing Type	STATEMENT
Ballloon Amt	\$0.00	JRR	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	<input type="checkbox"/>	Contract Recvd Dt	
Down Pmt	\$0.00	1st Pmt Deduction Days	<input type="checkbox"/>	Contract Verify Dt	
Total Sale Price	\$30,000.00	1st Pmt Refund Allowed	<input checked="" type="checkbox"/>	Contract Verified By	
Payment Amt	\$3,000.00	1st Pmt Refund Days	14	PDC Security Ind	<input type="checkbox"/>
Final Pmt Amt	\$3,000.00			Bill Calendar Method	GREGORIAN

Advance

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

Rate Cap & Adjustments

Payment Cap

Max Pmt Increase Year 0 Max Pmt Increase Life 0

Rebate

Pre Compute

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

Late Charge Grace Days	10	Refund Allowed	<input checked="" type="checkbox"/>	Refund Tolerance Amt	\$1.00
Delq Grace Days	8	Pmt Tolerance %	95	Pmt Tolerance Amt	\$15.00
Delq Cat Method	DAYS	WriteOff Tolerance Amt		WriteOff Tolerance Amt	\$5.00

Tolerance

Due Date Change

Max Due Day Change Days	15	Max Extn Period / Yr	2	Pre-Pmt Penalty Allowed	<input type="checkbox"/>
Due Day Min	1	Max Extn Period / Life	5	% of Term for Penalty	0
Due Day Max	31	Max # Extn / Yr	2	Recourse Allowed	<input type="checkbox"/>
Max Due Day Change / Yr	2	Max # Extn / Life	5	Max Recourse %	0
Max Due Day Change / Life	5			Payoff Fee Allowed	<input type="checkbox"/>

Billing

Pre Bill Days 24

Billing Cycle MONTHLY

Escrow

Escrow Allowed

Escrow Opt Out

Link To Existing Customer

Bank Information

ACH

ACH Fee Ind

PDC

Promotion

Promotion Type NONE

Promotional Period Type NONE

Promotional Period 0

Cancellation Delq Days 0

Tolerance Delq Amt \$0.00

Index Rate 0

Margin Rate (+) 0

Promotional Rate (=) 0

Coupon Book Information

Order

First Pmt Dt

Of Coupons 0

Coupon Starting # 0

First Coupon Dt

Last Coupon Dt

Order Dt

Ordered By

Compensation

Compensation Plan

Disbursement Method

Calculation Method

Spread Formula

Buy Rate 0

Factor 100

Addl Factor 100

Max Spread 0

Upfront 0

Flat Amt \$0.00

Upfront \$0.00

Remaining \$0.00

Compensation Amt \$0.00

Chargeback

Paid Calc Method

Paid 0

Paid Basis

Paid 0

Paid 0

Paid 0

Charge Off Calc Method

Charge Off 0

Charge Off Basis

Charge Off 0

Charge Off 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 #

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

Flexible Repayment Allowed

Repayment Type UNDEFINED

Skip Months

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

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.

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:

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue
Select...
(N) Auto Run

Acc #
20081000014122

or SSN

Submit

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
<input checked="" type="radio"/>	PFR	HQ	20081000014122	LINE HE	USD	\$27,313.36	\$5,346.54	DELQ:REP	11/4/2008

Customer(s)

Select and Submit

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	6057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Collateral

Vehicle Home Other

Vehicle

<input checked="" type="checkbox"/> Primary Status ACTIVE	<input type="checkbox"/> Substitute Asset Class NEW VEHICLE	Usage Details
Asset Type VEHICLE	Sub Type CAR	Start 0
Identification # 2007	Registration # UNDEFINED	Base 0
Year 1	Make TOYOTA	Extra 0
Age 1	Body SEDAN 4 DOOR	Total 0
Model CAMRY	Description 2007 TOYOTA CAMRY SEDAN 4 DOOR	Charge \$0.00
Condition		

Address

Country US	Address 110 KATELYN ROAD
City EDEN PRAIRIE	Suite # 986
St MN	Zip 55347

First Previous Next Last

Valuation Tracking

Value

<input checked="" type="checkbox"/> Current Source Edition NADA - NEW	Valuation Dt 10/4/2008	Wholesale	Retail
Supplement		Base \$23,765.00	Retail \$25,000.00
		Usage 237	Addons(+) \$0.00
			Usage Value(+) \$765.00
			Total Value(=) \$25,765.00

First Previous Next Last

Addons

Search Criteria Execute Search

Addons/Attributes	Value	Amount
No rows yet.		

Alerts

TESR

Conditions

Search Criteria Execute Search

Condition	Start	Followup
DELINQUENT	10/14/2008	5/2/2009

Add Call Activities

Add Comments

Date Converter

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also utility icons for 'Debug (Off)', 'Audit', and 'Close'.

Quick Search: Queue (Select...), Auto Run (checkbox), Acc # (20090200023403), or SSN, Submit.

Account(s): Current (radio), Show All (radio), Group Follow-up (checkbox). Select and (Submit) button. Table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, Oldest Due Dt. Row: XYZ, HQ, 20090200023403, LINE HE, USD, \$12,020.00, \$4,000.00, ACTIVE:DELQ, 3/15/2009.

Customer(s): Select and (Submit) button. Table with columns: Select Details, Customer Id, Name, Type, Language. Row: Show 24205, GDFI GOPI, PRIMARY, ENGLISH.

Collateral: Vehicle (radio), Home (radio), Other (radio).
Home Tab: Primary Asset # (checked), Asset Class (NEW HOME), Asset Type (HOME), Sub Type (SINGLE FAMILY HOME), Occupancy (2009), Year (0), Age (0), Make, Model. Width Length, Description, PD #, Condition, Legal Description, Lot, Sub Division, Parcel ID, Metes-Bounds (checkbox), Flood Zone (checkbox). Country (AR), City (HOLTSVILLE), St (NY), County, Address, Zip (00501), Zip Extn.

Deed Details: Deed Date, Construction Permit Dt, Place of Issue, Property Boundaries From East, West, North, South. Navigation: First, Previous, Next, Last.

Valuation: Tracking (radio).
Value: Current Valuation Dt (2/26/2008), Source (NADA - USED), Supplement Edition. Wholesale: Base Usage (0), Base (\$12,000.00). Retail: Retail (\$0.00), Addons(+) (\$0.00), Usage Value(+) (\$0.00), Total Value(=) (\$0.00). Navigation: First, Previous, Next, Last.

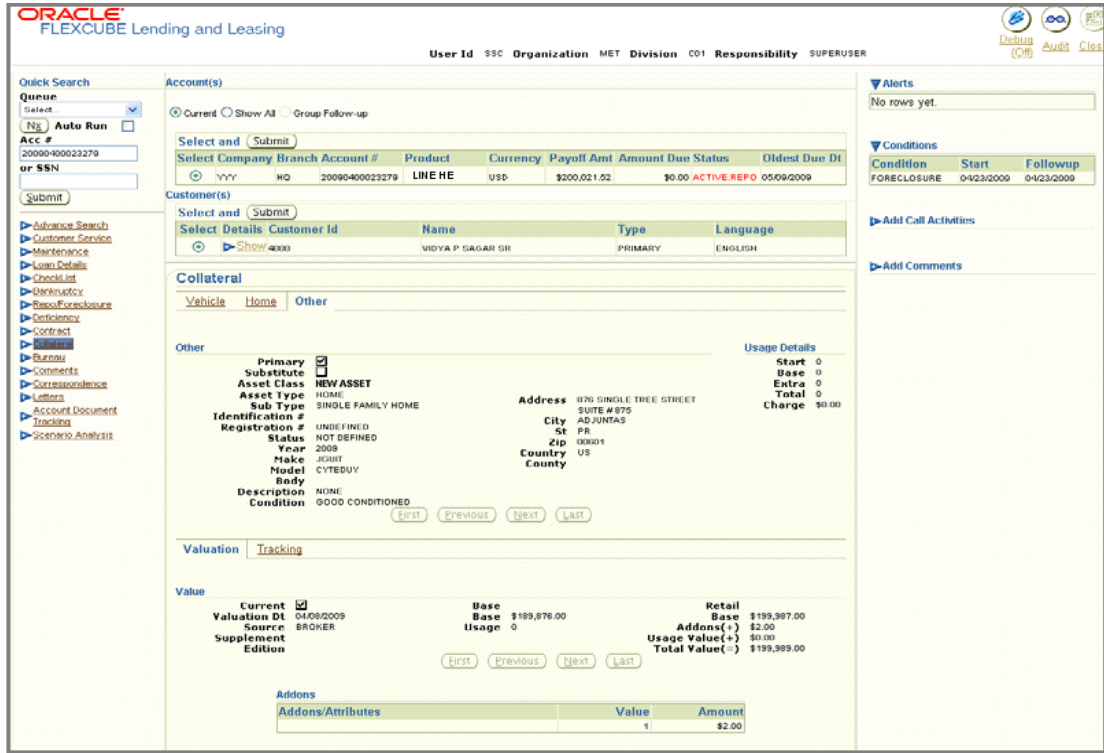
Addons: Search Criteria, Execute Search. Table with columns: Addons/Attributes, Value, Amount. No rows yet.

Alerts: No rows yet.

Conditions: Search Criteria, Execute Search. Table with columns: Condition, Start, Followup. Row: DELINQUENT, 3/26/2009, 6/19/2009.

Right Sidebar: Add Call Activities, Add Comments, Date Converter.

- 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.

Retail section

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.

Addons section

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:

Tracking Items section

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

Tracking Items Details section

Parameter	The parameter.
Value	The tracking parameter value.

Collateral link (Seller Details)

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Account(s)

Queue Select... Auto Run

Acc # 20060200023403 or SSN

Submit

Alerts No rows yet.

Conditions Search Criteria Execute Search

Condition	Start	Followup
DELINQUENT	3/28/2009	6/19/2009

Customer(s)

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023403	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELD	3/15/2009

Customer Id Name Type Language

<input checked="" type="radio"/>	GOPI	GOPI	PRIMARY	ENGLISH
----------------------------------	------	------	---------	---------

Seller Details

Seller Information

Search Criteria Execute Search

Select	Seller Type	Seller Name	Nationality	National Id	Education	Authorized Signatory
No rows yet.						

Address

Search Criteria Execute Search

Select	Details	Mailing	Current	Country	Address #	City	State
No rows yet.							

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

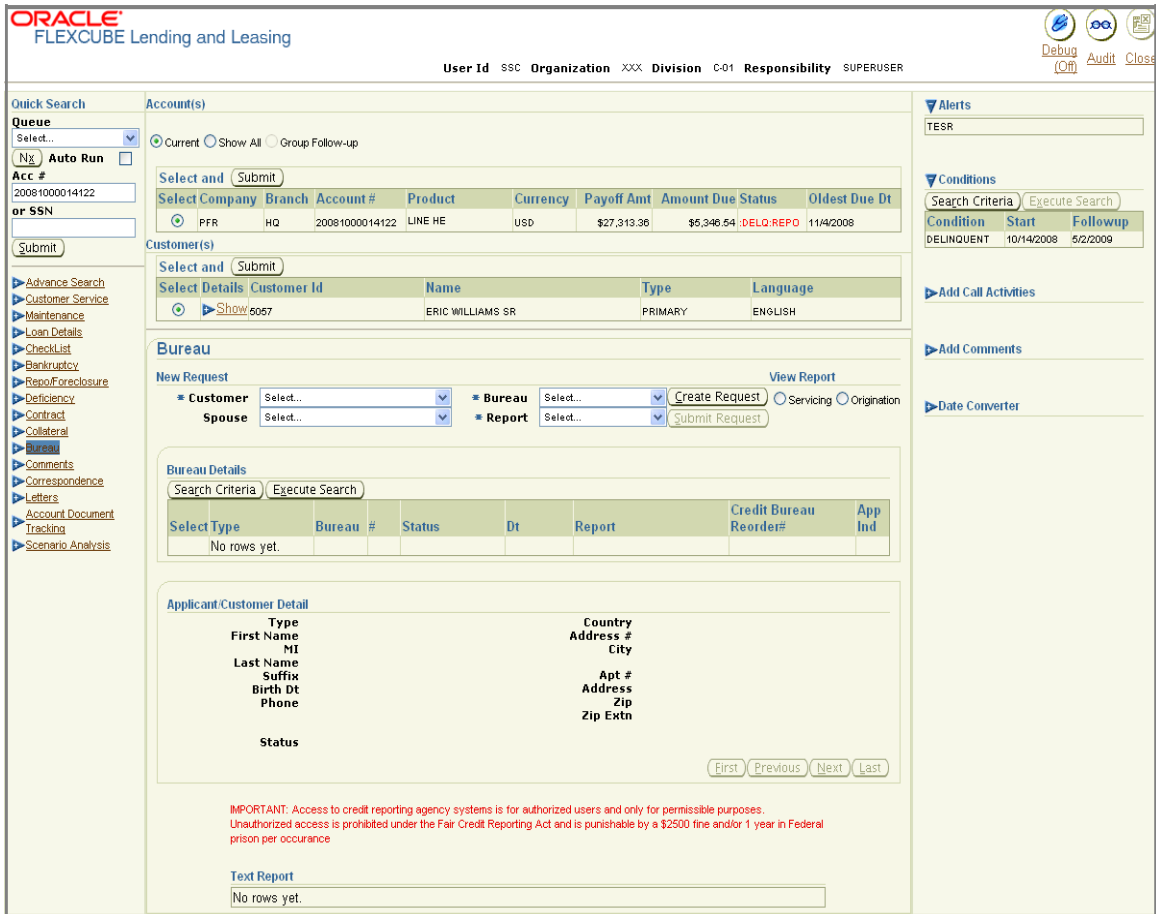
Add Call Activities Add Comments Date Converter

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 line of credit servicing for the account. You can also use the Bureau page to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

- 1 Open the **Customer Service** 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 line of credit 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization MET Division 001 Responsibility SUPERUSER

Quick Search Queue Select (Ng) Auto Run Acc # 20090400023211 or SSN Submit

Account(s) Current Show All Group Follow-up Select and Submit Select Company Branch Account # Product Currency Payoff Amt Amount Due Status Dmnd Dmnd Dt

Customer(s) Select and Submit Select Details Customer Id Name Type Language Show 2023 JOE ANDERS ROGEE PRIMARY ENGLISH

Comments Save Edit Cancel Previous 1-10 of 16 Next 6

Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input checked="" type="checkbox"/>	REGULAR	ACCOUNT MAINTENANCE	VERIFY ADDRESS OF CUSTOMER	SSC	04/04/2009 09:02:20 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 14007)	INTERNAL	04/02/2009 00:00:20 PM
<input type="checkbox"/>	REGULAR	ASSET/COLLATERAL	CHECK VENDOR	NISHA	04/02/2009 03:23:30 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD +1,424.04+ VALID UPTO 04/02/2009	SSC	04/02/2009 12:28:02 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 14004)	INTERNAL	04/02/2009 00:00:34 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 14002)	INTERNAL	04/17/2009 11:01:56 AM
<input checked="" type="checkbox"/>	REGULAR	COLLECTION	CHECK LOCATION OF COLLATERAL	SSC	04/14/2009 03:45:33 AM
<input type="checkbox"/>	REGULAR	ASSET/COLLATERAL	CHECK LOCATIN OF COLLATERAL	SSC	04/14/2009 03:43:17 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 13045)	INTERNAL	04/13/2009 08:00:16 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 13027)	INTERNAL	04/12/2009 08:00:45 PM

Alerts VERIFY ADDRESS OF CUSTOMER CHECK LOCATION OF COLLATERAL

Conditions Condition Start Followup No rows yet

Add Call Activities Add Comments

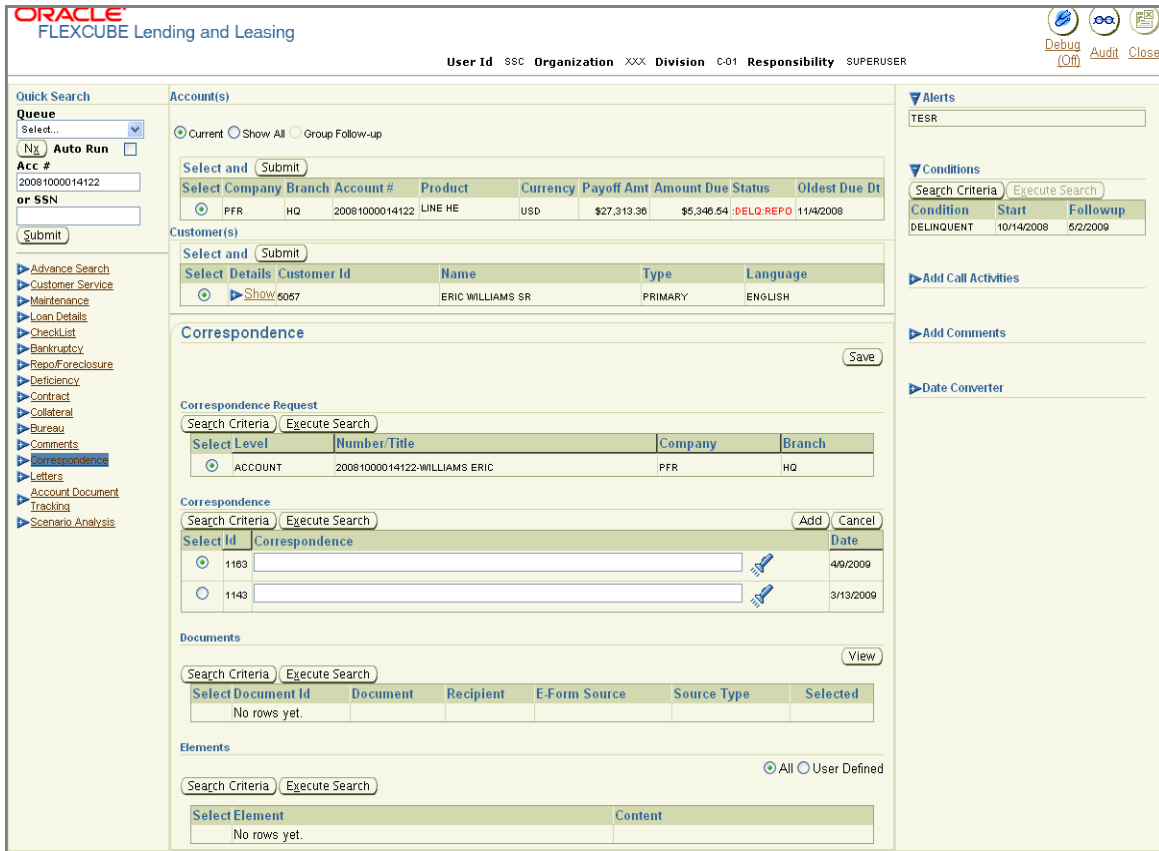
Correspondence link (Correspondence page)

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**.



- 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
Level
Number/Title
Company
Branch

If selected, indicates that this is the current record.
The correspondence type.
The account number and title.
The account company.
The account branch.

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

If selected, indicates that this is the current record.
The correspondence id.
The correspondence you want to generated.
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: PAYOFF QUOTE LETTER
 RATE CHANGE INTIMATION LETTER

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**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Customer Service interface. The top navigation bar includes the Oracle logo, the text "FLEXCUBE Lending and Leasing", and user information: "User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER". On the right, there are icons for "Debug (Off)", "Audit", and "Close".

The main content area is divided into several sections:

- Quick Search**: Includes a "Queue" dropdown, an "Auto Run" checkbox, and input fields for "ACC #" (20081000014130) and "or SSN".
- Account(s)**: Features a "Select and Submit" button and a table with columns: "Company", "Branch", "Account #", "Product", "Currency", "Payoff Amt", "Amount Due", "Status", and "Oldest Due Dt". A row is visible for "PFR HQ 20081000014130 LINE HE USD \$25,744.79 \$5,248.54 DELQ.REPO 11/28/2008".
- Customer(s)**: Includes a "Select and Submit" button and a table with columns: "Customer Id", "Name", "Type", and "Language". A row is visible for "Show 6058 ERIC HOLMAN SR PRIMARY ENGLISH".
- Letters**: Contains two sub-sections: "Servicing" with a list of links (Welcome Letter, Paid in Full Letter, Payoff Quote Letter, Rate Change Intimation Letter, PDC Renewal Letter) and "Collections" with a list of links (Collection Letter - 1, Collection Letter - 2, Collection Letter - 3).
- Alerts**: Shows "No rows yet."
- Conditions**: Includes a "Search Criteria" and "Execute Search" button, and a table with columns: "Condition", "Start", and "Followup". Rows include "PENDING PDC" and "DELINQUENT".
- Right-hand sidebar**: Contains links for "Add Call Activities", "Add Comments", and "Date Converter".

A left-hand navigation menu lists various options: Advance Search, Customer Service, Maintenance, Loan Details, Check List, Bankruptcy, Repo/Foreclosure, Deficiency, Contract, Collateral, Bureau, Comments, Correspondence, Letters (highlighted), Account Document, Tracking, and Scenario Analysis.

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

<p>Phone: Fax:</p> <p>Date: 5/19/2008</p> <p>Name : Account number: Collateral:</p> <p>This letter is in regards to the payoff request. The payoff amount is . This payoff amount is good through .</p> <p>If you have additional questions, please feel free to contact us at .</p> <p>Sincerely,</p>
--

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 line of credits with interest rates based on index it is standard practice to inform the borrower about upcoming interest rate changes due to a change in the rate index. Oracle 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 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,

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:

Select
Acc#
Account Status
Title

View this:

If selected, indicates that this is the current record.
Account number.
Account status.
Account title.

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

In this field:

Select
Document Type
Comment

Do this:

If selected, indicates that this is the current record.
View the document type (display only).
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:

Select

Do this:

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.

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 of requests ready for review based on your user id.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes Home, SalesLead, Origination, Servicing, Collections, WFP, Documents, Reports, Interfaces, Producers, Vendor, Tools, and Setup. The user is logged in as SSC, Organization XXX, Division C-01, and Responsibility SUPERUSER. A red box highlights the 'Number of Pending Review Requests' section, which displays the number 1. Below this, there are two tables: 'My User Queues' and 'My Responsibilities Queues', both showing a single entry for 'NEW APPLICATIONS QUEUE' with a count of 296.

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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface with the 'Review Requests' section open. The user is logged in as SSC, Organization XXX, Division C-01, and Responsibility SUPERUSER. The interface includes a 'Quick Search' section on the left with a 'Queue' dropdown and an 'App #' field. The main area shows a 'Criteria Results Review Requests' section with a 'Query' section containing radio buttons for 'Originator', 'Receiver', and 'Both', and a 'View All' checkbox. The 'Action' section includes buttons for 'Send Request', 'Send Response', and 'Close'. The 'Email' section includes buttons for 'Originator' and 'Receiver'. Below these are 'Add', 'Save', 'Cancel', and 'View Application' buttons. A table displays the review requests with columns for 'Select Details', 'Originator', 'Priority', 'Receiver', 'Application #', 'Status', and 'Date'. Two records are shown: one with Originator VINAY, Priority HIGH, Receiver SSC, Application # 213, Status New, and Date 11/10/2008 10:37:14 AM; and another with Originator SSC, Priority HIGH, Receiver SSC, Application # 226, Status New, and Date 10/21/2008 01:15:23 PM.

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

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search

Queue
Select...
(N) Auto Run
Acc #
or SSN
Submit

Search

Criteria Results Review Requests

Save

Query
Originator Receiver Both View All
Action
Send Request Send Response Close
Email
Originator Receiver

Search Criteria Execute Search View Account Add Edit Cancel

Previous 1-10 of 13 Next 3

Select Details	Originator	* Priority	* Receiver	* Account #	Status	Date
<input type="radio"/> Hide	SSC	Select...				7/16/2009
* Reason REVIEW BALANCES						
Originator Comment		Receiver Comment				
<input type="radio"/> Show	SSC	HIGH	AMIT		NEW	4/25/2009
<input type="radio"/> Show	SSC	HIGH	AMIT	20090200023403	NEW	4/17/2009

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

In this field:

Select
Originator
Priority
Receiver
Account #
Status
Date
Reason
Originator Comment
Receiver Comment

View this:

If selected, indicates that this is the current record.
The user id of the request originator.
The request priority: HIGH, NORMAL, or LOW.
The request receiver.
The account number which needs review.
The request status.
The time stamp of when the request was created.
The review reason.
The originator comment.
The receiver comment.

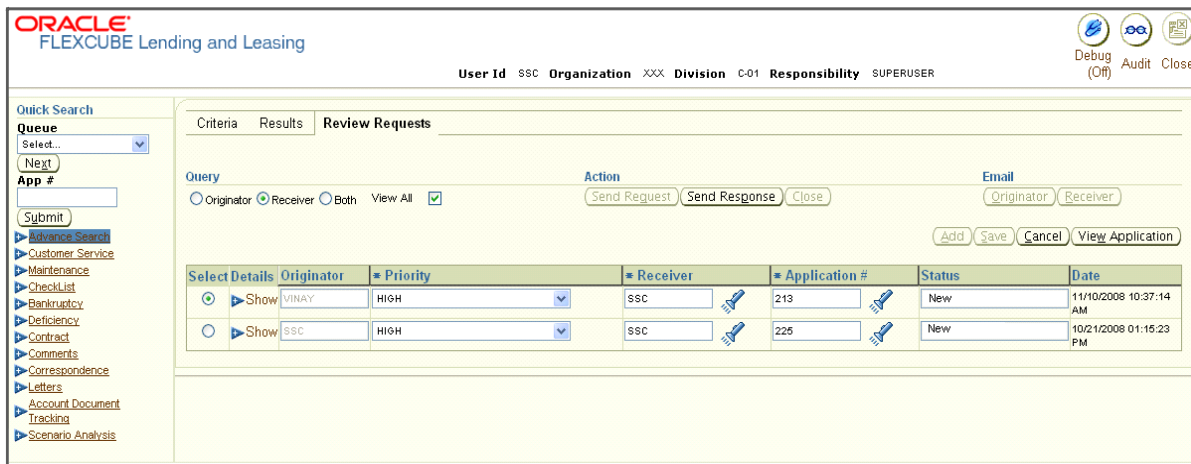
Note: If you click **View Account**, Oracle FLEXCUBE Lending and Leasing loads the account in the review request and displays the Account Details page.

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**.



The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "FLEXCUBE Lending and Leasing", and user information: "User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER". There are also icons for "Debug (Off)", "Audit", and "Close".

The main content area is titled "Review Requests" and has tabs for "Criteria" and "Results". Below the tabs, there is a "Query" section with radio buttons for "Originator", "Receiver", and "Both", and a "View All" checkbox. The "Action" section contains buttons for "Send Request", "Send Response", and "Close". The "Email" section contains buttons for "Originator" and "Receiver". At the bottom of the query section are buttons for "Add", "Save", "Cancel", and "View Application".

The table below shows the results of the search:

Select Details	Originator	Priority	Receiver	Application #	Status	Date
<input checked="" type="radio"/> Show	VINAY	HIGH	SSC	213	New	11/10/2008 10:37:14 AM
<input type="radio"/> Show	SSC	HIGH	SSC	225	New	10/21/2008 01:15:23 PM

- 5 On the Review Requests page **Query** section, click **Originator**.
- 6 On the **Review Requests** record, click **Add**.

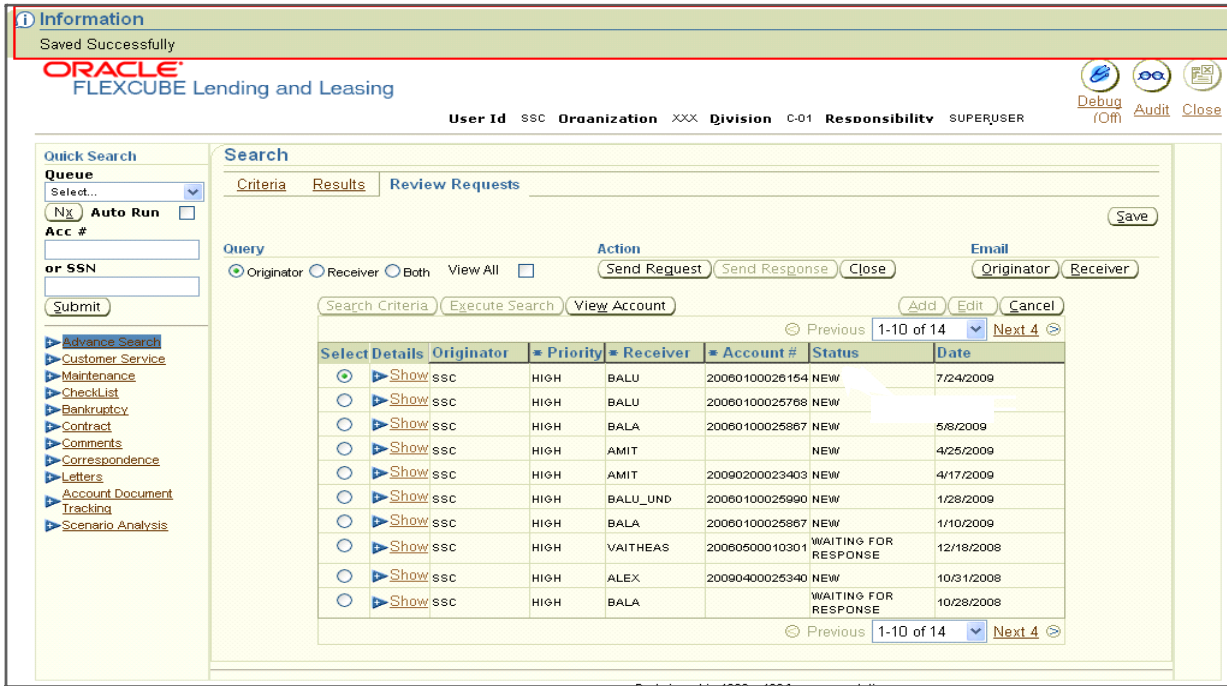
- In the **Details** column of the new record, click **Show**.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C-01', 'Responsibility', and 'SUPERUSER'. The main area is titled 'Review Requests' and contains several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and 'Acc #' field.
- Search:** Includes 'Criteria', 'Results', and 'Review Requests' tabs, a 'Save' button, and 'Query' options (Originator, Receiver, Both, View All).
- Action:** Includes 'Send Request', 'Send Response', and 'Close' buttons.
- Email:** Includes 'Originator' and 'Receiver' buttons.
- Table:** A table with columns: Select Details, Originator, Priority, Receiver, Account #, Status, Date. It shows two records with 'Show' links in the 'Select Details' column.
- Reason:** A dropdown menu with 'REVIEW BALANCES' selected.
- Comments:** Text areas for 'Originator Comment' and 'Receiver Comment'.

- 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.
- In the **Receiver** field, select the person you want to receive the message.
- In the **Account #** field, select the account involved with the review request.
The default values NEW appears in the Status field.
- In the **Reason** field, select the purpose for the review request.
- In the **Originator Comment** field, type any additional message you want to send.
- In the **Review Request** record, click **Save**.

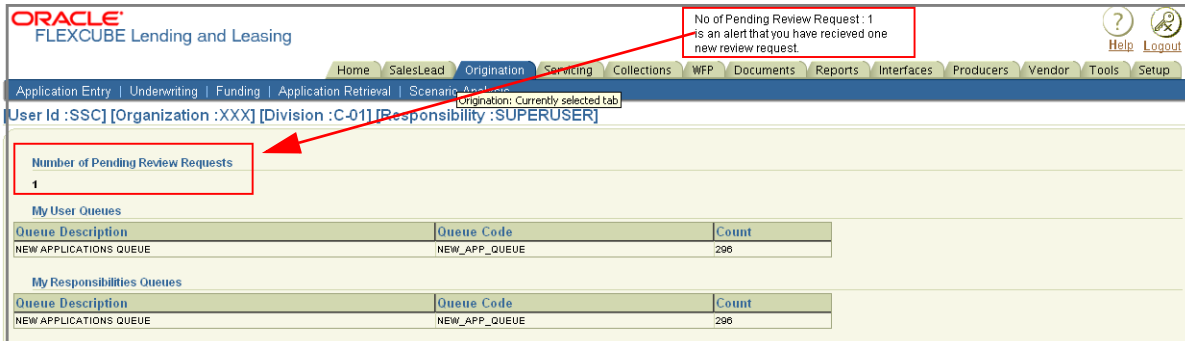
“Transaction completed successfully” appears in the Information section and the Send Request button is available in the Action section.



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.

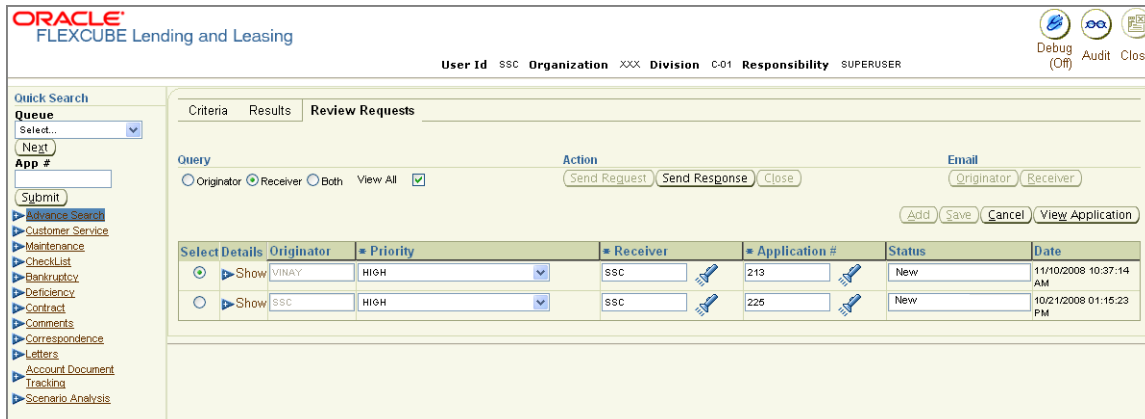


To respond to a review request

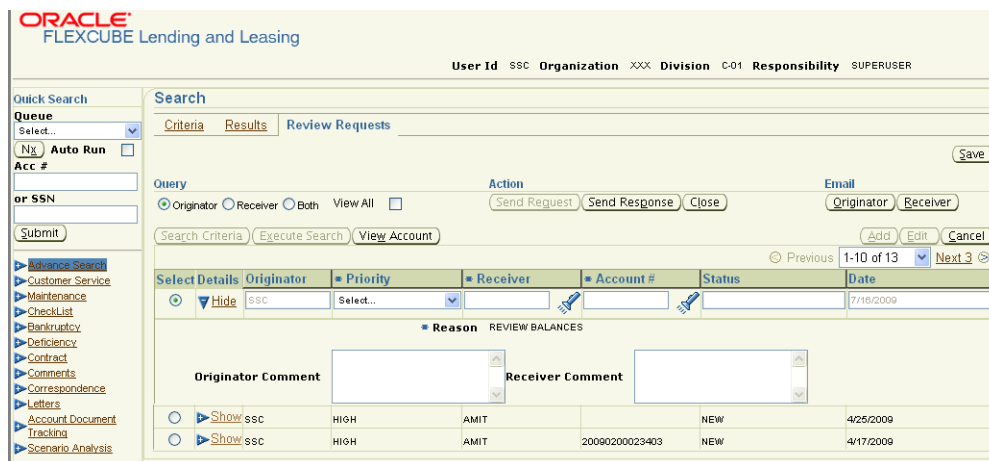
- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click **Servicing**.
- 2 If the **Number of Pending Review Requests** section contains a number, click **Customer Service** in the bar link.
- 3 On the Customer Service link bar, click **Advance Search**.

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

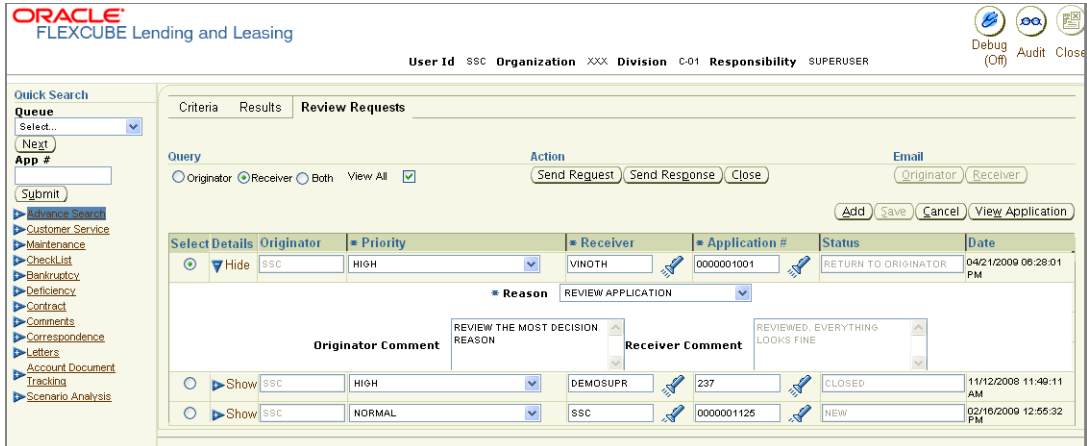
Oracle FLEXCUBE Lending and Leasing displays the unread messages in the Review Request record.



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



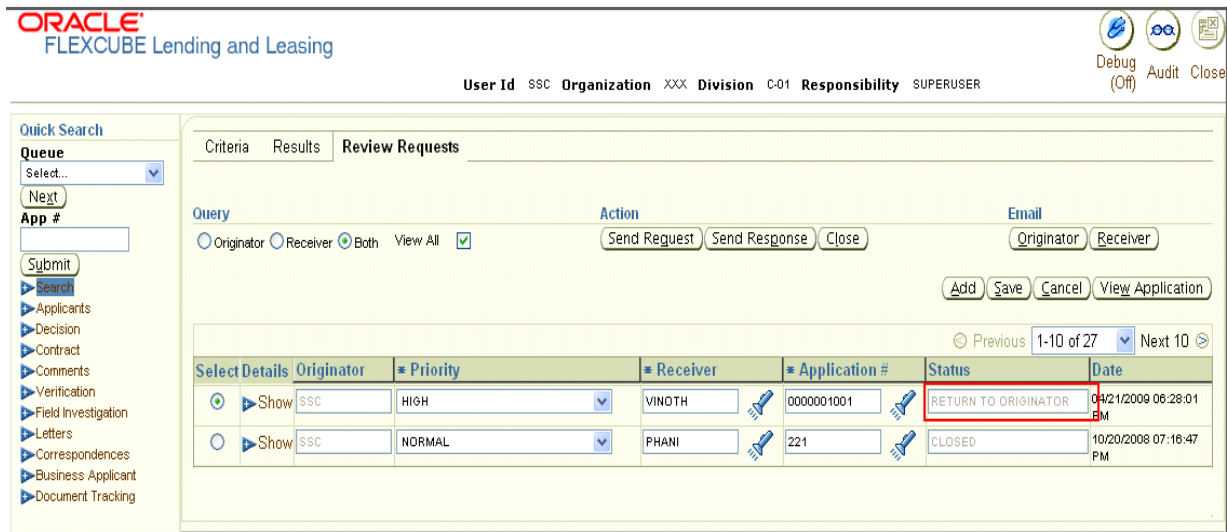
- 7 Click **View Account**.
- 8 Perform the requested task on the review request on the account.
- 9 When you have finished, click **Advance Search** in the **Customer Service** link bar.
- 10 On the **Search** page, click **Review Request** and select the message.
- 11 Type your response in the **Receiver 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 it 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar shows the user ID as SSC, Organization as XXX, Division as C-01, and Responsibility as SUPERUSER. The main content area is titled 'Review Requests' and includes a 'Query' section with radio buttons for 'Originator', 'Receiver', and 'Both', and a checked 'View All' checkbox. The 'Action' section contains buttons for 'Send Request', 'Send Response', and 'Close'. The 'Email' section has buttons for 'Originator' and 'Receiver'. Below these are 'Add', 'Save', 'Cancel', and 'View Application' buttons. A table lists review requests with columns for 'Select Details', 'Originator', 'Priority', 'Receiver', 'Application #', 'Status', and 'Date'. Two rows are visible, both with a 'CLOSED' status highlighted in red.

Select Details	Originator	Priority	Receiver	Application #	Status	Date
Show	VINAY	HIGH	SSC	213	CLOSED	11/10/2008 10:37:14 AM
Show	SSC	HIGH	SSC	225	CLOSED	10/21/2008 01:15:23 PM

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

CHAPTER 4 : COLLATERAL MANAGEMENT

Centralized Asset Management or Collateral Management System (CMS) enables the user to record a new collateral, value it, and re-evaluate the existing collateral.

A Collateral Management System is used to minimize the frauds which involve the same collateral being pledged for different line of credits and revaluing existing collateral manually or connecting to the VIN Interface.

The Collateral Details window is opened from the Servicing master tab's Collateral Management bar link and contains the following links in its link bar:

- Search
- Collateral
- Vehicle Evaluator

Search link

A Search page is available on the Collateral Management System to help locate information such as an assets number, year, make, model , and body. This is the information that is used on the Collateral and Vehicle Evaluator page.

To search for a Collateral details

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Collateral Management** bar link.

The Collateral Management window's Search page appears.

Criteria	Comparison Operator	Value
ASSET TYPE	LIKE	
ASSET NUMBER	LIKE	
IDENTIFICATION #	LIKE	
YEAR	LIKE	
MAKE	LIKE	
MODEL	LIKE	
ASSET STATUS	LIKE	

- 3 In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate a collateral.
- 4 Click **Search**.

Oracle FLEXCUBE Lending and Leasing displays the result of the search in the Results page.

Select	Asset#	Identification #	Year	Make	Model	Body	Status
<input checked="" type="radio"/>	1479		2007				NOT DEFINED
<input type="radio"/>	1513		2002	HONDA	ACCORD	SEDAN 2 DOOR	ACTIVE
<input type="radio"/>	1514		2005				NOT DEFINED
<input type="radio"/>	1631		2009				NOT DEFINED
<input type="radio"/>	1507		2009				NOT DEFINED
<input type="radio"/>	1657	345345	2002	TEST	TEST		NOT DEFINED
<input type="radio"/>	1508		2004	HONDA	ACCORD		ACTIVE
<input type="radio"/>	1581		2007	TOYOTA	CAMRY	SEDAN 4 DOOR	ACTIVE
<input type="radio"/>	1678	123	2008	X	X		NOT DEFINED
<input type="radio"/>	1658	123	2008	X	X		NOT DEFINED

- 5 On the **Results** page, select the collateral you want to load and click **Submit**.

Oracle FLEXCUBE Lending and Leasing loads the collateral details on the Collateral

Details window.

Collateral link

Using the Collateral page, you can record a new collateral, view the valuation of collateral, and re-evaluate the existing collateral.

Oracle FLEXCUBE Lending and Leasing assigns collateral statuses and the following are the statuses:

Undefined- When the collateral is created for the first time.

New- When an undefined collateral/ asset gets validated, its status is changed to New. This collateral can only be used for Substitution in Servicing.

Inactive- When an application from released, sold or inventory status is attached to application it becomes Inactive.

Active- When the application gets funded, the inactive collateral gets associated with the account in Servicing and gets activated. The status of the collateral then becomes 'Active'.

Released- The collateral /asset can move to "Released" when the collateral is no more attached to any account.

Substituted- When collateral with the status active is replaced with different collateral, the active status is changed to "substituted".

To enter the Collateral Details

- 1 On the Collateral Management link bar, click **Collateral**.
- 2 If you are entering a new collateral, click **Add**.

- 3 Use the application to supply the following information regarding collateral:

In this field:

Do this:

Type and Description section

Status

Asset Id

Asset #

Primary Ind

Collateral Type

Asset Type

Sub Type

Occupancy

Identification #

Condition

Year

Make

Model

Body

Description

Lot

Sub Division

Parcel ID

Metes-Bounds

Registration #

View the vehicle status.

View the asset identification number.

View the asset number which is automatically generated.

Indicates that this collateral is the main application.

Select the collateral type (required).

Select the asset type (required).

Select the asset sub type (required).

Select the occupancy (required).

Enter the vehicle identification number (optional).

Select the vehicle condition (optional).

Enter the year of the vehicle (required).

Enter the make of the vehicle (required).

Enter the model of the vehicle (required).

Enter the body of the vehicle (required).

View the vehicle description (display only).

Enter the asset lot (optional).

Enter the asset sub division (optional).

Enter the parcel id of the home (optional).

Select to indicate the home is considered Metes-Bounds.

Enter the vehicle registration number (required).

Address section

Country	Select the country (required).
Address #	Enter the address number (required).
City	Enter the city (required).
State	Select the state (required).
County	Select the county (optional).
Address 1	Enter the first address line (required).
Address 2	Enter the second address line (optional).
Zip	Select the zip code (optional).
Zip Extn	Enter the zip extension (optional).

- 4 Click **Save** to save your entry.

Valuations sub page

The Valuation sub page contains information about the value of the asset. The Values section enables you enter the value of the asset. The Addons sub tab records information about any addons associated with the collateral.

To complete the Valuations sub page

- 1 Click the **Valuations** sub page.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with 'Responsibility' set to 'HQ'. The page is titled 'Collateral Details' and contains several sections:

- Type & Description:** Includes fields for Status (NOT DEFINED), Asset # (1767), Primary Ind (checked), Collateral Type (VEHICLE COLLATERA), Asset Type (BICYCLE), Sub Type (BSA SLR), Occupancy (Select...), Identification # (1818), Condition (GOOD CONDITIONED), Year (2005), Make (150), Model (150), Body (150), Description (2005 150 150 150), Lot (1), Sub Division, Parcel Id, Metes-Bond, and Registration # (UNDEFINED).
- Address:** Includes fields for Country (UNITED STATES), State (NEW YORK), County (WASHINGTON), Address # (145), City (HOLTSVILLE), Address Line 1 (12), Address Line 2 (11), Zip (00501), and Zip Extn.
- Valuations:** A table with columns: Select Details (Hide checked), Current, Valuation Date (11/12/2009), Source (KELLY NEW BLUE BOOK), Edition, Supplement, and Total Value. Below the table are fields for Wholesale Base (4500), Usage (1), Retail Base (0), Addons (0), and Usage Value (0).
- Addons:** A section with a 'Tracking' tab and an 'Addons' table with columns: Addon/Attribute, Value, and Amount. The table currently shows 'No rows yet.'

