User Guide - Consumer Lease Servicing
Version : 11.6.0.0
Oracle Daybreak
9SS18 -Daybreak 11.6.0.0.REL.0.0.ALL.0
March, 2010

Oracle Part Number E51563-01

ORACLE
FINANCIAL SERVICES

Document Control

Author: Documentation Team	Group: BPD	
Created on : February 01, 2010	Revision No : Final	
Updated by : Documentation Team	Reviewed by : Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on :March 10, 2010	Reviewed on : March 10, 2010	Approved on : March 10, 2010

TABLE OF CONTENTS

CHAPTER 3 : PAYMENT PROCESSING

CHAPTER 4 : ADVANCE PROCESSING

CHAPTER 5 : ACCOUNTS PAYABLE (REQUISITIONS)

CHAPTER 1 : LOGGING ON

This chapter explains how to:

- Log on to the Oracle Daybreak system
- Change a password
- Reset a password
- Log off from the Oracle Daybreak system.

Logging on

At the beginning of each Oracle Daybreak session and prior to working with any account, you must log on at your workstation. Oracle Daybreak then allows you to "enter" the system and open the programs available according to your level of responsibility. To log on to Oracle Daybreak, 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 associated to all the accounts you process.

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

To log on to the Oracle Daybreak system

1   Follow the guidelines for your business to launch the iAS window and begin a Oracle Daybreak session.

    After starting Oracle Daybreak, the Login form appears.
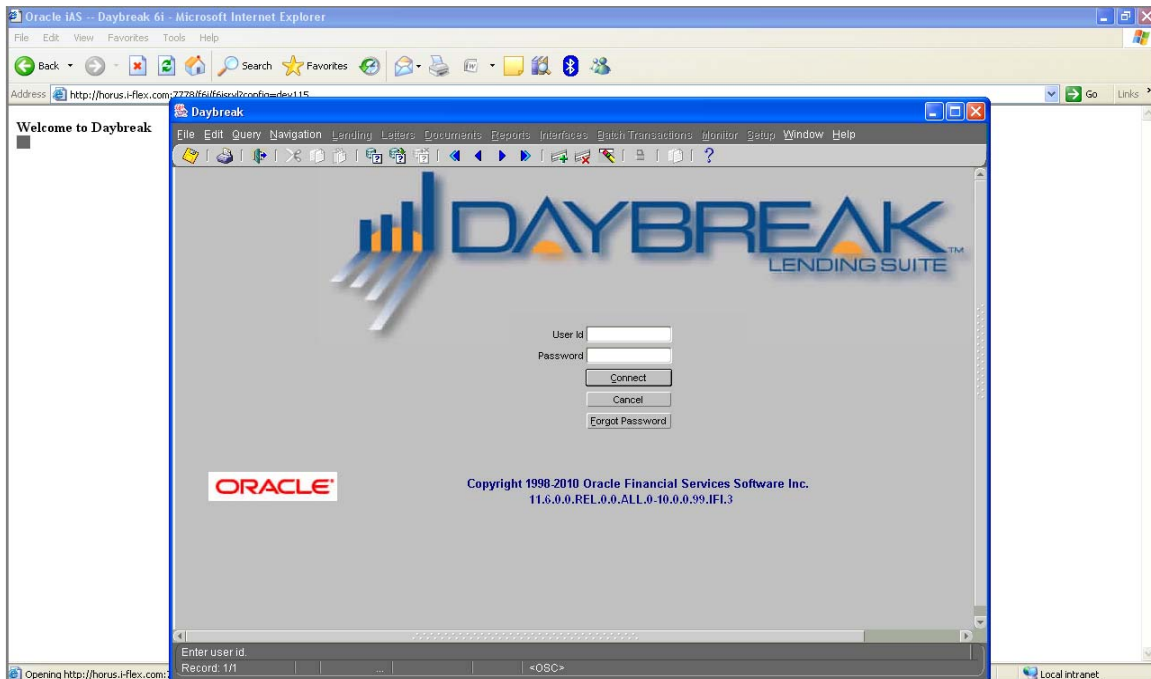
2   In the **User Id** field, type your user identification name.

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

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

5   Choose **Connect**.
    -or-
    Press **ENTER**.

Note: If you choose **Cancel**, Oracle Daybreak closes the Login form.

If your user id or password is inaccurate, Oracle Daybreak displays the following dialog box:
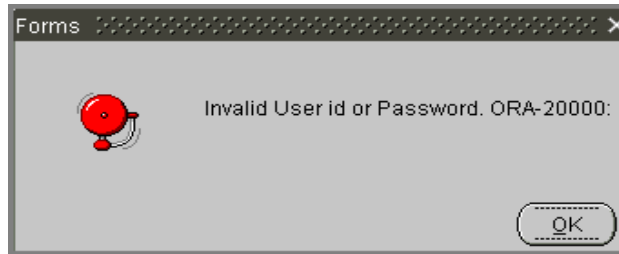
*   Choose **OK** and retype your user id and password. If problems logging on persist, con-
    tact your system administrator.

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 see-
ing your password, your password does not appear in the Password field as you type it.
Instead, your keystrokes appear as asterisks (*). Keep your password confidential to pre-
vent access to Oracle Daybreak by unauthorized users.