- 2 If you are entering a new valuation, click **Add** on the Valuations sub page's Value section.

- Use the application to supply the following information on the **Valuations** sub page's Value section:

In this field:	Do this:
<u>Value section</u>	
Current	Select if this is the current valuation (optional).
Valuation Dt	Enter the valuation date (required).
Source	Select the valuation source (required).
Edition	Enter the valuation edition (optional).
Supplement	Enter the valuation supplement (optional).
Total Value =	View the total value (display only).
Wholesale Base Usage	Enter the wholesale value (required).
	Enter the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle (required).
Retail Base	Enter the retail value (required).
Addons +	View the add-ons value (display only).
Usage Value +	Enter the usage.

- If you are entering a new add-on to the valuation, click **Add** on the **Valuations** sub page's **AddOns** sub tab.
- Use the application to supply the following information on the **Valuations** sub page's **AddOns** sub tab:

In this field:	Do this:
<u>AddOns section</u>	
Select	If selected, indicates that this is the current record.
Addons/Attributes	Select the add-on/attribute (required).
Value	Enter the value of the attribute (optional).
Amt	Enter the add-on amount (required).

Note: Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

- Click **Save** to save your entry.

Tracking sub page

The Tracking sub page enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

To track attributes for the collateral

- 1 Click the **Tracking** sub tab.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main section is 'Collateral Details', which includes fields for 'Type & Description' (Status, Asset #, Primary Ind, Collateral Type, Asset Type, Sub Type, Occupancy), 'Identification #', 'Condition', 'Year', 'Make', 'Model', 'Body', 'Description', 'Lot', 'Sub Division', 'Parcel Id', 'Metes-Bond', and 'Registration #'. Below this is the 'Address' section with fields for Country, Address #, City, State, County, Address Line 1, Address Line 2, Zip, and Zip Extn. The 'Valuations' section contains a table with columns for Select, Details, Current, Valuation Date, Source, Edition, Supplement, and Total Value. The 'Tracking' sub-tab is active, showing 'Tracking Items' (a table with columns for Select Tracking Item, Disposition, Start Date, End Date, FollowUp Date, Enabled, and Comment) and 'Tracking Item Details' (a table with columns for Parameter and Value).

- 2 On the Tracking sub page, choose **Load Details**.
- 3 In the **Tracking Items** section, select the item you want to track.
- 4 In the **Tracking Items** section, view or edit the following information:

In this field:

Do this:

Select	If selected, indicates that this is the current record.
Tracking Item	View the tracking type (display only)
Disposition	Select the disposition (required).
Start Dt	Enter the tracking start date (required).
End Dt	Enter the tracking end date (optional).
Followup Dt	Enter the next follow-up date (required).
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Enter any comments regarding the tracking item (optional).

- 5 Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.
- 6 Click **Save** to save your entry.

Asset History sub page

The Asset History sub page enables you to view the asset history of association with accounts.

To view the Asset History

- 1 Click the **Asset History** sub tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Search Collateral Vehicle Evaluator

Collateral Details Add Cancel Save Submit

Type & Description

Status UNDEFINED
 Asset Id 142913
 Asset # 0
 Primary Ind
 * Collateral Type VEHICLE COLLATERA
 * Asset Type Select...
 * Sub Type Select...

Occupancy Select...
 Identification #
 Condition Select...
 * Year 0
 * Make
 * Model
 * Body

Description
 Lot
 Sub Division
 Parcel Id
 Metes-Bond
 * Registration # UNDEFINED

Address

* Country UNITED STATES
 * Address #
 * City
 * State Select...
 * County Select...
 * Address Line 1
 Address Line 2
 * Zip
 Zip Extn

Valuations Add Cancel

Select Details	Current	Valuation Date	Source	Edition	Supplement	Total Value
No rows yet.						

Addons Tracking **Asset History** Asset Relation Audit

Asset History

Asset #	Account #	Status	Creation Date	Last Updated Date
No rows yet.				

- 2 In the **Asset History** section, view the following information:

In this field:

Do this:

Asset #

View the asset number.

Account #

View the account number.

Status

View the asset status.

Creation Date

View the date on when the asset is created.

Last Updated Date

View the last updated date.

Asset Relation sub page

The Asset Relation sub page enables you to view the asset relationship.

To view the Asset Relation

- 1 Click the **Asset Relation** sub tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HG Responsibility SUPERUSER

Search
Collateral
Vehicle Evaluator

Collateral Details [Add] [Cancel] [Save] [Submit]

Type & Description

Status: UNDEFINED
Asset Id: 142313
Asset #: 0
Primary Ind:
Collateral Type: VEHICLE COLLATERA
Asset Type: Select...
Sub Type: Select...

Occupancy: Select...
Identification #:
Condition: Select...
Year: 0
Make:
Model:
Body:

Description:
Lot:
Sub Division:
Parcel Id:
Metes-Bond:
Registration #: UNDEFINED

Address

Country: UNITED STATES
Address #:
City:
State: Select...
County: Select...
Address Line 1:
Address Line 2:
Zip:
Zip Extn:

Valuations [Add] [Cancel]

Select Details	Current	Valuation Date	Source	Edition	Supplement	Total Value
No rows yet.						

[Addons](#) [Tracking](#) [Asset History](#) [Asset Relation](#) [Audit](#)

Asset Relation

Account #	Asset #	Status	Current Ind	Primary Ind
No rows yet.				

- 2 In the **Asset Relation** section, view the following information:

In this field:

Do this:

Account #

View the account number.

Asset #

View the asset number.

Status

View the asset relation status.

Current Ind

Indicates that this is the current asset.

Primary Ind

Indicates that this asset is the primary.

Audit sub page

The Audit sub page enables you to view the asset relationship.

To view the Audit

- 1 Click the **Audit** sub tab.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main section is titled "Collateral Details" and includes several data entry areas:

- Type & Description:** Fields for Status (UNDEFINED), Asset Id (142913), Primary Ind (checked), Collateral Type (VEHICLE COLLATERA), Asset Type, and Sub Type.
- Occupancy & Condition:** Fields for Occupancy, Identification #, Condition, Year, Make, Model, and Body.
- Address:** Fields for Country (UNITED STATES), State, County, City, Address #, Address Line 1, Address Line 2, Zip, and Zip Extn.
- Valuations:** A table with columns: Select Details, Current, Valuation Date, Source, Edition, Supplement, and Total Value. It currently shows "No rows yet."
- Audit:** A table with columns: Account Id, Asset Id, Column Name, Old Value, New Value, Changed By, and Changed Date. It also shows "No rows yet."

- 2 In the **Audit** section, view the following information:

In this field:

Do this:

Account Id	View the account identification number.
Asset Id	View the asset identification number.
Status	View the asset relation status.
Column Name	View the column name.
Old Value	View the old value.
New Value	View the new value.
Changed By	View the person name who changed the details.
Changed Date	View the date on when the details are changed.

CHAPTER 5 : ADVANCE PROCESSING

For lines of credit, you can enter multiple advances to the account for the draws made by customers. Advances can be entered either by manual entry or batch upload.

Manual Entry

The Advances window's Advance Entry page enables you to post advances against line of credit accounts. This page uses the same concepts and has similar features as the Payment Entry page. An advance can be paid to one or more payees. The payee can be a standard payee that can be selected from a predefined list of values or a nonstandard payee. For nonstandard payees, you must enter the details of the remittance.

Oracle FLEXCUBE Lending and Leasing creates entries for the posted advances on the AP Transaction window. These entries can be used to process the remittances.

Batch Upload

With the advance load process, a batch of advances can be loaded into Oracle FLEX-CUBE Lending and Leasing (similar to lockbox processing).

Using the Advance Entry page, you can enter and view a batch of advance transactions. You can then post a batch, reverse a batch, or place a batch on hold.

Advances link > Advance Entry link

The Advance Entry link enables you to view either all batches or only open batches. You can choose which batch you want to view using the View Options section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open batches

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Entry**.

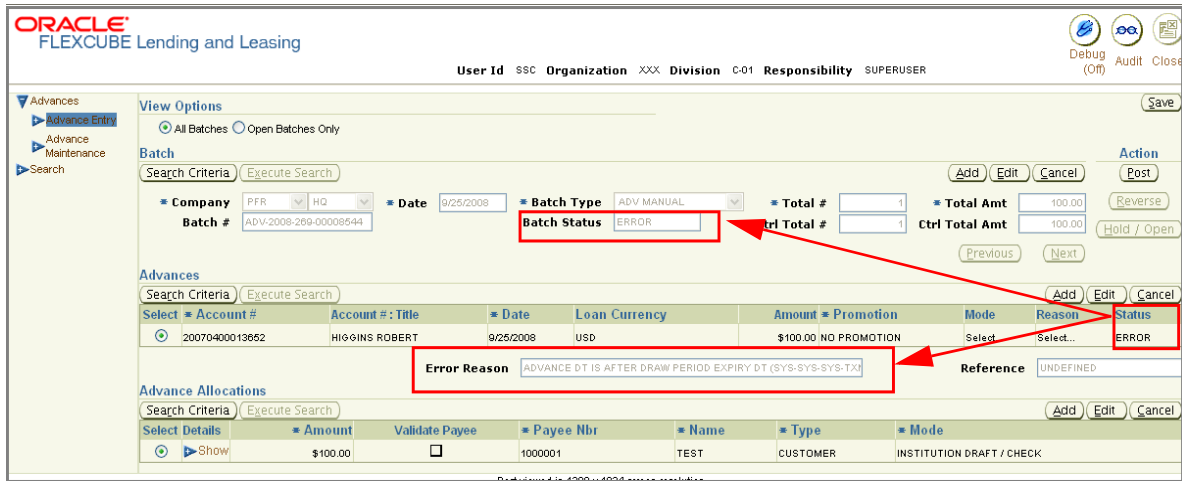
The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Advances', 'Advance Entry', 'Advance Maintenance', and 'Search'. The 'View Options' section has 'Open Batches Only' selected. The 'Batch' section has search criteria for Company, Batch #, Date, Batch Type (set to OPEN), Total #, Total Amt, and Ctrl Total Amt. The 'Advances' table is empty, showing 'No rows yet.' The 'Advance Allocations' table is also empty, showing 'No rows yet.'

- 4 In the **View Options** section, click **Open Batch Only**.
In the Batch section, Oracle FLEXCUBE Lending and Leasing displays all batches with a status of OPEN that have not been posted.
- 5 In the **Batch** section, use the **Previous** and **Next** buttons to scroll through the batches -or-
In the **Batch** section, use **Search Criteria** to limit the display of batch records.

To view all batches

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Entry**.
- 4 In the **View Options** section, click **All Batches**.
In the Batch section, Oracle FLEXCUBE Lending and Leasing displays all batches with a status of OPEN that have not been posted.

- In the **Batch** section, use the **Previous** and **Next** buttons to scroll through the batches -OR- In the **Batch** section, use **Search Criteria** to limit the display of batch records.
If a batch contains a payment with an ERROR status, the **Error Reason** field displays the cause.



Entering and Posting Advances

The Advance Entry page enables you to manually post batches of advances. A batch can consist of one or more accounts.

To enter and post a batch for advance transactions

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- On the Advances link bar, click the **Advances** drop-down link, then click **Advance Entry**.
- In the **Batch** section, click **Add**.
- In the **Batch** section, enter the following information:

In this field:	Do this:
Company	Select the portfolio company (required).
Date	Enter the batch date (required).
Batch Type	Select the batch type (required).
Total #	Enter the total number of advances in the batch (required).
Total Amt	Enter the total amount of advances in the batch (required).

- Click **Save** and view the following information:

In this field:	Do this:
Batch #	View the batch number (system generated) (display only).
Batch Status	View the batch status (display only).

Ctrl Total #	View the total number of advances in the batch (actual) (display only).
Ctrl Total Amt	View the total amount of advances in the batch (actual) (display only).

The Advances section records itemized information of the batch advance. It enables you to make one advance to one account, or more than one advance to more than one account.

7 In the **Advances** section, click **Add** and enter the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Account #	Select the account number (required).
Account #: Title	View the account title (display only).
Date	Enter the advance effective date (required).
Loan Currency	Select the loan currency (optional).
Amount	View the advance amount (display only).
Promotion	Select the promotion associated with advance (required).
Mode	Select the advance mode (optional).
Reason	Select the reason for the advance (optional).
Status	View the advance status (display only).
Reason	View the reason for error (display only).
Reference	Enter any reference information (such as check number) (optional).

8 Click **Save**.

9 In the **Advance Allocations** section, click **Add**.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top header shows the user as SUPERUSER. The left navigation menu includes 'Advances', 'Advance Entry', 'Advance Maintenance', and 'Search'. The main content area is divided into several sections:

- View Options:** Includes radio buttons for 'All Batches' (selected) and 'Open Batches Only', and a 'Save' button.
- Batch:** Contains search criteria and fields for Company (XYZ HQ), Date (3/18/2009), Batch Type (ADV MANUAL), Total # (1), Total Amt (1,000.00), Batch # (ADV-2009-077-00030261), Batch Status (ERROR), and Ctrl Total # (1). Action buttons include Add, Edit, Cancel, Post, Reverse, Hold / Open, Previous, and Next.
- Advances:** A table with columns: Select, Account #, Account #: Title, Date, Loan Currency, Amount, Promotion, Mode, Reason, Status. One record is shown: Account # 2008090024829, Title BOON DAVID, Date 3/18/2009, Loan Currency USD, Amount \$1,000.00, Promotion NO PROMOTION, Mode PERSONAL CHECK, Reason REDRAW ADVANCE, Status ERROR.
- Error Reason:** TXN DT 03/18/2009 GREATER THAN PROCESS DT 03/31/2006
- Reference:** UNDEFINED
- Advance Allocations:** A table with columns: Select Details, Amount, Validate Payee, Payee Nbr, Name, Type, Mode. A 'Show' button is present next to the Amount field (\$0.00).

10 In the Advance Allocations section, click **Show** in the **Details** column.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Advances

View Options All Batches Open Batches Only

Batch

Search Criteria Execute Search

Company XYZ HQ Date 3/18/2009 Batch Type ADV MANUAL Total # 1 Total Amt 1,000.00

Batch # ADV-2009-077-00030261 Batch Status ERROR Ctrl Total # 1 Ctrl Total Amt 1,000.00

Advances

Select	Account #	Account # Title	Date	Loan Currency	Amount	Promotion	Mode	Reason	Status
<input type="checkbox"/>	20090900024629	BOON DAVID	3/18/2009	USD	\$1,000.00	NO PROMOTION	PERSONAL CHECK	REDRAW ADVANCE	ERROR

Error Reason TXN DT 03/18/2009 GREATER THAN PROCESS DT 03/31/2006 Reference UNDEFINED

Advance Allocations

Select	Details	Amount	Validate Payee	Payee Nbr	Name	Type	Mode
<input type="checkbox"/>	Hide	\$0.00	<input type="checkbox"/>	IL-00002	GRTR QUAD CITY AUTO	THIRD PARTY	INSTITUTION DRAFT

Address Details

Country UNITED STATES Address P O BOX 57 City EAST MOLINE State ILLINOIS Zip 61244

ACH Account Details

Bank Name BANK OF EAST MOLINE ACH Account # 3847463838 Routing # 876549678 Account # Account Type CHECKING Comment

Disbursement Currency

Currency USD

11 In the Advance Allocations section, enter the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Amount

Enter the advance amount to be paid to this payee (required).

Validate Payee

View the validate payee indicator. If selected, indicates that the payee needs to be validated.

Payee Nbr

Select the payee number (required).

Name

Enter the payee name (required).

Type

Select the payee type (required).

Mode

Select the payee payment mode (required).

Address Details section

Country

Select the country where the payee is located (required).

City

Enter the city where the payee is located (optional).

State

Select the state where the payee is located (optional).

Address

Enter the address line 1 for the payee (optional).

Zip

Select the zip code where the payee is located (optional).

Zip Extension (unlabeled)

Enter the zip extension where the payee is located (optional).

ACH Account Details

Bank Name

Enter the payee ACH bank name (optional).

Routing #

Enter the payee ACH bank routing number (optional).

Account Type

Enter the payee ACH bank account type (optional).

ACH Account #

Enter the payee ACH bank account number (optional).

Account #

Enter the customer account number with the payee (optional).

Comment

Enter a comments for this advance allocation (optional).

Disbursement Currency

Currency

Select the currency for disbursement (required).

12 Click **Save**.

Oracle FLEXCUBE Lending and Leasing updates the display only Total # and Total Amt fields in the Batch section to record the contents of the Advance section.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes "User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER". The main area is divided into sections: "View Options" (All Batches, Open Batches Only), "Batch" (Search Criteria, Execute Search, Add, Edit, Cancel, Action, Post), and "Advances" (Search Criteria, Execute Search, Add, Edit, Cancel). The "Batch" section displays search criteria: Company (PFR, C01), Date (4/25/2009), Batch Type (ADV MANUAL), Total # (1), Total Amt (1,000.00), Batch # (ADV-2009-115-00037223), Batch Status (OPEN), Ctrl Total # (1), and Ctrl Total Amt (0.00). The "Advances" section displays a table with columns: Account #, Account #: Title, Date, Loan Currency, Amount, Promotion, Mode, Reason, Status. The table contains one row: 20070400022520, SUSAN WILLIAM, 4/25/2009, XXX.00 NO PROMOTION, NONE, Select..., OPEN. Below the table is an "Error Reason" field and a "Reference" field. The "Advance Allocations" section is empty, showing "No rows yet."

Note: Before you can post a batch transaction on the Advance Entry page, the contents of the display only Total # and Total Amt fields must match the contents of the required Total # and Total Amt fields. If not, Oracle FLEXCUBE Lending and Leasing displays an error message.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface with an error message. The error message is "Group Control Totals not matching, Posting not allowed" and is highlighted with a red box. A red arrow points from the error message to the "Total #", "Total Amt", "Ctrl Total #", and "Ctrl Total Amt" fields in the "Batch" section, which are also highlighted with a red box. The rest of the interface is the same as in the previous screenshot.

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

Oracle FLEXCUBE Lending and Leasing changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle FLEXCUBE Lending and Leasing changes the batch status to POSTED or ERROR.

The posted advances can be viewed on the Customer Service window's Transaction page.

Oracle FLEXCUBE Lending and Leasing creates entries for the posted advances on the AP Transaction page. These entries can be used to process the remittances.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue
 Select...
 Ng Auto Run
 Acc # 20081000014130
 or SSN
 Submit

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
<input checked="" type="radio"/>	PFR	HQ	20081000014130	LOAN VEHICLE (VR)	USD	\$25,744.79	\$5,246.54	DELQ.REPO	11/28/2008

Customer(s)
 Select and Submit

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	6058	ERIC HOLMAN SR	PRIMARY	ENGLISH

Transactions
 Sort By View Options
 Post Dt Txn Dt Good Payments All Payments Good Txns All Txns Reverse

Transactions
 Search Criteria Execute Search

Select	Post Dt	Txn Dt	Description	Currency	Amount	Details	Balance Amt
<input checked="" type="radio"/>	11/28/2008	11/13/2008	PAYMENT (Y)	USD	\$100.00	ADV PD= \$100.00 POSTED ON 01/12/2009	\$23,197.56
<input type="radio"/>	10/21/2008	10/10/2008	PAYMENT (Y)	USD	\$150.00	ADV PD= \$150.00 POSTED ON 10/20/2008	\$23,297.56
<input type="radio"/>	10/21/2008	10/10/2008	PAYMENT (Y)	USD	\$1,200.00	ADV PD= \$1,200.00 POSTED ON 10/20/2008	\$23,447.56
<input type="radio"/>	10/21/2008	10/10/2008	PAYMENT (Y)	USD	\$100.00	ADV PD= \$100.00 POSTED ON 10/20/2008	\$24,647.56
<input type="radio"/>	10/21/2008	10/10/2008	PAYMENT (Y)	USD	\$100.00	ADV PD= \$88.47 INT PD= \$11.53 POSTED ON 10/20/2008	\$24,747.56
<input type="radio"/>	10/9/2008	10/9/2008	PAYMENT (Y)	USD	\$222.00	ADV PD= \$103.97 INT PD= \$58.03 POSTED ON 10/09/2008	\$24,836.03

Description
 Payment Currency USD Payment Type PDC PAYMENTS Mode PDC
 Payment Amount \$100.00 Reference 51514 Reason REG

Details
 Search Criteria Execute Search

Txn	Amt
ADVANCE / PRINCIPAL PAID	100

Alerts
 No rows yet

Conditions
 Search Criteria Execute Search

Condition	Start	Followup
PENDING PDC	7/1/2009	7/1/2009
DELINQUENT	10/14/2008	5/2/2009

Add Call Activities
 Add Comments
 Date Converter

Best viewed in 1280 x 1024 screen resolution

Holding, Removing a Hold, and Reversing a Batch of Payment Transactions

To hold the batch of payments transactions

Note: Only the batches with the status of OPEN can be put on hold.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Entry**.
- 4 On the **Advance Entry** page, click **Open Batches Only** in the **View Options** section.
- 5 Use the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches
-or-
In the **Batch** section, use **Search Criteria** to limit the display of batch records.
Details regarding the selected batch appear in the Advances section.
- 6 Use the **Batch** section to search for and select the batch you want to hold.
- 7 In the **Action** section, click **Hold/Open**.
Oracle FLEXCUBE Lending and Leasing changes the batch status from OPEN to HOLD.

To open (or remove hold) on the batch of payments transactions

Note: Only the batches with a status of HOLD can be opened.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Entry**.
- 4 On the **Advance Entry** page, click **Open Batches Only** in the **View Options** section.
- 5 Use the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches
-or-
In the **Batch** section, use **Search Criteria** to limit the display of batch records.
Details regarding the selected batch appear in the Advances section.
- 6 Use the **Batch** section to search for and select the batch with the status of HOLD you want to open.
- 7 In the **Action** section, click **Hold/Open**.
Oracle FLEXCUBE Lending and Leasing changes the batch status from HOLD to OPEN.

To reverse the batch of payment transactions

Batches can be reversed in case of problems with the batch. This will reverse all advances that have been posted.

Note: Only the batches with a status of POSTED can be reversed.

Note: Only the batches with a status of HOLD can be opened.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
 - 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
 - 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Entry**.
 - 4 On the **Advance Entry** page, click **Open Batches Only** in the **View Options** section.
 - 5 Use the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches
-or-
In the **Batch** section, use **Search Criteria** to limit the display of batch records.
Details regarding the selected batch appear in the Advances section.
 - 6 Use the **Batch** section to search for and select the batch with the POSTED status you want to reverse.
 - 7 In the **Action** section, click **Reverse**.
Oracle FLEXCUBE Lending and Leasing changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle FLEXCUBE Lending and Leasing changes the batch status to REVERSE.
- Note:** You can verify the reversal using the Transaction page on the Customer Service window for each account in the batch or by running the payment history report.

Advances link > Advance Maintenance link

The Advance Maintenance link on the Advance window enables you to perform maintenance functions on individual advances that have been posted. The common functions are as follows:

Function:	Purpose:
Modify	enables you to modify advance attributes such as amount, account number, and date.
Reverse	enables you to reverse the advance from the account completely.

In all cases, Oracle FLEXCUBE Lending and Leasing performs “true backdating” to post the transaction based upon the transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended advances

In case of advances that are not posted to accounts due to issues such as incorrect account condition, the advances are posted to suspense. You must process these advances using the work queue for suspense advances. This would typically involve identifying the correct amount or correcting problems with the account before attempting to re-post the advance. In this case, the advance is moved out of the suspense account and posted to the specified account.

To view advances

Note: Only the batches with a status of HOLD can be opened.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Maintenance**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. The user information at the top right shows 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The 'Advances' menu is open, with 'Advance Maintenance' selected. The 'View Options' section has 'Posted' selected. The 'Advances' table is empty, showing 'No rows yet.' The 'Details' section shows fields for 'Account # : Title', 'Loan Currency', 'Amount', 'Txn Date', 'Reason', and 'Error Reason'.

- In the **View Options** section, select which advance you want to view:

If you choose:	View this:
Posted	Posted advances.
Suspense	Suspended advances. In cases of advances that have been posted to suspense, the Suspense work queue can be used to process them (similar to suspense payments).
All	All advances.

Oracle FLEXCUBE Lending and Leasing displays the selected payments in the **Advances** section.

- In the **Advances** section, view the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Account #	Account number.
Title	Account title.
Loan Currency	Loan currency
Txn Date	Advance effective date.
Txn Amount	Advance amount.
Mode	Advance mode.
Reason	Advance reason.
Reference	Reference information for advance.
Status	Advance status.
Company	Portfolio company.
Branch	Portfolio branch.
Batch #	Batch number.
Batch Type	Batch type.
Date	Displays batch date.

Modifying and Reversing Advance Transactions

In some cases, an advance may be valid, but how it was posted was incorrect; for example, advance was posted to the wrong account, with the wrong date, or with incorrect spread data. The Advance Maintenance page enables you to correct such errors.

To modify (correct) an individual advance transaction

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- On the Advances link bar, click the **Advances** drop-down link, then click **Advance Maintenance**.
- In the **View Options** section, click **Posted**.
- In the **Advances** section, select the advance you want to modify.
- In the **Action** section, click **Modify**.
- In the **Details** section, update the fields with information about the advance you want to modify.

In this field:	Do this:
-----------------------	-----------------

- Account #: Title** Select account number (required).
- Loan Currency** Select the currency (required).
- Amount** Enter advance amount (required).
- Txn Dt** Enter advance effective date (required).
- Reason** Select the reason for error (display only).

- 7 Click **Save**.
- 8 In the **Advances** section, click **Submit**.

Oracle FLEXCUBE Lending and Leasing modifies the original advance and posts the new advance.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user is logged in as 'SUPERUSER' with various organizational details. The main area is divided into several sections:

- Quick Search:** Includes fields for Queue, Acc # (20081000014130), and or SSN.
- Account(s):** Shows details for account 20081000014130, including Product (LOAN VEHICLE (V/R)), Currency (USD), and Amount Due (\$5,246.54).
- Customer(s):** Shows details for customer ERIC HOLMAN SR, Type (PRIMARY), and Language (ENGLISH).
- Transactions:** A table listing various payments. The transaction on 10/21/2008 for \$24,747.56 is highlighted with a red box. Other transactions include payments of \$23,197.56, \$23,297.56, \$23,447.56, and \$24,836.03.
- Payment Summary:** Shows Payment Currency (USD), Payment Amount (\$100.00), Payment Type (PDC PAYMENTS), Reference (61514), Mode (PDC), and Reason (REG).
- Details:** A section for further transaction details, currently showing 'Txn' and 'Amt'.

At the bottom of the interface, it states 'Best viewed in 1280 x 1024 screen resolution'.

To reverse an individual advance transaction

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Advances window.
- 3 On the Advances link bar, click the **Advances** drop-down link, then click **Advance Maintenance**.
- 4 In the **View Options** section, click **Posted**.
- 5 In the **Advances** section, select the advance you want to reverse.
- 6 In the **Action** section, click **Reverse**.
- 7 In the **Details** section, complete the Reason field (if you choose). You shouldn't have to update any other fields when reversing a transaction.
- 8 In the **Details** section, click **Save**.
- 9 In the **Advances** section, click **Submit**.

Oracle FLEXCUBE Lending and Leasing reverses the original advance.

The reversed advance can be viewed when you load the account on the Customer Service window from the Customer Service window's Transaction page.

Search link

A Search link is available on the Advances window to help locate information such as an account's number, company and branch. This is information that is used on the Advance Entry and Advance Maintenance pages.

To search for an account

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Advances** bar link.

Oracle FLEXCUBE Lending and Leasing opens the Advances window.

- 3 On the Advances link bar, click **Search**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Advances

- ▶ Advance Entry
- ▶ Advance Maintenance
- ▶ Search

Search Criteria

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

Search Reset Criteria

Results

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
No rows yet								

Best viewed in 1280 X 1024 screen resolution

- 4 In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Advances

- ▶ Advance Entry
- ▶ Advance Maintenance
- ▶ Search

Search Criteria

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	ACTIVE
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

Search Reset Criteria

Results

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
XYZ	HQ	20090200023403	2/18/2009	G OPI G OPI	LOAN HOME ISLAMIC (VR)	ACTIVE:DELO	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
XYZ	HQ	20090200023411	2/11/2009	G OPI G OPINATH	LOAN HOME ISLAMIC (VR)	ACTIVE:DELO	MN-00005 : KOPPY MOTORS OF LAKE FOREST	<input type="checkbox"/>
XYZ	HQ	20080900024603	9/18/2008	TEST ACCRUAL_MTHD	LOAN VEHICLE	ACTIVE:DELO	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
PFR	C01	20080200025688	2/10/2008	MARIE / HANK CCOTONEASTER	LOAN VEHICLE	ACTIVE	NC-00001 : AJS AUTO IMPORTS	<input type="checkbox"/>
XYZ	HQ	20080500025706	5/10/2008	PAULA / JOHN CERASTOSTIGMA	LOAN UNSECURED (VR)	ACTIVE:DELO	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>

5 Click **Search**.

Oracle FLEXCUBE Lending and Leasing displays the result of the search in the Results section at the bottom of the page.

Note: You can use the “Cut” and “Paste” commands to copy the Account # to text boxes elsewhere on the Advances window.

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

CHAPTER 6 : PAYMENT PROCESSING

Oracle FLEXCUBE Lending and Leasing enables you to post payment transactions to accounts in a batch mode, either by manual entry or the use of data files. These transactions can be posted in real-time or in batch mode.

This chapter explains how to use the Payments window to complete the following tasks:

- Post a payment
- Correct a payment

Payments can be entered in Oracle FLEXCUBE Lending and Leasing in a variety of ways:

- Lockbox payments
- ACH payments
- Manual entry with the Payment Entry page.

The manual entry option is useful in a low volume or branch scenario when customers make payments in person or through the mail. The lockbox and ACH options allow for processing payments electronically without manual input.

Lockbox Payments

Oracle FLEXCUBE Lending and Leasing can accept payments from lockboxes in the NACHA format. The NACHA format is an industry standard that can be used to post multiple batches of payments at one time. The lockbox load batch process can be configured to run at any time of the day and at multiple times if needed. All payments from the lockbox file are loaded into Oracle FLEXCUBE Lending and Leasing as batches. Any errors identified by Oracle FLEXCUBE Lending and Leasing during the load process are logged.

ACH Payments

Oracle FLEXCUBE Lending and Leasing enables you to post directly from the ACH file that has been created for customer payments. This is controlled by the ACA_PAYMENT_AUTO_LOAD system parameter. If the parameter is set to Y, Oracle FLEXCUBE Lending and Leasing automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.

Batch NSF Processing

Oracle FLEXCUBE Lending and Leasing provides the upload of the rejected ACH “payment requests file” sent by the financial institution/lender to allow for improved NSF processing for all returned payments. This is done using a “batch mode” process.

Oracle FLEXCUBE Lending and Leasing supports the upload of payment files through lockbox uploads. In addition to the Payment file, Oracle FLEXCUBE Lending and Leasing also provides the upload of Payment Return files through lockbox uploads. Oracle FLEXCUBE Lending and Leasing provides an upload of the “Entry Detail Addenda Record” in the NSF Notification file received from the client’s financial institution. This record pertains to payment returns.

Entry Detail Addenda Record

<i>Field</i>	<i>Position</i>	<i>Size</i>	<i>Contents</i>	<i>Data Element Name / Description</i>
1	01-01	1	7	Record Type Code
2	02-03	2	Numeric	Addenda type Code 99=Paperless Return Item Only
3	04-06	3	Blanks	Return Reason Code
4	07-21	15	Numeric	Original Entry Trace Number
5	22-27	6	Blanks	File Creation Date
6	28-35	8	Numeric	Transit Routing Number of Original Entry
7	36-79	44	Blanks	Addenda Information (Left justified, trailing blanks). This will have the reason code R01.
8	80-87	8	Numeric	Transit Routing Number of Original Entry
9	88-94	7	Numeric	Batch Number - sequential batch number within file

Manual Entry

The Payment Entry page enables you to manually post batches of payments. You can enter payment details such as payment date, payment reason and mode, and payment amount for each batch. A batch is comprised of a number of payments. Oracle FLEXCUBE Lending and Leasing provides audit controls to audit the actual payments entered.

Each batch needs to be associated with a company and one or all branches within the company. Oracle FLEXCUBE Lending and Leasing verifies the actual number of payments against the total of payment amounts you enter.

Payments link > Payments Entry link

Using the Payment Entry page, you can enter and view a batch of payment transactions. You can then post a batch, place a batch on hold, open a batch on hold, or reverse a batch.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SUPERUSER. The main navigation pane on the left includes 'Payments', 'Payment Entry', 'Payment Maintenance', and 'Search'. The 'Payment Entry' section is active, showing 'View Options' with radio buttons for 'Payments', 'Return / NSF', 'All Batches', and 'Open Batches Only'. Below this is the 'Batch' section, which includes search criteria and filters for Company, Date, Batch Type, Batch Status (set to OPEN), Total #, Total Amt, and Ctrl Total #. There are also buttons for 'Add', 'Edit', 'Cancel', 'Post', 'Reverse', 'Hold / Open', 'Previous', and 'Next'. The 'Payments' section shows a table with columns: Select, Pmt Date, Currency, Pmt Amount, Status, Mode, Reason, Reference, Total Amount, and Account #. The 'Payment Txns' section shows a table with columns: Select, Account #, Title, Currency, Amount Spread, and Status. The page footer indicates 'Best viewed in 1280 x 1024 screen resolution' and 'Error Reason'.

Viewing Batches

The Payment Entry page enables you to view either all batches or only open batches. You can choose which batch you want to view using the View Options section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open payment batches

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- 4 On the Payment Entry page's **View Options** section, click **Open Batch Only**.

In the Batch section, Oracle FLEXCUBE Lending and Leasing displays all batches with a status of OPEN that have not been posted.

Oracle FLEXCUBE Lending and Leasing interface. User Id: SSC Organization: XXX Division: C-01 Responsibility: SUPERUSER. The interface shows the 'All Payments' section with 'View Options' set to 'Open Batches Only'. The 'Batch' section displays search criteria for Company XYZ, Date 6/18/2009, and Batch # PAY-2009-169-00040230. The 'Payments' table shows a payment on 6/18/2009 for \$100.00 with a status of 'OPEN'. The 'Payment Txns' table shows a transaction for account # 20060100025578 with a title 'EVE / DALE CCINQUEFOIL' and a status of 'OPEN'.

- 5 Click the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches in the **Batch** section.

-or-

In the **Batch** section, click **Search Criteria** to locate a batch.

Details regarding the selected batch appear in the Payments section.

To view all payment batches

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- 4 On the Payment Entry page's **View Options** section, click **All Batches**.

Oracle FLEXCUBE Lending and Leasing interface. User Id: SSC Organization: XXX Division: C-01 Responsibility: SUPERUSER. The interface shows the 'All Payments' section with 'View Options' set to 'All Batches'. The 'Batch' section displays search criteria for Company PFR, Date 6/18/2009, and Batch # PAY-2009-149-00037231. The 'Payments' table shows a payment on 4/27/2009 for \$100.00 with a status of 'POSTED'. The 'Payment Txns' table shows a transaction for account # 20080800024480 with a title 'PETER TESTING' and a status of 'POSTED'.

In the Batch section, Oracle FLEXCUBE Lending and Leasing displays all payment batches, regardless of status.

- Click the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches in the **Batch** section.

-OR-

In the **Batch** section, click **Search Criteria** to locate a batch.

Details regarding the selected batch appear in the Payments section.

If a batch contains a payment with an ERROR status, the **Error Reason** field displays the cause.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name, and user information: User Id SSC, Organization XXX, Division C-01, Responsibility SUPERUSER. There are also icons for Debug (Off), Audit, and Close.

The main content area is divided into sections:

- Payments:** Includes a sidebar with links for Payment Entry, Payment, Maintenance, and Search. The main area has tabs for All Payments, Return / NSF, All Batches, and Open Batches Only. A 'View Options' section is also present.
- Batch:** Contains search criteria fields for Company (PFR, C01), Date (3/31/2009), Batch Type (PMT MANUAL), Total # (1), Total Amt (5,000.00), Batch # (PAY-2009-090-00032218), and Batch Status (ERROR). It also shows Ctrl Total # (1) and Ctrl Total Amt (5,000.00). Action buttons include Add, Edit, Cancel, Post, Reverse, Hold / Open, Previous, Next, and Print Receipt.
- Payments:** A table showing payment details. The table has columns: Select, Pmt Date, Currency, Pmt Amount, Status, Mode, Reason, Reference, and Total Amount Account #. One row is visible with Pmt Date 3/31/2009, Currency USD, Pmt Amount \$5,000.00, Status ERROR, Mode CASH, Reason REGULAR PAYMENT, Reference UNDEFINED, and Total Amount Account # \$5,000.00.
- Payment Txns:** A table showing transaction details. The table has columns: Select, Account #, Title, Currency, Amount Spread, and Status. One row is visible with Account # 20081100024401, Title ABC ABC, Currency USD, Amount Spread \$5,000.00 ACTIVE SPREAD, and Status ERROR.

An **Error Reason** field at the bottom right of the Payment Txns table displays the text: 20081100024401-TXN DT 03/31/2009 GREATER THAN PROCESS DT 0.

Entering and Posting Batches

The Payment Entry page enables you to manually post batches of payments. A batch can consist of one or more accounts.

To enter and post a batch for a payment transaction

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- In the Payment Entry page's **Batch** section, click **Add**.

5 In the **Batch** section, enter the following information:

In this field:	Do this:
Company	Select the portfolio company (required).
Date	Select the batch date, usually either today's date or the date the batch was received as a whole (required).
Batch Type	Select the batch type. Oracle FLEXCUBE Lending and Leasing identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on (required).
Total #	Enter total number of payments in the batch (required).
Total Amt	Enter total amount of payments in the batch (required).

6 Click **Save**.

7 In the **Batch** section, view the following information:

In this field:	View this:
Batch #	The batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. Oracle FLEXCUBE Lending and Leasing generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001 (display only).
Batch Status	The batch status (display only).
Ctrl Total #*	The total number of payments in the batch (actual). Note: This figure must match the figure in the required Total # field before a batch can be posted (display only).
Ctrl Total Amt*	View the total amount of payments in the batch (actual). Note: This figure must match the figure in the required Total Amt field before a batch can be posted (display only). * These two fields update every time you save the itemized payment entries in the Payments section.

The Payments section records itemized information of the batch payment. It enables you to make one payment to one account, or more than one payment to more than one account.

8 In the **Payments** section, click **Add**.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Payments

All Payments View Options

Payments Return / NSF All Batches Open Batches Only

Batch

Search Criteria Execute Search

Company XYZ ALL Date 7/8/2009 Batch Type ACH PAYMENTS Total # 1 Total Amt 123.00

Batch # PAY-2009-189-000-9231 Batch Status OPEN Ctrl Total # 0 Ctrl Total Amt 0.00

Payments

Search Criteria Execute Search

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount	Account #
<input checked="" type="radio"/>	7/10/2009	USD			NONE	Select...	UNDEFINED	\$0.00	

Payment Txns

Search Criteria Execute Search

Select	Account #	Title	Currency	Amount Spread	Status
No rows yet.					

Best viewed in 1280 x 1024 screen resolution

9 In the **Payments** section, enter the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Pmt Date	Select the payment effective date. This date must be less than or equal to the date recorded in the Batch section (required).
Currency	Select the currency for the payment (optional).
Pmt Amount	Enter the payment amount (required).
Status	View the payment status (optional).
Mode	Select the payment mode (required).
Reason	Select the reason for the payment (optional).
Reference	Enter any reference information (such as check number) (optional).
Total Amount	View the total amount of the batch (display only).
Account #	Select the account number to which this payment applies (optional).

10 Click **Save**.

Oracle FLEXCUBE Lending and Leasing updates the Ctrl Total # and Ctrl Total Amt fields in the Batch section to record the contents of the Payments section.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C-01 Responsibility SUPERUSER

Payments

All Payments View Options

Payments Return / NSF All Batches Open Batches Only

Batch

Search Criteria Execute Search

Company DMB ALL Date 07/10/2009 Batch Type ACH PAYMENTS Total # 1 Total Amt 5,656.00

Batch # PAY-2009-191-00001001 Batch Status OPEN Ctrl Total # 1 Ctrl Total Amt 21,233.00

Payments

Search Criteria Execute Search

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount	Account #
<input checked="" type="radio"/>	07/10/2009	USD	\$21,233.00	NONE	REGULAR PAYMENT	UNDEFINED		\$0.00	

Payment Txns

Search Criteria Execute Search

Select	Account #	Title	Currency	Amount Spread	Status
No rows yet.					

Best viewed in 1280 x 1024 screen resolution

11 For each payment, use the Payments Txns section to record information about the account receiving payment. (There might be more than one entry for the same account; for example, one account may require different payment spreads.)

- In the **Payment Txns** section, click **Add**.

12 In the **Payment Txns** section, enter or view the following information.

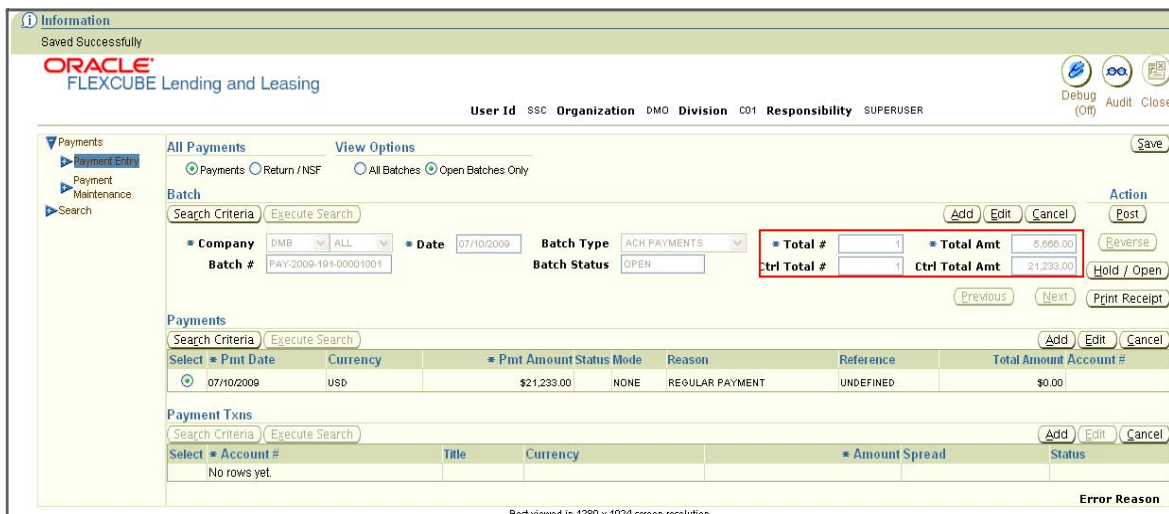
Note: The total Amount in the Payments Txns section must match the contents of the Total Amt in the Payments section.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Account #	Select the account number (required).
Title	View the account title (optional).
Currency	Select the currency for the payment (optional).
Amount	Enter payment amount.
Spread	Select the spread (payment allocation strategy) for the payment (required).
Status	View the payment status (optional).
Error Reason	View the reason for error. This field will populate after you click Post if payments aren't reconciled.

Note: The user can view 0 as an account which is the suspense account to which unidentified payments and advances are posted.

13 Click **Save**.

Note: Before you can post a batch transaction on the Payment Entry page, the contents of the Batch section's display only Ctrl Total # and Ctrl Total Amt fields must match the contents of the required Total # and Total Amt fields. In the following example, the batch is ready to post, as these figures match. In the example below, the batch is ready to post, as these figures match.



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

Oracle FLEXCUBE Lending and Leasing changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle FLEXCUBE Lending and Leasing changes the batch status to POSTED or ERROR.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Payments

All Payments View Options

Payments Return / NSF All Batches Open Batches Only

Batch

Search Criteria Execute Search

Company PFR C01 Date 5/29/2009 Batch Type PMT MANUAL Total # 1 Total Amt 100.00

Batch # PAY-2009-149-00037231 Batch Status POSTED Ctrl Total # 1 Ctrl Total Amt 100.00

Reverse Hold / Open Previous Next Print Receipt

Payments

Search Criteria Execute Search

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount	Account #
<input type="radio"/>	4/27/2009	USD	\$100.00	POSTED	Select...	Select...		\$100.00	

Payment Txns

Search Criteria Execute Search

Select	Account #	Title	Currency	Amount Spread	Status
<input type="radio"/>	20080800024480	PETER TESTING	USD	\$100.00 ACTIVE SPREAD	POSTED

Error Reason

Best viewed in 1280 x 1024 screen resolution

Note: Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, Oracle FLEXCUBE Lending and Leasing displays the Error message: “Group control Totals not matching, Posting not allowed.”

Error
Group Control Totals not matching. Posting not allowed.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Payments

All Payments View Options

Payments Return / NSF All Batches Open Batches Only

Batch

Search Criteria Execute Search

Company XYZ AL1 Date 04/17/2009 Batch Type PMT MANUAL Total # Total Amt 500.00

Batch # PAY-2009-107-90033319 Batch Status OPEN Ctrl Total # Ctrl Total Amt 750.00

Reverse Hold / Open Previous Next Print Receipt

Payments

Search Criteria Execute Search

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount	Account #
<input type="radio"/>	04/18/2009	USD	\$750.00	PERSONAL CHECK	REGULAR PAYMENT	UNDEFINED		\$0.00	

Payment Txns

Search Criteria Execute Search

Select	Account #	Title	Currency	Amount Spread	Status
<input type="radio"/>	No rows yet				

Error Reason

Best viewed in 1280 x 1024 screen resolution

The posted payments can be viewed on the Transactions page on the Customer Service window.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue: Select... [Nx] Auto Run []

Acc #: 20070700010051 or SSN

Submit

Account(s)

Current [x] Show All [] Group Follow-up []

Select and [Submit]

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
[x]	YYY	HQ	20070700010051	IJARA HOME LOAN(VR)	USD	\$28,160.13	\$0.00	ACTIVE	8/17/2007

Customer(s)

Select and [Submit]

Select	Details	Customer Id	Name	Type	Language
[x]	[Show]	2001	SHAHID HI AZHAR KHAN	PRIMARY	ENGLISH

Transactions

Sort By [] View Options [Reverse]

Post Dt [x] Txn Dt [] Good Payments [x] All Payments [] Good Txns [] All Txns []

Select	Post Dt	Txn Dt	Description	Currency	Amount	Details	Balance Amt
[x]	7/20/2009	7/20/2009	PAYMENT (Y)	USD	\$500.00	INT PD=\$500.00 POSTED ON 07/20/2009	\$25,000.00

Description

Payment Currency: USD
 Payment Amount: \$500.00
 Payment Type: PMT MANUAL
 Reference: UNDEFINED
 Mode: NONE
 Reason: REG

Details

Txn	Amt
INTEREST ACCRUAL PAID	500

Holding, Removing a Hold, and Reversing a Batch of Payment Transactions

To hold the batch of payments transactions

Note: Only the batches with the status of OPEN can be put on hold.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- 4 On the Payment Entry page's **All Payments** section, click **Payments**.
- 5 In the **View Option** section, select the batches you want to view:

- If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
 - If the batch status is ERROR, click **All Batches** in the **View Options** section.
- 6 Use the **Batch** section to select the batch you want to hold.
 - 7 In the **Action** section, click **Hold/Open**.

Oracle FLEXCUBE Lending and Leasing changes the batch status from OPEN to HOLD.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also utility icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into several sections:

- Payments**: A sidebar menu with options like 'Payment Entry', 'Payment Maintenance', and 'Search'.
- All Payments / View Options**: A section with radio buttons for 'Payments', 'Return / NSF', 'All Batches', and 'Open Batches Only'. The 'Open Batches Only' option is selected.
- Batch**: A section with search criteria and filters. The 'Batch Status' field is highlighted in red and contains the value 'OPEN'. Other fields include 'Company' (XYZ), 'Date' (6/18/2009), 'Batch Type' (PDC PAYMENTS), and 'Total Amt' (100.00).
- Payments**: A table with columns: 'Select', 'Pmt Date', 'Currency', 'Pmt Amount', 'Status', 'Mode', 'Reason', 'Reference', and 'Total Amount Account #'. The table contains one row with the following data:

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount Account #
<input checked="" type="radio"/>	6/18/2009	USD	\$100.00	OPEN	NONE	REGULAR PAYMENT	UNDEFINED	\$100.00
- Payment Txns**: A table with columns: 'Select', 'Account #', 'Title', 'Currency', 'Amount Spread', and 'Status'. The table contains one row with the following data:

Select	Account #	Title	Currency	Amount Spread	Status
<input checked="" type="radio"/>	20060100025578	EVE / DALE CCINQUEFOIL	USD	\$100.00 ACTIVE SPREAD - LOC	OPEN

At the bottom of the interface, there is an 'Error Reason' field and a footer note: 'Best viewed in 1280 x 1024 screen resolution'.

To open (or remove hold) on the batch of payments transactions

Note: Only the batches with a status of HOLD can be opened.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- 4 On the Payment Entry page's **All Payments** section, click **Payments**.
- 5 In the **View Option** section, click **All Batches** section

6 Use the **Batch** section to select the batch you want to open.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The interface is divided into several sections: Payments, Batch, Payments (table), and Payment Txns (table). In the Batch section, the Batch Status is highlighted in red and set to 'OPEN'. The Batch Type is 'PDC PAYMENTS'. The Batch # is 'PAY-2009-169-00040230'. The Date is '6/18/2009'. The Total # is '1000'. The Total Amt is '100.00'. The Ctrl Total # is '1'. The Ctrl Total Amt is '100.00'. The Action section includes buttons for 'Hold / Open', 'Reverse', 'Previous', 'Next', and 'Print Receipt'. The Payments table shows a single row with Pmt Date '6/18/2009', Currency 'USD', Pmt Amount '\$100.00', Status 'OPEN', Mode 'NONE', Reason 'REGULAR PAYMENT', Reference 'UNDEFINED', and Total Amount Account # '\$100.00'. The Payment Txns table shows a single row with Account # '20060100025578', Title 'EVE / DALE CCINQUEFOIL', Currency 'USD', Amount Spread '\$100.00 ACTIVE SPREAD - LOC', and Status 'OPEN'. An Error Reason field is at the bottom.

7 In the **Action** section, click **Hold/Open**.

Oracle FLEXCUBE Lending and Leasing changes the batch status from HOLD to OPEN.

To reverse the batch of payment transactions

Note: Only the batches with a status of POSTED can be reversed.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- 4 In the Payment Entry page's **All Payments** section, click **Payments**.
- 5 In the **View Option** section, click **All Batches**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The interface is divided into several sections: Payments, Batch, Payments (table), and Payment Txns (table). In the Batch section, the Batch Status is highlighted in red and set to 'POSTED'. The Batch Type is 'PMT MANUAL'. The Batch # is 'PAY-2009-149-00037231'. The Date is '5/29/2009'. The Total # is '1'. The Total Amt is '100.00'. The Ctrl Total # is '1'. The Ctrl Total Amt is '100.00'. The Action section includes buttons for 'Reverse', 'Hold / Open', 'Previous', 'Next', and 'Print Receipt'. The Payments table shows a single row with Pmt Date '4/27/2009', Currency 'USD', Pmt Amount '\$100.00', Status 'POSTED', Mode 'Select...', Reason 'Select...', Reference 'Select...', and Total Amount Account # '\$100.00'. The Payment Txns table shows a single row with Account # '20080800024480', Title 'PETER TESTING', Currency 'USD', Amount Spread '\$100.00 ACTIVE SPREAD', and Status 'POSTED'. An Error Reason field is at the bottom.

6 Use the **Batch** section to select the batch you want to reverse.

7 In the **Action** section, click **Reverse**.

Oracle FLEXCUBE Lending and Leasing changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle FLEXCUBE Lending and Leasing changes the batch status to REVERSED.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The 'Batch' section is active, showing search criteria for Company (PFR), Date (10/1/2008), and Batch Type (PMT MANUAL). The 'Batch Status' is highlighted in red and set to 'REVERSE'. The 'Total Amt' is \$565.00. Below the batch information, there is a table for 'Payments' with one row showing a payment of \$565.00 on 10/1/2008. The 'Payment Txns' section is empty.

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount	Account #
<input checked="" type="radio"/>	10/1/2008	USD	\$565.00	OPEN	PDC	REGULAR PAYMENT	UNDEFINED	\$565.00	

Note: You can verify the reversal using the Transaction page on the Customer Service window's Transactions page for each account in the batch or by running the payment history report (**Reports** master tab > **Servicing** drop-down link > **Payment History (Line of Credit)**).

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The 'Transactions' section is active, showing a list of transactions for account 20081000011897. The 'REVERSE PAYMENT (N)' transaction on 12/23/2008 is highlighted with a red box. The 'Description' section shows the payment type as 'PMT MANUAL' and the mode as 'NONE'.

Select	Post Dt	Txn Dt	Description	Amount	Details	Balance Amt
<input checked="" type="radio"/>	12/23/2008	12/20/2008	REVERSE PAYMENT (N)	\$141.85	INT PD= \$131.24 OTH PD= \$10.61 POSTED ON 12/20/2008	\$12,000.00
<input type="radio"/>	12/23/2008	12/20/2008	PAYMENT (N)	\$141.85	INT PD= \$131.24 OTH PD= \$10.61 POSTED ON 12/20/2008	\$12,000.00
<input type="radio"/>	12/18/2008	12/18/2008	REVERSE PAYMENT (N)	\$14.06	INT PD= \$14.06 POSTED ON 12/18/2008	\$12,000.00
<input type="radio"/>	12/18/2008	12/18/2008	PAYMENT (N)	\$14.06	INT PD= \$14.06 POSTED ON 12/18/2008	\$12,000.00

Printing a Receipt

You can print receipts for walk-in payments using the Print Receipt button on the Payment Entry page's Action section. Receipts can be printed before actually posting the payment. This enables you to create just the batch and leave it for end of the day processing, but also print the receipt for the customer.

To print a receipt of the payments transactions

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Entry**.
- 4 On the Payment Entry page, complete the **Batch** section with information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 5 Click **Save**.
- 6 Complete the **Payments** section with information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 7 Click **Save**.
- 8 Complete the **Payment Txns** section with information regarding the payment for which you want to print a receipt. (**Note:** For more information, see the previous section in this chapter, **Entering and posting a payment**.)
- 9 Click **Save**.
- 10 In the **Action** section, click **Print Receipt**.

Oracle FLEXCUBE Lending and Leasing sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

Payment Maintenance page

The Payment Maintenance page enables you to perform maintenance functions on individual payments that have been posted. The common functions are as follows:

Function:	Purpose:
Modify	Enables you to change one or more of the payment attributes, such as the payment amount, spread, and date.
Non Sufficient Funds	Notifies Oracle FLEXCUBE Lending and Leasing that the customer did not have sufficient funds in the account and will post a NSF fee (based on setup).
Reverse	Enables you to simply reverse a payment.

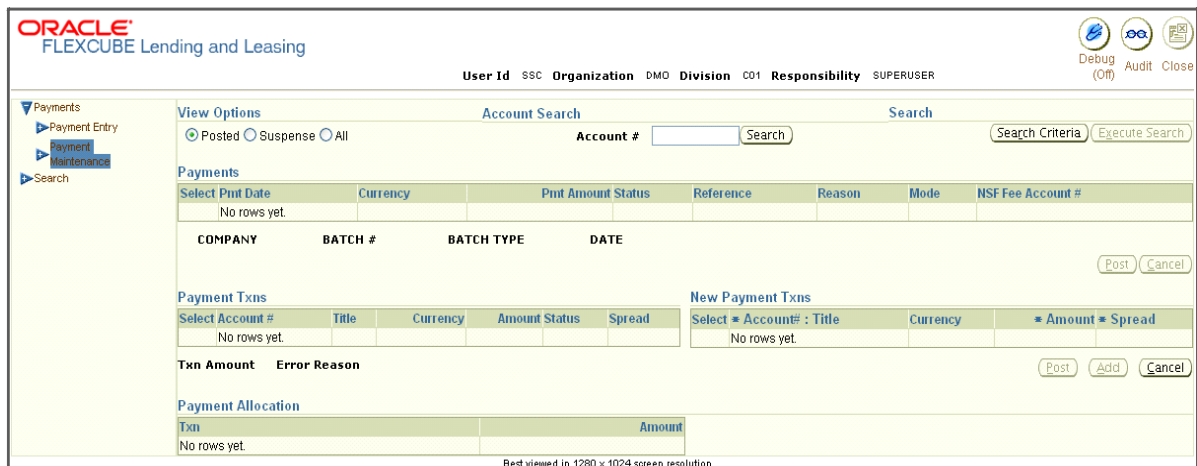
In all cases, Oracle FLEXCUBE Lending and Leasing performs a “true backdating” to post the transaction based upon the transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended payments

In case of payments that are not posted to accounts due to issues such as incorrect account condition, the payments are posted to suspense. You can process these payments using the work queue for suspense payments. This typically involves identifying the correct amount or correcting problems with the account before attempting to re-post the payment. In this case, the payment is moved out of the suspense account and posted to the active account.

To view payments

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Maintenance**.



- In the **View Options** section, select which type of payment you want to load from the following list:

If you choose:

In the Payments section, Oracle FLEXCUBE Lending and Leasing displays:

Posted
Suspende

Posted payments.
Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.)

All

All payments.

Note: Step 3 will load all payments from all accounts matching the selected view option.

- In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with

-or-

In the **Search** section, use **Search Criteria** to limit the display of records in the Payment section.

Oracle FLEXCUBE Lending and Leasing displays payments matching your search criteria in the Payments section.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

View Options **Account Search** **Search**

Posted Suspende All

Account # % Search Search Criteria Execute Search

Select	Pmt Date	Currency	Pmt Amount	Status	Reference	Reason	Mode	NSF Fee Account #
<input checked="" type="radio"/>	04/27/2009	USD	\$100.00	POSTED			NONE	
<input type="radio"/>	04/07/2009	USD	\$500.00	POSTED	UNDEFINED	REGULAR PAYMENT	PERSONAL CHECK	
<input type="radio"/>	10/18/2008	USD	\$3,000.00	POSTED	UNDEFINED		CASH	
<input type="radio"/>	10/18/2008	USD	\$2,002.00	POSTED	UNDEFINED		NONE	
<input type="radio"/>	09/18/2008	USD	\$2,001.00	POSTED	UNDEFINED		NONE	
<input type="radio"/>	09/18/2008	USD	\$2,000.00	POSTED	UNDEFINED		NONE	
<input type="radio"/>	10/18/2008	USD	\$1,500.00	POSTED	UNDEFINED	REGULAR PAYMENT	NONE	
<input type="radio"/>	10/18/2008	USD	\$5,000.00	POSTED	ANUJ	REGULAR PAYMENT	CASH	
<input type="radio"/>	10/18/2008	USD	\$2,000.00	POSTED	UNDEFINED		NONE	
<input type="radio"/>	03/12/2009	USD	\$3,000.00	POSTED	UNDEFINED	REGULAR PAYMENT	NONE	

COMPANY PFR C01 BATCH # PAY-2009-149-00037231 BATCH TYPE PMT MANUAL DATE 5/29/2009 Modify Non Sufficient Funds Reverse None

Payment Txns

Select	Account #	Title	Currency	Amount	Status	Spread
<input checked="" type="radio"/>	20080800024480	PETER TESTING	USD	\$100.00	POSTED	ACTIVE SPREAD

Txn Amount INR XXX4,500.00 Error Reason 20080800024480-EXCHANGE RATE NOT AVA

Payment Allocation

Txn	Amount
ADVANCE / PRINCIPAL	\$461.45
PAYMENT EXCESS	\$4,038.55

Best viewed in 1280 x 1024 screen resolution

- In the **Payments** section, enter, view, or edit the following information:

In this field:

Do this:

Select
Pmt Date
Currency
Pmt Amount

If selected, indicates that this is the current record.
View the payment date.
View the currency.
View the payment amount.

Status	View the status.
Reference	View the payment reference.
Reason	View the payment reason.
Mode	View the payment mode.
NSF Fee Account #	Select account number for NSF fee assessment.

- 7 Select a payment in the **Payments** section and view the following additional information:

In this field:	View this:
Company	The portfolio company.
Branch	The portfolio branch.
Batch #	The batch number.
Batch Type	The batch type.
Date	The batch date.

- The following information for the selected payment appears in the **Payment Txns** section:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Account #	The account number.
Title	The account title.
Currency	The currency.
Amount	The payment amount.
Status	The status of the payment.
Spread	The spread (payment allocation strategy).

- The **Payment Allocation** section details how the selected payment was applied against the account. This is useful in determining whether the payment was posted correctly or whether the spread or transaction date needs to be modified.

- 8 Choose the payment transaction you want to modify in the **Payment Txns** section.

- 9 In the **Payments** section, click **Modify**.

- 10 Use the **New Payment Txns** section to make adjustments to the data.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Account #: Title	Select account number.
Currency	Select the currency.
Txn Amt	Enter amount.
Spread	Select spread (payment allocation strategy).

- 11 In the **New Payment Txns** section, click **Post**.

- 12 Save your entry.

Modify and Reversing Payment Transactions

In some cases, a payment may be valid, but how it was posted was incorrect; for example, payment was posted to the wrong account, with the wrong date, or with incorrect spread data. The Payment Maintenance page enables you to correct such errors.

To modify (correct) an individual payment transaction

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Maintenance**.
- 4 In the **View Options** section, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.
- 5 In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with
-or-
In the **Search** section, use **Search Criteria** to limit the display of records in the Payment section.

Oracle FLEXCUBE Lending and Leasing displays payments matching your search criteria in the Payments section.
- 6 In the **Payments** section, select the payment that you want to modify and click **Modify**.
- 7 In the **Payments Txn** section, select the payment that you want to modify and click **Modify**.
- 8 In the **New Payment Txns** section, update the fields with information about the payment you want to modify.
- 9 In the **New Payment Txns** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing modifies the original payment and posts the new payment.

The modified payment can be viewed on the Customer Service window's Transaction page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXXX Division 001 Responsibility SUPERUSER

Quick Search

Queue Select

Ng

Acc # 20000100011340 or S.S.N

Submit

Account(s)

Select and Submit

Select Company	Branch	Account #	Product	Payoff Amt	Amount Due Status	Oldest Due Dt
ARF	001	20000300011359	LOAN VEHICLE	\$92,097.51	\$4,305.70 ACTIVE	05/01/2000

Customer(s)

Select Details Customer Id	Name	Type	Language
Show 4005	SUCHI SHL	PRIMARY	ENGLISH

View Options

Good Payments All Payments Good Turns All Turns

Reverse

Transactions

Previous 1-7 of 16 Next 7

Select	Post Dt	Txn Dt	Description	Amount	Details	Balance Amt
<input checked="" type="radio"/>	05/19/2008	05/05/2008	PAYMENT (Y)	\$3,000.00	ADV PD= \$1,780.81 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$92,097.51
<input type="radio"/>	05/19/2008	05/05/2008	INTEREST ACCRUAL	\$1,219.19		\$95,097.51
<input type="radio"/>	05/19/2008	05/05/2008	REVERSE INTEREST ACCRUAL	\$1,219.19		\$93,878.32
<input type="radio"/>	05/10/2008	05/05/2008	REVERSE PAYMENT (N)	\$7,305.78	ADV PD= \$5,086.69 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$95,007.51
<input type="radio"/>	05/19/2008	05/05/2008	PAYMENT (N)	\$7,305.78	ADV PD= \$9,086.59 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$87,791.73
<input type="radio"/>	05/19/2008	05/05/2008	INTEREST ACCRUAL	\$1,219.19		\$89,097.51
<input type="radio"/>	05/19/2008	05/05/2008	REVERSE INTEREST ACCRUAL	\$1,219.19		\$93,878.32

Description

Payment Type: PMT MANUAL Reference Mode Reason: UNDEFINED

Details

Txn	Amt
INTEREST BILLED PAID	\$1,219.19
ADVANCE / PRINCIPAL BILLED PAID	\$1,780.81

To reverse an individual payment transaction

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Maintenance**.
- 4 In the **View Options** section, click **Posted**.
- 5 In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with
-or-
In the **Search** section, use **Search Criteria** to limit the display of records in the Payment section.
Oracle FLEXCUBE Lending and Leasing displays payments matching your search criteria in the Payments section.
- 6 In the **Payments** section, select the payment that you want to reverse.
- 7 In the **Payments** section, click **Reverse**, then click **Post**.

Oracle FLEXCUBE Lending and Leasing reverses the original payment.

The modified payment can be viewed on the Customer Service window's Transaction page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Quick Search: Queue Select, Acc # 20000100011343, or SSN, Submit

Account(s): Select and Submit, Select Company Branch Account # Product Payoff Amt Amount Due Status Oldest Due Dt

Customer(s): Select Details Customer Id Name Type Language, Show 4005 SUCHI SRL PRIMARY ENGLISH

View Options: Reverse, Good Payments All Payments Good Txns All Txns

Select	Post Dt	Txn Dt	Description	Amount	Details	Balance Amt
<input type="radio"/>	06/19/2008	05/05/2008	REVERSE INTEREST ACCRUAL	\$1,219.19		\$95,878.32
<input type="radio"/>	06/19/2008	05/05/2008	REVERSE PAYMENT (N)	\$3,000.00	ADV PD= \$1,700.81 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$95,097.51
<input type="radio"/>	06/19/2008	05/05/2008	PAYMENT (N)	\$3,000.00	ADV PD= \$1,750.81 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$92,097.51
<input type="radio"/>	06/19/2008	05/05/2008	INTEREST ACCRUAL	\$1,219.19		\$95,097.51
<input type="radio"/>	06/19/2008	05/05/2008	REVERSE INTEREST ACCRUAL	\$1,219.19		\$93,878.32
<input type="radio"/>	06/19/2008	05/05/2008	REVERSE PAYMENT (N)	\$7,305.78	ADV PD= \$6,089.59 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$95,097.51
<input type="radio"/>	06/19/2008	05/05/2008	PAYMENT (N)	\$7,305.78	ADV PD= \$6,089.59 INT PD= \$1,219.19 POSTED ON 05/05/2008	\$87,791.73

Description: Payment Type Reference Mode Reason NONE

Details: Txn Amt, No rows yet.

Alerts: No rows yet.

Conditions: Condition Start Followup, No rows yet.

Add Call Activities, Add Comments

Best viewed in 1280 x 1024 screen resolution

Note: Access to the Reverse button can be restricted by user responsibility and the account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration window. (For more information, see the **Txn Codes** page section in the **Oracle FLEXCUBE Lending and Leasing Suite Setup Guide**).

To reverse an individual payment transaction and assess NSF fee

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Payments window.
- 3 On the Payments link bar, click the **Payments** drop-down link, then click **Payment Maintenance**.
- 4 In the **View Options** section, click **Posted**.
- 5 In the **Account Search** section, use the **Account #** field and **Search** button to locate the account you want to work with
-OR-
In the **Search** section, use **Search Criteria** to limit the display of records in the Payment section.
- 6 In the **Payments** section, select the payment that you want to reverse with an NSF fee.
- 7 In the **Payments** section, click **Non Sufficient Funds**, then click **Post**.

Oracle FLEXCUBE Lending and Leasing displays payments matching your search criteria in the Payments section.

Oracle FLEXCUBE Lending and Leasing reverses the original payment and assesses the NSF fee.

The modified payment can be viewed on the Customer Service window's Transaction page.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main window is titled "Payment Maintenance" and shows a list of transactions. The "Transactions" table is highlighted, showing a transaction for "NON SUFFICIENT FUND FEE" on 06/20/2008 for an amount of \$20.00. The "View Options" section shows "All Txns" selected. The "Description" section shows "Payment Type PMT MAHIAL, Reference PMT1, Mode CASH, Reason REG".

Select	Post Dt	Txn Dt	Description	Amount	Details	Balance	Amt
<input checked="" type="radio"/>	06/20/2008	06/20/2008	NON SUFFICIENT FUND FEE	\$20.00		\$0.00	
<input type="radio"/>	06/19/2008	04/10/2008	BILL/DUE DATE	\$0.00	DUE DT 05/01/2008	\$0.00	
<input type="radio"/>	06/19/2008	04/10/2008	REVERSE DUE DATE	\$0.00	DUE DT 05/01/2008	\$0.00	
<input type="radio"/>	06/19/2008	04/10/2008	BILL/DUE DATE	\$0.00	DUE DT 05/01/2008	\$0.00	
<input type="radio"/>	06/19/2008	03/11/2008	BILL/DUE DATE	\$0.00	DUE DT 04/01/2008	\$0.00	
<input type="radio"/>	06/19/2008	03/11/2008	REVERSE DUE DATE	\$0.00	DUE DT 04/01/2008	\$0.00	
<input type="radio"/>	06/19/2008	03/11/2008	BILL/DUE DATE	\$0.00	DUE DT 04/01/2008	\$0.00	

Search page

A Search page is available on the Payments window to help locate information such as an account's number, company and branch. This is information that is used on the Payment Entry and Payment Maintenance pages.

To search for an account

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Payments** bar link.

Oracle FLEXCUBE Lending and Leasing opens the Payments window.

- 3 On the Payments link bar, click **Search**.

The Payments window's Search page appears.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Payments Search

Criteria	* Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

Search Reset Criteria

Results

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
No rows yet.								

Best viewed in 1280 x 1024 screen resolution

- 4 In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
- 5 Click **Search**.

Oracle FLEXCUBE Lending and Leasing displays the result of the search in the Results section at the bottom of the page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Payments Search

Criteria	* Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	%ACTIVE
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

Search Reset Criteria

Results

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
XYZ	HQ	20090200023403	2/18/2009	GOPI GOPI	LOAN HOME ISLAMIC (VR)	ACTIVE:DELO	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
XYZ	HQ	20090200023411	2/11/2009	GOPI GOPINATH	LOAN HOME ISLAMIC (VR)	ACTIVE:DELO	MN-00005 : KOPPY MOTORS OF LAKE FOREST	<input type="checkbox"/>
PFR	C01	20090200025668	2/10/2008	MARIE / HANK CCOTONEASTER	LOAN VEHICLE	ACTIVE	NC-00001 : AJS AUTO IMPORTS	<input type="checkbox"/>
XYZ	HQ	20090900024603	9/18/2008	TEST ACCRUAL_MTHD	LOAN VEHICLE	ACTIVE:DELO	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
XYZ	HQ	20090500025706	5/10/2006	PAULA / JOHN CERASTO SIGMA	LOAN UNSECURED (VR)	ACTIVE:DELO	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>

Best viewed in 1280 x 1024 screen resolution

Note: You can use the “cut” and “paste” commands to copy the account number to text boxes elsewhere on the Payments window.

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

CHAPTER 7 : ASSESSING FEES AND EXPENSES

Oracle FLEXCUBE Lending and Leasing enables you to process batch fee and expense assessments for many accounts in one screen outside the preview of automated processing.

This chapter explains how to use the Fees window to complete the following tasks:

- Post the batch
- Reverse the batch fees posted on multiple accounts
- Hold / Open the posting of the current batch

Fees link > Fees link

Using the Fees page, you can enter and view a batch of fee processing. You can then post a batch, place a batch on hold, open a batch on hold, or reverse a batch.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER'. The 'View Options' section has 'Open Batches Only' selected. The 'Batch' section contains search criteria: Company (two dropdowns), Date (text field), Batch Type (dropdown), Total # (text field), Total Amt (text field), and Ctrl Total # (text field). The 'Fees' table has columns: Fee Date, Fee Amount, Status, Txn Codes, Reason, Reference, Total Amount, and Account #. The 'Fee Txns' table has columns: Account #, Title, Amount, Status, and Txn Codes. Both tables show 'No rows yet.'

Viewing Batches

The Fees page enables you to view either all batches or only open batches. You can choose which batch you want to view using the View Options section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open fee batches

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Fee** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Fees window.
- 3 On the Fees link bar, click the **Fees** drop-down link, then click **Fee Entry**.
- 4 On the Fee Entry page's **View Options** section, click **Open Batch Only**.

This screenshot shows the same Oracle FLEXCUBE interface but with the 'Batch' section populated. The 'Company' dropdowns are set to 'XXX' and 'ALL'. The 'Date' is '8/17/2009'. The 'Batch Type' is a dropdown. The 'Total #' is '10,000', 'Total Amt' is '100,000.00', and 'Ctrl Total #' is '0'. The 'Fees' and 'Fee Txns' tables remain empty with 'No rows yet.'

In the Batch section, Oracle FLEXCUBE Lending and Leasing displays all batches with a status of OPEN that have not been posted.

- 5 Click the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches in the **Batch** section.

-or-

In the **Batch** section, click **Search Criteria** to locate a batch.

Details regarding the selected batch appear in the Fees section.

To view all Fees batches

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Fee** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Fees window.
- 3 On the Fees link bar, click the **Fees** drop-down link, then click **Fee Entry**.
- 4 On the Fee Entry page's **View Options** section, click **All Batches**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, the title is 'ORACLE FLEXCUBE Lending and Leasing'. Below the title, there is a navigation bar with 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is divided into sections: 'View Options', 'Batch', 'Fees', and 'Fee Txns'. The 'View Options' section has radio buttons for 'All Batches' (selected) and 'Open Batches Only'. The 'Batch' section has a 'Search Criteria' field with 'Execute Search' and 'Add', 'Edit', 'Cancel', 'Post' buttons. Below this, there are fields for 'Company' (XXX), 'Date' (6/17/2009), 'Batch Type' (Select...), 'Total #', 'Ctrl Total #', 'Total Amt', 'Ctrl Total Amt', and 'Reverse' button. The 'Fees' section has a 'Search Criteria' field with 'Execute Search' and 'Add', 'Edit', 'Cancel' buttons. Below this, there is a table with columns: 'Select', 'Fee Date', 'Fee Amount', 'Status', 'Txn Codes', 'Reason', 'Reference', and 'Total Amount Account #'. The table currently shows 'No rows yet.' The 'Fee Txns' section has a 'Search Criteria' field with 'Execute Search' and 'Add', 'Edit', 'Cancel' buttons. Below this, there is a table with columns: 'Select', 'Account #', 'Title', 'Amount Status', and 'Txn Codes'. The table currently shows 'No rows yet.' At the bottom right, there is an 'Error Reason' field.

In the Batch section, Oracle FLEXCUBE Lending and Leasing displays all fee batches, regardless of status.

- 5 Click the **Previous** and **Next** buttons in the **Batch** section to scroll through the batches in the **Batch** section.

-or-

In the **Batch** section, click **Search Criteria** to locate a batch.

Details regarding the selected batch appear in the Fees section.

If a batch contains a fees with an ERROR status, the **Error Reason** field displays the cause.

Entering and Posting Batches

The Fee Entry page enables you to manually post batches of fees. A batch can consist of one or more accounts.

To enter and post a batch for a fees processing

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Fee** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Fees window.
- 3 On the Fees link bar, click the **Fees** drop-down link, then click **Fee Entry**.
- 4 In the Fee Entry page's **Batch** section, click **Add**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it displays the user ID as SUPERUSER. The main area is divided into sections: 'View Options' with radio buttons for 'All Batches' and 'Open Batches Only'; 'Batch' section with search criteria and fields for Company, Date, Batch Type, Total #, Total Amt, Batch Status, Ctrl Total #, and Ctrl Total Amt; 'Fees' section with search criteria and a table with columns for Fee Date, Fee Amount, Status, Txn Codes, Reason, Reference, and Total Amount Account #; and 'Fee Txns' section with search criteria and a table with columns for Account #, Title, Amount Status, and Txn Codes. There are 'Add', 'Edit', 'Cancel', and 'Post' buttons in the Batch section.

- 5 In the **Batch** section, enter the following information:

In this field:	Do this:
Company	Select the portfolio company (required).
Date	Select the batch date, usually either today's date or the date the batch was received as a whole (required).
Batch Type	Select the batch type. Oracle FLEXCUBE Lending and Leasing identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on (required).
Total #	Enter total number of payments in the batch (required).
Total Amt	Enter total amount of payments in the batch (required).

- 6 Click **Save**.
- 7 In the **Batch** section, view the following information:

In this field:	View this:
Batch #	The batch number (system generated). The batch number format is Fee-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. Oracle FLEXCUBE Lending and Leasing generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001 (display only).
Batch Status	The batch status (display only).

Ctrl Total #*

The total number of payments in the batch (actual). **Note:** This figure must match the figure in the required Total # field before a batch can be posted (display only).

Ctrl Total Amt*

View the total amount of payments in the batch (actual). **Note:** This figure must match the figure in the required Total Amt field before a batch can be posted (display only).

These two fields update every time you save the itemized payment entries in the Fees section.

The Fees section records itemized information of the fees batch processing. It enables you to make one payment to one account, or more than one payment to more than one account.

8 In the **Fees** section, click **Add**.

9 In the **Fees** section, enter the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Fee Date

Select the fee effective date. This date must be less than or equal to the date recorded in the Batch section (required).

Fee Amount

Enter the fee amount (required).

Status

View the payment status (optional).

Txn Codes

Select the transaction code (required).

Reason

Select the reason for the payment (optional).

Reference

Enter any reference information (such as check number) (optional).

Total Amount

View the total amount of the batch (display only).

Account #

Select the account number to which this payment applies (optional).

10 Click **Save**.

Oracle FLEXCUBE Lending and Leasing updates the Ctrl Total # and Ctrl Total Amt fields in the Batch section to record the contents of the Fees section.

- 11 For each fee, use the Fee Txns section to record information about the fee received. (There might be more than one entry for the same account).
 - In the **Fee Txns** section, click **Add**.
- 12 In the **Fee Txns** section, enter or view the following information.

Note: The total Amount in the Fee Txns section must match the contents of the Total Amt in the Fees section.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Account #	Select the account number (required).
Title	View the account title (optional).
Amount	Enter payment amount.
Status	View the payment status (optional).
Error Reason	View the reason for error. This field will populate after you click Post if payments aren't reconciled.

- 13 Click **Save**.

Note: Before you can post a fee transaction on the Fees Entry page, the contents of the Batch section's display only Ctrl Total # and Ctrl Total Amt fields must match the contents of the required Total # and Total Amt fields. In the following example, the batch is ready to post, as these figures match. In the example below, the batch is ready to post, as these figures match.

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

Oracle FLEXCUBE Lending and Leasing changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle FLEXCUBE Lending and Leasing changes the batch status to POSTED or ERROR.

Note: Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, Oracle FLEXCUBE Lending and Leasing displays the Error message: "Group control Totals not matching, Posting not allowed."

Holding, Removing a Hold, and Reversing a Batch of Fee Processing

To hold the batch of fee processing

Note: Only the batches with the status of OPEN can be put on hold.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Fees** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Fees window.
- 3 On the Fees link bar, click the **Fees** drop-down link, then click **Fee Entry**.
- 4 On the Fee Entry page's **View Option** section, select the batches you want to view.
 - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
 - If the batch status is ERROR, click **All Batches** in the **View Options** section.
- 5 Use the **Fees** section to select the batch you want to hold.

- In the **Action** section, click **Hold/Open**.

Oracle FLEXCUBE Lending and Leasing changes the batch status from OPEN to HOLD.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The 'Batch' section is active, displaying search criteria and a table of batch details. The 'Batch Status' field is highlighted in red and contains the value 'HOLD'.

Select	Fee Date	Fee Amount	Status	Txn Codes	Reason	Reference	Total Amount Account #
<input checked="" type="radio"/>	11/25/2009	0	OPEN	ACH FEE	UNDEFINED	UNDEFINED	\$0.00

To open (or remove hold) on the batch of fee processing

Note: Only the batches with a status of HOLD can be opened.

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- Click the **Fees** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Fees window.
- On the Fees link bar, click the **Fees** drop-down link, then click **Fee Entry**.
- On the Fee Entry page's **View Option** section, select the fees you want to view.
- Use the **Fees** section to select the batch you want to open.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The 'Batch' section is active, displaying search criteria and a table of batch details. The 'Batch Status' field now contains the value 'OPEN'.

Select	Fee Date	Fee Amount	Status	Txn Codes	Reason	Reference	Total Amount Account #
<input checked="" type="radio"/>	11/25/2009	0	OPEN	ACH FEE	UNDEFINED	UNDEFINED	\$0.00

- In the **Action** section, click **Hold/Open**.

Oracle FLEXCUBE Lending and Leasing changes the batch status from HOLD to OPEN.

To reverse the batch of fee processing

Note: Only the batches with a status of POSTED can be reversed.

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Fees** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Fees window.
- 3 On the Fees link bar, click the **Fees** drop-down link, then click **Fee Entry**.
- 4 On the Fee Entry page's **View Option** section, select the batches you want to view.
- 5 Use the **Fees** section to select the batch you want to reverse.
- 6 In the **Action** section, click **Reverse**.

Oracle FLEXCUBE Lending and Leasing changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle FLEXCUBE Lending and Leasing changes the batch status to REVERSED.

Search page

A Search page is available on the Fees window to help locate information such as an account's number, customer name and company. This is information that is used on the Fees Entry page.

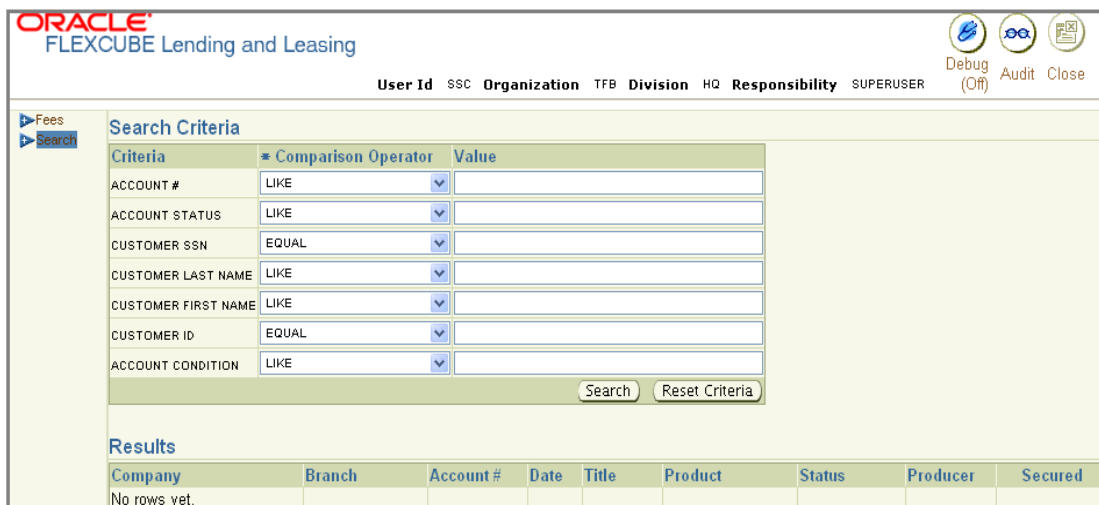
To search for an account

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Fees** bar link.

Oracle FLEXCUBE Lending and Leasing opens the Fees window.

- 3 On the Fees link bar, click **Search**.

The Fees window's Search page appears.



ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Search Criteria

Criteria	* Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

Search Reset Criteria

Results

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
No rows yet.								

- 4 In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
- 5 Click **Search**.

Oracle FLEXCUBE Lending and Leasing displays the result of the search in the Results section at the bottom of the page.

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Search Criteria

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	%
ACCOUNT STATUS	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
ACCOUNT CONDITION	LIKE	

Search Reset Criteria

Results

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
XXX	HRT	20070400013652	4/1/2007	HIGGINS ROBERT	LINE HE	CLOSED:CHARGED OFF:BKRP:REPO		<input type="checkbox"/>
XXX	HRT	20070400013660	4/1/2007	STERBENZ KEVIN		:REPO		<input type="checkbox"/>
YYY	HQ	20060500013991	5/10/2006	CCERASTOSTIGMA PAULA / JOHN	LOAN UNSECURED	CHARGED OFF		<input type="checkbox"/>
YYY	HQ	20060500014098	5/1/2006	CAMPBELL ELIZABET	LOAN HOME ISLAMIC (VR)	CHARGED OFF:REPO		<input type="checkbox"/>
XXX	HRT	20081000014106	10/4/2008	GARCIA ERIC	LOAN VEHICLE (VR)	:DELQ:REPO		<input type="checkbox"/>
XXX	HRT	20081000014114	10/6/2008	TEST_SME TEST_SME	LOAN VEHICLE	ACTIVE:DELQ:BKRP:REPO		<input type="checkbox"/>
XXX	HRT	20081000014122	10/4/2008	WILLIAMS ERIC	LOAN VEHICLE (VR)	:DELQ:REPO		<input type="checkbox"/>
XXX	HRT	20081000014130	10/4/2008	HOLMAN ERIC	LOAN VEHICLE (VR)	:DELQ:REPO		<input type="checkbox"/>
XXX	CD1	20081000014239	10/15/2008	JOHNSON JOHN	LOAN VEHICLE (VR)	:BKRP		<input type="checkbox"/>
XXX	CD1	20060500010301	1/10/2006	CCINQUWFIL PIERRE / JEAN		:TIP		<input type="checkbox"/>

Note: You can use the “cut” and “paste” commands to copy the account number to text boxes elsewhere on the Fees window.

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

Customer Service window

On the Customer Service window, follow the process for posting transactions on the Maintenance page of completing the fields in the Action section and clicking Post. If the Authorization check box is selected for the transaction on the Administration window's Transaction page, rather than being posted, the transaction receives a status of WAITING FOR APPROVAL and the message "TRANSACTION IN WAITING FOR APPROVAL" appears on the Results section.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top navigation bar shows the user is logged in as 'SUPERUSER' with 'Organization XXX' and 'Division C01'. The left sidebar contains a tree view with 'Transaction' selected.

Transaction Screen:

- Transaction Super Group:** A table with columns 'Select', 'Super Group', and 'Enabled'. The 'ACCOUNT MONETARY TXN' row is selected.
- Transaction Codes:** A table with columns 'Select', 'Code', 'Description', 'Authorize', and 'Enabled'. The row for 'FFOF_ADJ_PLUS' (ADJUSTMENT TO PAYOFF QUOTE FEE - ADD) is selected, and its 'Authorize' checkbox is checked.
- Transaction User Access Definition:** A table with columns 'Select', 'Access Type', 'Access Value', 'Allowed', and 'System Defined'. The 'ACCOUNT STATUS' row is selected.

Maintenance Screen:

- Account(s):** Shows account details for '20080700010018' (LARA HOME LOAN(VR)) with a payoff amount of \$45,000.00.
- Customer(s):** Shows customer details for 'BALA HJ SUBRAMANI VASANTH'.
- Action:** Includes 'Post' and 'Void' buttons.
- Maintenance Table:** A table with columns 'Select', 'Date', 'Monetary', 'Transaction', 'Status', and 'Batch'. The row for '07/20/2009' (ADJUSTMENT TO PAYOFF QUOTE FEE - ADD) is selected, and its 'Status' is 'WAITING FOR APPROVAL'.
- Parameter Table:** Shows parameters for 'TXN DATE' (7/20/2009) and 'AMOUNT' (100), both marked as 'Required'.
- Results:** Displays the message '***** TRANSACTION IN WAITING FOR APPROVAL *****'.

A red arrow originates from the 'Authorize' checkbox in the Transaction Codes table and points to the 'Status' column in the Maintenance table, illustrating the flow of data from the authorization step to the resulting status.

Authorization page

The Authorization page displays the transactions posted on the Customer Service window's Maintenance page requiring authorization.

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

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

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

To authorize or reject a transaction the Authorization page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click **Transaction Authorization** on the bar link.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (On) Audit Close

Authorization

Review Request

Authorization

History

Query View Last Failed Action

Checker Maker Both 1 Day 2 Day 5 Day All Days View Failed Post Void

Transaction

Search Criteria Execute Search

Select Account #	Txn Dt Transaction	Status	Maker	Initiated Date	Authorize Reject None
No rows yet.					

Select Checker Authorized Date Comments

No rows yet.		
--------------	--	--

Results

Select Parameter	Value	Required
No rows yet.		

Transaction Processing Details

No rows yet.

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

If you click:

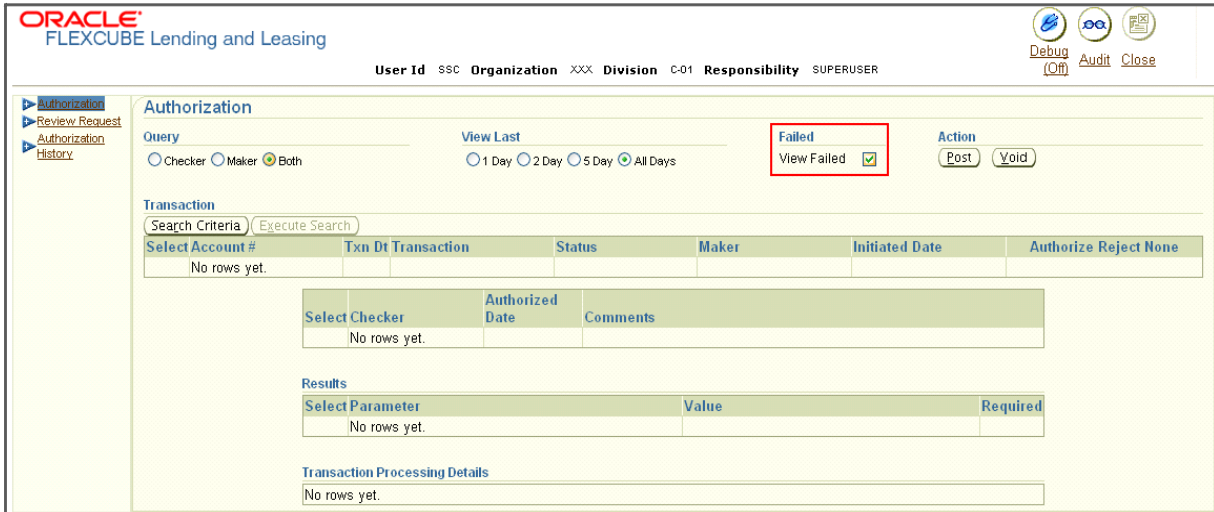
1 Day
2 Day
5 Day
All Days

Oracle FLEXCUBE Lending and Leasing displays:

The transactions posted within the last one day.
The transactions posted within the last two days.
The transactions posted within the last five days.
The posted transactions.

Oracle FLEXCUBE Lending and Leasing displays transactions entered on the Maintenance page with a status of ERROR or WAITING FOR APPROVAL.

Note: If you want to view all transactions with a status of ERROR in the Transactions section, select View Failed in the Failed section.