If Oracle Daybreak recognizes your user id and password, the login form updates to dis-
play and automatically complete the User Id, User Name, Responsibility, Organization,
and Division fields. Your user id appears as the title of the form.
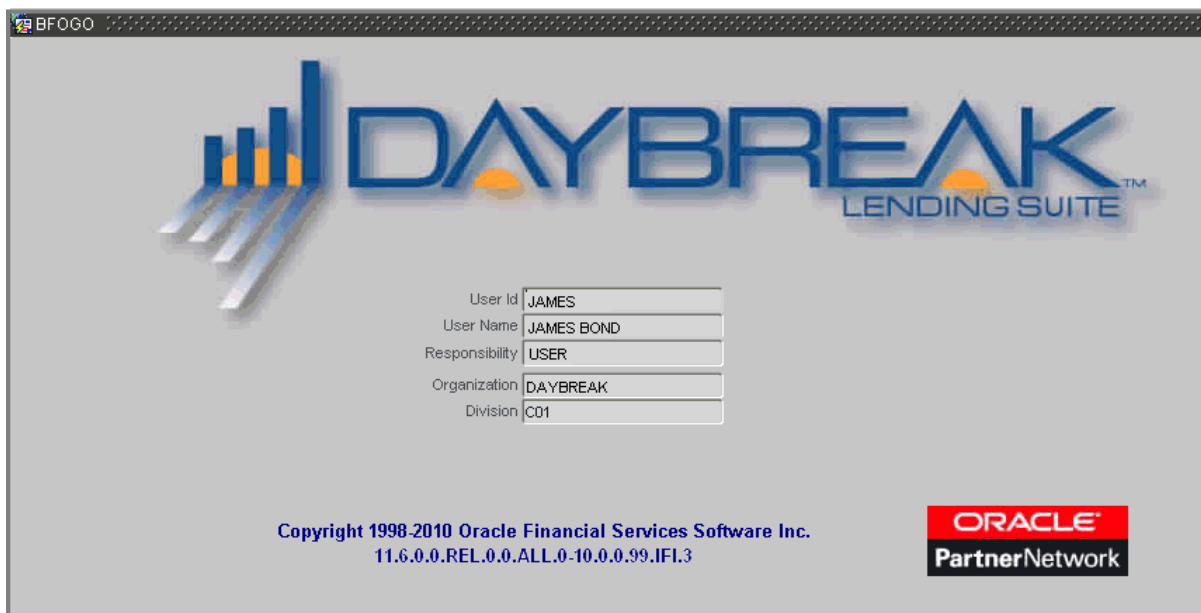
When you successfully log on to Oracle Daybreak, the menu items available to your responsibility are available. (Whatever menu items are "unavailable" are visible, but dimmed.)

If you have not logged out of Oracle Daybreak, have an old Oracle Daybreak session open, or you did not correctly exit your previous Oracle Daybreak session, when you attempt to log in again, the following dialog box appears:
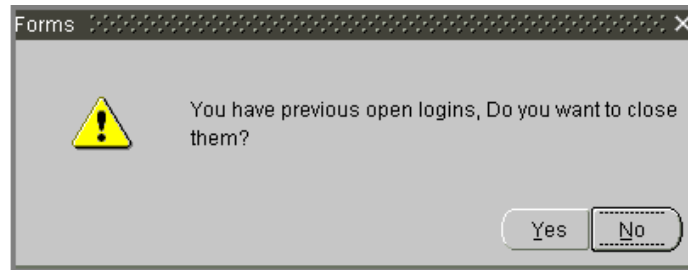
- Choose **Yes** to close your existing sessions.

Note: The majority of the time, you will choose **Yes**. Choose **No** only if you want to work with multiple Oracle Daybreak sessions.

Changing passwords

Passwords will automatically expire after a period of time set by your system administrator. Oracle Daybreak notifies you of approaching password expiration dates with a message dialog box that appears after you log on.

To change your password

1   Close all open Oracle Daybreak forms and return to the **User Id** form.

2   On the **File** menu, choose **Change Password**.

The Old Password, New Password, and Confirm New Password fields appear on the form, along with the Change Password and Cancel buttons.
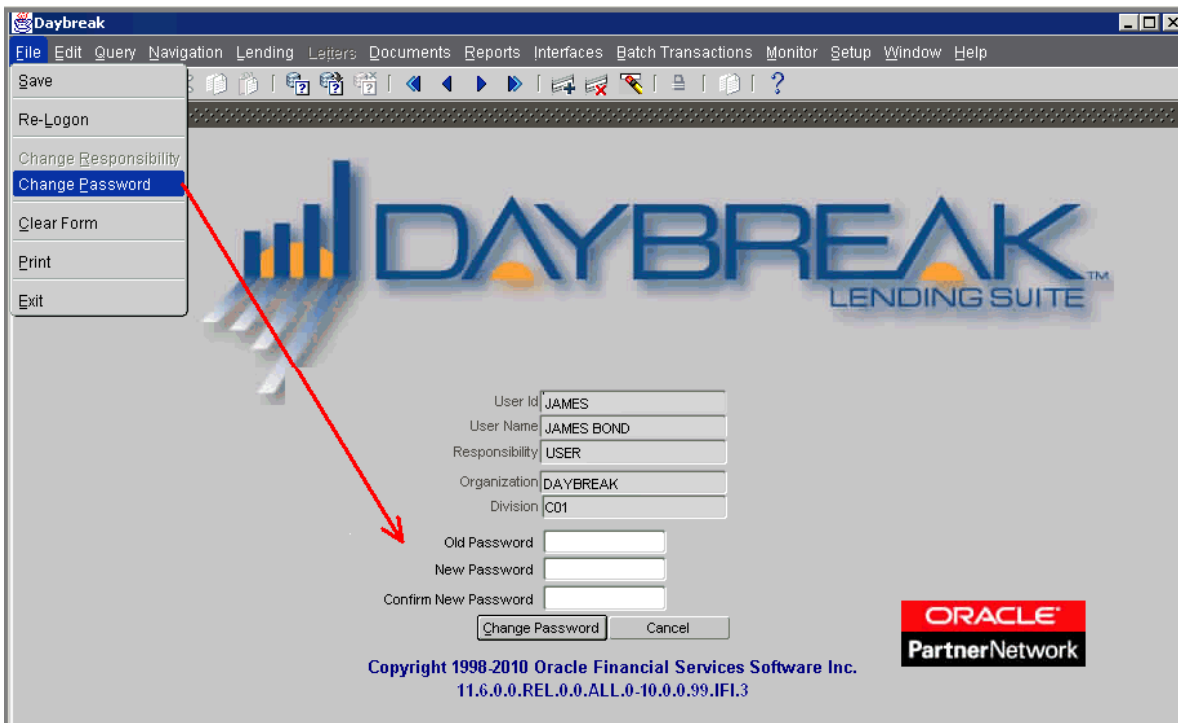
3   In the **Old Password** field, type your old password and press **TAB**.