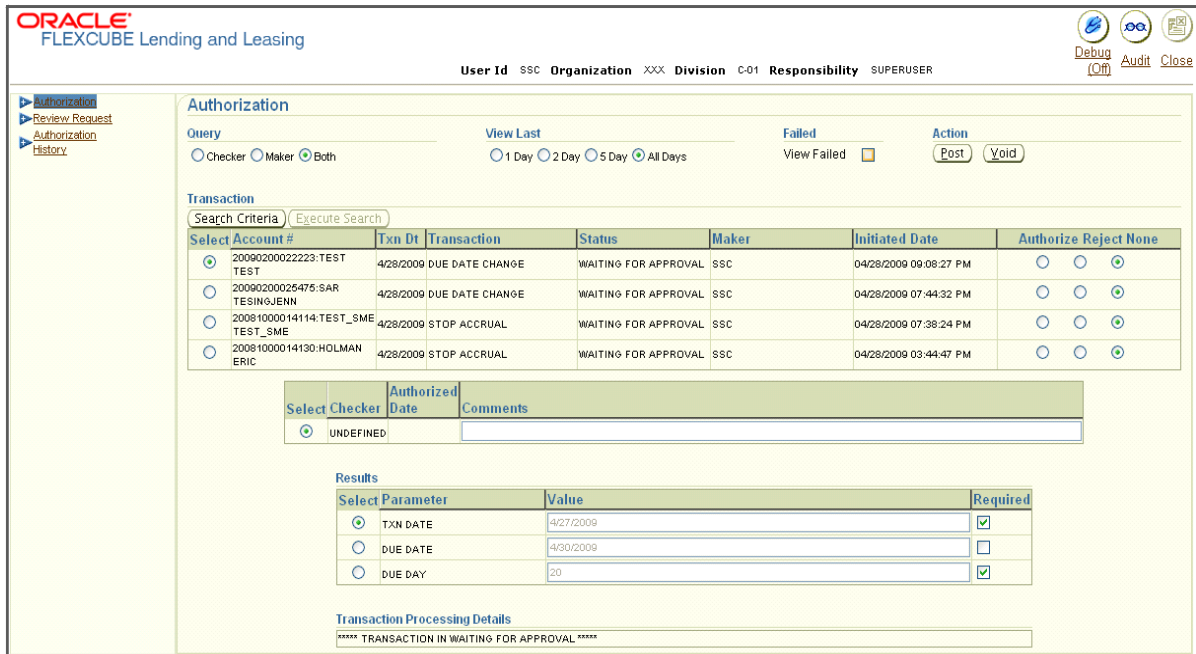


- 6 Select the transaction you want to approve or reject in the **Transactions** section.

Oracle FLEXCUBE Lending and Leasing displays in the Result section information from the Customer Service window's Maintenance page regarding the transaction.

- 7 If you want to *authorize* the transaction, click **Authorize** in the **Transaction** section.

If you want to *reject* the transaction, click **Reject** in the **Transaction** section.



- 8 If you want to add a comment regarding the transaction and your decision, complete the **Transaction** section **Comments** field.

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

Depending on what you chose in step 7, Oracle FLEXCUBE Lending and Leasing authorizes or rejects the transaction and removes it from the Transaction section.

You can view the transaction result on the Transaction Authorization window's Authorization History page.

The results of the decision can be viewed on the Customer Service window's Maintenance page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below it, user information is displayed: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main interface is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and 'Submit' button.
- Accounts(s):** Features a 'Select and (Submit)' button and a table with columns: 'Select Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. Two rows are visible, both with 'DELQ' status.
- Customer(s):** Features a 'Select and (Submit)' button and a table with columns: 'Select Details', 'Customer Id', 'Name', 'Type', and 'Language'. One row is visible for 'GOPINATH MANI'.
- Maintenance:** Contains an 'Action' section with 'Load Parameters', 'Post', and 'Void' buttons. Below it is a 'Search Criteria' section with 'Execute Search' and 'Add/Cancel' buttons. A table with columns 'Select Date', 'Monetary * Transaction', 'Status', and 'Batch' is shown. The 'Status' column has 'POSTED' entries. Below this is a 'Parameter' table with 'TXN DATE' (5/5/2009) and 'AMOUNT' (250). At the bottom, a 'Results' section shows '***** TRANSACTION POSTING SUCCESSFUL *****'.

The Oracle FLEXCUBE Lending and Leasing user who posted the transaction on the Customer Service window's Maintenance page and received a WAITING FOR APPROVAL status can open the Authorization page, click **Maker** in the **Query** section and view all the transaction they posted that have a status of ERROR or REJECT.

- If the transaction has a status of ERROR or REJECT, make the required changes to the original transaction on the Authorization page and click **Post** in the **Action** section.
- If you click **Void** the **Action** section, Oracle FLEXCUBE Lending and Leasing removes the transaction from the Transaction Authorization window.

Review Request page

The Review Requests page allows for effective communication between the Maker and Checker. The Transaction Authorization window's Review Request page operates the same way as the existing Oracle FLEXCUBE Lending and Leasing Review Request page found on the Customer Service window. One difference is that the Transaction Authorization window's Review Request page contains the Transaction field.

Note: Review requests created on the Transaction Authorization window can be viewed in the Customer Service window's Review Request page. However, the Transaction Authorization window's Review Request page will only display transaction authorization requests.

To view the Review Request page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click **Transaction Authorization** on the bar link.
- 3 In the Transaction Authorization link bar, click **Review Request**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Authorization
Review Request
Authorization History

Review Request

Save

Query: Originator Receiver Both View All

Action:

Email:

Search Criteria

Select Details	Originator	Priority	Receiver	Account #	Transaction	Reason	Status	Date
No rows yet.								

For detailed instructions regarding the use of the Review Request page, please see the chapter **Review Request** in this User Guide.

Authorization History page

The Authorization History page displays the all the transactions with a status of OPEN, VOID, ERROR, POSTED, WAITING FOR APPROVAL, and REJECT. Aged transactions will not be displayed. The Search Criteria section enables you to select the transactions you want to view in the Results section.

To search for accounts using the Authorization History page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click **Transaction Authorization** on the bar link.
- 3 In the Transaction Authorization link bar, click **Authorization History**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, there's a navigation bar with 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER' and utility icons for Debug, Audit, and Close. The main content area is titled 'Authorization History'. It features a 'Search Criteria' section with a table of search fields. Each field has a 'Criteria' column, a 'Comparison Operator' dropdown menu, and a 'Value' input field. The fields include ACCOUNT #, TRANSACTION, STATUS, TXN START DATE, MAKER, CHECKER, INITIATED DATE, and AUTHORIZED DATE. Below the search criteria are 'Reset Criteria' and 'Search' buttons. The 'Results' section below contains two tables. The first table has columns: Select, Account #, Transaction, Status, Maker, Initiated Dt, Checker, and Authorized Dt. The second table has columns: Comments, Start Date, End Date, and Elapsed Time. Both result tables currently display 'No rows yet.'

- 4 In the **Authorization History** page's **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
- 5 Click **Search**.

Oracle FLEXCUBE Lending and Leasing displays the result of the search in the Results section at the bottom of the page.

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

- 6 In the **Results** section, view the following information:

In this field:

Select

Account #

Transaction

Status

Maker

View this:

If selected, indicates that this is the current record.

The account number.

The transaction.

The status of the transaction.

View the user Id of the person who entered the transaction on the Customer Service window.

Initiated Dt	View the date and time the transaction was initially posted on the Customer Service window.
Checker	View the user Id of the person who validated the transaction on the Authorization page.
Authorized Dt	The authorized date.
Comments	Any comment attached to the transaction.
Start Date	The transaction start date.
End Date	The transaction end date.
Elapsed Time	The elapsed time of the transaction.

End of Day (EOD) processing

The Transaction Authorization page's Authorization page employees the 24 x 7 accessibility feature. You can continue working with the Authorization page and post transactions even when end of day (EOD) batch process is running. When you post a transaction on the Transaction Authorization page's Authorization page and the transaction posting is deferred or cannot be posted at the present time, "SYSTEM UNDER MAINTENANCE. TRANSACTION POSTING DEFERRED" appears in the Results section. If transaction posting is deferred, Oracle FLEXCUBE Lending and Leasing automatically posts the transactions once it completes batch processing.

CHAPTER 9 : POST DATED CHEQUES (PDC) MANAGEMENT

It is a standard banking practice in some countries to request post-dated checks for the retail loan repayments. For example, when loans are sanctioned in many Asian countries (such as India, Thailand, Malaysia, Indonesia), the lending institution collects post-dated checks in advance from the loan recipient - at times for the full tenor of the loan. The main reason for the practice of seeking post dated checks by banks is that it is far quicker for the banks to recover money that is due in a cheque dishonor case than in a regular civil case for recovery of loan dues.

Post dated checks can also be used for payment in the realization for the loan. Security checks are used only when the account becomes non-performing.

Managing accounts using post dated checks is very complex and important, as it has significant bearing on the servicing operations. If the PDCs due for clearing are not sent as required, the repercussions are huge. The lending institution loses its payment from the customer and may levy penalties such as late fees and insufficient funds charges which can lead to customer dissatisfaction. Hence, the utmost care should be taken while servicing the line of credit accounts using PDC. The PDC process begins with the sorting of checks received from various account holders. They are segregated by line of credit product and location before being vaulted in conduits at the centralized location or PDC center. This sorting enables the lending institution to quickly retrieve the PDCs with relevant date and send them for clearing.

The Post Dated Cheques window is opened from the Servicing master tab's Post Dated Cheques bar link and contains the following links in its link bar:

- PDC Entry

PDC Entry link

The PDC Entry link opens the PDC Entry page which enables you to record the details about the post dated checks collected from the customer.

The View Options section enables you to view PDC batches by status (Open, Post, Void, and All). You can choose whether the PDCs from the customer are for a single loan account or for multiple loan accounts in the same bank. Once you enter the loan account number of the customer in the PDC Batch section, Oracle FLEXCUBE Lending and Leasing displays all loan accounts pertaining to the customer.

The information has to be captured to facilitate the inward sorting i.e. sorting the cheques by line of credit product group and location and then vaulting them in boxes placed in the vaults at the PDC center and subsequently send them for clearance on the day the payment is due. Usually the PDCs are sent for clearance a few days before the actual due date.

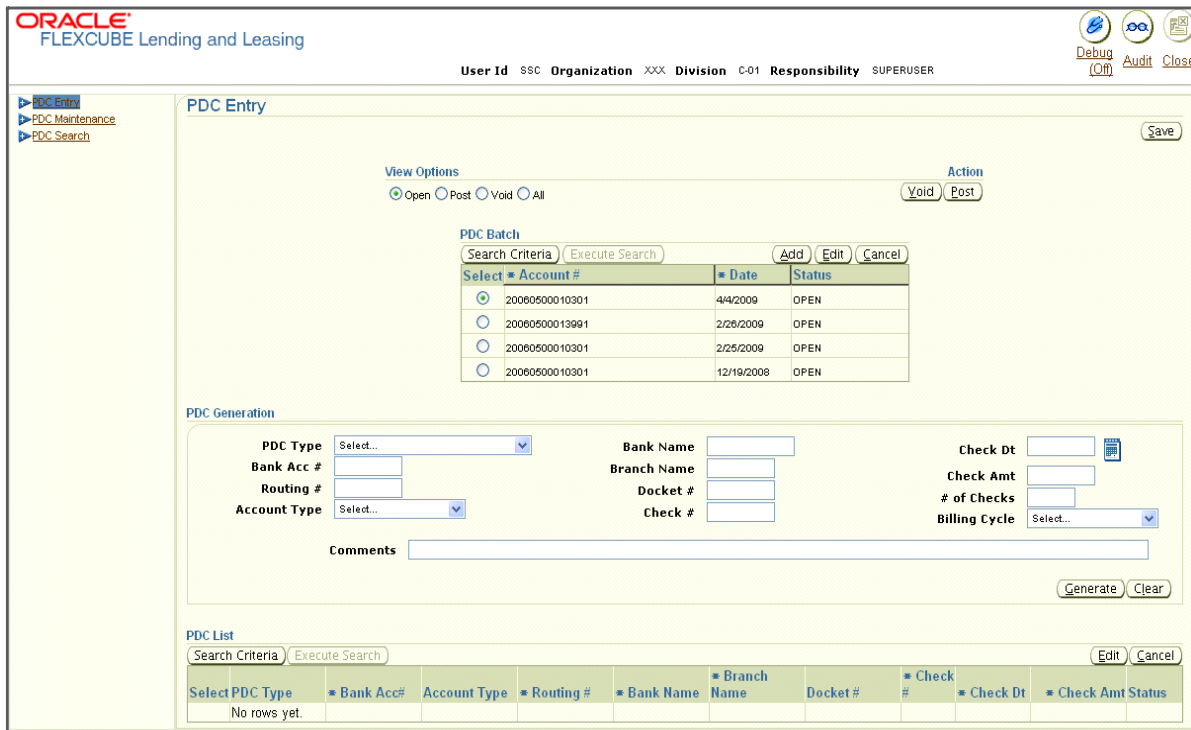
The PDC Generation section's Generate button enables you to void the repetitive process of capturing the same details of all the cheques submitted by an account holder by entering only a portion of the details, such as:

- information about the bank
- routing number
- docket number]
- first cheque number of the booklet
- first payment date
- payment frequency.

After the batch has been created, click POST in the Action section to post the batch of PDCs to the loan account. You can click VOID in the Action section to cancel the PDC entry on a loan account.

To view the PDC Entry page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab.
- 2 Click the **Post Dated Cheques** bar link.
Oracle FLEXCUBE Lending and Leasing opens the Post Dated Cheque window.
- 3 In the Post Dated Cheques link bar, click **PDC Entry**.



- On the PDC Entry page's **View Options** section, select the type of PDC batch you want to view.

If you choose:

Oracle FLEXCUBE Lending and Leasing displays in the PDC Batch section:

Open	All batches with a status of OPEN.
Post	All batches with a status of POST.
Void	All batches with a status of VOID.
All	All batches, regardless of status.

- In the **PDC Generation** section, enter the following information:

In this field:

Do this:

PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Bank Acc #	Enter the account number, on which the cheque is drawn.
Routing #	Enter the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Enter the type of the account
Bank Name	Enter the bank name of the customers cheque
Branch Name	Enter the Branch name of the customers cheque
Docket #	Enter the docket number where post dated checks are supposed to be stored
Check #	Enter the starting cheque number
Check Date	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in

the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.

Check Amt
of Checks
Billing Cycle
Comments

Enter the appropriate cheque amount.
Enter the total number of checks in the range.
Select the frequency at which the checks are to be sent for collection.
Enter any remarks for the details.

Once the PDC batch is posted, an entry appears in the Post Date Check section on the Customer Service window's Customer Details page with the status of OPEN.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search
Queue: Select...
Auto Run:
Acc #: 20090700010041
or SSN:
Submit

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
<input type="radio"/>	XXX	C01	20090700010041	LIARA HOME LOAN	USD	\$50,000.00	\$0.00	ACTIVE	8/22/2009

Customer(s)
Select and Submit

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	1004	GEORGE MICHAEL II	PRIMARY	ENGLISH

Account Details

- Dues
- Delinquency Information
- Activities
- Promises
- Call Activities
- Payment Rating History
- Due Date History
- Repayment Schedule
- Rate Schedule
- ACH
- Card Details
- References

Post Date Check

PDC Type	Status	Check #	Check Dt	Check Amt	Bank Name	Account Type	Account #
POST DATED CHECKS FOR PAYMENT	VOID	101	9/12/2009	\$2,505.80	BARODA	SAVINGS	1212122345
POST DATED CHECKS FOR PAYMENT	OPEN	102	10/12/2009	\$2,505.80	BARODA	SAVINGS	1212122345
POST DATED CHECKS FOR PAYMENT	OPEN	110	6/5/2010	\$2,505.80	BARODA	SAVINGS	1212122345

Comments DS

The status changes to PROCESSED when the post dated check is sent for clearance on the pre-processing day and the payment is received. At that time, a payment transaction is posted on the Payments window's Payment Entry page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Payments

Payment Entry
Payment
Maintenance
Search

All Payments View Options Save

Payments Return / NSF All Batches Open Batches Only

Batch

Search Criteria Execute Search Add Edit Cancel Action

* Company PFR CD1 * Date 5/29/2009 Batch Type PMT MANUAL * Total # 1 * Total Amt 100.00 Reverse

Batch # PAY-2009-149-00037231 Batch Status POSTED Ctrl Total # 1 Ctrl Total Amt 100.00 Hold / Open

Previous Next Print Receipt

Payments

Search Criteria Execute Search Add Edit Cancel

Select	Pmt Date	Currency	Pmt Amount	Status	Mode	Reason	Reference	Total Amount	Account #
<input checked="" type="radio"/>	4/27/2009	USD	\$100.00	POSTED	Select...	Select...		\$100.00	

Payment Txns

Search Criteria Execute Search Add Edit Cancel

Select	Account #	Title	Currency	Amount Spread	Status
<input checked="" type="radio"/>	20080800024480	PETER TESTING	USD	\$100.00 ACTIVE SPREAD	POSTED

Error Reason

Best viewed in 1280 x 1024 screen resolution

CHAPTER 10 : 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.

It also 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Suite interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user's session information is shown as 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. There are utility icons for 'Debug', 'Audit', and 'Close'. The main content area is titled 'Document Tracking' and includes a 'Save' button. Below this, there is an 'Account' section with an 'Enter Acc #' field and a 'Search' button. A 'View All' checkbox is also present. A table lists three accounts with columns for 'Select', 'Account #', 'Account Status', and 'Account Title'. The table shows three rows of data. Below the table is an 'Account Document' section with a 'Select Document Type' field and a 'Comments' field. At the bottom, there is an 'Account Document Details' section with a 'Select Details Document Sub Type' field and a 'Status' field. The page footer indicates 'Best viewed in 1280 x 1024 screen resolution'.

Select	Account #	Account Status	Account Title
<input checked="" type="radio"/>	20060300021005	ACTIVE:DELD	CCINQUEFOIL EVE / DALE
<input type="radio"/>	20060200021674	ACTIVE:DELD	CCOTONEASTER MARIE / HANK
<input type="radio"/>	20060600021080	ACTIVE:DELD	CERASTOSTIOMA PAULA / JOHN

- 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Quick Search: Queue Select... Auto Run []

Acc # 20090400023211 or SSN []

Submit

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	YYY	HQ	20090400023211	LOAN VEHICLE	USD	\$0.00	\$0.00	ACTIVE.TIP	06/08/2009

Customer(s) Show 3923

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	<input type="button" value="Show"/>	3923	JOE ANDERS ROOEE	PRIMARY	ENGLISH

Document Tracking

Account

Select	Account #	Account Status	Account Title
<input type="radio"/>	20090400023211	ACTIVE.TIP	ROOEE JOE

Account Document

Select	Document Type	Comments
<input type="radio"/>	CONTRACT	TEST

Account Document Details

Select	Details	Document Sub Type	Version	Page #	Document File Type	Status
<input type="radio"/>	<input type="button" value="Show"/>	CONTRACT DOCUMENT A	1	1		
<input type="radio"/>	<input type="button" value="Show"/>	CONTRACT DOCUMENT A	2	1	TEXT FILE	

Alerts: CHECK LOCATION OF COLLATERAL

Conditions: PAYOFF TERMINATION IN PROGRESS

Actions: Add Call Activities, Add Comments

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.

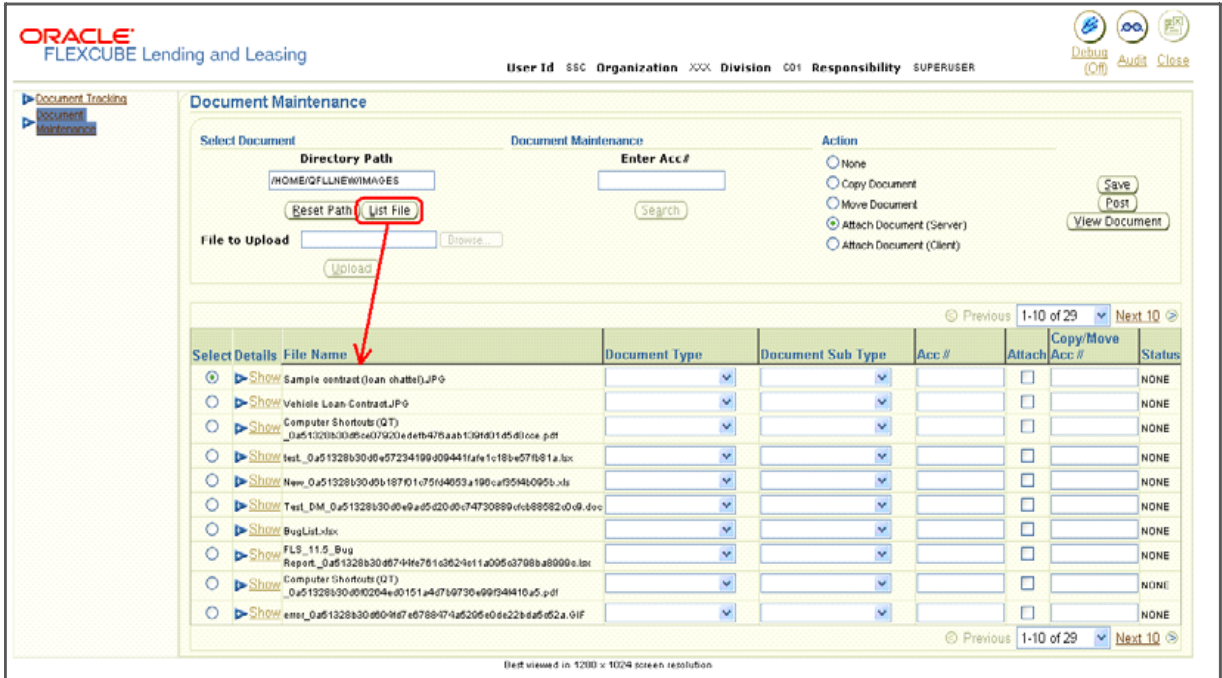
To attach a document to an account from a server

- 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**.

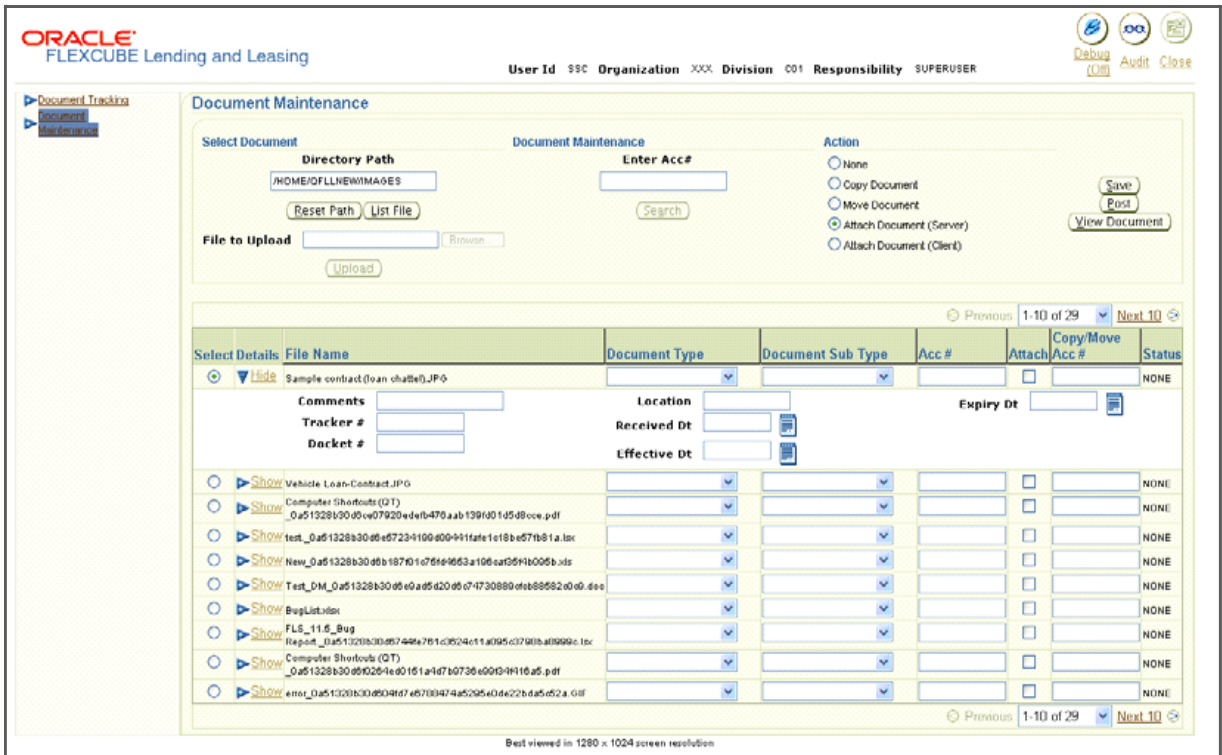
The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user's session information is shown as 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'Document Details' and is divided into two sections: 'Select Document' and 'Action'. In the 'Select Document' section, the 'Directory Path' field is populated with '/home/qflnewimages'. Below this field are 'Reset Path' and 'List File' buttons. The 'File to Upload' section includes a 'Browse...' button and an 'Upload' button. The 'Action' section contains radio buttons for 'None', 'Copy Document', 'Move Document', 'Attach Document (Server)', and 'Attach Document (Client)'. The 'Attach Document (Server)' option is selected. To the right of the radio buttons are 'Save', 'Post', and 'View Document' buttons. Below the form is a table with the following columns: 'Select Details File Name', 'Document Type', 'Document Sub Type', 'Acc #', 'Attach Copy Move Acc #', and 'Status'. The table currently displays 'No rows yet.'

- 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.



- In the **Document Maintenance** record, select the record you want to work with and click **Show** in the **Details** column.



- 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.

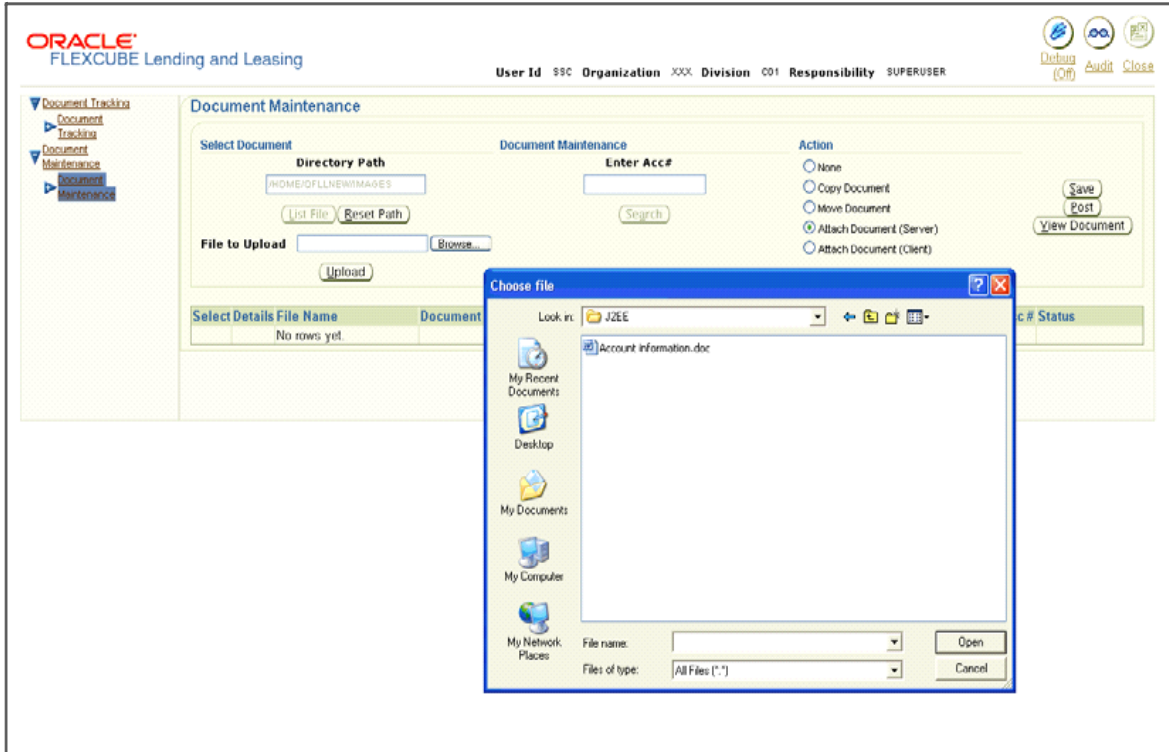
2 Click the **Account** bar link.

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.

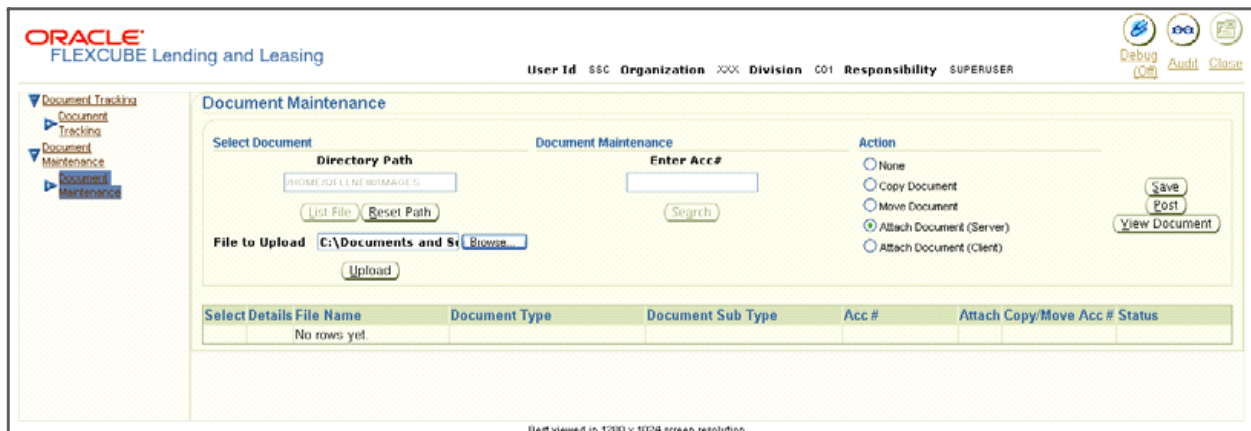


- In the **Choose File** dialog box, use the **Look in:** list box to locate the document you want to attach to the account.

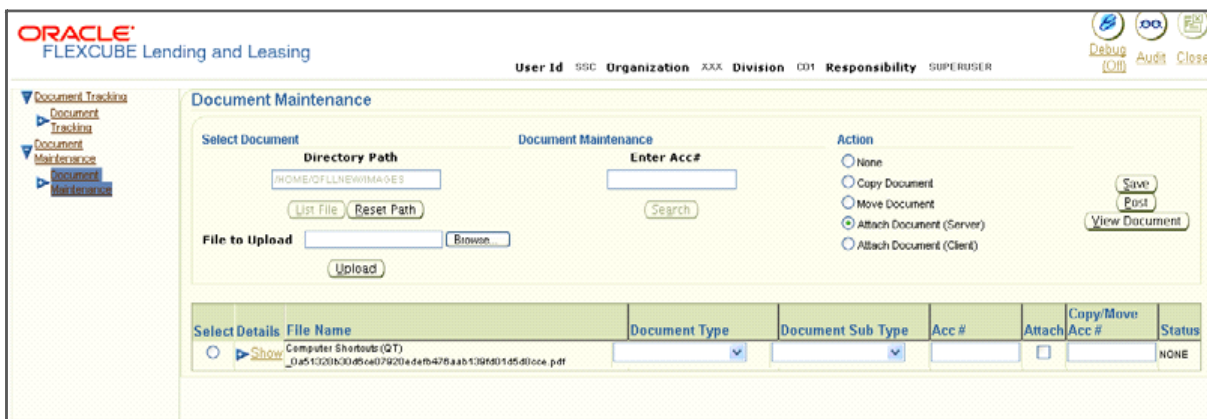
Note: You can select multiple files by holding the **CTRL** or **SHIFT** key on your keyboard.

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

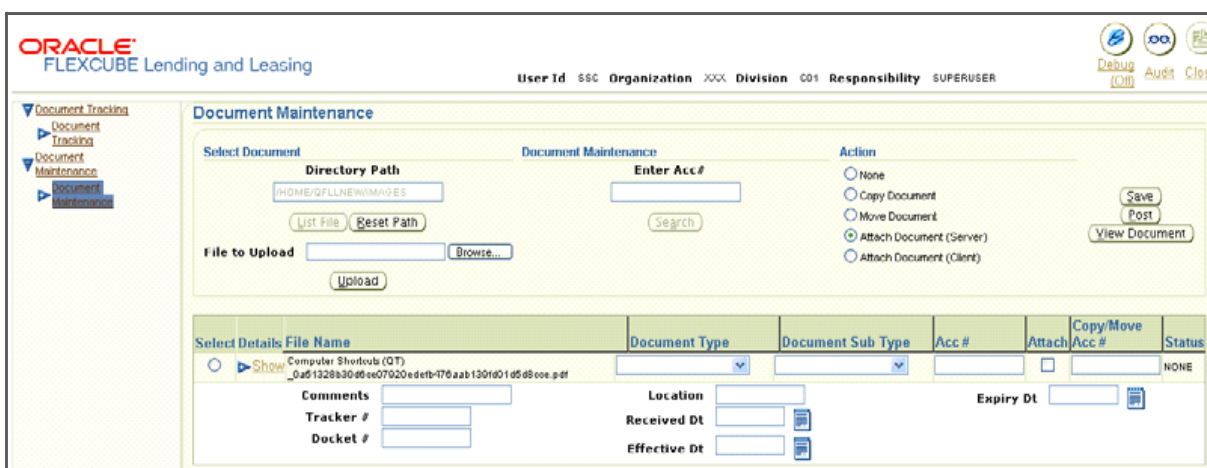
The selected files appear in the Select Document section's File to Upload field.



- 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** dropdown 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**.

CHAPTER 11 : ACCOUNTS PAYABLE

The AP Transactions window enables you to view accounts payable in Oracle FLEXCUBE Lending and Leasing and complete the following tasks:

- View requisitions for all payees
- Put a requisition on hold
- Close a requisition
- Cancel a requisition

This chapter explains how.

AP Transactions page

The AP Transactions page displays information regarding advance payments, such as payee type, mode of payment, status, and other details.

To view requisitions for all payees

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interfaces** master tab.
- 2 Click **AP Transaction** in the bar link.

The AP Transactions window appears.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (On) Audit Close

AP Transactions

Payee Type: All Producer Third Party Vendor Customer

Pmt Mode: All Check ACH

Status: All Open Close Hold Void

Requisitions

Select	Details	Company	Branch	Dt	Status	Payee Type	Payee	Currency	Amount
<input checked="" type="radio"/>	Show	YYY	HQ	04/08/2009	OPEN	CUSTOMER	20090400023253-RUSEL NELSON	USD	\$15,000.00
<input type="radio"/>	Show	YYY	HQ	04/08/2009	OPEN	PRODUCER	MN-00004-SOUTHVIEW CHEVROLET	USD	\$20,000.00
<input type="radio"/>	Show	YYY	HQ	04/13/2009	OPEN	PRODUCER	MN-00002-SAINT PAUL AUTO SALES	USD	\$12,000.00
<input type="radio"/>	Show	YYY	HQ	04/09/2009	OPEN	CUSTOMER	20090400023279-SAGAR VIDYA	USD	\$199,987.00
<input type="radio"/>	Show	YYY	HQ	04/08/2009	OPEN	CUSTOMER	20090400023229-THOMSON KEEL	USD	\$16,000.00
<input type="radio"/>	Show	YYY	HQ	04/08/2009	OPEN	CUSTOMER	20090400023203-RAMAKRISHNA SIVA	USD	\$20,000.00
<input type="radio"/>	Show	YYY	HQ	04/08/2009	OPEN	THIRD PARTY	-FEW	USD	\$20,000.00
<input type="radio"/>	Show	YYY	HQ	04/08/2009	OPEN	PRODUCER	MN-00002-SAINT PAUL AUTO SALES	USD	\$60,200.00

Action: No Change Close Hold Void

Check Ref # Check Dt Save

Details

Select	Effective Dt	Description	Amount
<input checked="" type="radio"/>	04/08/2009	ITM AMOUNT GIVEN TO ME DIRECTLY-20090400023253 RUSEL NELSON	\$15,000.00

The **AP Transactions** page contains three sets of option buttons, each in its own section: **Payee Type**, **Pmt Mode**, and **Status**. These option buttons allow you to narrow the range of the requisitions Oracle FLEXCUBE Lending and Leasing displays.

The **Payee Type** section enables you to view requisitions according to whom the payment is made.

If you choose: Oracle FLEXCUBE Lending and Leasing displays:

All All payees.
Producer Producer payees.
Third Party Third party payees.
Vendor Vendor payees.
Customer Customer payees.

The **Pmt Mode** section enables you to view requisitions by how the payment is made.

If you choose: Oracle FLEXCUBE Lending and Leasing displays:

All All requisitions.
Check Requisitions paid by check.
ACH Requisitions paid by ACH.

The **Status** section enables you to view requisitions according to status.

If you choose: Oracle FLEXCUBE Lending and Leasing displays:

All All requisitions.
Open Open requisitions.
Close Closed requisitions.
Hold Requisitions on hold.
Void Canceled requisitions.

- Use the **Payee Type**, **Pmt Mode**, and **Status** buttons to select the requisitions you want to view.
- On the AP Transactions page's **Requisitions** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for AP Transactions. At the top, there are navigation and user information elements. Below, the 'AP Transactions' section includes filter buttons for Payee Type (All, Producer, Third Party, Vendor, Customer), Pmt Mode (All, Check, ACH), and Status (All, Open, Close, Hold, Void). The main 'Requisitions' table lists various requisitions with their respective details. The first requisition is selected, and its details are expanded below, showing a description of the amount given to ME DIRECTLY and its amount of \$15,000.00.

- In the **Requisitions** section, view the following information:

In this field: Oracle FLEXCUBE Lending and Leasing displays:

Select If selected, indicates this is the current record.

Company	The AP transaction company.
Branch	The AP transaction branch.
Dt	The AP transaction date.
Status	The AP transaction status (OPEN, CLOSE, HOLD, or VOID).
Payee Type	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, or CUSTOMER).
Payee Name	The AP transaction payee number and name.
Currency	The AP transaction payment currency.
Amount	The AP transaction payment amount.
Pmt Mode	The AP transaction payment mode.
Disbursement Currency	The disbursement currency.
Address	The AP transaction payment address.
Check Ref #	The AP transaction check reference number.
Check Dt	The AP transaction check date.
Ref Acc #	The reference account number.

- 6 In the **Details** section, view the following information:

In this field:	Oracle FLEXCUBE Lending and Leasing displays:
-----------------------	--

Effective Dt	The transaction detail effective date.
Description	The transaction detail description.
Amount	The transaction detail payment amount.

Note: An Open transaction will not have a credit reference number, as it has not been entered or generated. (See the screen shot above.)

Closing a requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, Oracle FLEXCUBE Lending and Leasing changes its status to CLOSED and it cannot be paid again. Oracle FLEXCUBE Lending and Leasing then generates the appropriate GL (general ledger) transactions.

To close a requisition

- 1 Open the **AP Transaction window** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

AP Transactions

Payee Type: All Producer Third Party Vendor Customer

Print Mode: All Check ACH

Status: All Open Close Hold Void

Requisitions

Select	Details	Company Branch	Dt	Status	Payee Type	PayeeName	Currency	Amount
<input checked="" type="radio"/>	Show xxx	HQ	04/01/2007	OPEN	PRODUCER	CA-00004-VOLKSWAGEN OF WOODLAND HIL		\$10,000.00
<input type="radio"/>	Show yyy	CD1	10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$10,000.00
<input type="radio"/>	Show xxx	CD1	10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show xxx	CD1	10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	FL-00005-TEXAS AUTO MART INC		\$15,000.00
<input type="radio"/>	Show yyy	CD1	10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$15,000.00
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	HI-00003-HAWAII MITSUBISHI PEARL CITY		\$15,000.00
<input type="radio"/>	Show xxx	CD1	10/12/2006	OPEN	PRODUCER	OH-00004-SOUTHWEST FORD		\$15,093.25
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	0A-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDD		\$15,093.25
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	0A-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDD		\$15,049.08

Action: No Change Close Hold Void

Check Ref# Check Dt Save

Details

Select Effective Dt	Description	Amount
<input checked="" type="radio"/> 04/01/2007	ITM CASH SALES-20070400013660 STERBENZ KEVIN	\$10,000.00

- In the **Requisition** section, select the requisition you want to close.
- In the **Action** section, click **Close**.
- Complete the **Check Ref #** field with the check reference number and the **Check Dt** field with when the check was issued.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

AP Transactions

Payee Type: All Producer Third Party Vendor Customer

Print Mode: All Check ACH

Status: All Open Close Hold Void

Requisitions

Select	Details	Company Branch	Dt	Status	Payee Type	PayeeName	Currency	Amount
<input type="radio"/>	Show xxx	HQ	04/01/2007	OPEN	PRODUCER	CA-00004-VOLKSWAGEN OF WOODLAND HIL		\$10,000.00
<input type="radio"/>	Show yyy	CD1	10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$10,000.00
<input checked="" type="radio"/>	Show xxx	CD1	10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show xxx	CD1	10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	FL-00005-TEXAS AUTO MART INC		\$15,000.00
<input type="radio"/>	Show yyy	CD1	10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$15,000.00
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	HI-00003-HAWAII MITSUBISHI PEARL CITY		\$15,000.00
<input type="radio"/>	Show xxx	CD1	10/12/2006	OPEN	PRODUCER	OH-00004-SOUTHWEST FORD		\$15,093.25
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	0A-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDD		\$15,093.25
<input type="radio"/>	Show xxx	HQ	10/12/2006	OPEN	PRODUCER	0A-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDD		\$15,049.08

Action: No Change Close Hold Void

Check Ref# 2422 Check Dt 11/14/2006 Save

Details

Select Effective Dt	Description	Amount
<input checked="" type="radio"/> 01/10/2009	ITM CASH SALES-20090100012848 CCEASTOSTIOMA PAULA / JOHN	\$15,000.00

- In the **Action** section, click **Save**.
- In the **Status** section, click **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can change its status to HOLD. When a requisition is on hold, it cannot be closed.

To put a requisition on hold

- 1 Open the **AP Transaction window** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
- 2 In the **Requisition** section, select the requisition you want to put on hold.
- 3 In the **Action** section, click **Hold**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

AP Transactions

Payee Type: All Producer Third Party Vendor Customer

Pmt Mode: All Check ACH

Status: All Open Close Hold Void

Requisitions

Select	Details	Company	Branch	Dt	Status	Payee Type	PayeeName	Currency	Amount
<input type="radio"/>	Show/xxx	HQ		04/01/2007	OPEN	PRODUCER	CA-00004-VOLKSWAGEN OF WOODLAND HIL		\$10,000.00
<input type="radio"/>	Show/yyy	C01		10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$10,000.00
<input checked="" type="radio"/>	Show/xxx	C01		10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show/xxx	C01		10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	FL-00006-TEXAS AUTO MART INC		\$15,000.00
<input type="radio"/>	Show/yyy	C01		10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$15,000.00
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	HI-00003-HAWAII MITSUBISHI-PEARL CITY		\$15,000.00
<input type="radio"/>	Show/xxx	C01		10/12/2006	OPEN	PRODUCER	OH-00004-SOUTHWEST FORD		\$15,000.25
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	GA-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDDDD		\$15,003.26
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	GA-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDDDD		\$15,049.89

Action

No Change Close Hold Void

Check Ref#

Check Dt

Save

Details

Select	Effective Dt	Description	Amount
<input checked="" type="radio"/>	01/10/2006	ITM CASH SALES-20060100012040 CCEASTOSTI9MA PAULA J JOHN	\$15,000.00

- 4 In the **Action** section, click **Save**.
- 5 In the **Status** section, choose **Hold** and view the account.

Voiding a requisition

Changing the status of a requisition to VOID cancels the requisition.

To void a requisition

- 1 Open the **AP Transaction window** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
- 2 In the **Requisition** section, select the requisition you want to void.
- 3 In the **Action** section, select **Void**.

ORACLE FLEXCUBE Lending and Leasing

User Id 990 Organization XXX Division 001 Responsibility SUPERUSER

AP Transactions

Payee Type: All Producer Third Party Vendor Customer

Pmt Mode: All Check ACH

Status: All Open Close Hold Void

Requisitions

Select	Details	Company	Branch	Dt	Status	Payee Type	PayeeName	Currency	Amount
<input type="radio"/>	Show/xxx	HQ		04/01/2007	OPEN	PRODUCER	CA-00004-VOLKSWAGEN OF WOODLAND HIL		\$10,000.00
<input type="radio"/>	Show/yyy	001		10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$10,000.00
<input type="radio"/>	Show/xxx	001		10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input checked="" type="radio"/>	Show/xxx	001		10/12/2006	OPEN	PRODUCER	NC-00001-AJS AUTO IMPORTS		\$15,000.00
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	FL-00005-TEXAS AUTO MART INC		\$15,000.00
<input type="radio"/>	Show/yyy	001		10/12/2006	OPEN	PRODUCER	IL-00003-SAM LEMAN CHRYSLER PLYMOUTH MAZDA		\$15,000.00
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	HI-00003-HAWAII MITSUBISHI-PEARL CITY		\$15,000.00
<input type="radio"/>	Show/xxx	001		10/12/2006	OPEN	PRODUCER	OH-00004-SOUTHWEST FORD		\$15,093.25
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	0A-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDD		\$15,093.25
<input type="radio"/>	Show/xxx	HQ		10/12/2006	OPEN	PRODUCER	0A-00004-ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDD		\$15,046.00

Action: No Change Close Hold Void

Check Ref# Check Dt

Save

Details

Select Effective Dt	Description	Amount
<input checked="" type="radio"/> 02/10/2006	ITM CASH SALES-20060200012856 CCINGUWFOIL PIERRE / JEAN	\$15,000.00

- 4 In the **Action** section, click **Save**.
- 5 In the **Status** section, click **Void** and view the account.

CHAPTER 12 : GL QUERY TRANSACTIONS

The GL Query Transactions window contains two pages: the GL Transactions page and the Amortized Transactions page.

GL Transactions page

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details. Oracle FLEXCUBE Lending and Leasing updates the GL Transactions page nightly.

To view the GL Transactions page

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

- 2 Click **GL Transaction** in the bar link.

The GL Query Transactions window appears.

- 3 Click the **GL Transactions** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

GL Transactions [Amortized Transactions](#)

Company

Select	Name	Short Name	Currency
<input checked="" type="radio"/>	SETME	XXX	YER
<input type="radio"/>	SETME	YYY	USD
<input type="radio"/>	IFLEX	IFLEX	USD
<input type="radio"/>	FULLERTON	FLL	EUR
<input type="radio"/>	PQR FINANCE INR	PQR	INR
<input type="radio"/>	ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/>	TOYOTA FINANVE SERVICES	TFS	KES

GL Entries

Select	Details	GL Post Date	Debit Amt	Credit Amt	GL File Batch #	Date	Created
<input checked="" type="radio"/>	Show	4/1/2007	XXX8,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	Show	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	Show	4/1/2007	XXX0.00	XXX2,000.00		4/1/2007	<input type="checkbox"/>

Transactions

Select	Txn Dt	Transaction	Amount	Account	Producer
<input checked="" type="radio"/>	4/1/2007	DEPRECIATION	XXX8,000.00	20070400013660:STERBENZ KEVIN	ALL

- 4 In the **Company** section, select the portfolio company you want to work with.