4   In the **New Password** field, type your new password and press **TAB**.

5   In the **Confirm New Password** field, retype your new password and choose **Change Password**.

Oracle Daybreak displays the following dialog box:

6   Choose **Ok**.

Resetting passwords

Oracle Daybreak allows you to reset your password from the Login form by choosing the Forgot Password button. This command button can be used when:

- You forget your password
- You discover that your password is not working (as another user might have disabled or changed it)
- Oracle Daybreak disables your password after you entered the wrong password multiple times.

To reset your password with the Forgot Password button

1. Close all open Oracle Daybreak forms and return to the **User Id** form.

2. In the **User Id** field, enter your user identification.

3. Choose **Forgot Password**.

Oracle Daybreak generates a random alphanumeric password and sends this new password to the email address listed in your record on the Administration form's Users page. Oracle Daybreak then displays a Forms dialog box with the message "Password Reset Successfully. You should receive the new password in your email shortly."
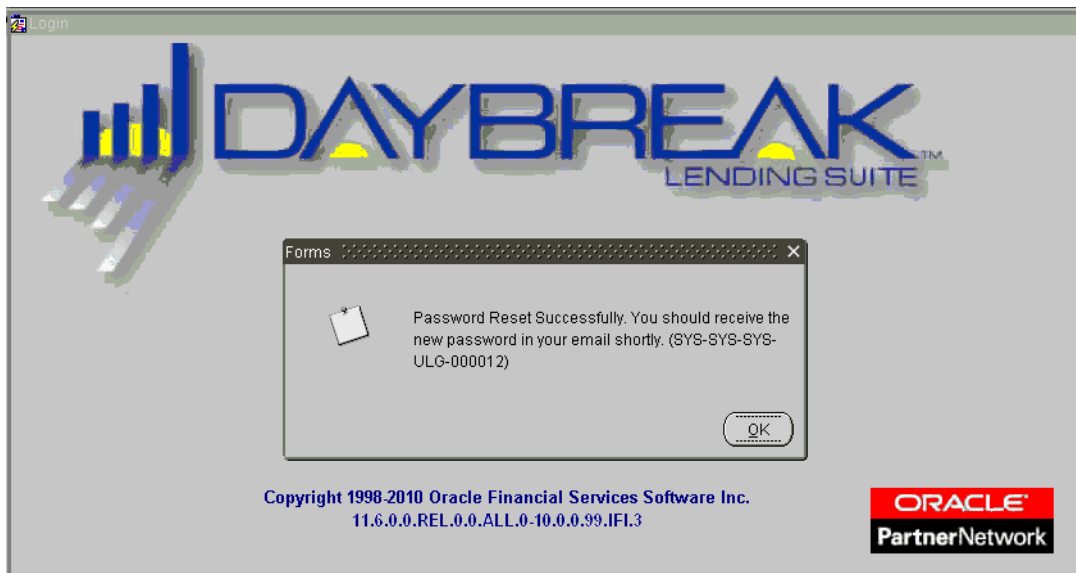
Logging off

When exiting Oracle Daybreak, always use one of the following procedures:

- On the **File** menu, choose **Exit** or **Re-Logon**
  -or-
  On the **Oracle Daybreak** menu bar, choose **Exit**.
  -or-
  On the **Login** form, press **CTRL+Q**.

Oracle Daybreak closes the session and releases any accounts you may have been working on.

IMPORTANT:
Do not choose the Close button on the Oracle Daybreak menu bar to end a Oracle Daybreak session

CHAPTER 2 : CUSTOMER SERVICE

After an application has cycled through the lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Daybreak's Customer Service form.

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

Customer Service form is divided into tabs that perform the following tasks:

- Search for and load accounts on the Customer Service form
- 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 an lease
- 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 form or when you activate an account with the Conversion App/Acc form. You cannot activate an account with the Customer Service form.

Posting and reversing payments

A payment can be posted and reversed on the Consumer Lending (Advance and Payment) form. You cannot post and reverse the payment in Customer Service form. (For more information, see the **Batch Transactions** chapter.)

A note about account numbers

After an application completes the lease origination cycle and is funded or is ported into Oracle Daybreak through the DLS Open Interface, it becomes an account and receives an account number.

Oracle Daybreak assigns account numbers using the following logic:

YYYYMMNNNNNNNX

where:

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

Oracle Daybreak sorts accounts using the **NNNNNN** portion only. That portion is what we call the account ID.

Search (1) master tab

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

- Use the Search (1) master tab (similarly to the Underwriting and Funding forms)
- Use the Search block on the Customer Service form's master page
- Use the Next Account feature to load an account from a predefined queue
- Use the Auto Run feature.

To search for and load an account with the Search (1) master tab

1 On the **Lending** menu, choose **Customer Service**.

The Customer Service form appears, opened at the Account Details page.

2   Choose the **Search (1)** master tab, then choose the **Search** tab.

3   In the **Search Criteria** block, use the **Comparison Operator** and **Values** columns to cre-
     ate the search criteria you want to use to find an account.

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

4   Choose **Search**.

     Oracle Daybreak locates and displays on the Results page all the accounts that meet your
     search criteria in the Search Criteria block.

     Note: The **Secured** check box indicates whether the account is secured and may only be
     loaded by authorized users.

5   On the **Results** page, double-click the application you want to retrieve.

     Oracle Daybreak loads the account on the Customer Service (2) master tab's Account
     details page.

     You are now ready to begin work on the account.

To load an account with the Customer Service form's master block

1   On the **Lending** menu, choose **Customer Service**.

2   In the Search block's **Acc #** field, enter the account number of the account you want to load and press **ENTER**.

Oracle Daybreak displays the account details on the Customer Service form's Account Details page. (**Note**: This method will locate a single account.)
-or-
In the Search block's **SSN** field, enter the social security number of the applicant on the account and press **ENTER**.

Oracle Daybreak displays all the accounts involving the applicant with that social security number on the Customer Service form's master block Accounts block.

Note: If you complete both the **Acc #** and the **SSN** fields, Oracle Daybreak displays the account with that account number and all the accounts involving the applicant with that social security number on the Customer Service form's master block Accounts block.

To view the lease origination information about an account

1   On the **Lending** menu, choose **Customer Service**.

2   Load the account you want to work with.

3   If you choose **Underwriting** from the **Lending** menu, Oracle Daybreak opens the Under-writing form and loads the underwriting information from which the account was created.

4   If you choose **Funding** from the **Lending** menu, Oracle Daybreak opens the Funding form and loads the funding information from which the account was created.

A note about conditions and queues

Accounts do not have sub statuses; instead, accounts use *conditions*. Conditions further define the status of an account; for example, an account may be delinquent, bankruptcy, and scheduled for charge off. Conditions can be applied automatically by Oracle Daybreak based on set up and manually by Oracle Daybreak users with the Customer Service form.

Oracle Daybreak can assign accounts to specific users by way of *queues*. Queues are a workflow management tool that allow Oracle Daybreak 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.

Oracle Daybreak assigns accounts to queues based on the account's condition.

However, an account can have more than one condition, so an account can be in more than one queue.In the example below, the single account for Hughs Meyers has two different conditions, Schedule for Chargeoff and Delinquent. It can appear in two different queues, one for Schedule for Chargeoff and one for Delinquent.

Multiple queues can be created for a single condition. Account attributes (such as number of days delinquent and product code) can be used for assigning accounts to a queue and sorting accounts within a queue.

You can quickly load an account from a queue using the Next Account feature in the Customer Service form master block.

To use the Next Account feature

1   On the **Lending** menu, choose **Customer Service**.

2   In the **Search** block of the Customer Service form master block, select the queue you want to work with in the **Queue** field and choose **Next Account (Nx)**.

Oracle Daybreak displays the account details for you on the Customer Service form's Account Details page.

Note: The accounts are selected from the predefined queue based on the following criteria:

- Accounts in the appointment list
- Accounts with the oldest next follow-up date and time
- Accounts meeting the sort criteria defined in the Queue Setup.

If the user has the authority to review queues without entering call activities, then only those accounts based on the sort criteria are selected.

To use the Auto Run feature

1   On the **Lending** menu, choose **Customer Service**.

2   In the **Search** block of the Customer Service form master block, select **Auto Run**.

Oracle Daybreak displays the account details for you on the Customer Service form's Account Details page.

Customer Service form's master block

The Customer Service master block contains the Search block and the Accounts block.
The Search block allows you to search for and load an account. The Accounts block pro-
vides a quick overview of an account by displaying its status, lease type, payoff amount,
oldest due date, company, and branch. The information on the Customer Service form
always refers to the account selected in the master block.

To view an account's details in the master block

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

2   On the Customer Service form's master block, view the following information in the
    Accounts block:

In this field:	View this:
Acc #	Account number.
Status	Account status.
Product	Product.
Payoff Amt	Payoff amount.
Amt Due	Delinquent amount due.
Oldest Due Dt	Due date.
Company	Company.
Branch	Branch.
Total (Payoff Amt)	Total payoff amount.
(Total) (Amt Due)	Total amount due.
# of Accounts	Total number of accounts that the customer has in Oracle Daybreak, regardless of status (this includes closed accounts).

Customer Service (2) master tab

The Customer Service (2) master tab contains information that is useful to all customer service personnel. The master tab contains the following pages:

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

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)
- conditions
- Dates of activities and payments, as well as payment amounts
- Number of delinquencies by length of overdue payment
- Number of broken promises
- Number of nonsufficient funds.