Oracle FLEXCUBE Lending and Leasing displays the portfolio company short name in one field and the portfolio company name in the other.

- 5 In the **GL Entries** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

GL Transactions Amortized Transactions

Company

Select	Name	Short Name	Currency
<input checked="" type="radio"/>	SETME	XXX	YER
<input type="radio"/>	SETME	YYY	USD
<input type="radio"/>	IFLEX	IFLEX	USD
<input type="radio"/>	FULLERTON	FLL	EUR
<input type="radio"/>	PQR FINANCE INR	PQR	INR
<input type="radio"/>	ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/>	TOYOTA FINANVE SERVICES	TFS	KES

GLEntries

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Select	Details	GL Post Date	Debit Amt	Credit Amt	GL File/Batch #	Date	Created
<input checked="" type="radio"/>	<input type="button" value="Hide"/>	4/1/2007	XXX8,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
	Segment #1 150000 Segment #2 CB-001 Segment #3 Segment #4 Segment #5 Segment #6 Segment #7 Segment #8 Segment #9 Segment #10				Description Description Description Description Description Description Description Description Description Description		
<input type="radio"/>	<input type="button" value="Show"/>	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	4/1/2007	XXX0.00	XXX2,000.00		4/1/2007	<input type="checkbox"/>

Transactions

Select	Txn Dt	Transaction	Amount	Account	Producer
<input checked="" type="radio"/>	4/1/2007	DEPRECIATION	XXX8,000.00	20070400013660:STERBENZ KEVIN	ALL

6 In the **GL Entries** section, view the following information:

In this field:

View this:

Select
GL Post Dt
Description
Debit Amt
Credit Amt
GL File/Batch #
Dt
Created

If selected, indicates that this is the current record.
General ledger effective date.
Segment description.
The debit amount.
The credit amount.
Batch number.
Batch creation date.
If selected, this box indicates that the GL interface file/
batch is created.

Segment #1
Description
Segment #2
Description
Segment #3
Description
Segment #4
Description
Segment #5
Description
Segment #6

Segment value.
Segment description.
Segment value.
Segment description.
Segment value.
Segment description.
Segment value.
Segment description.
Segment value.
Segment description.
Segment value.

Description Segment #7	Segment description. Segment value.
Description Segment #8	Segment description. Segment value.
Description Segment #9	Segment description. Segment value.
Description Segment #10	Segment description. Segment value.

7 In the **Transactions** section, view the following information:

In this field:

View this:

Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

Amortized Transactions page

The Amortized Transactions page is another display only page. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interfaces** master tab.
- 2 Click **GL Transaction** in the bar link.

The GL Query Transactions window appears.

- 3 Click the **Amortization Transactions** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER [Debug \(Off\)](#) [Audit](#) [Close](#)

[GL Transactions](#) [Amortized Transactions](#)

Company

Select Name	Short Name	Currency
<input checked="" type="radio"/> SETME	XXX	YER
<input type="radio"/> SETME	YYY	USD
<input type="radio"/> IFLEX	IFLEX	USD
<input type="radio"/> FULLERTON	FLL	EUR
<input type="radio"/> PQR FINANCE INR	PQR	INR
<input type="radio"/> ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/> TOYOTA FINANVE SERVEICES	TFS	KES

Transactions Show All

Select Transaction	Loan / Account #	Account Status	Method	frequency	Term	Balance	Earned	Written Off
<input checked="" type="radio"/> INTEREST	20070400022520:SUSAN WILLIAM	ACTIVE		MONTHLY (MONTH END)	24	XXX999,999.00	XXX0.00	XXX0.00
<input type="radio"/> RENT	20060300025675:EVE / DALE CCINQUEFOIL	ACTIVE	ACTUARIAL - MONTHLY	MONTHLY (MONTH END)	36	XXX4,000.04	XXX4,000.04	XXX0.00
<input type="radio"/> DEPRECIATION	20060300025675:EVE / DALE CCINQUEFOIL	ACTIVE	ACTUARIAL - MONTHLY	MONTHLY (MONTH END)	36	XXX10,000.00	XXX10,000.00	XXX0.00

Amortized Transactions

Select GL Post Date	Transaction Code	Transaction Amount
No rows yet.		

- 4 In the **Company** section, select the portfolio company you want to view.

Oracle FLEXCUBE Lending and Leasing displays the portfolio company short name in one field and the portfolio company name in the other.

- 5 In the **Transactions** section, view the following information:

In this field:

Select Transaction
Loan / Account #
Account Status
Method

View this:

If selected, indicates that this is the current record.
The transaction type.
The account.
The account status.
The amortization calculation method.

Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
WrittenOff	The balance write-off.

6 In the **Amortized Transactions** block, view the following information:

In this field:	View this:
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

CHAPTER 13 : CARD TRANSACTIONS

The Card Transactions window enables you to view credit card transactions and refundable credit card payments.

Card Transactions page

The Card Transactions page enables you to view credit card transactions involving:

- Sales
- Pre-approved sales
- Authentications
- Refunds

To view credit card transactions

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interfaces** master tab.
- 2 Click the **Card Transaction** bar link.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Card Transactions | Card Refunds

Card Transaction Log

Card Type: All Visa Master Discover AmEx Diner's Club

Transaction Type: All Sale Pre Approved Sale Authentications Refunds

Status: All Processed Failed

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Txn Select	Dt	Account Name	Card Type	Card Number	Expiration Dt	Reference #	Requested Amt	Approval #	Status	Recurring Ind	Processed
<input checked="" type="radio"/>	6/30/2009	20081100014686:HUGHES VAGHAN	VISA CARD	XXXXXXXXXXXX1881	12/31/2012	00001372	Rs.1,250.00		FAILED	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	6/29/2009	20081000014239:JOHNSON JOHN	VISA CARD	XXXXXXXXXXXX1881	12/31/2012	00001355	\$1,000.00		FAILED	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	6/29/2009	20081100014593:WILLIAMS SARA	VISA CARD	XXXXXXXXXXXX8291	2/28/2025	00001354	\$50,000.00		FAILED	<input type="checkbox"/>	<input type="checkbox"/>

ResponseMessage
No rows yet.

The Card Transactions page appears, opened at the Card Transactions page.

The **Card Transaction Log** section contains three sets of option buttons, each in its own section: **Card Type**, **Transaction Type**, and **Status**. These option buttons allow you to narrow the range of the card transaction Oracle FLEXCUBE Lending and Leasing displays.

The **Card Type** section enables you to view card transactions according to type of credit card.

If you choose:

- All**
- Visa**
- Discover**
- AmEx**
- Diner's Club**

Oracle FLEXCUBE Lending and Leasing displays:

- All credit card transactions.
- Visa credit card transactions.
- Discover credit card transactions.
- American Express credit card transactions.
- Diner's Club credit card transactions.

The **Transaction Type** section enables you to view credit card transactions by the type of transaction

If you choose:	Oracle FLEXCUBE Lending and Leasing displays:
All	All credit card transactions.
Sale	Credit card transactions regarding sales.
Pre Approved Sale	Credit card transactions regarding pre-approved sales.
Authentications	Credit card transactions regarding authentications.
Refunds	Credit card transactions regarding refunds.

The **Status** section enables you to view requisitions according to status.

If you choose:	Oracle FLEXCUBE Lending and Leasing displays:
All	All credit card transactions.
Processed	Processed credit card transactions.
Failed	Failed credit card transactions.

- Use the **Card Type**, **Transaction Type**, and **Status** sections to select the credit card transactions you want to view.
- In the **Card Transaction Log** section, view the following information for the credit card transactions matching your criteria:

In this field:	Oracle FLEXCUBE Lending and Leasing displays:
Select	If selected, indicates that this is the current record.
Txn Dt	The credit card transaction date.
Account Name	The account number and title.
Card Type	The credit card type.
Card Number	The credit card number.
Expiration Dt	The credit card expiration date.
Reference #	The transaction reference number.
Requested Amt	The requested amount.
Approval #	The transaction pre-approval number.
Status	The transaction status.
Recurring Ind	The recurring index.
Processed	If selected, indicates that the credit card transaction has been processed.

- Select the requisition you want to view or work with.
- In the **Response/Message** section, view the processing response/message for the selected credit card transaction.

Card Refunds page

The Card Refunds page enables you to view refundable credit card payments and apply a refund.

To refund a credit card payment

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interfaces** master tab.
- 2 Click the **Card Transaction** bar link.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Card Transactions | Card Refunds

Refundable Credit Card Payments

Refund

Select	Txn Dt	Account Name	Card Type	Card Number	Expiration Dt	Reference #	Requested Amt	Approval #
<input checked="" type="radio"/>	03/09/2009	20081100014693:WILLIAMS SARA	VISA CARD	XXXXXXXXXXXX8291	02/28/2025	00001266	\$50,000.00	
<input type="radio"/>	03/09/2009	20090200022512:GOPINATH GOPINATH	VISA CARD	XXXXXXXXXXXX8291	12/31/2015	00001258	\$10,000.00	
<input type="radio"/>	03/09/2009	20090100019586:MANI GOPINATH	VISA CARD	XXXXXXXXXXXX8291	12/31/2015	00001254	\$460.00	
<input type="radio"/>	03/09/2009	2303	VISA CARD	XXXXXXXXXXXX8291	02/28/2025	00001246	\$1,000.00	
<input type="radio"/>	02/12/2009	20090100019594:HARISH KUMAR	VISA CARD	XXXXXXXXXXXX8291	12/31/2015	00001214	\$5,000.00	
<input type="radio"/>	02/04/2009	20090100019247:MARTIN VICTOR	VISA CARD	XXXXXXXXXXXX1881	12/31/2010	00001192	\$500.00	
<input type="radio"/>	11/29/2008	1281	VISA CARD	XXXXXXXXXXXX1881	12/31/2010	00001133	\$50.00	
<input type="radio"/>	11/25/2008	20081100014866:HUGHES VAGHAN	VISA CARD	XXXXXXXXXXXX1881	12/31/2012	00001129	Rs. 1,250.00	
<input type="radio"/>	11/13/2008	1296	VISA CARD	XXXXXXXXXXXX1881	01/31/2015	00001125	\$200.00	
<input type="radio"/>	11/10/2008	1302	VISA CARD	XXXXXXXXXXXX1881	12/31/2009	00001117	\$100.00	

- 3 On the Card Transactions page, click **Card Refunds**.
- 4 In the **Refundable Credit Card Payments** section, view the following display only information:

In this field:

Select
Txn Dt
Account Name
Card Type
Card Number
Expiration Dt
Reference #
Requested Amt
Approval #

View this:

If selected, indicates that this is the current record.
The credit card transaction date.
The account number and title.
The credit card type.
The credit card number.
The credit card expiration date.
The transaction reference number.
The requested amount.
The transaction pre-approval number.

- 5 Select the credit card payment that you want to refund and choose **Refund**.

Credit Card Processing Interface (Chase Payment)

Oracle FLEXCUBE Lending and Leasing Lending and Leasing supports the Chase Payment interface for credit card payment processing. The existing Oracle FLEXCUBE Lending and Leasing interface will be replaced with an interface to Chase Paymentech.

Oracle FLEXCUBE Lending and Leasing - Chase interface is completely online for both one time and recurring payments and supports both a batch interface and an online API interface to its Orbital gateway.

Oracle FLEXCUBE Lending and Leasing - Chase Interface will utilize both the online and batch API interface capabilities for the following activities:

- One time credit card transaction
- Recurring credit card transactions
- Credit refunds
- Charge backs

CHAPTER 14 : ACCOUNT CONVERSION

Oracle FLEXCUBE Lending and Leasing Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed). At the end of the process, a new account is created in Oracle FLEXCUBE Lending and Leasing which can be viewed on the Customer Service form. It also allows you to board new accounts. There are two methods to enter this information into Oracle FLEXCUBE Lending and Leasing system; either a data file upload or manual data entry.

This chapter explains how to use Oracle FLEXCUBE Lending and Leasing's Account Conversion window to complete the following tasks:

- Record customer details (including employment and address information), contract information, and collateral information
- Edits to verify the completeness of data with a Verification page.

Search Link

The Account Conversion's Search link opens two pages: the Criteria page and the Results page.

Loading an Application on the Account Conversion window

The first step in the account conversion process is to load the application you want to work with using the Account Conversion window's Search link.

To load an application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Interface** master tab.
- 2 Click **Account Conversion** on the bar link.

The Account Conversion window appears, opened at the Search link's Results page.

Criteria	Comparison operator	Value
APPLICATION #	LIKE	%
APPLICATION DT	GREATER THAN OR E	
APPLICATION STATUS	LIKE	%
APPLICATION SUB STATUS	LIKE	Select...
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	

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

Note: You can click the Criteria tab and use the Criteria page it to limit or change the display of applications on the Results page.

Oracle FLEXCUBE Lending and Leasing loads the application on the Account Conversion window.

Account Conversion window

In the Account Conversion window, the first step in converting an account is to complete the account boarding (new/old) details.

IMPORTANT:

The conversion process does not create the underlying general ledger (GL) entries at any time.

To complete the master block

- 1 On the **Interfaces** menu, choose **Account Conversion**.

The Account Conversion page appears.

- 2 Complete the Account Boarding (New/Old) details:

In this field:

Do this:

App #

Enter the account number (required).

Dt

Enter the account date (the date the account was originally received) (required).

Product

Select the product associated to this account (required).

Priority

Select the account priority (required).

Status

Select the account status and sub status from

Sub Status (unlabeled)

the following two choices (required):

CONVERSION ACCOUNT CREATED

CONVERSION API ACCOUNT

Note: In beginning the conversion process, choose API ACCOUNT. After the verification process, you will change the status to ACCOUNT CREATED. (See the **Verification** section for more information.)

Company

Select the portfolio company to which this account belongs (required).

Branch (unlabeled)	View the portfolio branch to which this account belongs (display only).
New Account	Select box if account doesn't exist in the legacy system. IMPORTANT: Clear this box if the account transactions need to be converted. If this box is selected, data entered on the Transaction sub page of the Account master tab will not convert.
Conversion Dt	Enter the conversion date (required).
Joint	Select if the account is joint (optional).
Cos	Select if the account is co-signed (optional).
Purpose	Select the purpose (optional).
Existing Customer	Select if one of the applicants is an existing customer (optional).
Dup	Select if the account is a duplicate application (optional).
Contact	Enter the contact (optional).
Channel	Select the account channel (required).
Producer Type	Select the producer type (optional).
Producer	Select the producer (required).
Underwriter	View the underwriter name (display only).
Xref	Enter the account number (if converting an existing account) or the account number (if you need to create an account for the funded application). This will help to reference back to the legacy system. (required).
Conversion Status	View the status of the conversion (display only).

- 3 Save the information you entered on the Account Boarding (New/Old) block.

Applicants Link

The Applicants master page allows you to record information regarding applicants associated with the account. In this section, you will use the information supplied on the application, complete the **Primary Applicant** page and sub pages (**Address, Employments, Telecoms, and Financials** sub pages). If this is a joint account, complete the **Others** page as well.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Search Applicants Decision Contract Collateral Account Comments Verification Calculator

Account Boarding (New / Old)

Search Criteria Execute Search Add Edit Cancel

Select Details	App #	Dt	* Product	Priority	* Status	Sub Status	* Company	* Branch	New Account
Hide	UNDEFINED	12/2/2009	ISLAMIC HOME LOAN	NORMAL	CONVERSION	API ACCOUNT	XXX	C01	<input checked="" type="checkbox"/>

Conversion Dt: 12/2/2009 Existing Customer: Dup: Producer Type: Select... Conversion Status:

Joint: * Producer: Underwriter: Xref: UNDEFINED

Cos: Contact: Channel: Select... Underwriter:

Purpose: Select...

Applicants

Applicant Details

Search Criteria Execute Search Add Edit Cancel

Select Details	Type	First Name	MI	Last Name	Suffix	Birth Dt
No rows yet.						

Address Employment Telecom Tracking Attributes

Employment Information

Search Criteria Execute Search Add Edit Cancel

Select Details	Current	* Employer	Title	Occupation	Department	Employee Id
No rows yet.						

Decision link

On the Decision page, Oracle FLEXCUBE Lending and Leasing system records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle FLEXCUBE Lending and Leasing will display the Line of Credit page. These pages all share the following sub pages: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

For more detailed explanation of the fields found on the Decision page, please see the chapter **Underwriting** in this **User Guide**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER' with various organizational details. The main content area is titled 'Account Boarding (New / Old)' and contains several sections:

- Account Boarding (New / Old):** A form with fields for 'App #', 'Dt' (12/2/2009), 'Product' (ISLAMIC HOME LOAN), 'Priority' (NORMAL), 'Status' (CONVERSION), 'Sub Status' (API ACCOUNT), 'Company' (XXX), and 'Branch' (CO1). It also includes checkboxes for 'Existing Customer', 'Dup', 'Joint', and 'Cos', and dropdowns for 'Conversion Dt', 'Purpose', 'Channel', 'Producer Type', 'Producer', 'Underwriter', and 'Xref'.
- Loan:** A section with a 'Save' button.
- Requested:** A section with 'Edit' and 'Cancel' buttons, containing fields for 'Advance Pmt Rate Term Down %', 'Down Pmt Approx Prc Promotion Reschedule Method Reschedule Value', and 'System Recommended Status Grade Score'.
- Pricing:** A table with columns 'Select Details Pricing', 'Decision Dt', 'Status', 'Sub Status', 'Underwriter', and 'Current'. It shows 'No rows yet.'
- Stipulations:** A table with columns 'Select Type', 'Reason', and 'Comment'. It shows 'No rows yet.'
- Rate Schedule:** A section with a 'Subvention' link.
- Rate Schedule:** A table with columns 'Select', 'Seq Adjustment Frequency Type', 'Period', and '# of Adjustments'. It shows 'No rows yet.'

Contract link

The Contract page allows you to perform the important task of completing the truth-in-lending details. These pages include information about the financed amount, the payment schedule, the total of these payments, the finance charge, and the resulting annual percentage rate. The truth-in-lending details must be completed before a loan can be funded.

In completing the truth-in-lending details on the Contract link, you will complete the either the Line of Credit page.

The Line of Credit page share the following sub pages:

- Itemizations
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC

For more detailed explanation of the fields found on the Contract page, please see the chapter **Funding** in this **User Guide**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Search Applicants Decision Contract Collateral Account Comments Verification Calculator

Account Boarding (New / Old) Save

Search Criteria Execute Search Add Edit Cancel

Select Details	App #	Dt	Product	Priority	Status	Sub Status	Company	Branch	New Account
<input type="checkbox"/>	UNDEFINED	12/2/2009	ISLAMIC HOME LOAN	HIGH	CONVERSION	API ACCOUNT	XXX	002	<input checked="" type="checkbox"/>

Conversion Dt: 12/2/2009 Existing Customer: Dup:
 Joint: Contact:
 Cos: Channel: WEB ENTRY
 Purpose: HOME EQUITY LOAN Producer Type: DEALER Conversion Status:
 * Producer: Underwriter: Xref: UNDEFINED

Loan Line Of Credit Lease

Edit Cancel Save

Contract	Instrument
Contract Dt Credit Lmt Draw Repmt Term Maturity Dt ConIndexTypeCd Index Rt	Margin Rt Rate 1st Pmt Dt Due Day Rcvd Dt Verify Dt Verified By

Promotion	Others
ConPrmCode Type Term Index Index Rt Margin Rt Rate	Max Rate Increase / Yr Max Rate Increase / Life Floor Ceiling Max Rate Decrease / Yr Max Rate Decrease / Life # of Adjs ConRateMaxNoLife Draw Repmt

Min Initial Advance
 Max Initial Advance
 Min Advance
 Max Advance

Select Instrument

Min Pmt Payment
 Accrual Past Maturity
 Min Fin Chg
 Advance Tol
 ConAdvTolerancePer
 ConMaturityIndexTypeCd
 Rt

Itemizations Insurance ESC Escrow Subvention Proceeds Disbursement Fee ACH Coupon PDC

Advance Financed Fees Pre-Paid Fees Producer Escrow

Search Criteria Execute Search Edit Cancel

Select Itemization	+/-	Amount	Approved Amt	Tax	Comment
No rows yet.					
Total					

Collateral link

The Collateral page allows you to record information regarding collateral associated with the account. Depending on the type of product or producer you selected, the Collateral link opens one of the three following collateral page: a vehicle information page, a home information page, or an other information page. Complete the page that is available on your Applications window.

These pages all share the following sub pages: Valuations and Tracking.

For more detailed explanation of the fields found on the **Collateral** link's pages and sub pages, please see the chapter **Customer Service** in this **User Guide**.

Account link

The Account Conversion Account's page allows you to view and add comments regarding an account at any time.

To complete the Account Details page

- 1 On the **Interfaces** menu, choose **Account Conversion** and load the account to which you want to add account information.
- 2 Click the **Accounts link**.

The screenshot displays the Oracle Flexcube Lending and Leasing Account Boarding interface. The top navigation bar includes 'ORACLE FLEXCUBE Lending and Leasing', 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER', and utility buttons like 'Debug (Off)', 'Audit', and 'Close'. The main content area is divided into several sections:

- Account Boarding (New / Old):** A form with fields for 'Select Details App #', 'Dt' (12/2/2009), 'Product' (ISLAMIC HOME LOAN), 'Priority' (HIGH), 'Status' (CONVERSION), 'Sub Status' (API ACCOUNT), 'Company' (XXX), 'Branch' (C02), and 'New Account' (checked). Other fields include 'Conversion Dt' (12/2/2009), 'Existing Customer' (checked), 'Dup' (unchecked), 'Producer Type' (DEALER), 'Producer' (blank), 'Underwriter' (blank), 'Xref' (UNDEFINED), 'Purpose' (HOME EQUITY LOAN), and 'Channel' (WEB ENTRY).
- Accounts:** A section with a 'Save' button and a table for account details. The table has columns for 'Account #', 'Status' (Select...), 'Effective Dt', 'Paid off Dt', 'Pool', 'Maturity Dt', 'Last Pmt Amt', 'Last Activity Dt', 'Last Pmt Dt', and 'Excess Amt Paid'. Below the table are 'Extensions' and 'Conditions' sections.
- Extensions:** A table with columns for '# of Extensions (Year)', '# of Extensions (Life)', '# of Extension Term (Year)', '# of Extension Term (Life)', and 'Last Extn Date'. The 'Due Dates' section has columns for 'Due Dt', 'Amt Due', and 'Amt Paid' with rows 1 through 5.
- Transactions:** A section with a 'Search Criteria' field and 'Execute Search' button. Below is a table with columns for 'Select', 'Seq Post Dt', 'Dt', 'Txn', 'Balance Amt', 'Txn Amt Reference', 'Mode', and 'Reason'. The table is currently empty with 'No rows yet.'

- 3 Enter the following information in the **Account** block:

In this field:

Account#
Status
Effective Dt
 Paid Off Dt
 Pool
30
60

Do this:

View the value entered in "Xref" field (display only).
 Select the account status (required).
 Enter the effective date of the account (required).
 Enter the paid off date of the PAID account (optional).
 Enter the pool the account is in (optional).
 Enter the number of times 30 days delinquent over the life of the account (required).
 Enter the number of times 60 days delinquent over the life of the account (required).

90	Enter the number of times 90 days delinquent over the life of the account (required).
120	Enter the number of times 120 days delinquent over the life of the account (required).
Next Due Dt	Enter the Next Due date (required).
Last Pmt Amt	Enter the last payment amount (required).
Due Day	Enter the due day of the account (required).
Last Activity Dt	Enter the date of last activity on the account (optional).
Maturity Dt	Enter the maturity date of the account (required).
Last Pmt Dt	Enter the date the last payment was received (optional).
Excess Amt Pd	Enter the amount paid that needs to be applied towards future due dates (optional).

4 Enter the following information in the **Extensions** block:

In this field:	Do this:
# of Extensions (Year)	Enter the number of times extensions granted (year) (optional).
# of Extensions (Life)	Enter the number of times extensions granted (life) (optional).
# of Extension Term (Year)	Enter the number of terms extensions granted (year) (optional).
# of Extension Term (Life)	Enter the number of terms extensions granted (life) (optional).
Last Extn Dt	View the last extension date (optional).

5 Enter the following information in the **Due Dates** block:

In this field:	Do this:
Due Dt 1	Enter the latest due date for which the account is due (optional).
Amt Due 1	Enter the amount due on the latest due date of the account (optional).
Amt Paid 1	Enter the amount paid on the latest due date of the account (optional).
Due Dt 2	Enter the (latest - 1) due date of the account (optional).
Amt Due 2	Enter the amount due on the (latest -1) due date of the account (optional).
Amt Paid 2	Enter the amount paid on the (latest - 1) due date of the account (optional).
Due Dt 3	Enter the (latest - 2) due date of the account (optional).
Amt Due 3	Enter the amount due on the (latest -2) due date of the account (optional).
Amt Paid 3	Enter the amount paid on the (latest - 2) due date of the account (optional).
Due Dt 4	Enter the (latest - 3) due date of the account (optional).
Amt Due 4	Enter the amount due on the (latest -3) due date of the account (optional).
Amt Paid 4	Enter the amount paid on the (latest - 3) due date of the account (optional).
Due Dt 5	Enter the (latest - 4 cycle) due date of the account (optional).

Amt Due 5 Enter the total due amount less the sum of the last 4 due amounts on the account (optional).

Amt Paid 5 Enter the amount paid on the account till date less the value in paid buckets 1 through 4 (optional).

6 Enter the following information in the **Conditions** block:

In this field:	Do this:
Condition	View the condition (required).
Start Dt	View the start date (required).
Followup Dt	View the next follow-up date (optional).

7 Click **Save** to save your entry.

Accounts link sub pages

The Account page contains the following sub pages:

- Transactions
- ACH
- Bankruptcy
- Chargeoff
- Compensation
- LoC Details
- Tracking Attributes

To complete the Transactions sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **Transactions** sub tab.
- 3 On the **Transactions** sub page, enter the following information:

In this field:	Do this:
Seq	Enter the transaction sequence number (required).
Post Dt	Enter the date of posting this transaction (required).
Dt	Enter the effective date of this transaction (required).
Txn	Enter the transaction code (required).
Balance Amt	Enter the principal/advance (Note balance in case of PC) balance value after this transaction was executed (required).
Txn Amt	Enter the amount involved in this transaction (required).
Reference	Enter the reference for this transaction (optional).
Mode	Select the mode in which the transaction was performed (optional).
Reason	Select the reason code for this transaction (optional).
Ext Amt	Enter the part of the payment that was allocated towards the extension fee (required).
Mem Amt	Enter the part of the payment that was allocated towards the membership fee (required).
Ovr Amt	Enter the part of the payment that was allocated towards the over limit fee (required).
Fee Adv	Enter the part of the payment that was allocated towards the advance transaction fee (required).
Pre-Payment	Enter the part of the payment that was allocated towards the prepayment penalty (required).
Spread Code	Enter the spread code used if this is a payment transaction (optional).
Advance	Enter the part of the payment that was allocated towards the advance balance (required).
Interest	Enter the part of the payment that was allocated towards the interest balance (required).

Late Charge	Enter the part of the payment that was allocated towards the late charge balance (required).
NSF	Enter the part of the payment that was allocated towards the NSF balance (required).
Overage	Enter the amount that has been overpaid. Used in the case of the last payment received that pays off all the balances (required).
Comment	Enter any comments associated with this transaction (optional).

- 4 Save your entry and choose **Update Account**.

To complete the ACH sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **ACH** sub tab.
- 3 In the **ACH** sub page, enter the following information in the **Bank Information** block:

In this field:	Do this:
ACH	Select to enable ACH (optional).
Bank	Enter the current ACH bank name (optional).
Routing #	Enter the current ACH bank routing number (optional).
Next Process Dt	Enter the ACH next process date (optional).
Account Type	Select the current ACH account type (optional).
Start Dt	Enter the ACH start date (optional).
Account #	Enter the current ACH account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <code>Y</code> , this appears as a masked number; for example, <code>XXXXXX1234</code> (optional).
ACH Debit Amt	Enter the current ACH payment amount (optional).
Debit Freq	Select the current ACH payment frequency (optional).
Debit Day	Enter the current ACH payment day (optional).

- 4 Save your entry.

To complete the Bankruptcy sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **Bankruptcy** sub tab.
- 3 On the **Bankruptcy** sub page, enter the following information:

In this field:	Do this:
Bankruptcy	Select if account has declared a bankruptcy currently (optional).
Disposition	Select the bankruptcy disposition (optional).
Start Dt	Enter the bankruptcy start date (optional).
Type	Select the bankruptcy type (optional).
Comment	Enter a comment relevant to the bankruptcy of the account (optional).

- 4 Save your entry.

To complete the Chargeoff sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **Chargeoff** sub tab.
- 3 In the **Chargeoff** sub page, enter the following information:

In this field:	Do this:
Charged-off	Select if account has been declared as a charge off (optional).
Disposition	Select the charge-off disposition (optional).
Chargeoff Dt	Enter the charge-off start date (optional).
Type	Select the charge-off type (optional).
Comment	Enter a comment relevant to the bankruptcy of the account (optional).

- 4 In the **Repo/Forc** sub page, enter the following information:

In this field:	Do this:
Repo/Forc	Select if foreclosure or repossession proceedings are underway for this account (optional).

- 5 Save your entry.

To complete the Compensation sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **Compensation** sub tab.
- 3 On the **Compensation** sub page, enter the following information:

In this field:	Do this:
Amt Earned	Enter the transaction code for the amortization balance Five different balance types can be entered in the rows marked 1...5 (optional).
Int Amt Earned	Enter the original balance amount (optional).
Amt Paid	Enter the amount of the balance earned as of previous month-end (optional).
Amt Writeoff	Enter the amount of the balance written off as of the previous month-end (optional).
Next Pmt Dt	Enter the amount of the balance written off as of the previous month-end (optional).
Last Pmt Dt	Enter the amount of the balance written off as of the previous month-end (optional).
Chbk Amt	Enter the amount of the balance written off as of the previous month-end (optional).

- 4 Save your entry.

To complete the LoC Details sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **LoC Details** sub tab.
- 3 On the **LoC Details** sub page, enter the following information in the **Additional Line of Credit Details** block:

In this field:	Do this:
Index Type	Select the current index type (required).
Index Rate	Enter the current index rate (required).
Margin	Enter the current margin rate (required).
Credit Limit	Enter the current credit limit of this account (required).
Hold	Enter the credit limit that is on hold (required).
Consumed	Enter the credit limit that has been consumed as of the date of conversion (required).
Suspended	Enter the credit limit that has been suspended (required).
Overlimit # Life	Enter the credit over limit occurrences allowed in the life of this account (required).
(Overlimit #) Year	Enter the credit over limit occurrences allowed in an year (required).
Last Advance Dt	Enter the last advance date (optional).
Last Advance Amt	Enter the last advance amount (required).

- 4 Save your entry.

To complete the Tracking Attributes sub page

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Click the **Account link** and then choose the **Tracking Attributes** sub tab.
- 3 Choose **Create Tracking**.
Oracle FLEXCUBE Lending and Leasing loads all the Customer Service (2) account attributes tracking parameters.
- 4 Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- 5 Complete the **Tracking Details** block by entering the requested parameter in the **Value** field.
- 6 Save any changes you made to the account.

Comment link

The Comments page allows you to view and add comments regarding an account at any time.

To add a comment

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Load the account to which you want to add a comment.
- 3 Click the **Comment link**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Account Boarding (New / Old)

Search Criteria (Execute Search) Add Edit Cancel

Select	App #	Dt	Product	Priority	Status	Sub Status	Company	Branch	New Account
<input type="checkbox"/>	UNDEFINED	12/2/2009	ISLAMIC HOME LOAN	HIGH	Select...	Select...	XXX	CO2	<input checked="" type="checkbox"/>

Conversion Dt: 12/2/2009 Existing Customer: Dup: Producer Type: DEALER Conversion Status:

Joint: Cos: Purpose: HOME EQUITY LOAN Channel: WEB ENTRY Producer: Underwriter: Xref: UNDEFINED

Comments

Comments

Search Criteria (Execute Search) Add Edit Cancel

Select	Alert	Type	Sub Type	Comment	Comment By	Date
No rows yet.						

- 4 In the **Type** block, use the LOV to select the type of comment you are adding.
- 5 In the **Sub Type** block, use the LOV to select the sub type of comment you are adding.
- 6 In the **Comments** block, type your comment.
- 7 If you want Oracle FLEXCUBE Lending and Leasing to recognize this comment as an alert, select **Alert**.

Note: If you select the Alert box, the comment appears on the Customer Service form's Account Details page in the Comment sub page.

- 8 Save your entry.

Verification link

Oracle FLEXCUBE Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (8)** master tab's Edit page as an ERROR, a WARNING, or an OVERRIDE.

If it is an **Error**, Oracle FLEXCUBE Lending and Leasing will not allow you change the application's status and approve the line of credit until you fix all the errors.

If it is a **Warning**, Oracle FLEXCUBE Lending and Leasing allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle FLEXCUBE Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

Oracle FLEXCUBE Lending and Leasing can be configured to verify different sets of information; for example, Oracle FLEXCUBE Lending and Leasing could check one set of data when checking application entries for completeness and another when approving auto line of credits. Each one of these "edit types" has its own set of "edit details."

To verify the data required for decisioning the account

- 1 On the **Interfaces** menu, choose **Account Conversion**.
- 2 Load the account you want to validate.
- 3 Click the **Verification link**, then choose the **Edits** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (On) Audit Close

Account Boarding (New / Old) Save

Select Details	App #	Dt	Product	Priority	Status	Sub Status	Company	Branch	New Account
<input type="checkbox"/>	UNDEFINED	12/2/2009	ISLAMIC HOME LOAN	HIGH	Select...	Select...	XXX	CO2	<input checked="" type="checkbox"/>

Conversion Dt: 12/2/2009 Existing Customer: Dup: Producer Type: DEALER Conversion Status:

Joint: Contact: Producer:

Cos: Channel: WEB ENTRY Underwriter: Xref: UNDEFINED

Purpose: HOME EQUITY LOAN

Edits

Edit Type: Edit Type:

Select Date	Edit Type
No rows yet.	

Edit Details

Select Edit Name	Result	Expected Value	Actual Value	Override Responsibility
No rows yet.				

- 4 In the **Edit Type** block, select the type of edit you want to verify.

Note: If the verification process you want to perform doesn't appear in the **Edit Type** block, use the **Edit Type** field's LOV to select and load it.

- 5 Choose **Check Edits**.

Oracle FLEXCUBE Lending and Leasing checks the data for the verification process selected in the Edit Type block and displays the results in the Edit Details block.

- 6 In the **Edit Details** block, view the verification results and begin making corrections on the conversion form.

- 7 When you are finished correcting errors, change the status in the master block **Status** field from API ACCOUNT to ACCOUNT CREATED.

After entering the existing data and successfully changing the status of the account, the conversion process is over.

At this point the account information you entered in this module can be viewed on the Lending menu's **Customer Service** form.

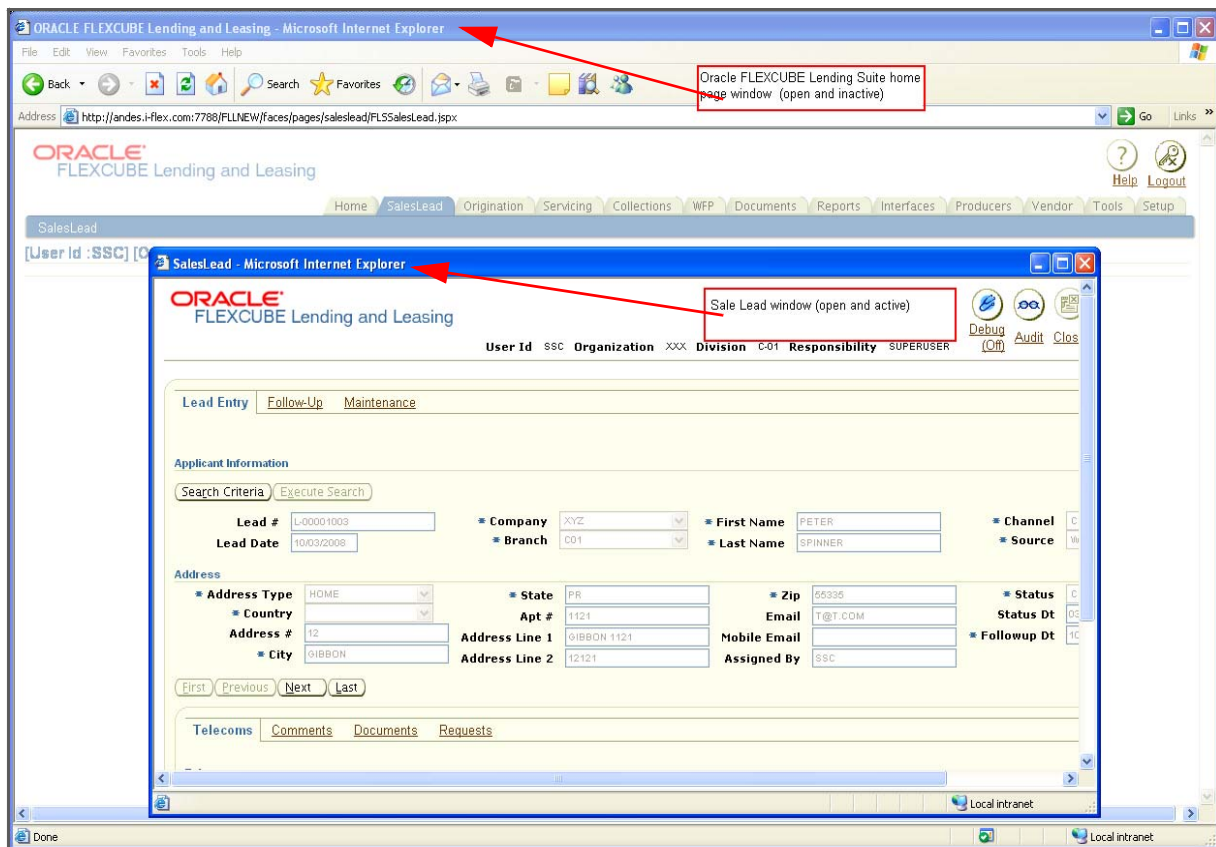
Note: New accounts, cannot be viewed in Oracle FLEXCUBE Lending and Leasing at this point. They need to have the set-aa run prior to account creation.

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.



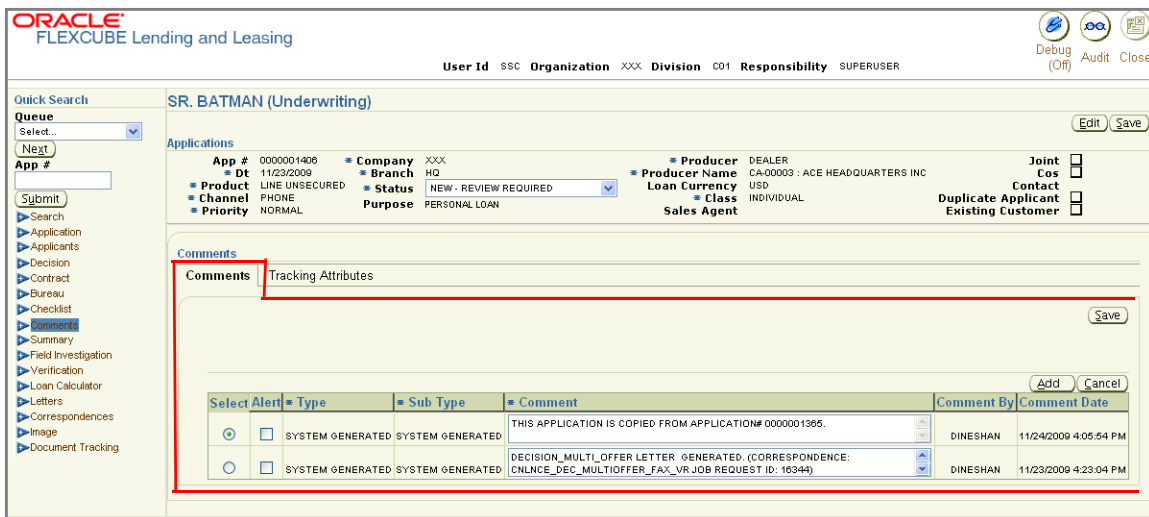
Window components

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 FLEXCUBE 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.

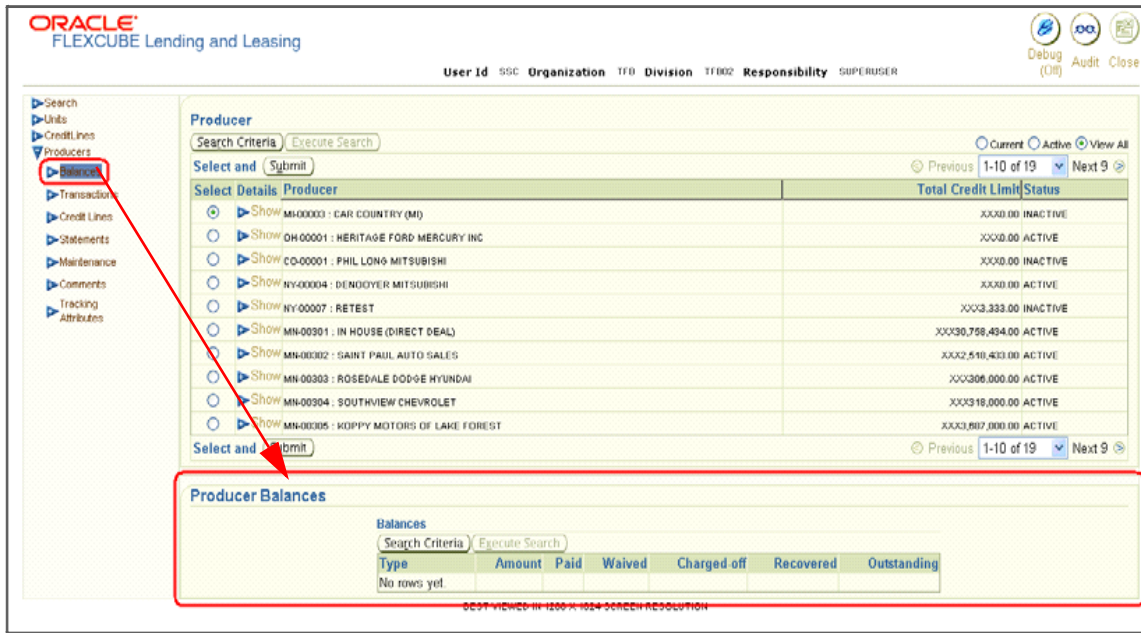


When pages opened from a link bar are also frequently enclosed in a yellow frame with the title in large, blue text. In following example, the Letters page is opened from the Letters link on the Underwriting link bar.

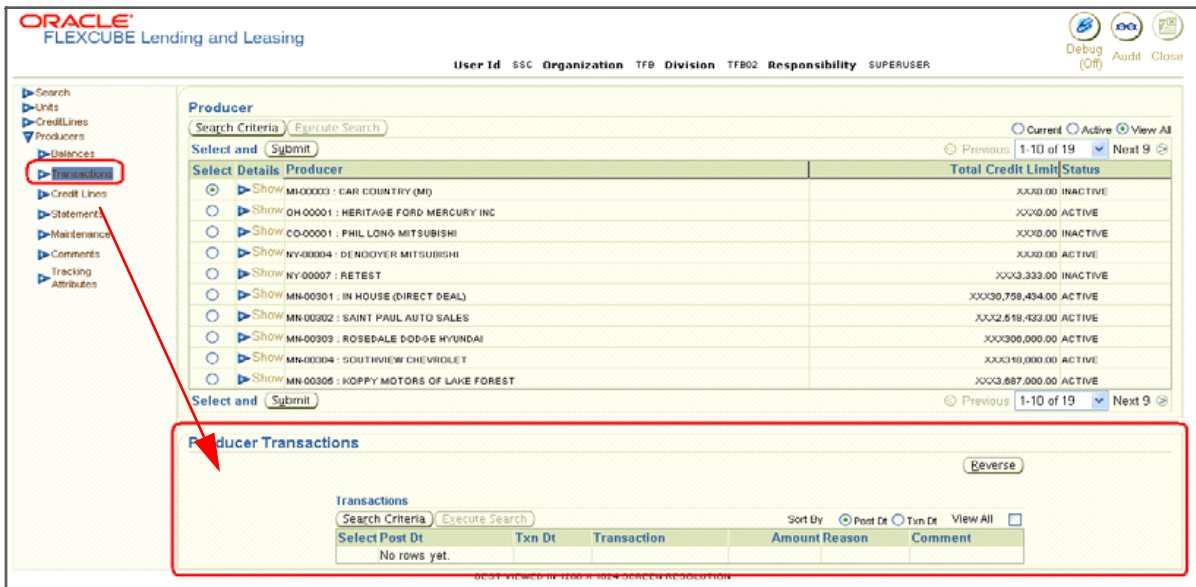


Master page

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division TFB02 Responsibility SUPERUSER

Debug (Off) Audit Close

Search Units Credit Lines Producers Balances Transactions Credit Lines Statements Maintenance Comments Tracking Attributes

Producer

Search Criteria Execute Search

Select and Submit

Current Active View All

Previous 1-10 of 19 Next 9

Select	Details	Producer	Total Credit Limit	Status
<input checked="" type="radio"/>	Show	MN-00003 : CAR COUNTRY (M)	XXXX.00	INACTIVE
<input type="radio"/>	Show	OH-00001 : HERITAGE FORD MERCURY INC	XXXX.00	ACTIVE
<input type="radio"/>	Show	CO-00001 : PHIL LONG MITSUBISHI	XXXX.00	INACTIVE
<input type="radio"/>	Show	NY-00004 : DENOYER MITSUBISHI	XXXX.00	ACTIVE
<input type="radio"/>	Show	NY-00007 : RETEST	XXX3,333.00	INACTIVE
<input type="radio"/>	Show	MN-00301 : IN HOUSE (DIRECT DEAL)	XXX30,758,434.00	ACTIVE
<input type="radio"/>	Show	MN-00302 : SAINT PAUL AUTO SALES	XXX2,510,403.00	ACTIVE
<input type="radio"/>	Show	MN-00303 : ROSEDALE DODGE HYUNDAI	XXX306,000.00	ACTIVE
<input type="radio"/>	Show	MN-00304 : SOUTHVIEW CHEVROLET	XXX318,000.00	ACTIVE
<input type="radio"/>	Show	MN-00305 : KOPPY MOTORS OF LAKE FOREST	XXX3,887,000.00	ACTIVE

Select and Submit

Previous 1-10 of 19 Next 9

Producer Balances

Search Criteria Execute Search

Type	Amount	Paid	Waived	Charged-off	Recovered	Outstanding
No rows yet.						