To view the Account Details page

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

2   Choose the **Customer Service (2)** master tab, then choose **Account Details**.

3   View the following information:

In this field:	View this:
Customers block	
Customer Name (unlabeled)	Customer name.
Relationship (unlabeled)	Customer's relationship to the account.
Customer #	Customer number (unique customer identifier).
SSN	Customer's social security number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	Customer's date of birth.
Gender	Customer's gender.
Email	Customer's email address.
Language	Language spoken by the customer.
Marital St	Customer's martial status.
Disability	Customer disability indicator If selected, this indicates that the customer is disabled.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance (3) master tab.
Stop Correspondence	Stop correspondence indicator. If selected, Oracle Daybreak will not send correspondence to customer. This is selected using the Maintenance (3) master tab.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information (optional).
Time Zone	The applicant's time zone.
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).
Contact Information block	
Address 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 (unlabeled)	Address details.
Dues block	
Today's Payoff	Payoff (for today).
Oldest Due Dt	Due date.
Delq Due	Delinquent amount.
LC Due	Late charges due.
NSF Due	Nonsufficient funds fee due.
Other Due	Other dues.
Total Due	Total amount due.
Due Dt (1)	Due date.
Amt (1)	Amount due.
Due Dt (2)	Due date.
Amt (2)	Amount due.
Due Dt (3)	Due date.

Amt (3)	Amount due.
Due Dt (4)	Due date.
Amt (4)	Amount due.
Due Dt (5)	Due date.
Amt (5)	Amount due.

Activity block

Effective Dt	Account effective date.
Active Dt	Date account was made active.
Paid Off Dt	Date account was paid off.
Chargeoff Dt	Date account was charged off.
Current Pmt	Current payment amount.
Due Day	Due day for payment.
Last Pmt Amt	Last payment amount.
Pmt Dt	Last payment date.
Last Bill Amt	Last bill amount.
Last Activity Dt	Last activity date.
Producer	Channel and producer of the account.
Behavior Score	Behavior score.
App#	Application number from which this account was created.
Customer Grade	Displays the customer grade.
Score	Displays the 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.

Conditions block

Condition	Condition.
Start Dt	Start date.
Followup Dt	Next follow-up date.
Alert	Alert on the account (This is a message marked "alert" on the Comments master page or Comments sub page.)

Delinquency Information block

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 sub pages

The Accounts Details page shares the same sub pages with the Customer Details, Business and Vendor Work Order pages, as well as the Bankruptcy (4), Repo/Foreclosure (5), and Deficiency (6) master tabs: **Call Activities**, **Promises**, **Comments**, **Checklist**, **References**, **Payment Rating History**, and **Due Date History**.

Using these sub pages, you can complete the following Customer Service tasks:

- Record call activity
- Make and cancel an appointment
- Cancel a promise to pay
- View payment promises
- Record additional comments
- Complete a checklist
- Record a new reference
- View the customer's payment rating history
- View the customer's due date history.

Using the Call Activities sub page

With the Call Activities sub page, Oracle Daybreak allows you to record the details of all actions 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 page 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.

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

To record call activity

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

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Call Activities** sub tab.

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

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

6   If you want, complete the following optional fields:

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

7   In the **Condition** field, select the condition or queue type. Conditions determine the queue/condition for the contents of the Action field and set the follow up data for that queue/condition.

The LOV that is used in the Condition field is the intersection of the list of condition set-

ups for what is entered in the Action and Result fields and the open conditions on the account.

8   In the **Followup Dt** field, type the next follow-up date; that is, the next scheduled review. (This may automatically default based on setup.)

9   In the **Time Zone** field, view the default time zone for the customer. You can update this information if necessary.

10   In the **Adj. Followup Dt** field, view the adjusted followup date based on the contents of the Followup Dt and Time Zone fields.

     Note: This information appears after you save the entry.

11   Save any changes you made to the account.

     Oracle Daybreak automatically creates a comment for your entry on the Comments sub page and master tab using the description for the call action and call result, not the code.

Making an appointment

The Appointment box on the Call Action sub page allows 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.

To make an appointment

1   Complete the fields on the **Call Action** sub page (see above, **To record call activity**).

2   In the **Condition** field, select the condition for the queue you want the account to appear in.

3   In the **Followup Dt** field, type the date and time you want the account to appear. This can be either the current day or a day in the future.

4   If necessary, update the **Time Zone** field if the customer is going to be in a different time zone at the time of the appointment.

5   Select the **Appointment** box.

     Note: If account was 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 Call Activities sub 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** form and load the account you want to work with.

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Call Activities** sub tab.

4   **If you need to change the time for the appointment**, create a new entry on the account's **Call Activities** sub page with the same condition, but enter a new followup date.

   If you need to cancel the appointment, create a new entry on the account's **Call Activities** sub page with the same condition, but don't check the **Appointment** check box.

5   Save any changes you made to the account.

Recording a promise to pay

If you record an action on the Call Activities sub page as a "promise to pay," it appears on the Promises sub page. The Promises sub page allows you to quickly view these actions without searching for them individually and displays the 25 most recent promises to pay.

To record a promise to pay

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

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the Customer Details tab.

3   Choose the **Call Activities** sub tab.

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

5   In the **Result** field, select PP PROMISE TO PAY.

6   If you want, 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).
Promise Dt	Record the date when the person you spoke with promises to make payment (optional).
Promise Amt	Record the amount of the payment the person you spoke with promises to make (optional).

7   In the **Condition** field, select the condition or queue type.

8   In the **Followup Dt** field, enter the next follow-up date for the promise-to-pay or accept the default date.

9   Save any changes you made to the account.

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

Canceling a promise to pay

Oracle Daybreak allows you to cancel promises to pay with the Call Activities sub page. You would 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** form and load the account (lease) you want to work with.

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Call Activities** sub tab.

4   To find the existing promise to pay:

•   Press **F7** to move to Enter-Query mode.
     -or-

•   Select **Enter Query** button on the tool bar.

5   Search for the promise to pay you want to cancel using the **Promise Amt** field or **Promise Dt** field.

6   Press **F8** to perform the query.
     -or-
     Select **Execute Query** button on the tool bar.

7   In the **Call Activities** sub page, select the promise you want to cancel.

8   Select the **Cancel** box.

9   Save the changes you made to the account.

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.

Using the Promises sub page

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

If Oracle Daybreak does not receive the promised amount before the promised time, it notes the broken promise on the Delinquency Information block of the Account Details page.

To view payment promises for an account

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

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Promises** sub tab.

4   View the following information:

In this field:	View:
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	Indicates if this is a broken promise.
Cancelled	Indicates if this is a cancelled promise.

Using the Comments sub page

Oracle Daybreak allows you to record comments on the Customer Service form using the Comments sub page. These comments can also appear on the Comments (10) master tab.

To record an additional comment

1   Open the **Customer Service** form and load the account (lease) you want to work with.

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Comments** sub tab.

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

   Note: If you select the Alert box, the comment appears on the Customer Service form's Account Details page in the Alert field on the Conditions block.

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

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

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

8   When you are finished, save the changes you made to the account.

Using the Checklist sub page

Oracle Daybreak allows you to create checklists to ensure that procedures are followed to complete various tasks. This information appears on the Checklist sub page.

To complete a checklist for an account

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

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Checklist** sub tab.

4   In the **Checklist Type** field, select the type of checklist you want to complete.

5   Choose **Load Checklist**.

Oracle Daybreak loads the type of checklist you choose in the Checklist box and the checklist in the Action column.

6   As you follow the actions in the checklist, note your work with the **Yes/No/NA** option buttons.

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

7   When you complete the check box, select **Complete**.

8   Save your entry.

Using the Reference sub page

The References sub page allows you to attach new references to an account at anytime, as well as view the references attached to the account during the lease origination cycle.

To add a new reference to the account

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

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Reference** sub tab.

4   Complete the text fields on the **Reference** sub page.

In this field:	Do this:
Relationship	Select the reference type (required).
Name	Enter the reference name (required).
Yrs	Enter the number of years (required).
Mths	Enter the number of months (required).
Address	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country (required).
Phone	Enter the reference's primary phone number (optional).
Ext	Enter the reference's primary phone extension (optional).
Phone	Enter the reference's secondary phone number (optional).
Ext	Enter the reference's secondary phone extension (optional).
Comment	Enter a comment (optional).

5   Save the changes you made to the account.

Using the Payment Rating History sub page

The Payment Rating History sub page displays the month and year of payment and the rating reported to credit bureaus through the Metro 2 file for the past 24 months.

To view a customer's rating history

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

2 Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3 Choose the **Payment Rating History** sub tab.

4 View the following display only information:

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

Using the Due Date History sub page

The Due Date History sub page 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 sub page displays the number of days the customer was delinquent against each due date.

To view a customer's rating history

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

2   Choose the **Customer Service (2)** master tab, then choose the **Account Details** tab or the **Customer Details** tab.

3   Choose the **Due Date History** sub tab.

4   View the following display only information:

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

Customer Details page

Information gathered on the Application Entry form regarding the customer and the customer's address, employment data, and phone numbers appears on the Customer Details page. Using the Customer Service form'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 (3) master tab.

To view or edit customer information

1   Open the **Customer Service** form and load the account (lease) you want to work with.

2   Choose the **Customer Service (2)** master tab, then choose the **Customer Details** tab.

3   Load the customer whose information you want to edit or enhance. Use the scroll bar on the right of the **Customer** block to view all the customers associated with this account.

In this field:	View this:
Customer #	Customer number (display only).
Relation	Customer's relationship to the account (display only).
ECOA	Customer's Equal Credit Opportunity Act code (display only).
Name	Customer's name (display only).
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(display only).
Birth Dt	Customer's date of birth (display only).
Language	Customer's language (display only).
Marital St	Customer's marital status (display only).
Enabled	Customer's enabled indicator (display only).
Dependents	Customer's number of dependents (display only).

License #	Customer's driving license number (display only).
State	Customer's driving license state (display only).
Mothers Maiden Name	Customer's mother's maiden name (display only).
Email	Customer's email address (display only).
Class	Customer's classification type (display only).
Time Zone	Customer's time zone (display only).
Stop Correspondence	Customer's stop correspondence indicator. If selected, this indicates that Oracle Daybreak will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance (3) master tab (display only).
Disability	Customer's disability indicator (display only).
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor.This is selected using the Maintenance (3) master tab (display only).
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).

4 To change or add an address, use the **Address** block text boxes:

In this field:	Do this:
Type	Select the address type (required).
Postal Type	Select the postal address type (required).
#	Enter the building number (optional).
Pre	Select the street prefix (directional).
Street Name	Enter the street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional).
Apt (#)	Enter the apartment number (optional).
Address 1 (unlabeled)	View the address as entered on line 1 (display only).
Address 2 (unlabeled)	Enter address line 2 (optional).
Zip Extension	Select the zip code (required).
City	Enter the city (required).
St	Select the state code (required).
Extension (unlabeled)	Enter the zip + 4 extension (required).
Country	Select the country (required).
Ph	Enter the phone number (required).
Census Tract	Enter census tract/BNA code (optional).
MSA Code	Enter the metropolitan statistical area (MSA) code (optional).
Comment	Enter a comment (optional).

• If this is the customer's current address, select **Current**.

• If this is the customer's mailing address, select **Mailing**.

5   If the customer is in the military, view the following display only information in the **Military Services** block:

In this field:	View this:
Active Military Duty	Active military duty indicator. If selected, indicates that the customer is on active military duty and may qualify for the rates in accordance with the 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.