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division TFB02 Responsibility SUPERUSER

Debug (Off) Audit Close

Search Units Credit Lines Producers Balances Transactions Credit Lines Statements Maintenance Comments Tracking Attributes

Producer

Search Criteria Execute Search

Select and Submit

Current Active View All

Previous 1-10 of 19 Next 9

Select	Details	Producer	Total Credit Limit	Status
<input checked="" type="radio"/>	Show	MN-00003 : CAR COUNTRY (M)	XXXX.00	INACTIVE
<input type="radio"/>	Show	OH-00001 : HERITAGE FORD MERCURY INC	XXXX.00	ACTIVE
<input type="radio"/>	Show	CO-00001 : PHIL LONG MITSUBISHI	XXXX.00	INACTIVE
<input type="radio"/>	Show	NY-00004 : DENOYER MITSUBISHI	XXXX.00	ACTIVE
<input type="radio"/>	Show	NY-00007 : RETEST	XXX3,333.00	INACTIVE
<input type="radio"/>	Show	MN-00301 : IN HOUSE (DIRECT DEAL)	XXX30,758,434.00	ACTIVE
<input type="radio"/>	Show	MN-00302 : SAINT PAUL AUTO SALES	XXX2,510,403.00	ACTIVE
<input type="radio"/>	Show	MN-00303 : ROSEDALE DODGE HYUNDAI	XXX306,000.00	ACTIVE
<input type="radio"/>	Show	MN-00304 : SOUTHVIEW CHEVROLET	XXX318,000.00	ACTIVE
<input type="radio"/>	Show	MN-00305 : KOPPY MOTORS OF LAKE FOREST	XXX3,887,000.00	ACTIVE

Select and Submit

Previous 1-10 of 19 Next 9

Producer Transactions

Reverse

Search Criteria Execute Search

Select	Post Dt	Txn Dt	Transaction	Amount	Reason	Comment
No rows yet.						

Sub page

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup
Loan
Products
Pricing
Edits
Cycles
Scoring
Contract
Fees
Compensation
Commission
Checklists
Org. Fees
Stipulations
Spreads
Statements
Letters
Promotions
Insurances
Line Of Credit
Lease

Loan Products

Product Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 24 Next 10

Select	Details	Product	Description	Start Dt	End Dt	Direct	Flexible Repayment	Enabled
<input type="radio"/>	Show	699	TEST	3/19/2009	3/20/2019	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	COMPUTER LOAN	COMPUTER LOAN	10/14/2008	12/31/2075	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	CREDITO DE CONSUMO	CREDITO DE CONSUMO PERSONAL	4/6/2009	12/30/2010	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	CONSTRUCTION LOAN	CONSTRUCTION LOANS	11/7/2008	11/25/2022	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	LOAN-CHAT	LOAN CHATTEL	2/4/1992	12/31/4000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	LOAN-HE	LOAN HE	10/11/2008	10/15/4000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-HE-VR	LOAN HOME ISLAMIC (VR)	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-SG	LOAN SECURED HOUSEHOLD GOODS	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-UN	LOAN UNSECURED	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-UN-VR	LOAN UNSECURED (VR)	2/4/1992	3/1/2010	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Previous 1-10 of 24 Next 10

Product Itemizations Rate Adjustments

Product Itemizations

Search Criteria Execute Search Add Edit Cancel

Select	Itemization	Disc. Rate	Sort	Sign	Enabled
No rows yet.					

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."

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Lead Entry Follow-Up Maintenance

View All Save

Applicant Information

Search Criteria Execute Search Add Cancel

Lead # L-00001003 Company XYZ First Name PETER Channel CONSULTATION
 Lead Date 10/03/2008 Branch C01 Last Name SPINNER Source WEB ENTRY

Address

Address Type HOME State PR Zip 55335 Status CLOSED
 Country Apt # 1121 Email T@T.COM Status Dt 03/20/2009
 Address # 12 Address Line 1 GIBBON 1121 Mobile Email Followup Dt 10/23/2008
 City GIBBON Address Line 2 12121 Assigned By SSC

First Previous Next Last

Telecoms Comments Documents Requests

Telecoms

Search Criteria Execute Search Add Cancel

Select	Telecom Type	Phone	Current
<input checked="" type="radio"/>	TOLL FREE NO	(555) 555-5556	<input checked="" type="checkbox"/>
<input type="radio"/>	CAR/MOBILE PHONE	(787) 787-8787	<input checked="" type="checkbox"/>
<input type="radio"/>	OTHER HOME PHONE	(645) 454-5454	<input checked="" type="checkbox"/>

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

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. **Sub tabs** and **sub tabs** open pages that contain information. Sub tabs, if present, appear at the bottom of the page.

ORACLE FLEXCUBE Lending and Leasing

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

Application Entry | Underwriting | Funding | Application Retrieval | Scenario Analysis

[User Id :SSC] [Organization :XXX] [Division :C-01] [Responsibility :SUPERUSER]

Number of Pending Review Requests

0

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

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

ORACLE FLEXCUBE Lending and Leasing

Debug (Off) Audit Close

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue Select... Next

App # Submit

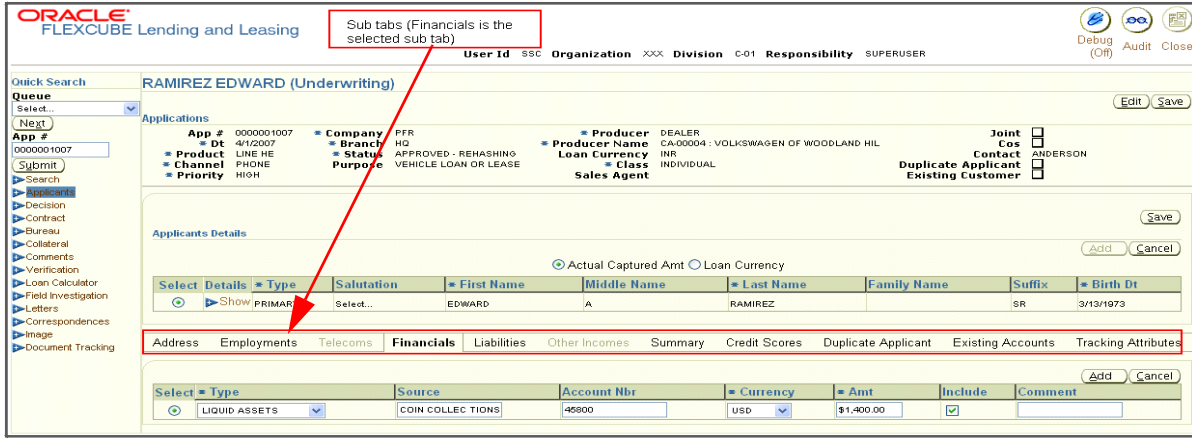
Search

Applicants Decision Bureau Comments Verification Field Investigation Letters Correspondences Business Applicant Image Document Tracking

Criteria Results Review Requests

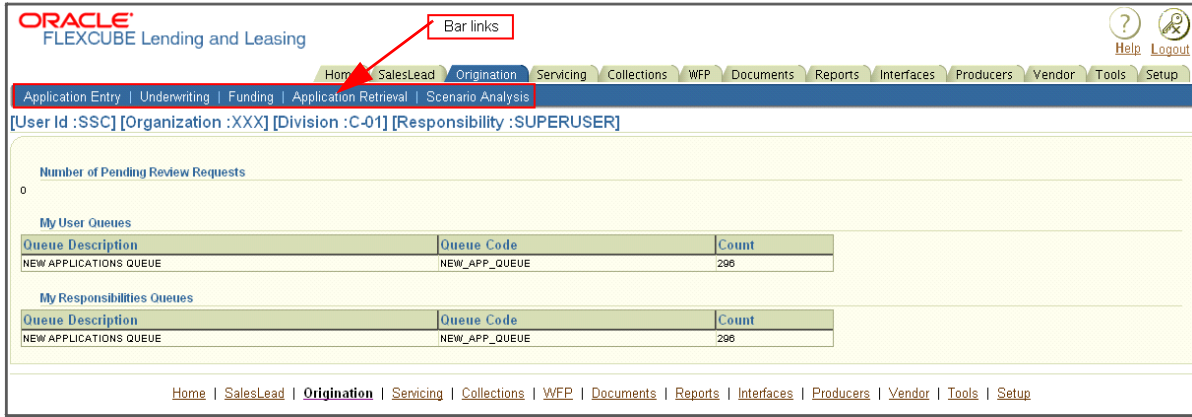
Criteria	Comparison Operator	Value
APPLICATION #	LIKE	
APPLICATION DT	GREATER THAN OR E	
APPLICATION STATUS	LIKE	
APPLICATION SUB STATUS	LIKE	
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	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

Reset Criteria Search



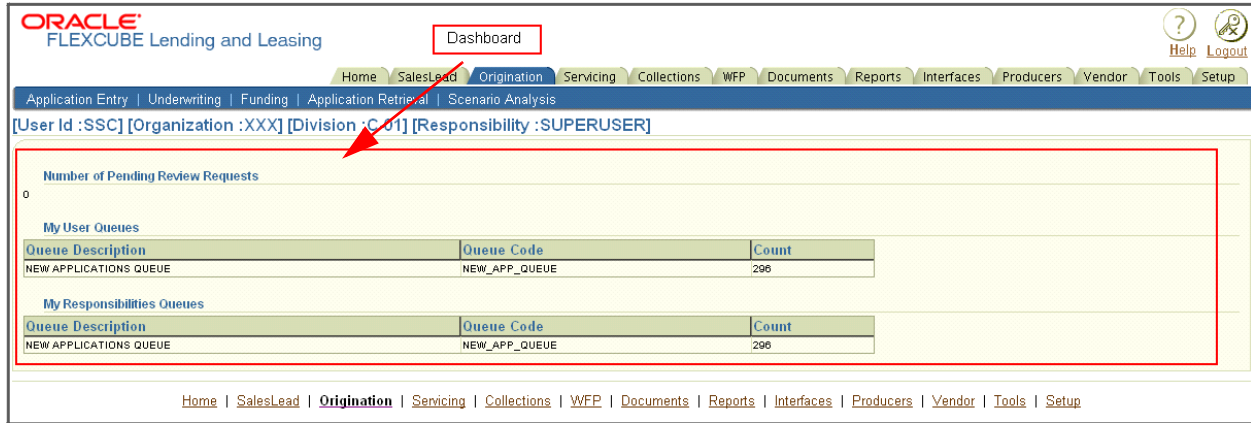
Bar Link

A link located in the bar below master tabs that enables you to navigate to other pages to view, enter and edit information.



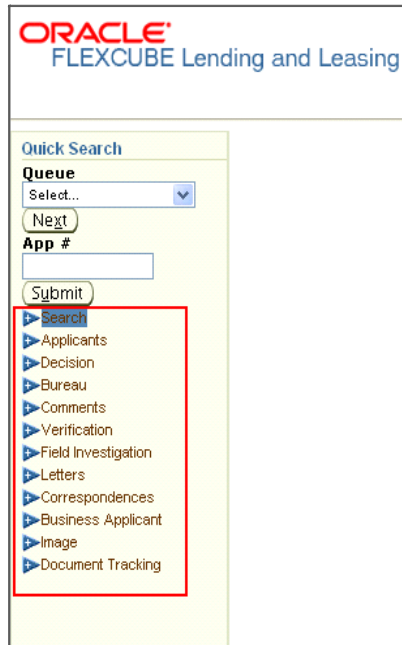
Dashboard

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue Select... Auto Run []

Acc # 20090200023411 or SSN []

Submit

Account(s): Current [] Show All [] Group Follow-up []

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Details:

- Dues** (highlighted with a red box and arrow)
- Delinquency Information
- Activities
- Promises
- Call Activities

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue Select... Auto Run []

Acc # 20090200023411 or SSN []

Submit

Account(s): Current [] Show All [] Group Follow-up []

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Details:

- Dues** (highlighted with a red box and arrow)
- Delinquency Information
- Activities
- Promises
- Call Activities

	Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt
	\$4,000.00	\$20.00	\$0.00	\$0.00	\$4,020.00	1 7/4/2009	\$1,000.00
						2 6/8/2009	\$1,000.00
						3 5/11/2009	\$1,000.00
						4 4/11/2009	\$1,000.00
						5 3/11/2009	\$1,000.00
Today's PayOff	\$12,020.00						
Oldest Due Dt						3/8/2009	

Delinquency Information:

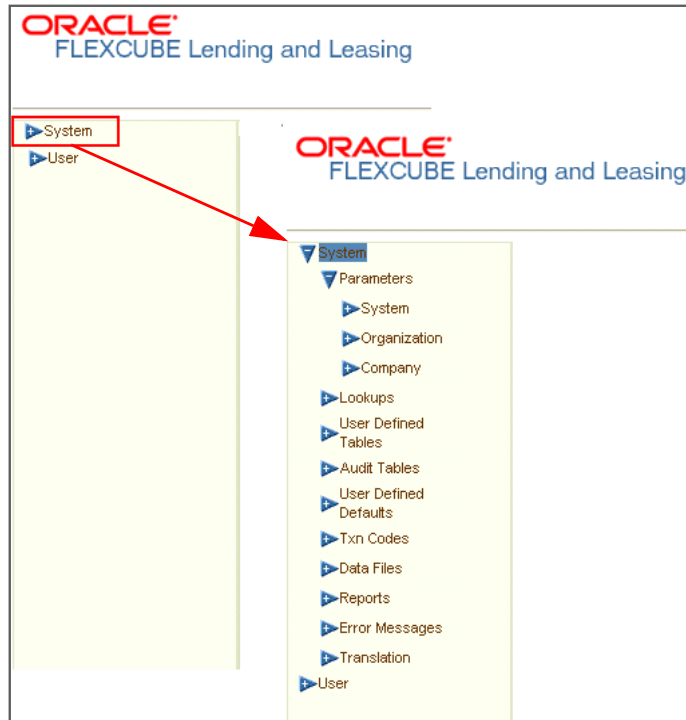
Late	30	60	90	120	150	180
1	1	1	1	0	0	0

BP(Life) 0 Days 104
NSF(Life) 0 Category 90
BP(Year) 0 Collector
NSF(Year) 0

Alert [] * Type Select...
* Sub Type Select...
Comment []

Submit Cancel

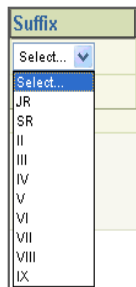
In the example below, the System link has a drop-down link. When clicked, it displays additional links about the applicant. This is referred to as a **Drop-Down Link**. Drop-down links appear in link bars.



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 clicking it or pressing (**ALT** + the underlined letter in the label).

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Lead Entry Follow-Up Maintenance

Applicant Information

Search Criteria Execute Search

Lead # L-00001004
Lead Date 06/24/2009

* Company DMB
* Branch HQ

* First Name DWID
* Last Name E

* Channel CONSULTATION
* Source WEB ENTRY

View All Save
Add Cancel

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Loan Calculator

Calculate Payment Calculate Rate Calculate Term Initialize Calculate Amortize

Local Dt Convert Gregorian Dt Date Converter

Loan Details

* Product Category
* Contract Dt 07/14/2009
* First Payment Dt 08/14/2009
* Term 0
Maturity Dt 07/14/2009
* Amt Financed
* Pre-Paid Fees
* Financed Fees
Loan Amt
* Balloon Pmt Amt

Payment / Finance Charge

Pmt Amt
Interest Amt
Finance Charge
Total of Pmts
Final Pmt Amount

Calculator Options

* Billing Cycle
* Balloon Mthd
* Accrual Base Mthd
* Time Counting Method
* Installment Method
* Bill Method
* Calendar Method
* Accrual Start Dt Basis
* Accrual Start Days

Rate

* Rate .0000
APR .0000
First Period
Calendar Days
Interest
Residual Period
Residual Days
Residual Income

Repayment Options

Flexible Repayment Allowed
Type
Skip Months
Jan Apr Jul Oct
Feb May Aug Nov
Mar Jun Sep Dec
Extendable Balloon
Max Term

Payment Change Schedule

* Seq	* Option Type	* Freq	* Period	* # of Adj.	* Value
No rows yet.					

Rate Schedule

* Seq	* Rate	* Start Dt
No rows yet.		

Repayment Schedule

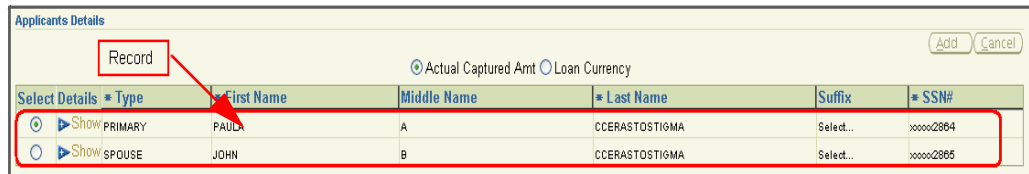
* Seq	* Pmt Amt	* # of Payments	Generated
No rows yet.			

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

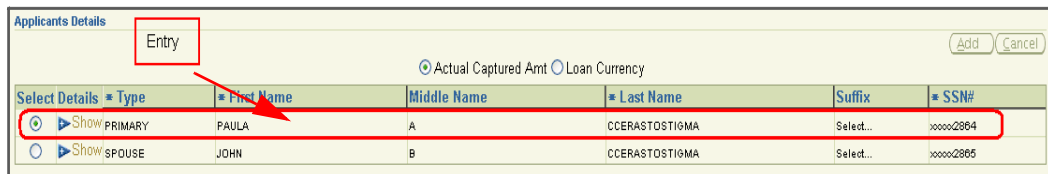
Record

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.



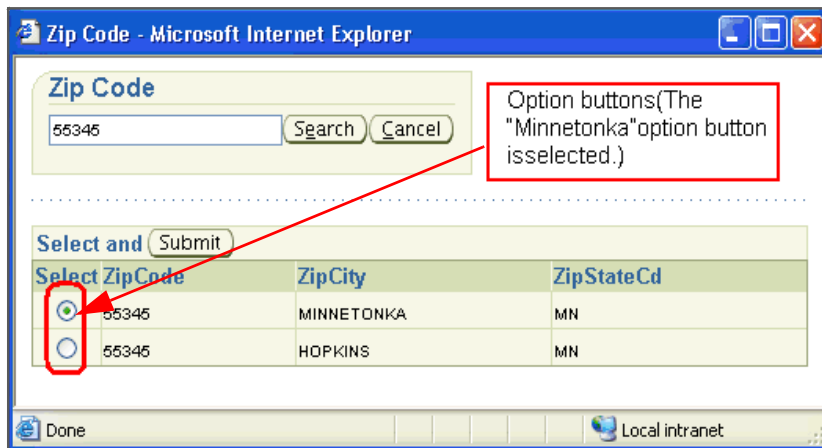
Entry

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.



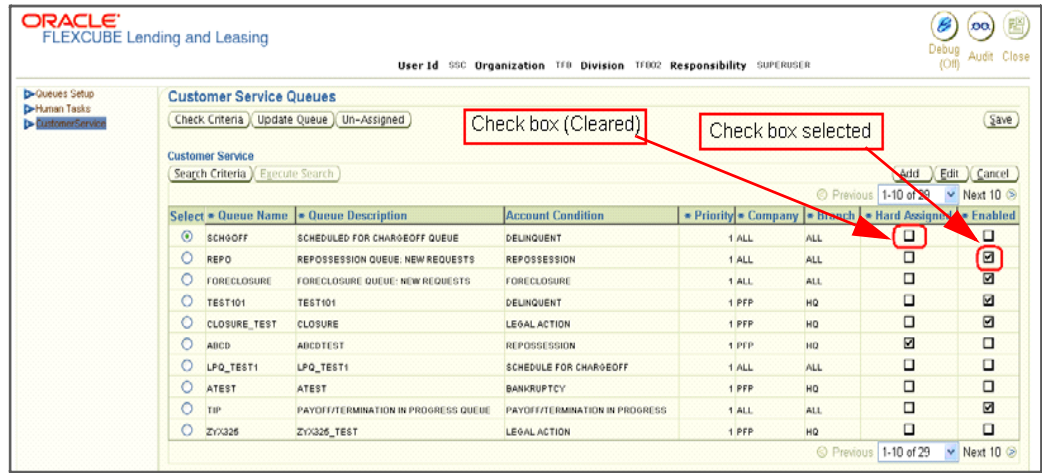
Option button

A round button used to select an item from a group of items, such as 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

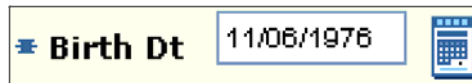
A square box you select or clear to turn on or turn off an option. A check denotes that the check box is selected. Click a selected check box to “clear” it.



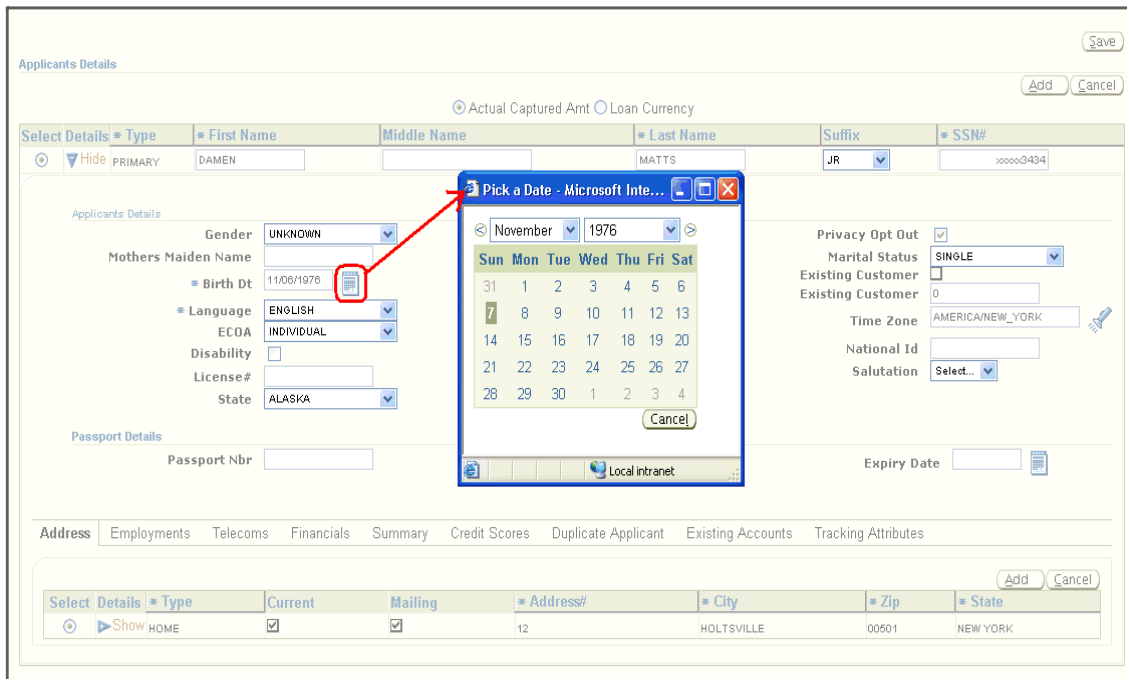
Note: One or more check boxes can be selected, since each one acts independently.

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.

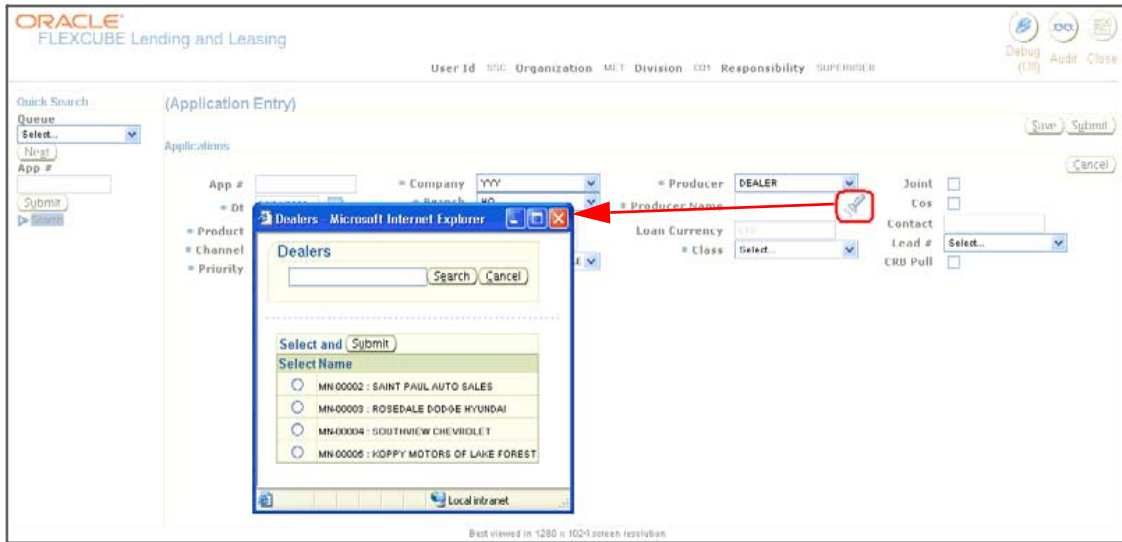


Flashlight icon

A flashlight shaped icon next to a text field that when clicked, opens a corresponding window containing available entries for the field.

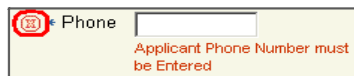


The window corresponding to the field enables you to choose an entry from a predefined record.

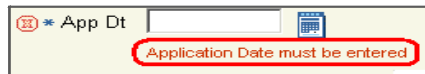


Error icon

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.

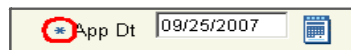


Red text appears below the field to describe the error.

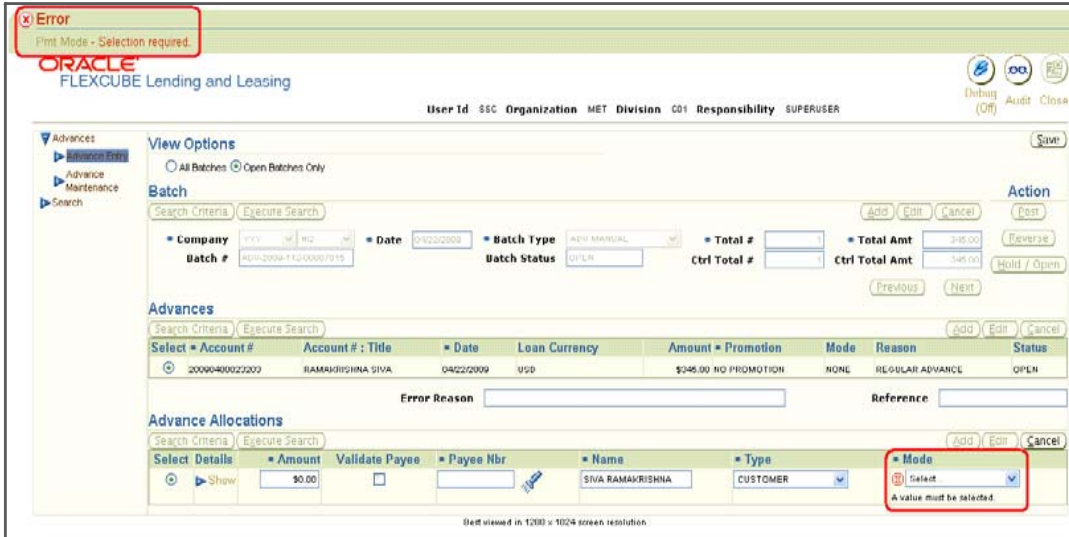


Blue asterisk

A blue asterisk next to a field indicates a required field. You must complete this field before moving to another page.

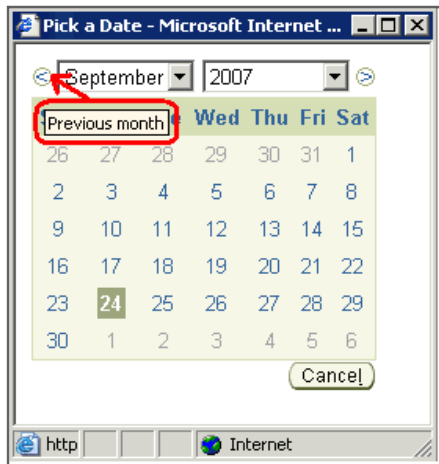


If you do not complete a required field, Oracle FLEXCUBE Lending and Leasing displays an Error message when you attempt to move to another page.



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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing application interface. The top header includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below the header, there is a user information bar with fields for 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'SUPERUSER'. On the right side of the header, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled '(Application Entry)' and contains a form with various fields. The 'Save' button is highlighted with a red box. The form includes fields for 'App #', 'Dt' (11/20/2009), 'Company' (PQR), 'Branch' (ABC), 'Producer' (DEALER), 'Producer Name', 'Loan Currency' (EUR), 'Class', 'Sales Agent', 'Product', 'Channel' (WEB ENTRY), 'Priority' (NORMAL), 'Purpose' (VEHICLE LOAN OR LE), 'Status', 'Joint', 'Cos', 'Contact', 'Lead #', and 'CRB Pull'. There are also buttons for 'Edit', 'PreQualify', 'Submit', and 'Cancel'.

- 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.”

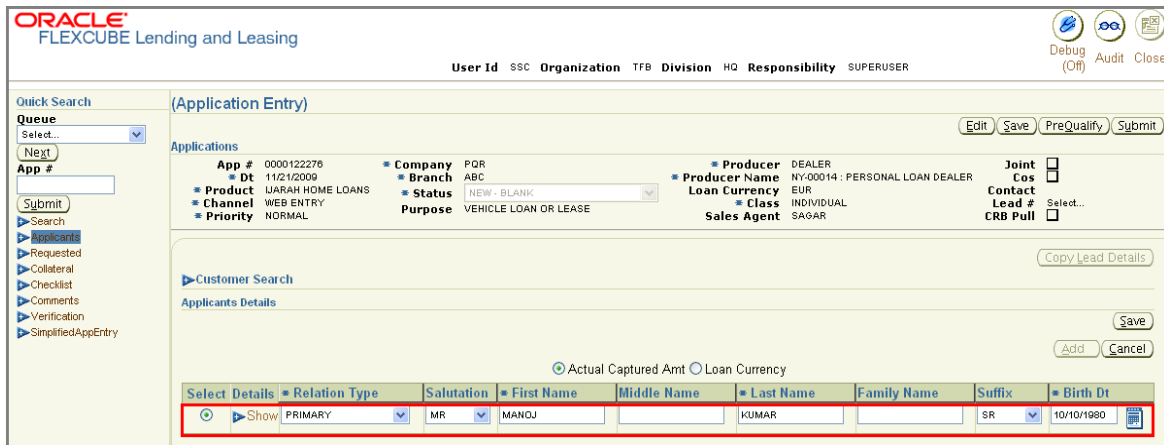


Canceling an Entry

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

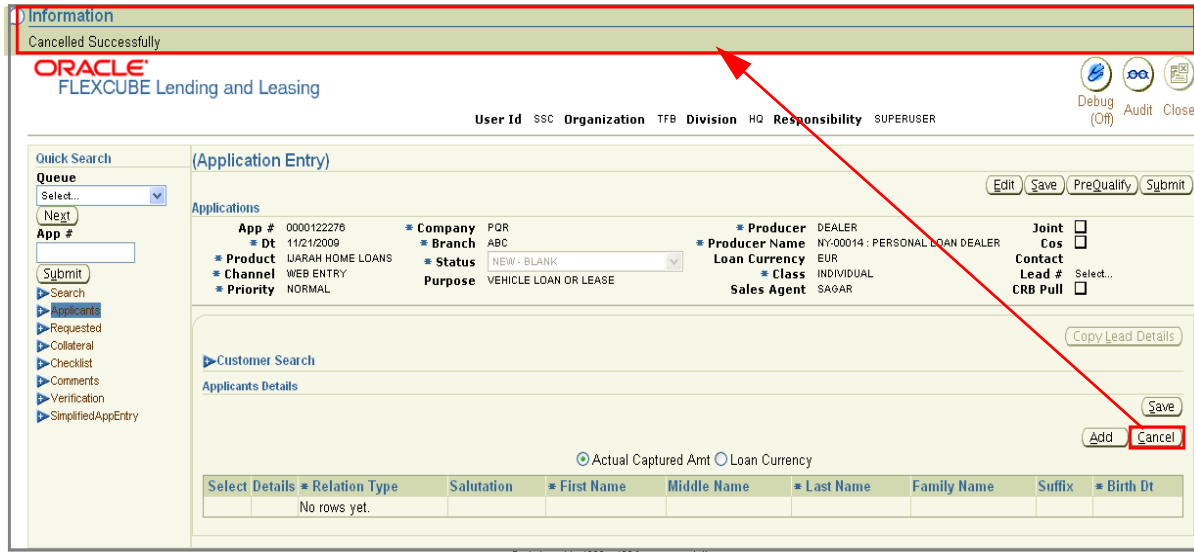
To cancel your entry

- 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

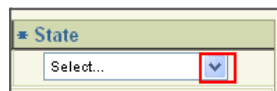
On the **File** menu, choose **Print**.

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.

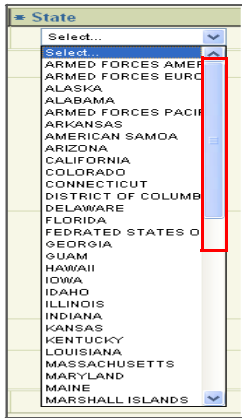


- 2 Click the arrow to the right of the field.

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



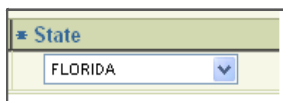
3 If necessary, use the scroll bar to search for an entry currently not in view.



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.



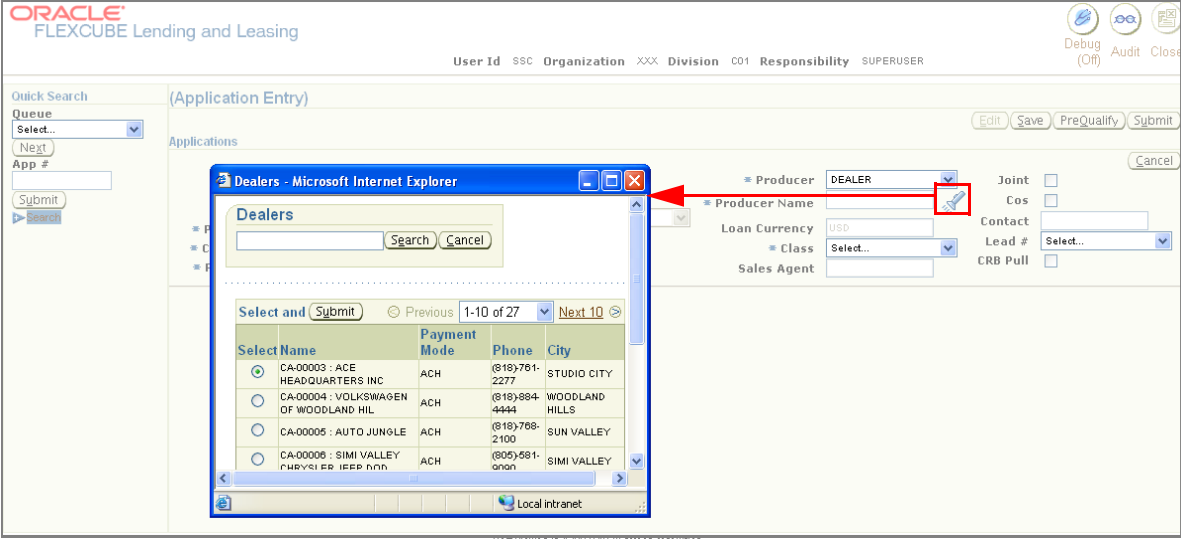
If you type a character that does not match the first letter of an entry in the drop-down list, the drop-down field remains blank.

Completing a Field with the Flashlight Icon

Many fields on Oracle FLEXCUBE Lending and Leasing pages are followed by a flashlight 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.



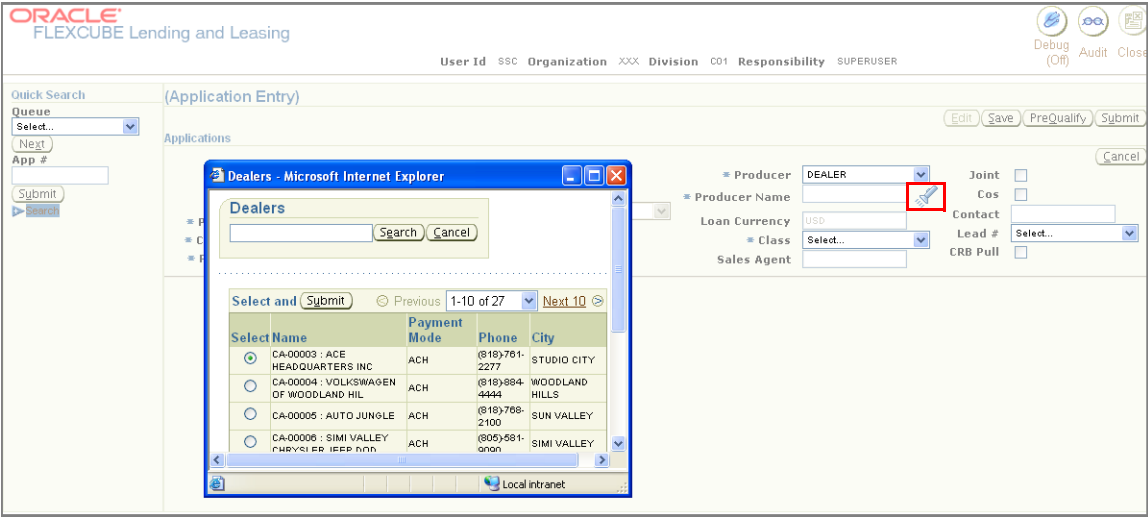
To select data from a flashlight icon field

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

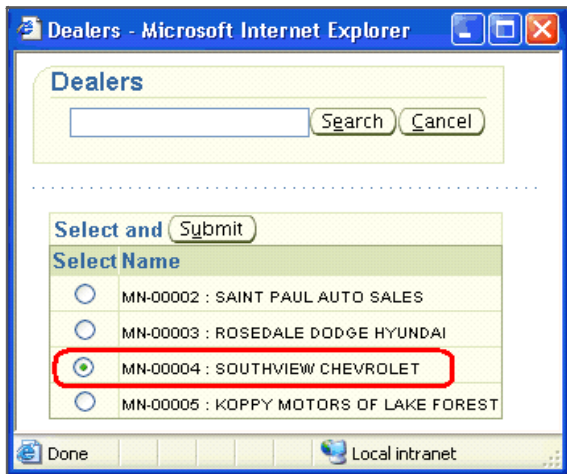
-or-

Press **ENTER** when the flashlight icon is selected.

The flashlight window appears.

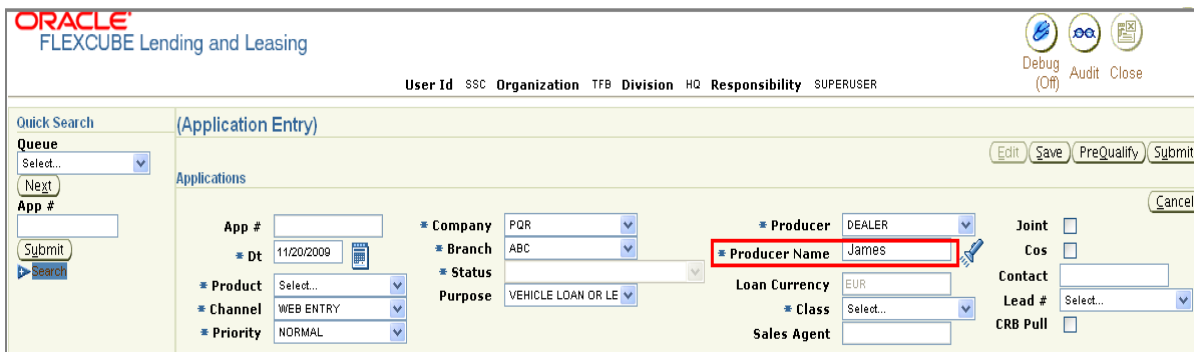


- 3 In the flashlight window, use the record to select the entry you want to appear in the field with the flashlight icon.

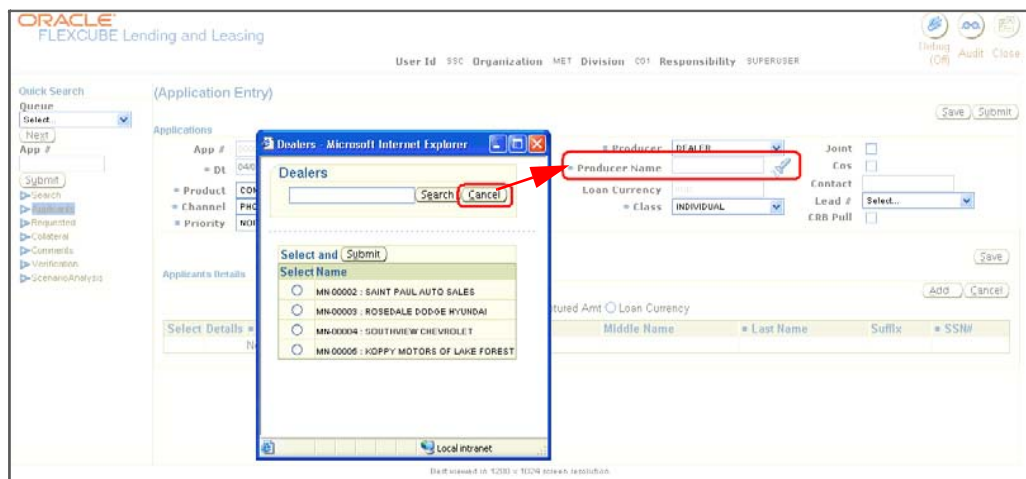


4 Click **Submit** in the flashlight window.

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.

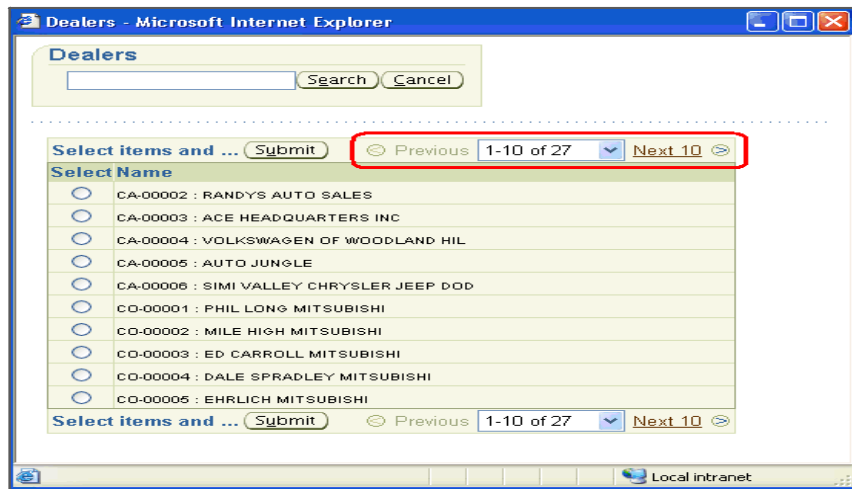


Using a Navigation Drop-down Field

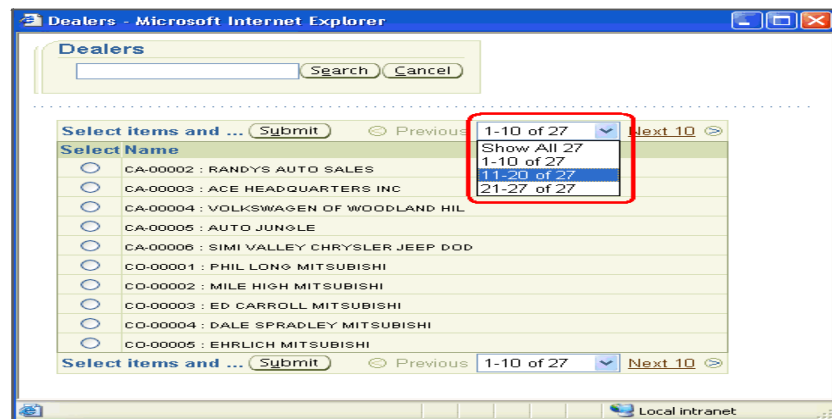
The total number of entries in a record can be quite large. To keep the display of entries manageable, you can view the contents of the record in smaller portions. The navigation drop-down field and previous and next links allow you to view other entries that are not currently displayed.