6   To edit a customer's employment information, use the **Employment** block text boxes:

In this field:	Do this:
Type	Select the occupation (required).
Employer	Enter the employer's name (required).
#	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country (required).
Occupation	Select the occupation (optional).
Title	Enter the title (optional).
Ph	Enter the work phone number (required).
Ph Extension	Enter the work phone number extension (optional).
Comment	Enter a comment (optional).

•   If this is a customer's current place of employment, select **Current**.

7   To record additional phone numbers, use the **Telecom** block.

In this field:	Do this:
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).
Time Period (unlabeled)	Select the time period for the best time to call start time, AM or PM (optional).
End Time	Enter the best time to call end time (optional).
Time Period (unlabeled)	Select the time period for the best time to call end time, AM or PM (optional).
Time Zone	Select the applicant's time zone (optional).
Current	Select if this telecom number is current (required).

8   Save any changes you made to the account.

Note: Sub pages for the Customer Details page are described in the **Account Details sub pages** section of this chapter.

Business page

If this is a SME loan, information gathered on the Application Entry form regarding the business and the business's address, partners and affiliates data, and phone numbers appears on the Business page. Using the Customer Service form's 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** form and load the account (lease) you want to work with.

2 Choose the **Customer Service (2)** master tab, then choose the **Business** tab.

3 Load the business whose information you want to edit or enhance. Use the scroll bar on the right of the **Business** block to view all the businesses associated with this account.

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 Date	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 Number	Bank account number.
Average Checking Balance	Average checking balance.
# of Locations	Number of locations of the business.
Management Since	Year the current management was established.

4   To change or add an address, use the **Address** block text boxes:

In this field:	Do this:
Type	Select the address type (required).
Postal Type	Select the postal address type (required).
#	Enter the building number (required).
Pre	Select the street prefix (directional) (optional).
Street Name	Enter street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt #	Enter the apartment number (optional).
Address	Enter the address (required).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (required).
City	Enter the city (required).
St	Select the state (required).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country code (required).
Ph	Enter the phone number (required).
Own / Rent	Select the ownership type (required).
Comment	Enter a comment (optional).

*   If this is the business's current address, select **Current**.

*   If this is the business's mailing address, select **Mailing**.

5   To record additional phone numbers for the business, use the **Telecom** block.

In this field:	Do this:
Telecom Type	Select the telecommunication type (required).
Phone	Enter the phone number (required).
Ext	Enter the phone extension (optional).
Current	If selected, indicates that this is the current record.
Time Zone	Select the applicant's time zone (optional).
Current	Select if this telecom number is current (required).

6   To edit a business's partners information, use the **Partners** block text boxes:

In this field:	View this:
First Name	Enter the partner's first name (required).
MI	Select the partner's middle name (optional).
Last Name	Enter the partner's last name (required).
Suffix	Enter the partner's suffix (optional).
SSN	Enter the partner's social security number (required).
Birth Dt	Enter the partner's birth date (required).
Birth Place	Enter the partner's birth place (optional).
Networth	Enter the partner's net worth (required).
Gross Income	Enter the partner's gross income. (required).
Language	Enter the partner's language (required).
Nationality	Enter the partner's nationality (optional).
Title	Select the partner's title (optional).
Ownership (%)	Enter the percentage of ownership held by the customer (required).
Email	Enter the partner's email (optional).

Phone	Enter the partner's phone (required).
Extn	Enter the partner's phone extension (optional).

7   To edit a business's affiliate information, use the **Affiliates** block text boxes:

In this field:	Do this:
Organization Type	Select the affiliate's organization type (required)
Legal Name	Enter the affiliate's legal name (required)
Business Name	Enter the affiliate's business name (required)
Tax ID	Enter the affiliate's tax identification (required)
Ownership (%)	Enter the affiliate's percentage of ownership (required)
No of Employees	Enter the affiliate's number of employees (required)
NAICS CODE	Enter the affiliate's North American Industry Classification System code (required).

8   Save any changes you made to the account.

Note: Sub pages for the Customer Details page are described in the **Account Details sub pages** section of this chapter.

Balances page

Details of an account's balance can be viewed on the Balance page. The Balances page contains four action buttons in the Balance Group block: Current Balance, Deficiency Balance, Non-Performing Balance, and Terminate Balance.

Depending on which one you select, a different set of balance information appears. In all cases, the Balance page can be viewed in two transaction period modes: ITD/CTD (Inception-to-date: loans)/Cycle-to-date: line of credit) and YTD (year-to-date).

To view account balance information

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

2 Choose the **Customer Service (2)** master tab, then choose the **Balances** tab.

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

- **Current Balance** displays the current balances for accounts with an status of ACTIVE. If you choose **Current Balance**, the following information appears:

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening balance amount.
Posted	The amount posted (in addition to the opening balance).
Paid	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.
Total Balance	The total of the account balance.

- **Deficiency Balance** displays the current balances for accounts with an status of

CHARGED OFF. If you choose **Deficiency Balance**, the following information appears:

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

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

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

- **Terminate Balance** displays the current balance for lease accounts with an status of TERMINATE. If you choose **Terminate Balance**, the following information appears:

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening balance amount.
Terminate	The terminate balance amount.
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.
Total Balance	The total account balance.

4   In the **Txn Period** block, 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.

Transactions page

The Transaction page displays all transactions with a monetary impact that have occurred over the life of the account. Transactions can be sorted by when the transaction was made effective (Post Dt) or the date the transaction was created (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** form and load the account you want to work with.