To use a navigation drop-down

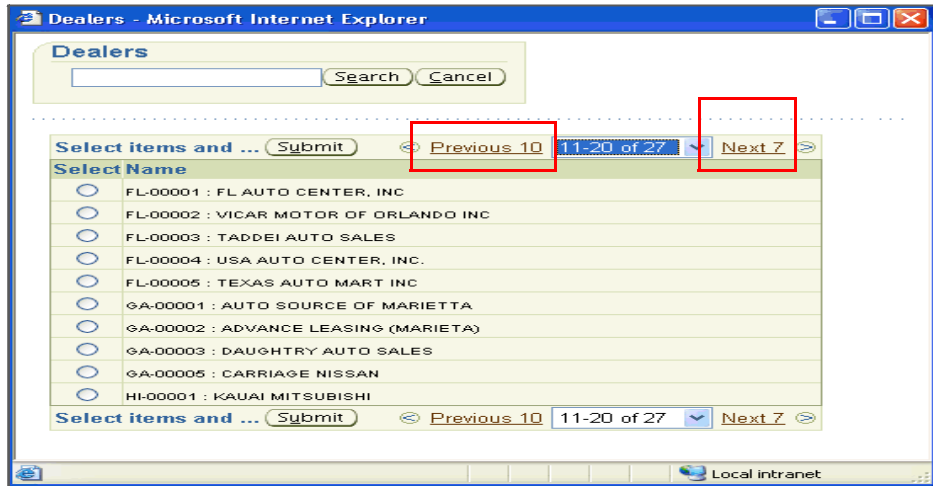
A navigation drop-down field above a record indicates that other entries exist that are not currently in view. The navigation field lists the total number of entries and what portion of the total is currently in view. In the following example, the record contains a total of 28 entries, the first ten 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.

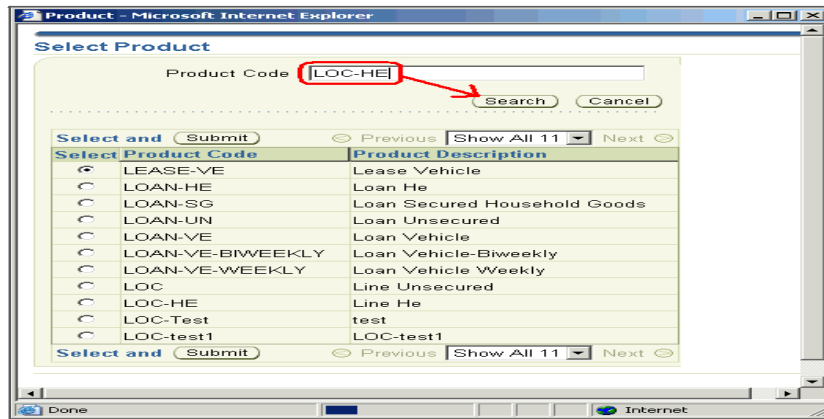


You can also view other entries by clicking the Previous and Next links. The numbers following the Previous and Next labels varies depending on the total number of entries.

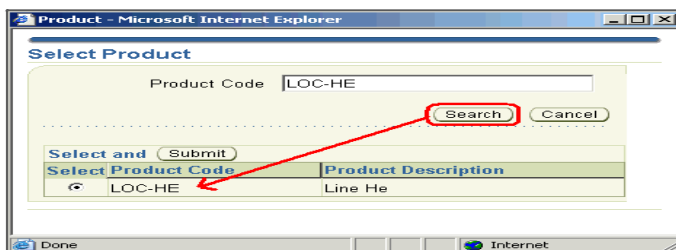
Using a Record Search Field

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

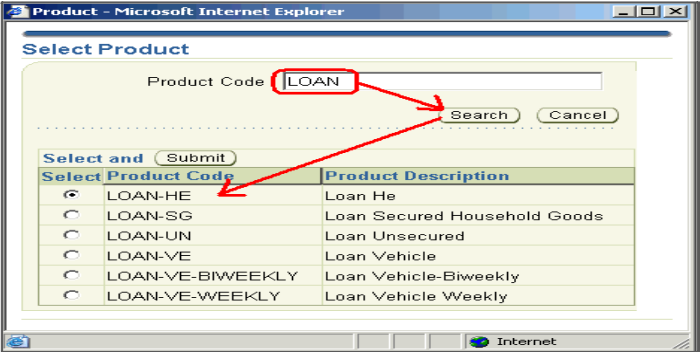
- Type the entry you want to locate in the search field and click **Search**.



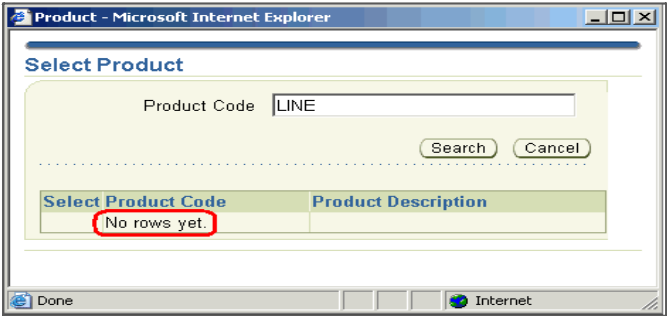
Oracle FLEXCUBE Lending and Leasing displays the entry and selects it in the record.



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.



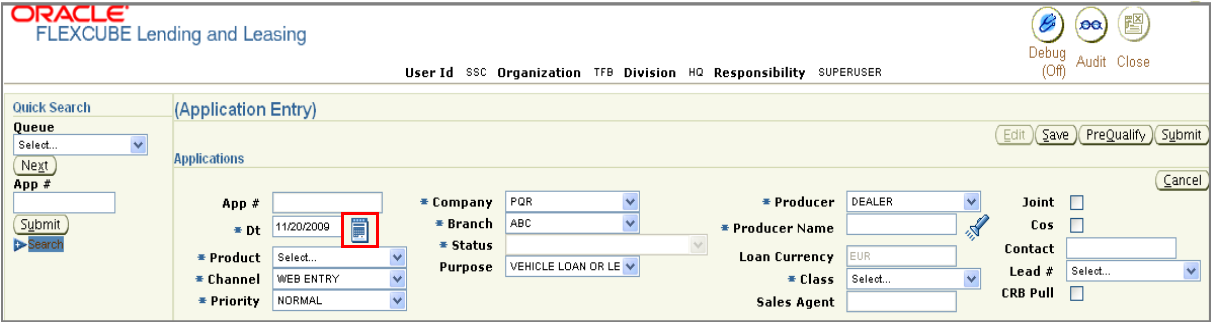
Completing a Date Field with the Calendar Icon

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

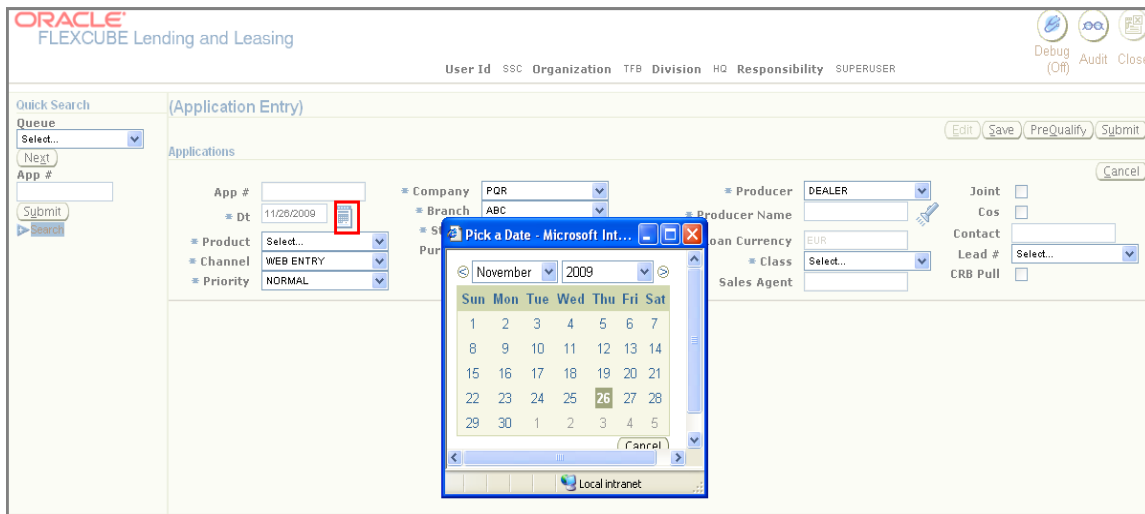
- 1 Move the cursor to a date field with a calendar icon.

Note: Some date fields use today’s date as the default value.

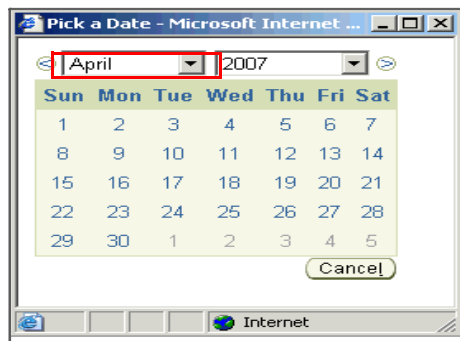


- Click the calendar icon
-or-
Press **ENTER** when the calendar icon is selected.

The Pick a Date window appears with today's date as the default.

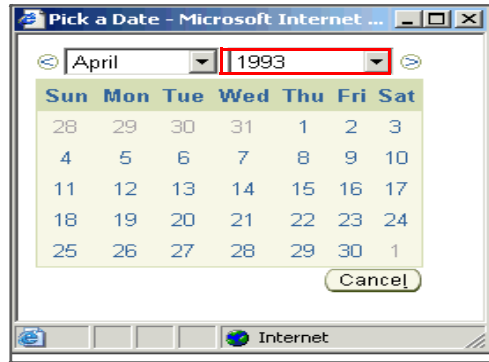


- Use the month drop-down field to select the month of the date you want to enter.
The month you selected appears in the month drop-down field.

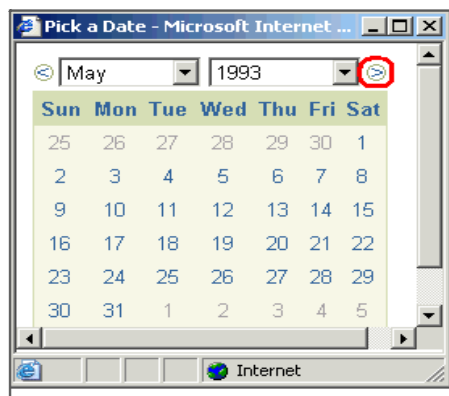


- Use the year drop-down field to select the year of the date you want to enter.

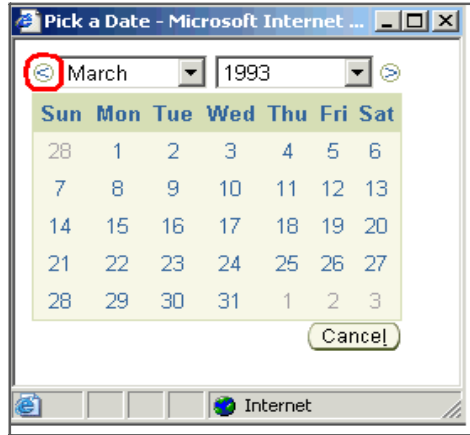
The year you selected appears in the year drop-down field.



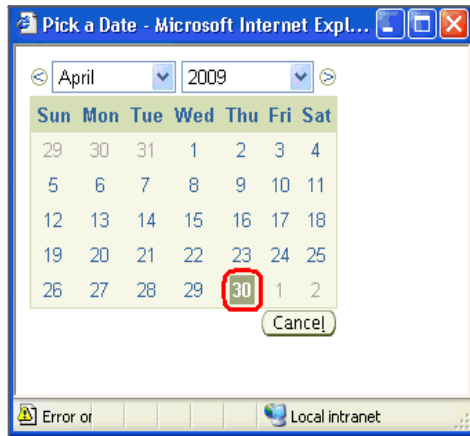
- You can click the right arrow button to advance the current date on display by one month.



- You can click the left arrow button to regress the current date on display by one month.

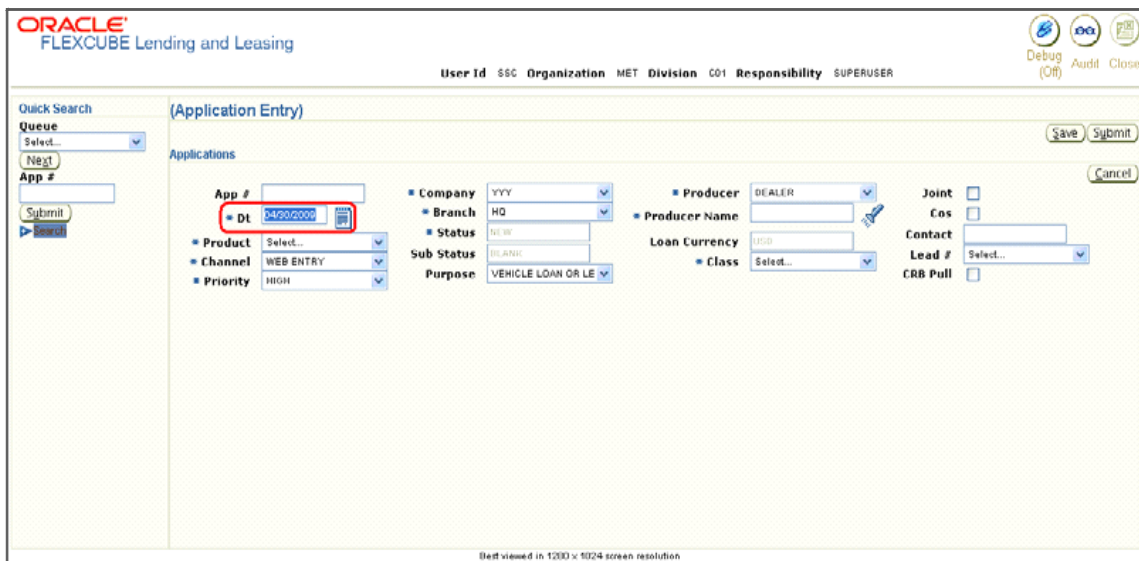


- After selecting the month and year of the date, click the day you want on the calendar display.



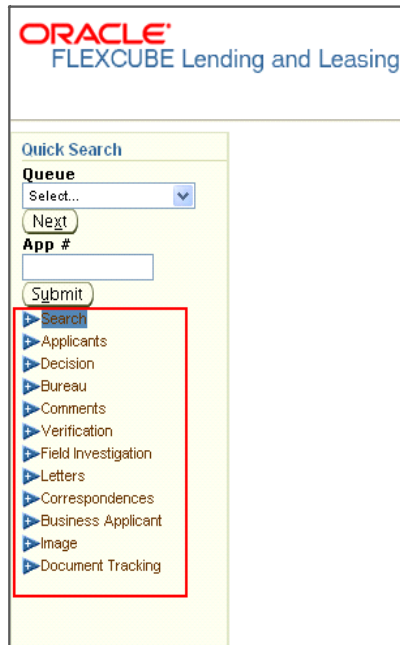
The Pick a Date window closes and the date you selected appears in the date field.

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization MET Division C01 Responsibility SUPERUSER

Quick Search

Queue
Select...
Next
Auto Run
Acc #
20090400023211
or SSN
Submit

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
	HQ	20090400023211	LOAN VEHICLE	USD	\$0.00	\$0.00	ACTIVE	06/08/2009

Customer(s)

Select and Submit

Select Details Customer Id Name Type Language

Show 3923 JOE ANDERSON PRIMARY ENGLISH

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 4,424,040 VALID UPTO 04/12/2009	SSC	04/12/2009 12:20:02 AM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 14054)	INTERNAL	04/20/2009 08:00:34 PM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 14032)	INTERNAL	04/17/2009 11:01:40 AM
<input checked="" type="checkbox"/>	REGULAR	COLLECTION	CHECK LOCATION OF COLLATERAL	SSC	04/14/2009 03:45:03 AM
<input type="checkbox"/>	REGULAR	ASSET/COLLATERAL	CHECK LOCATIN OF COLLATERAL	SSC	04/14/2009 03:43:17 AM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 13041)	INTERNAL	04/13/2009 08:00:40 PM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 13027)	INTERNAL	04/12/2009 03:00:45 PM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 13025)	INTERNAL	04/11/2009 08:00:18 PM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 13014)	INTERNAL	04/10/2009 09:00:33 PM
<input type="checkbox"/>	SYSTEM GENERATED	GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR JOB REQUEST ID: 12015)	INTERNAL	04/08/2009 03:00:05 PM

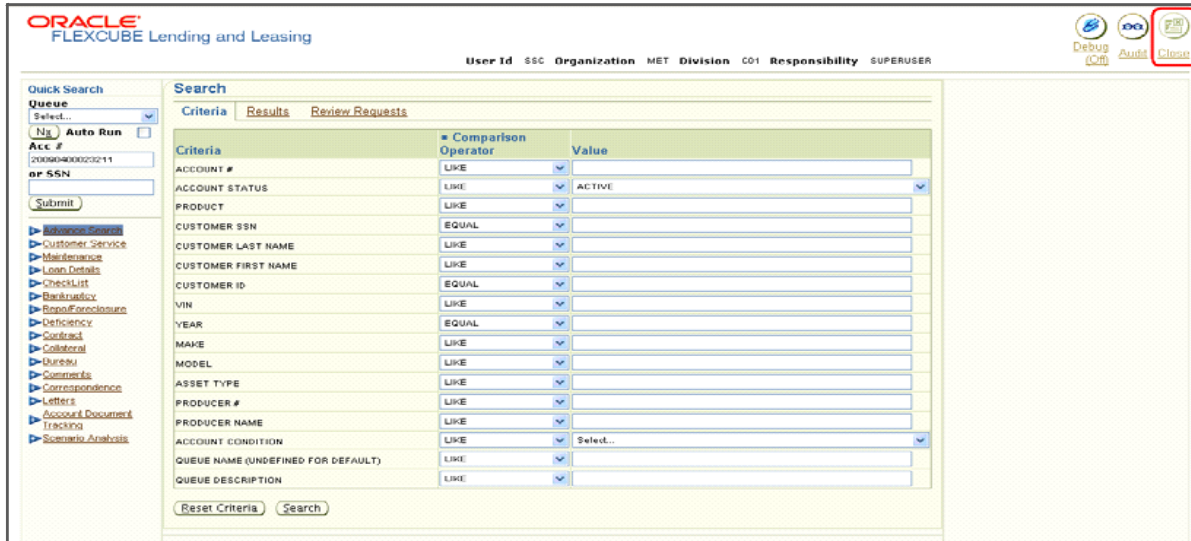
Best viewed in 1280 x 1024 screen resolution

Closing a Window

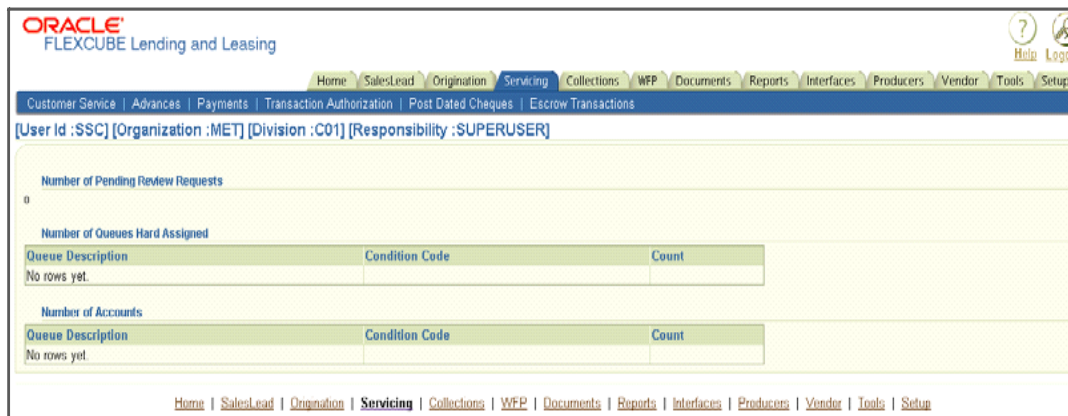
The Close icon contains a boxed X and is located in the upper right corner of Oracle FLEXCUBE Lending and Leasing windows opened from the Oracle FLEXCUBE Lending and Leasing launch page. You can click it to close a window at anytime.

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 line of credit.

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.

Line of Credit Monetary Transactions

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

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- 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
- Post a credit limit
- Activate, adjust, cancel, or waive disability insurance
- Activate, adjust, cancel, or waive life insurance
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee
-

Servicing Expenses

Service expenses are any expenses incurred to service an account; for example, employing a courier to send documents, such as payoff quotes or balance statements. Servicing 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 screenshot displays the Oracle Flexcube Lending and Leasing Customer Service interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. On the right, there are utility icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, 'Acc #' field (20081000014122), and 'or SSN' field.
- Account(s):** A table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, Oldest Due Dt. One row is visible: PFR, HQ, 20081000014122, LINE HE, USD, \$27,313.36, \$5,346.54, DELQ.REPO, 11/4/2008.
- Customer(s):** A table with columns: Select, Details, Customer Id, Name, Type, Language. One row is visible: Show, 6057, ERIC WILLIAMS SR, PRIMARY, ENGLISH.
- Account Details:**
 - Dues:** A table with columns: Delq Due, LC Due, NSF Due, Other Due, Total Due, Due Date, Amt. The 'Other Due' value of \$0.00 is highlighted with a red box.

Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt
\$5,346.54	\$222.75	\$0.00	\$0.00	\$5,568.29	1 4/4/2008	\$0.00
					2 3/4/2008	\$0.00
					3 2/4/2008	\$0.00
					4 1/4/2008	\$0.00
					5 12/4/2008	\$0.00
 - Delinquency Information:** A table with columns: Late, 30, 60, 90, 120, 150, 180. Values: 1, 1, 1, 3, 1, 0, 0.
 - Other Parameters:** BP(Life) 0, Days 171, NSF(Life) 0, Category 150, BP(Year) 0, Collector DEMOCOLL, NSF(Year) 0.

On the left side, there is a 'Quick Search' menu with options like Advance Search, Customer Service, Maintenance, Loan Details, Check List, Bankruptcy, Repof/Foreclosure, Deficiency, Contract, Collateral, Bureau, Comments, Correspondence, Letters, Account Document, Tracking, and Scenario Analysis.

On the right side, there are sections for Alerts (TESR), Conditions (Search Criteria, Execute Search), Add Call Activities, Add Comments, and Date Converter.

To post a servicing expense

Transaction

SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a servicing expense

Transaction

ADJUSTMENT TO SERVICING EXPENSES - ADD TXN DATE
AMOUNT

Parameters

ADJUSTMENT TO SERVICING EXPENSES - SUBTRACT TXN DATE
AMOUNT

To waive a servicing expense

Transaction

WAIVE SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

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.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue (Select...), Auto Run (Ng), Acc # (20081000014122), or SSN, Submit

Account(s): Current (Selected), Show All, Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LINE HE	USD	\$27,313.36	\$5,346.54	DELO.REPO	11/4/2008

Customer(s): Show 6067

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	6067	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Dues			Delinquency Information					
Delq Due	Due Date	Amt	Late 30	60	90	120	150	180
Delq Due	1 4/4/2009	\$0.00	1	1	1	3	1	0
LC Due	2 3/4/2009	\$0.00						
NSF Due	3 2/4/2009	\$0.00						
Other Due	4 1/4/2009	\$0.00						
Total Due	5 12/4/2008	\$0.00						

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

Delinquency Information: BP(Life) 0 Days 171, NSF(Life) 0 Category 150, BP(Year) 0 Collector DEMOCOLL, NSF(Year) 0

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.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: Queue, Acc # 20081000014122, or SSN

Account(s): PFR HQ 20081000014122 LINE HE USD \$27,313.36 \$5,346.54 DELQ:REPO 11/4/2008

Customer(s): ERIC WILLIAMS SR PRIMARY ENGLISH

Account Details

Dues

	Due Date	Amt
Delq Due	1 4/4/2009	\$0.00
IF Due	2 3/4/2009	\$0.00
NSF Due	3 2/4/2009	\$0.00
Other Due	4 1/4/2009	\$0.00
Total Due	5 12/4/2008	\$0.00

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

Delinquency Information

Late	30	60	90	120	150	180
1	1	1	3	1	0	0

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

To adjust a nonsufficient funds

Transaction

ADJUSTMENT TO NONSUFFICIENT FUND FEE - ADD

ADJUSTMENT TO NONSUFFICIENT FUND FEE - SUBTRACT

Parameters

TXN DATE
AMOUNT

TXN DATE
AMOUNT

To waive a nonsufficient funds

Transaction

WAIVE NONSUFFICIENT FUND FEE

Parameters

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (N) Auto Run []

Acc # 20081000014122 or SSN []

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LINE HE	USD	\$27,313.38	\$5,346.54	DELIQ.REPO	11/4/2008

Customer(s) Show 5057

Select Details	Customer Id	Name	Type	Language
<input type="radio"/>	5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Delinquency Information

Delq Due	Due Date	Amt	Late	30	60	90	120	150	180
Delq Due	1 4/4/2009	\$0.00	1	1	1	3	1	0	0
LC Due	2 3/4/2009	\$0.00							
NSF Due	3 2/4/2009	\$0.00							
Other Due	4 1/4/2009	\$0.00							
Total Due	5 12/4/2008	\$0.00							

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (N) Auto Run []

Acc # 20090200023411 or SSN []

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELC	3/8/2009

Customer(s) Show 24206

Select Details	Customer Id	Name	Type	Language
<input type="radio"/>	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Balances

Balance Group Current Deficiency Non-Performing Terminate

Txn Period ITDCTD YTD

Balance Type	Opening Balance	Posted	Abi	Bal	Pd	Waived	Charged Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Balance Total \$12,020.00 Deficiency Balance Total \$0.00 Non-Performing Balance Total \$0.00

Promotion Details: Promotion NONE, Type NONE, Rate 0, Term 0, Start Dt 2/26/2009, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (N) Auto Run

Acc # 20081000014122 or SSN

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	HQ	20081000014122	LINE HE	USD	\$27,313.36	\$5,346.54	DELO.REPO	11/4/2008

Customer(s) Show 5057

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	5057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Dues			Delinquency Information						
Delq Due	Due Date	Amt	Late	30	60	90	120	150	180
Delq Due	1 4/4/2008	\$0.00	1	1	1	3	1	0	0
LC Due	2 3/4/2008	\$0.00							
NSF Due	3 2/4/2008	\$0.00							
Other Due	4 1/4/2008	\$0.00							
Total Due	5 12/4/2008	\$0.00							

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

Delinquency Information: BP(Life) 0 Days 171, NSF(Life) 0 Category 150, BP(Year) 0 Collector DEMOCOLL, NSF(Year) 0

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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search Account(s)

Queue Select... (Ng) Auto Run

Acc # 20090200023411 or SSN

Submit

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
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00	\$4,000.00	ACTIVE:DELTQ	3/8/2009

Customer(s) Show 24206

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	G.OPI GOPINATH	PRIMARY	ENGLISH

Account Balances

Balance Group: Current Deficiency Non-Performing Terminate

Txn Period: ITD/CTD YTD

Search Criteria Execute Search

Balance Type	Opening Balance	Posted	Ab	Bal	Pd	Waived	Charged	Adjusted(-)	Adjusted(+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Balance Total: \$12,020.00
 Deficiency Balance Total: \$0.00
 Non-Performing Balance Total: \$0.00

Promotion Details: Promotion Type NONE, Rate 0, Term 0, Start Dt 2/28/2009, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

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 line of credit 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.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The main window displays account details for a customer named ERIC WILLIAMS SR. The 'Dues' section is expanded, showing a table of due amounts and dates. The 'Other Due' amount is highlighted in red and is \$9.00. The 'Total Due' is \$5,563.29. The 'Delinquency Information' section shows a table of late payments.

Due Date	Amt	Late	30	60	90	120	150	180
4/4/2008	\$0.00	1	1	1	3	1	0	0
3/4/2008	\$0.00	2						
2/4/2008	\$0.00	3						
1/4/2008	\$0.00	4						
12/4/2008	\$0.00	5						

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

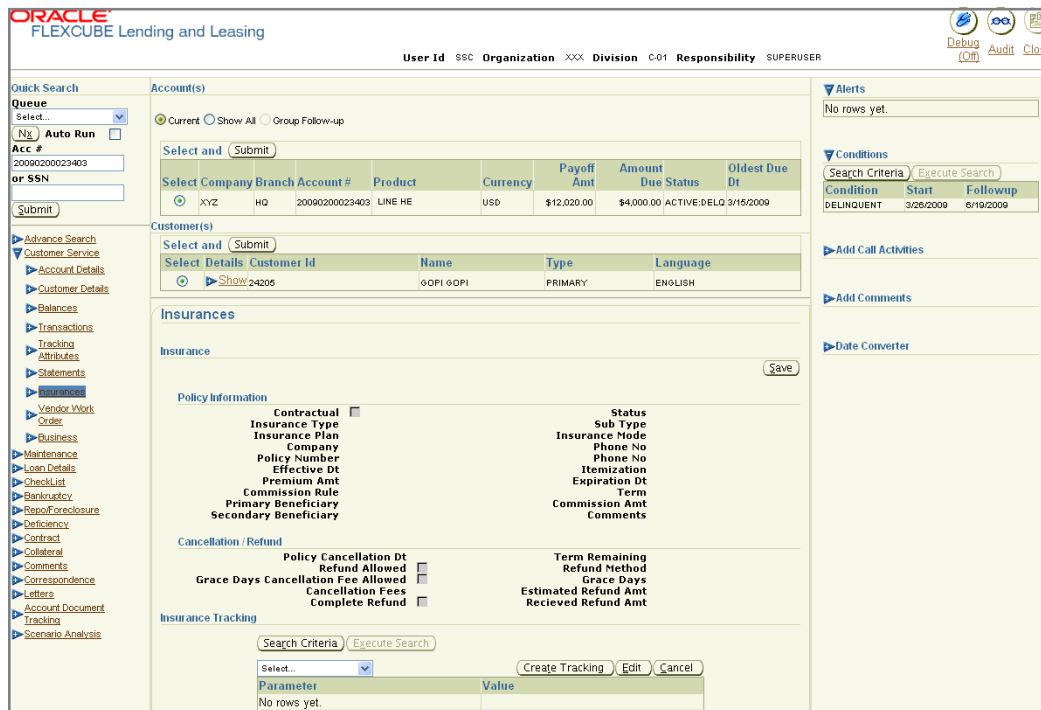
Parameters

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 line of credit and adjusts the line of credit receivables accordingly. The transaction also triggers the process to re-compute the repayment amount for the line of credit. 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

INSURANCE ADDITION

Parameters

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

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, 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 Maintenance page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main area is titled 'Maintenance' and contains several sections:

- Account(s):** A table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, Oldest Due Dt. One row is visible: HQ, 20070700010051, LINE HE, USD, \$28,185.12, \$0.00, ACTIVE, 8/17/2007.
- Customer(s):** A table with columns: Select Details, Customer Id, Name, Type, Language. One row is visible: 2001, SHAHID HI AZHAR KHAN, PRIMARY, ENGLISH.
- Action:** Buttons for Load Parameters, Post, and Void.
- Search Criteria:** Search Date: 07/21/2009, Monetary: PAYOFF QUOTE, Status: POSTED, Batch: .
- Parameter Table:**

Parameter	Value	Required
TXN DATE	7/21/2009	<input checked="" type="checkbox"/>
PAYOFF QUOTE VALID UP TO DATE	7/21/2009	<input checked="" type="checkbox"/>
ASSESS PAYOFF QUOTE FEE	N	<input checked="" type="checkbox"/>
PAYOFF QUOTE LTR PRINT	Y	<input checked="" type="checkbox"/>
COMMENT	PROVIDED TO	<input checked="" type="checkbox"/>
- Results:** A table showing the breakdown of the payoff quote:

ADVANCE / PRINCIPAL	\$25,000.00
INTEREST	\$3,160.13
FEE LATE CHARGE	\$0.00
FEE NSF	\$0.00
FEE EXTENSION	\$0.00
FEE PHONE PAY	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00
EXPENSE BANKRUPTCY	\$0.00
EXPENSE REPOSESSION/FORECLOSURE	\$0.00
EXPENSE SERVICING	\$0.00
FUTURE LATE CHARGE	\$240.00
INTEREST ACCRUED	\$54.93
PAYOFF	\$28,455.06
INTEREST PER DIEM	\$4.99
***** TRANSACTION POSTING SUCCESSFUL *****	

To generate a payoff quote for an account (Line of Credit)

Transaction

PAYOFF QUOTE

Parameters

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

To generate a payoff quote for an account

Transaction

PAYOFF QUOTE LEASE

Parameters

TXN DATE
 PAYOFF QUOTE VALID UP TO DATE
 LEASE BUYOUT INDICATOR
 DISPOSITION FEE
 EARLY TERMINATION FEE
 OTHER FEE
 DEPRECIATION ADJUSTMENT
 CURRENT USAGE
 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The user is logged in as SUPERUSER. The main content area shows the following details:

- Account(s):** A table with columns: Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, Oldest Due Dt. One record is shown: PFR, HQ, 20081000014122, LINE HE, USD, \$27,313.36, \$5,346.54, DELQ.REPO, 11/4/2008.
- Customer(s):** A table with columns: Customer Id, Name, Type, Language. One record is shown: 6057, ERIC WILLIAMS SR, PRIMARY, ENGLISH.
- Account Details:**
 - Dues:** A table with columns: Due Date, Amt. Rows include Delq Due (\$5,346.54), LC Due (\$222.75), NSF Due (\$0.00), Other Due (\$0.00), and Total Due (\$5,569.29).
 - Delinquency Information:** A table with columns: Late, 30, 60, 90, 120, 150, 180. Values are 1, 1, 1, 3, 1, 0, 0.
 - BP(Life):** 0, **Days:** 171
 - NSF(Life):** 0, **Category:** 150
 - BP(Year):** 0, **Collector:** DEMOCOLL
 - NSF(Year):** 0
 - Today's PayOff:** \$27,313.36, **Oldest Due Dt:** 11/4/2008
- Activities:**
 - Active Dt:** 10/4/2008
 - Last Activity Dt:** 4/24/2009
 - Due Day:** 4
 - Last Pmt Amt:** \$0.00
 - Customer Grade:** B GRADE
 - App #:** 0000004462
 - PaidOff Dt:** 4/24/2009 (highlighted with a red box)
 - Producer:** CA-00002 : RANDYS AUTO SALES
 - Effective Dt:** 10/4/2008
 - Current Pmt:** \$891.09
 - Last Bill Amt:** \$5,569.29
 - Last Pmt Amt:** \$0.00
 - Customer Score:** 701
 - Behavior Score:** 0
 - Military Duty:**
 - ChargeOff Dt:**

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

PAID OFF

Parameters

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 screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SSC, Organization as XXX, Division as C-01, and Responsibility as SUPERUSER. The interface is divided into several sections:

- Quick Search:** Includes fields for Queue, Acc # (20090200023411), and or SSN, with a Submit button.
- Account(s):** A table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. The Status column for the selected account is highlighted in red and shows "CHARGED OFF".
- Customer(s):** A table with columns: Select, Details, Customer Id, Name, Type, and Language. The selected customer is GOPI GOPINATH, PRIMARY, ENGLISH.
- Account Balances:** A section with radio buttons for Balance Group (Current, Deficiency, Non-Performing, Terminate) and Txn Period (ITD/CTD, YTD). It includes a Search Criteria field and an Execute Search button.
- Balance Table:** A table with columns: Balance Type, Opening Balance, Posted, Ab/Bal/Pd, Waived, Charged Off, Adjusted(-), Adjusted(+), and Balance. The "Charged Off" column is highlighted in red. The table lists various balance types such as ADVANCE / PRINCIPAL, INTEREST, FEE LATE CHARGE, etc.
- Summary Totals:** Shows Current Balance Total (\$12,020.00), Deficiency Balance Total (\$0.00), and Non-Performing Balance Total (\$0.00).
- Promotion Details:** Shows Promotion Type (NONE), Rate (0), Term (0), Start Dt (2/26/2009), and End Dt (12/31/4000).
- Credit Insurance:** Shows Insurance Status and Sub Type.

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Quick Search: Queue Select... [X] Auto Run [] Acc # 20080200010265 or SSN [] Submit

Account(s): Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	YYY	HQ	20080200010265	LINE UNSECURED	USD	\$0.00	\$0.00	CHARGED OFF	07/28/2009
<input type="radio"/>	YYY	HQ	20080800010849	LINE UNSECURED	USD	\$0.00	\$0.00	PENDING	

Customer(s): Show/3013 STEVEN A JONES PRIMARY ENGLISH Show/3014 JENNIFER B JONES SPOUSE ENGLISH

Account Details

Delinquency Information

Due Date	Amt	Late	30	60	90	120	150	180
Delq Due	\$0.00	1	\$0.00					
LC Due	\$0.00	2	\$0.00					
NSF Due	\$0.00	3	\$0.00					
Other Due	\$0.00	4	\$0.00					
Total Due	\$0.00	5	\$0.00					

Today's PayOff \$0.00 Oldest Due Dt 07/28/2009

Activities

Active Dt	Effective Dt	Current Pmt	Last Bill Amt	Last Pmt Amt	Customer Score	Behavior Score	Military Duty	ChargeOff Dt
02/10/2008	02/10/2008	\$410.86	\$0.00	\$0.00	0	0	<input type="checkbox"/>	07/10/2009
07/10/2009								

App # 201 PaidOff Dt Producer MN-00001 : IN HOUSE (DIRECT DEAL)

PDC Details: PDC Ind PDC Security Ind PDC End Dt

Promises

Promise Amt	Promise Dt	Taken By	Taken Dt	Collected Amt	Broken	Cancelled
No rows yet.						

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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER'. The main area shows a list of accounts with columns for Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. The 'Status' column for the first account is highlighted in red and contains the text 'CLOSED:CHARGED OFF'. Below this, the 'Customer(s)' section shows details for two customers: STEVEN A. JONES (PRIMARY) and JENNIFER B. JONES (SPOUSE). The 'Maintenance' section includes an 'Action' bar with buttons for 'Load Parameters', 'Post', 'Void', 'Add', and 'Cancel'. A table below shows two 'ACCOUNT CLOSE' transactions for the date 07/21/2009, with statuses of 'POSTED' and 'ERROR'. At the bottom, a 'Parameter' table shows 'TXN DATE' set to '7/21/2009'.

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

ACCOUNT CLOSE

Parameters

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 appear 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue Select... (Ng) Auto Run Acc # 20090200023411 or SSN Submit

Account(s) Current Show All Group Follow-up

Select	Company Branch	Account #	Product	Currency	Payoff Amt	Amount Due Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LINE HE	USD	\$12,020.00 \$4,000.00 ACTIVE:DELQ	3/8/2009

Customer(s) Show Details Customer Id Name Type Language Show 24206 G O P I G O P I N A T H PRIMARY ENGLISH

Account Balances Balance Group Current Deficiency Non-Performing Terminate Txn Period ITD/CTD YTD

Balance Type	Opening Balance	Posted	AbtBalPd	Waived	Charged Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Current Balance Total \$12,020.00 Deficiency Balance Total \$0.00 Non-Performing Balance Total \$0.00

Promotion Details Promotion Type NONE Rate 0 Term Start Dt 2/28/2009 End Dt 12/31/4000 Credit Insurance Insurance Status Sub Type

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

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main window shows the 'Account Balances' section for a specific account. The 'Balance Type' is set to 'INTEREST'. The table below shows the details of the balance, including opening balance, posted amounts, and various adjustments.

Balance Type	Opening Balance	Posted	Ab	Bal	Pd	Waived	Charged Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$0.00	\$12,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00
INTEREST	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE EXTENSION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE PERIODIC MAINTENANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE REPOSESSION/FORECLOSURE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE SERVICING	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Current Balance Total	\$12,020.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

To adjust the interest

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

To waive the interest

Transaction	Parameters
WAIVE INTEREST	TXN DATE AMOUNT

Interest Accrual

You can start or stop interest accrual on a line of credit.

On the LoC Details pages, the Stop Accrual box is selected in the Interest and Accruals section.

Note: To remove the Stop Accrual indicator, post the START ACCRUAL transaction.

To start interest accrual for an account

Transaction	Parameters
START ACCRUAL	TXN DATE

To stop interest accrual for an account

Transaction	Parameters
STOP ACCRUAL	TXN DATE

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main window shows account details for account # 20060600025565. The 'Interest and Accruals' section is highlighted, showing the 'Stop Accrual' checkbox is checked. The 'Credit Details' section shows a credit limit of \$10,000.00 and an available credit of \$5,000.00.

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20060600025565	LINE UNSECURED	USD	\$5,646.42	\$983.37	:DELQ	7/10/2006

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	29227	STEVEN A JONES	PRIMARY	ENGLISH
<input type="radio"/>	Show	29228	JENNIFER B JONES	SPOUSE	ENGLISH

Interest and Accruals

Stop Accrual	<input checked="" type="checkbox"/>	N
Index Type	PRIME RATE	
Index Rate	8.9900	
Margin	5.0000	
Rate	13.9900	
Last Rate Change Dt	6/10/2006	
Accrual Start Dt	1/20/2007	
Last Accrual Dt		
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(-)	\$5,000.00
Over Limit Year	0
Over Limit Life	0
Last Advance Dt	6/10/2006
Last Advance Amt	\$4,000.00

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 servicemem-

ber 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 line of credit 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC Organization', 'XXX Division', 'C-01 Responsibility', and 'SUPERUSER'. The main content area is divided into several sections:

- Quick Search:** Includes fields for 'Queue', 'Acc #', and 'or SSN'.
- Account(s):** A table showing account details:

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PFR	HQ	20081000014122	LINE HE	USD	\$27,313.36	\$5,346.54	DELO:REPO	11/4/2008
- Customer(s):** A table showing customer details:

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	6057	ERIC WILLIAMS SR	PRIMARY	ENGLISH
- Account Details:**
 - Dues:**

Delq Due	Due Date	Amt
\$5,346.54	1 4/4/2009	\$0.00
\$222.75	2 3/4/2009	\$0.00
\$0.00	3 2/4/2009	\$0.00
\$0.00	4 1/4/2008	\$0.00
\$5,569.29	5 12/4/2008	\$0.00
 - Delinquency Information:**

Late	30	60	90	120	150	180
1	1	1	3	1	0	0
 - BP(Life):** 0, **Days:** 171, **NSF(Life):** 0, **Category:** 150, **BP(Year):** 0, **Collector:** DEMOCOLL, **NSF(Year):** 0
 - Today's PayOff:** \$27,313.36, **Oldest Due Dt:** 11/4/2008
- Activities:**

Active Dt	Last Activity Dt	Due Day	Last Pmt Dt	Customer Grade	App #	PaidOff Dt	Producer	Effective Dt	Current Pmt	Last Bill Amt	Last Pmt Amt	Customer Score	Behavior Score	Military Duty	ChargeOff Dt
10/4/2008	4/24/2009	4		B GRADE	0000001162	4/24/2009	CA-00002 : RANDY'S AUTO SALES	10/4/2008	\$891.00	\$5,569.29	\$0.00	701	0	<input checked="" type="checkbox"/>	4/24/2009

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

BORROWER OFF MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION WITH
ACCOUNT

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue
Select...
 Ng Auto Run

Acc #
20060800025565
or SSN

- ▶ Advance Search
- ▶ Customer Service
- ▶ Account Details
- ▶ Customer Details
- ▶ Balances
- ▶ Transactions
- ▶ Tracking
- ▶ Attributes
- ▶ Statements
- ▶ Insurances
- ▶ Vendor Work
- ▶ Order
- ▶ Business
- ▶ Maintenance
- ▶ Loc. Details
- ▶ Check List
- ▶ Bankruptcy
- ▶ Deficiency
- ▶ Contract
- ▶ Bureau
- ▶ Comments
- ▶ Correspondence
- ▶ Letters
- ▶ Account Document
- ▶ Tracking
- ▶ Scenario Analysis

Account(s)

Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20060800025565	LINE UNSECURED	USD	\$5,646.42	\$983.37	:DELQ	7/10/2006

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	<input type="button" value="Show"/>	29227	STEVEN A JONES	PRIMARY	ENGLISH
<input type="radio"/>	<input type="button" value="Show"/>	29228	JENNIFER B JONES	SPOUSE	ENGLISH

Customer Details

Customer

Customer #	29227	Relation	PRIMARY
Name	STEVEN A JONES	Class	NORMAL
Birth Dt	1/1/1980	Email	STEVEN@SSC.COM
Marital Status	MARRIED	Stop Correspondence	<input type="checkbox"/>
Language	ENGLISH	Disability	<input type="checkbox"/>
Education		Skip	<input type="checkbox"/>
Mothers Maiden Name	MARGARET	Privacy Opt-Out	<input checked="" type="checkbox"/>
		Existing CIF	
		ECOA	JOINT CONTRACTUAL LIAB...

Identification Details

Passport Nbr		Nationality		License #	B-38732-86373
Issue Dt.		National ID	-- 0	State	IL
Expiry Dt.		SSN	XX-XXX-1121		
Visa No					

Military Service

<input checked="" type="checkbox"/> Active Military Duty	Order Ref #
Effective Dt	Release Dt

Alerts

No rows yet.

Conditions

Search Criteria

Condition	Start	Followup
DELINQUENT	7/20/2006	6/26/2009

Credit Limits

With the credit limit transactions, you can increase or decrease credit limits, as well as place increases or decreases to the unconsumed amount of the line of credit on hold. This information can be viewed in the **Credit Details** section of the LoC Details page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run []

Acc #: 20060800025565 or SSN

Account(s): Current [x] Show All [] Group Follow-up []

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
[x]	XYZ	HQ	20060800025565	LINE UNSECURED	USD	\$5,646.42	\$983.37	DELQ	7/10/2006

Customer(s):

Select	Details	Customer Id	Name	Type	Language
[x]	[Show]	29227	STEVEN A JONES	PRIMARY	ENGLISH
[]	[Show]	29228	JENNIFER B JONES	SPOUSE	ENGLISH

LOC Details

Interest and Accruals	Extn and Due Dates
Stop Accrual N	# of Extensions(Year) 0
Index Type PRIME RATE	# of Extensions(Life) 0
Index Rate 8.9900	# of Extension Term(Year) 0
Margin 5.0000	# of Extension Term(Life) 0
Rate 13.9900	# of Due Dt Changes(Year) 0
Last Rate Change Dt 6/10/2006	# of Due Dt Changes(Life) 0
Accrual Start Dt 1/20/2007	Last Extn Dt
Last Accrual Dt 13.9900	Due Day Chg Dt
Rate Start of the Year 0	
# of Rate changes(Year) 0	
# of Rate changes(Life) 0	

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

To post a credit limit

Transaction

Parameters

CREDIT LIMIT DECREASE

TXN DATE
AMOUNT

Note: This transaction decreases the value in the Credit Limit field in the screen grab above.

DECREASE CREDIT LIMIT HOLD

TXN DATE
AMOUNT

Note: This resulting decreased amount may be any amount up to the value displayed in the Hold field in the screen grab above.

CREDIT LIMIT INCREASE

TXN DATE
AMOUNT

Note: This transaction increase the value in the Credit Limit field in the screen grab above.

INCREASE CREDIT LIMIT HOLD

TXN DATE
AMOUNT

Note: The resulting increased hold amount cannot be more than the difference between the credit limit and amount consumed (Credit Limit value - Consumed value). In the screen shot above, this amount is \$9,000.

Disability Insurance

With the disability insurance transactions, you can activate, adjust, waive, or cancel disability insurance on a line of credit.

To activate disability insurance

Transaction	Parameters
ACTIVATE CREDIT INSURANCE DISABILITY	TXN DATE SINGLE/JOINT INSURANCE PLAN

To adjust disability insurance

Transaction	Parameters
ADJUSTMENT TO CREDIT INSURANCE DISABILITY - SUBTRACT	TXN DATE AMOUNT
ADJUSTMENT TO CREDIT INSURANCE DISABILITY - ADD	TXN DATE AMOUNT

To waive disability insurance

Transaction	Parameters
WAIVE CREDIT INSURANCE DISABILITY	TXN DATE AMOUNT

To cancel disability insurance

Transaction	Parameters
CANCEL CREDIT INSURANCE DISABILITY	TXN DATE

Life Insurance

With the life insurance transactions, you can activate, adjust, waive, or cancel life insurance on a line of credit.

To adjust life insurance

Transaction	Parameters
ADJUSTMENT TO CREDIT INSURANCE LIFE - SUBTRACT	TXN DATE AMOUNT
ADJUSTMENT TO CREDIT INSURANCE LIFE - ADD	TXN DATE AMOUNT

To activate life insurance

Transaction	Parameters
ACTIVATE CREDIT INSURANCE LIFE	TXN DATE SINGLE/JOINT INSURANCE PLAN

To Waive Life Insurance

Transaction	Parameters
WAIVE CREDIT INSURANCE LIFE	TXN DATE AMOUNT

To cancel life insurance

Transaction	Parameters
CANCEL CREDIT INSURANCE LIFE	TXN DATE

Advance Transaction Fees

An advance transaction fee is any amount imposed on an account for requesting an advance.

To adjust an advance transaction fee

Transaction	Parameters
ADJUSTMENT TO ADVANCE TRANSACTION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO ADVANCE TRANSACTION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an advance transaction fee

Transaction	Parameters
WAIVE ADVANCE TRANSACTION FEE	TXN DATE AMOUNT

Membership Fees

Membership fees include any amount charged to an account as a cost of membership, such as annual dues or start-up fees.

Membership 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run [] Acc #: 20081000014122 or SSN [] Submit

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	HQ	20081000014122	LINE HE	USD	\$27,313.36	\$5,346.54	DELO:REPO	11/4/2008

Customer(s) Show 6057

Select Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	6057	ERIC WILLIAMS SR	PRIMARY	ENGLISH

Account Details

Delinquency Information

Delq Due	Due Date	Amt	Late	30	60	90	120	150	180
LC Due	1 4/4/2009	\$0.00	1	1	1	3	1	0	0
NSF Due	2 3/4/2009	\$0.00							
Other Due	3 2/4/2009	\$0.00							
	4 1/4/2009	\$0.00							
Total Due	5 12/4/2008	\$0.00							

Today's PayOff \$27,313.36 Oldest Due Dt 11/4/2008

BP(Life) 0 Days 171
NSF(Life) 0 Category 150
BP(Year) 0 Collector DEMOCOLL
NSF(Year) 0

The following transactions allow you to adjust or waive the membership fee. The adjustments will appear in the corresponding column of the Customer Service form's Balances page for the FEE MEMBERSHIP Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Queue: Select... (Ng) Auto Run [] Acc #: 20070400022520 or SSN [] Submit

Account(s) Current Show All Group Follow-up

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	PFR	C01	20070400022520	LINE HE	INR	Rs 0.00	Rs 0.00	ACTIVE	5/1/2009

Customer(s) Show 24050

Select Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	24050	WILLIAM SUSAN SR	PRIMARY	ENGLISH

Account Balances

Balance Group: Current Deficiency Non-Performing Terminate

Txn Period: ITD/CTD YTD

Balance Type	Opening Balance	Posted	AbI	BaI	Pd	Waived	Charged	Adjusted(-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
INTEREST	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE LATE CHARGE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE NSF	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE ADVANCE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE OVER CREDIT LIMIT	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE MEMBERSHIP	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
FEE PHONE PAY	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
EXPENSE BANKRUPTCY	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
EXPENSE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00
REPOSESSION/FORECLOSURE	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00	Rs 0.00

Current Balance Total Rs 0.00 Deficiency Balance Total Rs 0.00 Non-Performing Balance Total Rs 0.00

LOC Balance Details

Promotion Details: Promotion Type NONE, Rate 0, Term 0, Start Dt 2/24/2009, End Dt 12/31/4000

Credit Insurance: Insurance Status, Sub Type

To adjust a membership fee

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

To waive a membership fee

Transaction	Parameters
WAIVE MEMBERSHIP FEE	TXN DATE AMOUNT

Over Limit Fees

Over limit fees are fees for either requesting additional advances beyond the approved credit limit or owing more than the agreed upon credit limit.

To adjust an over limit fee

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

To waive an over limit fee

Transaction	Parameters
WAIVE OVERLIMIT FEE	TXN DATE AMOUNT

Line of Credit Nonmonetary Transactions

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

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

Customer Name Maintenance

You can update and change a customer’s name.

To update a customer’s name

Transaction	Parameters
CUSTOMER NAME MAINTENANCE	TXN DATE RELATION TYPE CODE CUSTOMER FIRST NAME CUSTOMER MIDDLE NAME CUSTOMER LAST NAME CUSTOMER GENERATION CODE

The new details appear throughout the Oracle FLEXCUBE Lending and Leasing system; for example, in the Customer Service window’s Customer(s) section and Customer Details page’s Customer section.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The main interface is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Auto Run' checkbox, and input fields for 'Acc #' (20090200023411) and 'or SSN'.
- Account(s):** Features a 'Select and' button and a table with columns: 'Select', 'Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. A row is highlighted with 'XYZ', 'HQ', '20090200023411', 'LINE HE', 'USD', '\$12,020.00', '\$4,000.00', 'ACTIVE:DELD', and '3/8/2009'.
- Customer(s):** Features a 'Select and' button and a table with columns: 'Select', 'Details', 'Customer Id', 'Name', 'Type', and 'Language'. A row is highlighted with 'Show', '24206', 'SOP1', 'PRIMARY', and 'ENGLISH'. The 'Name' field 'SOP1' is highlighted with a red box.
- Customer Details:** Displays fields for 'Customer # 24206', 'Name SOP1', 'Birth Dt 12/1/1980', 'Marital Status SINGLE', 'Language ENGLISH', 'Mothers Maiden Name', 'Relation Class PRIMARY', 'Email Normal', 'Stop Correspondence', 'Disability', 'Skip', 'Privacy Opt-Out', 'Existing CIF', and 'ECOA INDIVIDUAL'.
- Alerts:** Includes a 'CHECK LOCATION OF COLLATERAL' section.
- Conditions:** Includes a 'Search Criteria' section with 'Execute Search' button and a table with columns: 'Condition', 'Start', and 'Followup'. A row is highlighted with 'DELINQUENT', '3/19/2009', and '8/19/2009'.
- Actions:** Includes 'Add Call Activities', 'Add Comments', and 'Date Converter' buttons.

The left sidebar contains a navigation menu with options like 'Advance Search', 'Customer Service', 'Account Details', 'Customer Details', 'Balances', 'Transactions', 'Tracking', 'Attributes', 'Statements', 'Insurances', 'Vendor Work', 'Order', 'Business', 'Maintenance', and 'Loan Details'.

Customer Details Maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependents, and email address.

To change other details about a customer

Transaction

CUSTOMER MAINTENANCE

Parameters

TXN DATE
 RELATION TYPE CODE
 CUSTOMER SSN
 CUSTOMER MARITAL STATUS CODE
 CUSTOMER DISABILITY INDICATOR
 CUSTOMER DRIVING LICENSE NUMBER
 CUSTOMER NUMBER OFDEPENDENTS
 CUSTOMER EMAIL ADDRESS 1
 CUSTOMER BIRTH DATE
 CUSTOMER GENDER CODE
 CUSTOMER LANGUAGE CODE
 CUSTOMER DRIVING LICENSE STATE CODE
 CUSTOMER TIME ZONE

The new details appear throughout the Oracle FLEXCUBE Lending and Leasing system; for example, in the Customer Service window's Customer(s) section and Customer Details page's Customer section.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it displays the user ID 'SUPERUSER' and various organizational parameters. The main content area is divided into several sections:

- Quick Search:** Includes a search queue and a table of accounts. The table has columns for Account #, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. One account is listed with Account # 20070400022520, Branch CO1, Product LINE HE, Currency INR, Payoff Amt Rs.0.00, Amount Due Rs.0.00, Status ACTIVE, and Oldest Due Dt 5/1/2009.
- Customer(s) Section:** A red box highlights this section, which includes a 'Select and Submit' button and a table of customer details. The table has columns for Customer Id, Name, Type, and Language. One customer is listed with Customer Id 24050, Name WILLIAM SUSAN SR, Type PRIMARY, and Language ENGLISH.
- Customer Details Form:** A red box highlights the form for the selected customer. It includes fields for:
 - Customer Details:** Name in Local Language, Gender (UNKNOWN), Marital St (MARRIED), Birth Dt (8/18/1973), Nationality (SSN XX-XXX-6759), National ID, Stop Correspondence Existing CIF, Active Military Duty, Skip Privacy Opt-Out, and Skip Disability.
 - Address Details:** A table with columns for Type, Current, Mailing, Phone, Address, and Landmark. One address is listed with Type HOME, Current checked, Mailing checked, Phone 046-776-4675, Address SAINT MICHAEL MN-55376, and Landmark.
 - Customer Summary:** A section showing Customer # 24050, Name WILLIAM SUSAN SR, Birth Dt 8/18/1973, Marital Status MARRIED, Language ENGLISH, Education, Mothers Maiden Name, Relation Class (PRIMARY EMPLOYEE), Email WILLIAMSUSAN85@MAIL.COM, Stop Correspondence Existing CIF, Privacy Opt-Out, Skip, and ECOA (INDIVIDUAL).

“Skipped” Customers

When a customer cannot be located, Oracle FLEXCUBE Lending and Leasing enables you to mark that person as “skipped” (as in, “the person is a skipped debtor.”) Marking a customer as skipped indicates that the customer’s whereabouts are unknown.

To mark a customer as “skipped”

Transaction

CUSTOMER SKIP

Parameters

TXN DATE

RELATION TYPE CODE

CUSTOMER SKIP INDICATOR

The Skip box is selected on the Customer Service window’s Customer(s) section and Customer Details page’s Customer section.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SUPERUSER. The main area is divided into several sections:

- Account(s):** A table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. One row is visible for PFR, C01, 20070400022520, LINE HE, INR, Rs.0.00, Rs.0.00 ACTIVE, 5/1/2009.
- Customer(s):** A table with columns: Select Details, Customer Id, Name, Type, and Language. One row is visible for Customer Id 24050, Name WILLIAM SUSAN SR, Type PRIMARY, Language ENGLISH.
- Customer Details:** A form with various fields:
 - Name in Local Language:** Name, Gender (UNKNOWN), Birth Dt (8/18/1973), Stop Correspondence (checkbox), Existing CIF (checkbox), Active Military Duty (checkbox), Skip (checkbox).
 - Marital St:** MARRIED, Nationality (National ID), SSN (XX-XXX-8768), Privacy Opt-Out (checkbox), Disability (checkbox).
 - Address Details:** A table with columns: Type, Current, Mailing, Phone, Address, Landmark. One row is visible for HOME, Current (checked), Mailing (checked), Phone 646-776-4675, Address TEST SAINT MICHAEL MN-55376.
- Customer Section:** A form with fields: Customer # (24050), Name (WILLIAM SUSAN SR), Birth Dt (8/18/1973), Relation (PRIMARY), Class (EMPLOYEE), Email (WILLIAM.SUSAN66@MAIL.COM), Stop Correspondence (checkbox), Disability (checkbox), Privacy Opt-Out (checked), Existing CIF (checkbox), ECOA (INDIVIDUAL).

Note: To remove the Skip indicator, follow the procedures above; however, type **N** in the CUSTOMER SKIP INDICATOR parameter.

Privacy Opt-Out Indicator

You can change the customer's Privacy Opt-Out indicator

To change the customer's privacy opt-out indicator

Transaction

Parameters

CUSTOMER PRIVACY INFO SHARING PREFERENCEPRIVACY OPTOUT
EFFECTIVE DATE
RELATION TYPE CODE

The Primary Opt-Out box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main window displays the 'Customer(s)' section for customer 24050, 'WILLIAM SUSAN SR'. In the 'Customer Details' section, the 'Privacy Opt-Out' checkbox is checked and highlighted with a red box. Other details include: Name in Local Language: WILLIAM SUSAN SR, Gender: UNKNOWN, Birth Dt: 8/18/1973, Nationality: AMERICAN/CHICAGO, SSN: XX-XX-8768, National ID: WILLIAMSUSAN66@MAIL.COM, and Address: SAINT MICHAEL MN 55378.

Note: To remove the Primary Opt-Out indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Correspondence (stopping)

You can choose at any time to stop correspondence to a customer. When you do so, the customer will receive no correspondence of any kind from Oracle FLEXCUBE Lending and Leasing.

To stop correspondence with a customer

Transaction

Parameters

CUSTOMER STOP CORRESPONDENCE
TXN DATE
RELATION TYPE CODE
CUSTOMER STOP CORR
INDICATOR

The Stop Correspondence box is selected on the Customer Service window's Customer(s) section and Customer Details page's Customer section.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Accounts(s)

Queue Select... Current Show All Group Follow-up

Acc # 20070400022520

or SSN

Select and (Submit)

Select Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
PFR	C01	20070400022520	LINE HE	INR	Rs.0.00	Rs.0.00	ACTIVE	5/1/2009

Customer(s)

Select and (Submit)

Select Details Customer Id

Select Details Customer Id	Name	Type	Language
24050	WILLIAM SUSAN SR	PRIMARY	ENGLISH

Customer Details

Name in Local Language	Gender	UNKNOWN	Birth Dt	8/18/1973	Stop Correspondence	<input checked="" type="checkbox"/>	Skip	<input type="checkbox"/>
Marital St	MARRIED	Nationality	AMERICA/CHICAGO	SSN	XX-XXX-8768	Existing CIF	Active Military Duty	<input type="checkbox"/>
Time Zone	WILLIAM SUSAN SR@MAIL.COM	National ID					Privacy Opt-Out	<input checked="" type="checkbox"/>
Email							Disability	<input checked="" type="checkbox"/>

Address Details

Type	Current	Mailing	Phone	Address	Landmark
HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	848-778-4675	TEST SAINT MICHAEL MN-55378	

Customer Details

Customer

Customer #	24050	Relation	PRIMARY
Name	WILLIAM SUSAN SR	Class	EMPLOYEE
Birth Dt	8/18/1973	Email	WILLIAM SUSAN SR@MAIL.COM
Marital Status	MARRIED	Stop Correspondence	<input checked="" type="checkbox"/>
Language	ENGLISH	Disability	<input type="checkbox"/>
Education		Skip	<input type="checkbox"/>
Mothers Maiden Name		Privacy Opt-Out	<input checked="" type="checkbox"/>
		Existing CIF	<input type="checkbox"/>
		EEOA	INDIVIDUAL

Note: To remove the Stop Correspondence indicator, follow the procedures above; however, type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with the nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service window's Insurances page.

Note: Please contact your account manager for back porting this functionality on existing line of credit accounts.

Transaction

INSURANCE MODIFICATION

Parameters

TXN DATE
EFFECTIVE DATE
INSURANCE TYPE
POLICY EFFECTIVE DATE COMPANY NAME
PHONE # 1
EXTN # 1
PHONE # 2
EXTN # 2
POLICY #
EXPIRATION DATE
PRIMARY BENEFICIARY
SECONDARY BENEFICIARY
REFUND AMOUNT RECEIVED
FULL REFUND RECEIVED

COMMENT

ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

Transaction

ACH MAINTENANCE

Parameters

ACH ACCOUNT NUMBER
 ACH ACCOUNT TYPE CODE
 ACH PAYMENT FREQUENCY CODE
 ACH STATUS CODE
 ACH BANK NAME
 ACH BANK ROUTING NUMBER
 ACH DEFAULT INDICATOR
 ACH END DATE
 ACH PAYMENT AMOUNT
 ACH PAYMENT AMOUNT EXCESS
 ACH PAYMENT DAY
 ACH START DATE
 TXN DATE

This information appears in the ACH section of the Account Details page.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The user is logged in as SUPERUSER. The main content area displays account details for a customer named WILLIAM SUSAN SR. The ACH section is highlighted with a red box and contains the following table:

Bank	Account Type	ACH Account #	Debit Day	Start Dt	Routing #	Debit Amt	Debit Freq
STATE BANK OF INDIA	CHECKING	<input checked="" type="checkbox"/>	12	1/20/2003	44423	Rs.64,301.00	MONTHLY

Stop an ACH

To stop an ACH for an account

Transaction	Parameters
STOP ACH MAINTENANCE	TXN DATE

Oracle FLEXCUBE Lending and Leasing clears the information on the ACH section of the Account Details page.

Statement Reprinting (batch only)

You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
STATEMENT REPRINT MAINTENANCE	TXN DATE STATEMENT CLOSING DATE

Add ACH Bank

You can add a new ach bank . This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On succesful posting, the confirmation number will be generated.

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue
Select...
(Ng) Auto Run

Acc #
20080700326473
or Customer Id

Submit

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

Account(s)

Current Show All Group Follow-up

Select and

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	PGR	ABC	20080700326473	LINE HE	EUR	€73,223.89	€0.00	ACTIVE	10/19/2008

Customer(s)

Select and

Select Details Customer Id Name Type Language

▶ Show 42397 SUCHI KARRA PRIMARY ENGLISH

Maintenance

Action
Load Parameters Post Void

Search Criteria Execute Search Add Cancel

Previous 1-2 of 12 Next 2

Select	Date	Monetary	Transaction	Status	Batch
<input type="radio"/>	11/23/2009	<input type="checkbox"/>	ADD ACH BANK	POSTED	<input type="checkbox"/>
<input type="radio"/>	11/23/2009	<input type="checkbox"/>	ACH MAINTENANCE	ERROR	<input type="checkbox"/>

Parameter	Value	Required
ACH BANK NAME	YES	<input checked="" type="checkbox"/>
ACH BANK ROUTING NUMBER	23661	<input checked="" type="checkbox"/>
ACH ACCOUNT TYPE CODE	C	<input checked="" type="checkbox"/>
ACH ACCOUNT NUMBER	098415	<input checked="" type="checkbox"/>
ACH PAYMENT DAY	1	<input checked="" type="checkbox"/>
ACH PAYMENT AMOUNT	1000	<input checked="" type="checkbox"/>
ACH PAYMENT AMOUNT EXCESS	500	<input checked="" type="checkbox"/>
ACH PAYMENT FREQUENCY CODE	M	<input checked="" type="checkbox"/>
ACH START DATE	4/23/2010	<input checked="" type="checkbox"/>
ACH END DATE		<input type="checkbox"/>
ACH FEE INDICATOR	N	<input checked="" type="checkbox"/>
ACH DEFAULT INDICATOR	N	<input checked="" type="checkbox"/>
ACH STATUS CODE	ACTIVE	<input checked="" type="checkbox"/>

▶ Alerts
No rows yet.

▶ Conditions
Search Criteria Execute Search
Condition Start Followup
No rows yet.

▶ Add Call Activities

▶ Add Comments

▶ Date Converter

To add a new ACH bank

Transaction

ADD ACH BANK

Parameters

ACH ACCOUNT NUMBER
 ACH ACCOUNT TYPE CODE
 ACH PAYMENT FREQUENCY CODE
 ACH STATUS CODE
 ACH BANK NAME
 ACH BANK ROUTING NUMBER
 ACH DEFAULT INDICATOR
 ACH END DATE
 ACH PAYMENT AMOUNT
 ACH PAYMENT AMOUNT EXCESS

Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

Transaction	Parameters
POST DATED CHEQUE MAINTENANCE	TXN DATE PDC TYPE PDC CHECK NUMBER PDC CHECK DATE PDC NO OF CHECKS PDC CHECK AMOUNT PDC BANK ROUTING NUMBER PDC ACCOUNT TYPE PDC ACCOUNT NUMBER PDC BANK NAME PDC BANK BRANCH NAME PDC DOCKET CODE PDC COMMENTS PDC FREQUENCY

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, the status of all the PDCs attached to a line of credit account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
STOP POST DATED CHEQUE MAINTENANCE	TXN DATE

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.

ORACLE FLEXCUBE Lending and Leasing

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

[User Id :SSC] [Organization :XXX] [Division :C-01] [Responsibility :SUPERUSER]

Reports

Search Criteria

Previous 1-15 of 103 Next 15

Select	Description	Module
<input checked="" type="radio"/>	ACCOUNTS AND LISTING - LEASE	COLLECTIONS
<input type="radio"/>	ACCOUNTS AND LISTING - LINE	COLLECTIONS
<input type="radio"/>	ACCOUNTS AND LISTING - LOAN	COLLECTIONS
<input type="radio"/>	BANKRUPTCY LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR ACTIVITY (DETAILED) LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR AND ACTIVITY LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR PRODUCTIVITY BY QUEUE	COLLECTIONS
<input type="radio"/>	DEFICIENCY LOG	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY CREDIT AND GRADE	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY PRODUCER	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY STATE	COLLECTIONS
<input type="radio"/>	DELINQUENCY LOG	COLLECTIONS
<input type="radio"/>	NON MONETARY TXNS LOG	COLLECTIONS
<input type="radio"/>	PAYMENT PROMISE LOG	COLLECTIONS
<input type="radio"/>	REPOSSESSION/FORECLOSURE LOG	COLLECTIONS

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Report Parameters

Description	Value
COMPANY / BRANCH	ALL/ALL
ACCOUNT STATUS	ALL
REPORT FORMAT	RTF

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

Accounts and Listing - Line

This servicing report lists account listings for lines of credit.

Parameters:

Company/Branch

Account Status

Example of the Accounts and Listing - Line report

Status	Account #	Customer	Product	Effective Dt	Interest Bal	Principal Bal	Balance
ACTIVE	20070400013652	HIGGINS ROBERT	LOC-HE	04/01/2007	13976.23	125000.00	140239.24
Status Count : 1				Status Total :	13976.23	125000.00	140239.24
Branch Count : 1				Branch Total :	13976.23	125000.00	140239.24
Company Count : 1				Company Total :	13976.23	125000.00	140239.24

Accounts Payable Log By Customer

This servicing report lists accounts payables, sorted by customer, and is available for lines of credit.


Parameters:

No. of Copies

From mm/dd/yyyy

To mm/dd/yyyy

Example of the Accounts Payable Log By Customer report

<div style="text-align: right;">  </div>							
Report: Accounts Payable log by Customer Date From : 01/01/2000 To : 01/01/2009 Date: 10/9/2008 17:24 PM							
Date Total: \$23,000.00							
Payee Total: 33,000.00							
Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
CERASTOSTIGMA BRADLEY / VICTORIA	05/10/2006	CHECK	0	150,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	150,000. 00	
Date Total: \$150,000.00							
Payee Total: 150,000.00							
Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
CCINQUEPOIL EVE / DALE	10/04/2008	CHECK	0	10,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	10,000.0 0	
Date Total: \$10,000.00							
Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency	
10/12/2006	CHECK	0	4,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	4,000.00		
	CHECK	0	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00		
	CHECK	0	10,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	10,000.0 0		
Date Total: \$19,000.00							
Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency	
12/10/2006	CHECK	0	4,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	4,000.00		
Date Total: \$4,000.00							
Payee Total: 33,000.00							

Accounts Payable Log By Producer

This servicing report lists accounts payables, sorted by producer and is available for lines of credit.

Parameters:

No. of Copies

Producer

Company/Branch

From mm/dd/yyyy

To mm/dd/yyyy

Example of the Accounts Payable Log By Producer report

Report: Accounts Payable log by Producer		ORACLE FLEXCUBE Lending and Leasing						
Date: 10/9/2008 17:29 PM								
Company: XXX								
Branch: C01								
Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
AJS AUTO IMPORTS	10/12/2006	CHECK	0	15,000.00	2006010001284	ITM CASH SALES	15,000.00	USD
				0	8 CCERASTOSTIGM A PAULA / JOHN			
		CHECK	0	15,000.00	2006020001285	ITM CASH SALES	15,000.00	USD
				0	5 CCINQUWFOIL PIERRE / JEAN			
		CHECK	0	15,000.00	2006040001293	ITM CASH SALES	15,000.00	USD
				0	6 CCOTONEASTER MARIE / HANK			
				Date Total: 45,000.00				

Accounts Payable Log By Third Party

This servicing report lists accounts payables, sorted by third party, and is available for lines of credit.

Parameters:

No. of Copies

From mm/dd/yyyy

To mm/dd/yyyy

Example of the Accounts Payable Log By Third Party report

Report: Accounts Payable Log By Third Party		ORACLE FLEXCUBE Lending and Leasing						
Date From: 01/01/2000 To: 01/01/2009								
Date: 10/30/2008 17:33 PM								
Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
DENOYER MITSUBISHI	10/12/2006	CHECK	0	15,049.93	2006030001292	ITM COMPENSATION	49.93	
				3	9 CCARNATION GRAHAM / LISA			
		CHECK	0	15,049.93	2006030001292	ITM CASH SALES	15,000.00	
				3	9 CCARNATION GRAHAM / LISA		0	
				Date Total: \$15,049.93				

Accounts Payable Log By Vendor

This servicing report lists accounts payables, sorted by vendor, and is available for lines of credit.

Parameters:

No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy

Example of the Accounts Payable Log By Vendor report

Report: Accounts Payable log by Vendor		ORACLE FLEXCUBE Lending and Leasing					
Requisition Date From : 12/10/2006 To : 12/04/2008							
Date: 10/9/2008 17:54 PM							
P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency		
CHECK	0	10,000.00	4545 12-AUG-08	0.00	USD		
CHECK	0	10,000.00	7878 12-AUG-08	0.00	USD		
CHECK	0	10,000.00	MN0005 29-SEP-08	0.00	USD		
CHECK	0	10,000.00	IL12345 13-AUG-08	0.00	USD		
CHECK	0	10,000.00	G70 01-OCT-08	0.00	USD		
CHECK	0	10,000.00	1234 10-AUG-08	0.00	USD		
CHECK	0	10,000.00	12345 10-AUG-08	0.00	USD		
CHECK	0	10,000.00	123 10-AUG-08	0.00	USD		
CHECK	0	10,000.00	67676778899 12-AUG-08	0.00	USD		
CHECK	0	10,000.00	5646541 01-JAN-00	0.00	USD		
CHECK	0	10,000.00	123 10-AUG-08	0.00	USD		
CHECK	0	10,000.00	12345 10-AUG-08	0.00	USD		
CHECK	0	10,000.00	1234 10-AUG-08	0.00	USD		
CHECK	0	10,000.00	MN000005 30-SEP-08	0.00	USD		
CHECK	0	10,000.00	IL12345 13-AUG-08	0.00	USD		
CHECK	0	10,000.00	MN0005 29-SEP-08	0.00	USD		
CHECK	0	10,000.00	7878 12-AUG-08	0.00	USD		
CHECK	0	10,000.00	4545 12-AUG-08	0.00	USD		
CHECK	0	10,000.00	G70 01-OCT-08	0.00	USD		
				Date Total:	31,350.00		
				Payee Total:	31,350.00		
				Branch Total:	123,750.00		

Amortized Txns Log By GL Post Dt - Line

This report lists monetary transactions by GL post date for lines of credit.

Parameters:

No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy
 Account Number

Example of the Amortized Txns Log By GL Post Dt - Line report

Report: Amortized Txns Log By GL Post Dt(Line)						ORACLE FLEXCUBE Lending and Leasing
GL Post Date From 01/01/2000 To 01/01/2009						
Date: 10/31/2008 14:31 PM						
GL Post Dt	Description	Account #	Customer	Txn	Txn Amt	
10/04/2008	COMPENSATION REMAINING	20060500012943	EEVERGREEN SADIE / ROSS	COMPENSATION REMAINING INTAMORTIZEWTOFF	2163.72	
	COMPENSATION REMAINING	20060500012943	EEVERGREEN SADIE / ROSS	COMPENSATION REMAINING AMORTIZEWTOFF	499.12	
	INTEREST	20060300012838	JJONES STEVEN / JENNIFER	INTEREST AMORTIZEWTOFF	604.64	
	INTEREST	20060400012879	WOODASTER STUART / ELOISE	INTEREST AMORTIZEWTOFF	2163.72	
	INTEREST	20060500012943	EEVERGREEN SADIE / ROSS	INTEREST AMORTIZEWTOFF	2163.72	
	INTEREST	20060500012943	EEVERGREEN SADIE / ROSS	INTEREST COMPIAMORTIZEWTOFF	499.12	
					Date Total :	8094.04
					Branch Total :	8094.04

GL Posting Log

This servicing report lists general ledger postings is available for lines of credit.

Parameters:

No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy

Example of the GL Posting Log report

Report: GL Posting Log									ORACLE FLEXCUBE Lending and Leasing
From Date: 1/1/2000 To: 1/1/2012									
Date: 4/7/2009 12:37 PM									
Company: PFR									
All Amount are in									
Date	Description	Segment1	Segment2	Segment3	Segment4	Segment5	Dr Amount	Cr Amount	
9/25/2008	PAYMENT - INTEREST ACCRUAL	110000	CB-001				300.21	0.00	
9/25/2008	PAYMENT - INTEREST ACCRUAL	301000	CB-001				0.00	300.21	
10/3/2008	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	50,000.00	
10/3/2008	CASH SALES / ADVANCE AMOUNT	111111	CB-001				50,000.00	0.00	
10/3/2008	LATE CHARGE	201010	CB-001				60.00	0.00	
10/3/2008	LATE CHARGE	302000	CB-001				0.00	60.00	
10/3/2008	MEMBERSHIP FEE	201060	CB-001				350.00	0.00	
10/3/2008	MEMBERSHIP FEE	302000	CB-001				0.00	350.00	
3/31/2007	RESIDUAL	100000	CB-001				0.00	2,000.00	
3/31/2007	RESIDUAL	150000	CB-001				2,000.00	0.00	
3/31/2007	SECURITY DEPOSIT	110000	CB-001				0.00	0.00	
3/31/2007	SECURITY DEPOSIT	504000	CB-001				0.00	0.00	
9/25/2008	PAYMENT - ADVANCE	110000	CB-001				2,934.79	0.00	
9/25/2008	PAYMENT - ADVANCE	200000	CB-001				0.00	2,934.79	
							Company Total:	55,645.00	55,645.00
							Grand Total:	55,645.00	55,645.00

Monetary Txns Log By GL Post Dt - Line

This servicing report lists monetary transactions by GL post date for lines of credit.

Parameters:

No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy
 Pool

Example of the Monetary Txns Log By GL Post Dt - Line report

Report: Monetary Txns Log By GL Post Dt- LOC								ORACLE FLEXCUBE Lending and Leasing	
GL Post Date From 01/01/2000 To 01/01/2009									
Date: 10/31/2008 9:36 AM									
GL Post Dt	Product	Back Dt Ind	Action	Account #	Customer	Txn	Txn Amt		
10/04/2008	LOC-HE	Y	POST	2006090001 3054	CCARNATION GRAHAM / LISA	MEMBERSHIP FEE	50.00		
10/04/2008	LOC-HE	Y	POST	2006090001 3054	CCARNATION GRAHAM / LISA	MEMBERSHIP FEE	50.00		
10/04/2008	LOC-HE	Y	POST	2006060001 3023	MMAGNOLIA ANNA / LEO	REVERSE MEMBERSHIP FEE	50.00		
10/04/2008	LOC-HE	Y	POST	2006060001 3023	MMAGNOLIA ANNA / LEO	REVERSE MEMBERSHIP FEE	50.00		
10/04/2008	LOC-HE	Y	POST	2006060001 3023	MMAGNOLIA ANNA / LEO	REVERSE MEMBERSHIP FEE	50.00		
10/04/2008	LOC-HE	Y	POST	2006080001 2974	CCINQUWFOIL PIERRE / JEAN	LATE CHARGE	50.00		
10/04/2008	LOC-HE	Y	POST	2006080001 2974	CCINQUWFOIL PIERRE / JEAN	LATE CHARGE	50.00		
10/04/2008	LOC-HE	Y	POST	2006080001 2974	CCINQUWFOIL PIERRE / JEAN	LATE CHARGE	50.00		
							Date Total :	0.00	
							Branch Total :	800.00	
							Company Total :	800.00	
							Grand Total :	1,600.00	

Payment Allocations Log By GL Post Dt - Line

This servicing report lists payment allocations sorted by GL post date for lines of credit.

Parameters:

No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy
 Account Number

Example of Payment Allocations Log - Line report

Report: Payment Allocations Log (Line)								ORACLE FLEXCUBE Lending and Leasing	
Month / Year From: 01/01/2000 To: 01/01/2009									
Date: 10/15/2008 12:10 PM									
Company: XXX									
Branch: HQ									
All Amount are in USD									
Account No	Title	Txn Date	Txn Amount	Principle	Interest	Other	Average		
20070400013652	HIGGINS ROBERT	09/12/2008	2,000.00	0.00	2,000.00	0.00	0.00		
Account Total:			3,235.00	0.00	3,235.00	0.00	0.00		
Branch Total:			3,235.00	0.00	3,235.00	0.00	0.00		
Company Total:			3,235.00	0.00	3,235.00	0.00	0.00		
Grand Total:			3,235.00	0.00	3,235.00	0.00	0.00		

Collateral Tracking Log

This servicing report lists collateral tracking details and is available for lines of credit.

Parameters:

No. of Copies

Tracking Type

Example of the Collateral Tracking Log report

Report: Collateral Tracking Log		ORACLE FLEXCUBE Lending and Leasing						
Date: 10/9/2008 17:59 PM								
Company	DCC							
Branch	HQ							
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition	
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	1999 SINGLE FAMILY HOME	CERASTOSTIGMA 052507 STAG ONE PAULA TESTING FOR STAGE FUNDIN / CERASTOSTIGMA YGUIUIRITY JOHN HJGKJ KING	MN	20010502989971	05/25/2007	05/25/2007	NOT DEFINED	
	1999 SINGLE FAMILY HOME	CERASTOSTIGMA 052207 STAG TWO2 PAULA TESTING / CERASTOSTIGMA YGUIUIRITY JOHN HJGKJ KING	MN	20010503249978	06/19/2007	06/19/2007	NOT DEFINED	
Type Count: 2								
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	1999 SINGLE FAMILY HOME	CERASTOSTIGMA 052507 STAG ONE PAULA TESTING FOR STAGE FUNDIN / CERASTOSTIGMA YGUIUIRITY JOHN HJGKJ KING	MN	20010502989971	05/25/2007	05/25/2007	NOT DEFINED	
	1999 SINGLE FAMILY HOME	CERASTOSTIGMA 052207 STAG TWO2 PAULA TESTING / CERASTOSTIGMA YGUIUIRITY JOHN HJGKJ KING	MN	20010503249978	06/19/2007	06/19/2007	NOT DEFINED	
Type Count: 2								
FLOOD INSURANCE (TRACKING HOME)	1999 SINGLE FAMILY HOME	CERASTOSTIGMA 052507 STAG ONE PAULA TESTING FOR STAGE FUNDIN / CERASTOSTIGMA YGUIUIRITY JOHN HJGKJ KING	MN	20010502989971	05/25/2007	05/25/2007	NOT DEFINED	
	1999 SINGLE FAMILY HOME	CERASTOSTIGMA 052207 STAG TWO2 PAULA TESTING / CERASTOSTIGMA YGUIUIRITY JOHN HJGKJ KING	MN	20010503249978	06/19/2007	06/19/2007	NOT DEFINED	
Type Count: 2								
Branch Count: 6								
Company Count: 6								

Funded Contracts Line

This funding report lists applications funded for lines of credit.

Parameters:

Producer

No. of Copies

Company/Branch

From mm/dd/yyyy

To mm/dd/yyyy

Batch Printer

Example of the Funded Contracts Line report

Report: Funded Contracts (Line)		ORACLE FLEXCUBE Lending and Leasing				
Month / Year From: 01/2000To: 01/2009						
Date: 10/29/2008 13:58 PM						
Company:	ABC					
Branch:	HQ					
All Amount are in INR						
Producer	Name	Product Collateral Underwriter	Application # Contract Dt	Amount	Rate	Term
CA-00004 VOLKSWAGEN OF WOODLAND HIL	HIGGINS ROBERT	LOC-HE	0000001011 04/01/2007	0	9.740%	24
		SUPERSOLUTION				
		DEMO				
Count: 1				Total: 0		
Branch Count: 1				Branch Total: 0		
Company Count: 1				Company Total: 0		
Total Count: 1				Grand Total: 0		

Pre Funding Contracts Line

This funding report lists applications verified for lines of credit.

Parameters:

Producer
 No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy
 Batch Printer

Example of the Pre Funding Contracts Line report

Report: Pre-funding Contracts (Line)		ORACLE FLEXCUBE Lending and Leasing				
Month / Year From: 01/2000 To: 01/2009						
Date: 10/31/2008 14:07 PM						
Company: ABC						
Branch: HQ						
All Amount are in INR						
Producer	Name	Product Collateral Underwriter	Application # Contract Dt	Amount	Rate	Term
CA-00004 VOLKSWAGEN OF WOODLAND HIL	LEE CHRISTOPHER	LOC-HE	0000001009 04/01/2007	0	9.240%	24
	DEMO	SUPERSOLUTION				
CA-00004 VOLKSWAGEN OF WOODLAND HIL	ROSS DAVID	LOC-HE	0000001010 04/01/2007	0	10.240%	36
	DEMO	SUPERSOLUTION				
CA-00004 VOLKSWAGEN OF WOODLAND HIL	HIGGINS ROBERT	LOC-HE	0000001011 04/01/2007	0	9.740%	24
	DEMO	SUPERSOLUTION				
CA-00004 VOLKSWAGEN OF WOODLAND HIL	RAMIREZ EDWARD	LOC-HE	0000001007 01/01/2008	0	0.000%	12
	DEMO UNDERWRITER					
	Count:	4	Total:	0		
	Branch Count:	4	Branch Total:	0		
	Company Count:	4	Company Total:	0		
	Total Count:	4	Grand Total:	0		

Account Wise PDC List

This report lists all the accounts with the corresponding PDCs received. Details including account number, customer name, line of credit 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)		ORACLE [®] FLEXCUBE Lending and Leasing						
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	20060500010301	PIERRE CCINQUWFOIL	24	345345	25	12/17/2008	345345	PROCESSED
axis bank	20060500010301	PIERRE CCINQUWFOIL	24	352332	75	01/17/2009	3453	OPEN
icici	20060500010301	PIERRE CCINQUWFOIL	24	12311	121	12/26/2008	199	OPEN
		PIERRE CCINQUWFOIL	24	12312	121	01/26/2009	190	OPEN

Advance Posting Error Log Desc Line

This servicing report lists errors in advance postings for lines of credit.

Parameters:
 No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy
 Batch Printer

Example of the Advance Posting Error Log Desc Line report

Report: Advance Posting Error Log (Line)		ORACLE [®] FLEXCUBE Lending and Leasing				
Month / Year From: 01/01/2000 To: 01/01/2009						
Date: 10/30/2008 14:53 PM						
Company	ABC					
Branch	HQ					
All Amount are in USD						
Batch Date	Batch No	Account No	Name	Txn Comment	Txn Date	Amount
09/25/2008	ADV-2008-269-00008544	20070400013652	HIGGINS ROBERT		09/25/2008	100.00
Batch Total:						100.00
Date Total:						100.00
Branch Total:						100.00
Company Total:						100.00
Grand Total:						100.00

Advance Posting Log Line

This servicing report lists advance postings for lines of credit.

To generate the Advance Posting Log Line report

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Reports** master tab.
- 2 On the **Reports** page, click the **Servicing** drop-down link.
- 3 Click **Advance Posting Log Line**.
- 4 Complete the following parameters:

No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy
Batch Printer

Excess Payments (Refund) Log Line

This report lists excess payment refunds for lines of credit.

Parameters:
No. of Copies
Company/Branch
Batch Printer

Payment Allocations Log Line

This servicing report lists payment allocations for lines of credit.

Parameters:
No. of Copies
Company/Branch
From mm/dd/yyyy
To mm/dd/yyyy
Batch Printer
Account Number

Example of the Payments Allocation Log Line report

Report: Payment Allocations Log (Line)		ORACLE FLEXCUBE Lending and Leasing					
Month / Year From: 01/01/2000 To: 01/01/2009							
Date: 10/15/2008 12:10 PM							
Company: XXX							
Branch: HQ							
All Amount are in USD							
Account No	Title	Txn Date	Txn Amount	Principle	Interest	Other	Average
20070400013652	HIGGINS ROBERT	09/12/2008	2,000.00	0.00	2,000.00	0.00	0.00
Account Total:			3,235.00	0.00	3,235.00	0.00	0.00
Branch Total:			3,235.00	0.00	3,235.00	0.00	0.00
Company Total:			3,235.00	0.00	3,235.00	0.00	0.00
Grand Total:			3,235.00	0.00	3,235.00	0.00	0.00

Payment History Line

This servicing report lists the payment history for lines of credit.

Parameters:

No. of Copies

Company/Branch

Batch Printer

Account Number

Example of the Payment History Line report

Report: Payment History (Line)		ORACLE FLEXCUBE Lending and Leasing					
Date: 10/15/2008 11:43 AM							
Company: XXX							
Branch: HQ							
All Amount are in USD							
Account #	Customer	Txn Date	Txn Amt	Principal	Interest	Other	Overage
20070400013652	HIGGINS ROBERT	09/12/2008	2,000.00	0.00	2,000.00	0.00	0.00
		09/25/2008	1,235.00	0.00	1,235.00	0.00	0.00
Year Total:			2,000.00	0.00	2,000.00	0.00	0.00
Account Total:			2,000.00	0.00	2,000.00	0.00	0.00
Branch Total:			2,000.00	0.00	2,000.00	0.00	0.00
Company Total:			3,235.00	0.00	3,235.00	0.00	0.00
Grand Total:			3,235.00	0.00	3,235.00	0.00	0.00

Payment Posting (Daily Cash) Log

This servicing report lists payment postings (daily cash) and is available for lines of credit.

Parameters:

No. of Copies

Company/Branch

From mm/dd/yyyy

To mm/dd/yyyy

Batch Printer

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							
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:			
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		

Scheduled Termination Accounts Log Line

This servicing report lists line of credit accounts scheduled for termination.

Parameters:
 No. of Copies
 Company/Branch
 Batch Printer

Example of the Scheduled Termination Accounts Log Line report

Report: Scheduled For Termination Accounts Log (Line)		ORACLE FLEXCUBE Lending and Leasing		
Date: 10/31/2008 9:22 AM				
Company: ABC				
Branch: HQ				
All Amount are in USD				
Account #	Title	Product	Amount	Follow-up Date
20060100013177	CCARNATION GRAHAM / LISA	LOAN-VE	0.00	10/10/2008
	Branch Count: 1	Branch Total:	0.00	
20060300012804	CCARNATION GRAHAM / LISA	LOC	0.00	10/20/2008
	Branch Count: 1	Branch Total:	0.00	
20060300012747	WWHITTALLI IVAN / JOHN	LOC	0.00	10/21/2008
	Branch Count: 1	Branch Total:	0.00	
	Company Count: 3	Company Total:	0.00	
	Grand Count: 3	Grand Total:	0.00	

Trial Balance Line

This report lists trial balances for lines of credit.

Parameters:

No. of Copies

Company/Branch

From mm/dd/yyyy

Batch Printer

Example of the Trial Balance Line report

Account #	Currency	Opening Balance	Principle	Interest	Fees	Expenses	Closing Balance
20060800010423		13,805.55	0.00	0.00	0.00	0.00	13,805.55
20060200010164		11,372.04	0.00	0.00	0.00	0.00	11,372.04
20060600010566		15,622.06	0.00	0.00	0.00	0.00	15,622.06
20060600010623		10,581.02	0.00	0.00	0.00	0.00	10,581.02
20060900010828		9,888.63	0.00	0.00	0.00	0.00	9,888.63
20061100011129		10,862.33	0.00	0.00	0.00	0.00	10,862.33
20061100011137		11,044.45	0.00	0.00	0.00	0.00	11,044.45
20060300010379		12,656.91	0.00	0.00	0.00	0.00	12,656.91
20060200010776		18,498.34	0.00	0.00	0.00	0.00	18,498.34
20060100010579		9,855.01	0.00	0.00	0.00	0.00	9,855.01
20060600010144		8,900.00	0.00	0.00	0.00	0.00	8,900.00
20060600010201		9,381.24	0.00	0.00	0.00	0.00	9,381.24
Grand Total		142,467.58	0.00	0.00	0.00	0.00	142,467.58

ORACLE
FLEXCUBE Lending and Leasing

Report: Trial Balance (Line)

Date: 10/31/2008 18:41 PM



User Guide - Lines Servicing
January 2010
Version 1.1

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