2 Choose the **Customer Service (2)** master tab, then choose the **Transactions** tab.

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

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

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

-or-

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

In either case, Oracle Daybreak displays the following information:

In this field:	View:
Transactions block	
Post Dt	The transaction posting date.
Txn Dt	The transaction effective date.
Txn Description	The transaction details.
Txn Amt	The transaction amount.
Txn Details	The transaction details.
Balance Amt	The balance amount. **Note**: This is the principal balance, not the total balance amount.
Details block	
Txn	The transaction allocation details.
Amt	The transaction allocation amount.
Description block	
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.

To reverse (or void) a transaction

1 Load the account with the transaction you want to void using the **Customer Service** form.

2 Choose the **Customer Service (2)** master tab, then choose the **Transactions** tab.

3 In the **Transactions** block list box, select the transaction you want to reverse in the **Txn Description** column. (You may have to use the scroll bar to find the transaction).

4 In the **Action** block, choose **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 ADJUSTMENT TO SERVICING EXPENSES - ADD can be reversed.

In this example, the Reverse button is unavailable. The transaction PAYMENT (Y) cannot be reversed.

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

To void an account

Oracle Daybreak can be configured to void an account using the Reverse button on the Transaction page.

1 Load the account you want to void using the **Customer Service** form.

2 Choose the **Customer Service (2)** master tab, then choose the **Transactions** tab.

3 In the **View Option** block of the **Transactions** page, choose **Good Txns**.

4 In the **Transactions** block, select the ACTIVE entry in the **Txn Description** field.

5 In the **Action** block, choose **Reverse**.

In the Transactions block, Oracle Daybreak creates an entry of REVERSE ACTIVE and reverses all transactions. Oracle Daybreak 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 Administration form for your user responsibility and account's product type. For more information, see the **Txn Codes page** section in the **Oracle Daybreak Lending Suite Setup Guide**.

Tracking Attributes page

The Tracking Attributes page allows you to link information to an account that is not tracked by default in the Oracle Daybreak 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 track attributes on the Customer Service (2) master tab

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

2 Choose the **Customer Service (2)** master tab, then choose the **Tracking Attributes** tab.

3 Choose **Create Tracking**.

Oracle Daybreak loads the tracking parameters.

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

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

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

6 Save any changes you made to the account.

Balances, Transactions, Tracking Attributes, and Insurances pages' sub pages

The Balances, Transactions, Tracking Attributes, and Insurances pages share the following sub pages:

• Lease Details
• ACH
• Card Details

Note: Depending on the type of lease and the method of payment, only certain sub pages will be available.

Lease Details sub page

The Lease Details sub page contains further information about the lease; including extensions, due dates, and additional details.

To view the Lease Details sub page

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

2 Choose the **Customer Service (2)** master tab, then choose the **Balances**, **Transactions**, **Tracking Attributes**, or **Insurances** tab.

3 Choose the **Lease Details** sub tab.

4 View the following lease information on the **Lease Details** sub page:

In this field:	View:
Extensions and Due Dates block	
# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Life)	The number of terms extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Due Day Changes (Year)	Thenumber 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.

Additional Details block
Total Term	The total term.
Paid Term	The paid term.
Maturity Dt	The maturity date.

ACH sub page

If the account uses an automated clearinghouse method of payment, then the ACH sub page is available. The ACH sub page displays information about automated clearinghouse and electronic fund transfers. This information can be edited using the Maintenance (3) master tab and the nonmonetary transaction ACH MAINTENANCE.

To view the ACH sub page

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

2   Choose the **Customer Service (2)** master tab, then choose the **Balances**, **Transactions**, **Tracking Attributes**, or **Insurances** tab.

3   Choose the **ACH** sub tab.

4   View the following information on the ACH sub page:

In this field:	View:

Bank Information block
ACH	If selected, indicates that ACH is enabled.
Bank	The bank name.
Start Dt	The ACH start date.
Routing #	The routing number.
Account Type	The account type.
Account #	The account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this

appears as a masked number; for example, XXXXX1234.

ACH Debit Amt	The payment amount.
Debit Freq	The payment frequency.
Debit Day	The payment day.

Card Details sub page

The Card Details sub page displays information regarding credit cards associated with the account.

To view the Card Details sub page

1 Open the **Customer Service** form and load the account with the promotion details you want to work with.

2 Choose the **Customer Service (2)** master tab, then choose the **Balances**, **Transactions**, **Tracking Attributes**, or **Insurances** tab.

3 Choose the **Card Details** sub tab.

4 View the following display only credit card details on the **Card Details** sub page:

In this field:	View:
Credit Card Details block	
Card Type	The credit card type.
Start Dt	The credit card start date.
Card Company	The credit card company.
Card #	The credit card number.
Expiration 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.

Statements page

The Statements page contains three display only blocks. The Statements block displays a list all the statements generated during the life of the account. The Transaction block 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 block displays the user-defined message that appears in the statement.

To view the Statements page

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

2   Choose the **Customer Service (2)** master tab, then choose the **Statements** tab.

The **Statements** block displays the following information:

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

3   In the **Statements** block, select the statement you to view.

Oracle Daybreak displays the following information for the selected statement in the **Transactions** and **Messages** block.

In this field:	View:
Transactions block	
Txn Dt	The transaction effective date.
Description	The transaction.
Amount	The transaction amount.
Messages block	
Seq #	The sequence number.
Message	The message.

4   View the statement details on the available sub page.

In this field:	View:
Current Due	The current due.
(+) Past Due	The past due amount.
(+) Late Charge	The late charge due.
(+) Other Charges	The other charges due.
= Total Due	The total due.

Insurances page

If during the lease origination, the Insurance sub page was completed on the Funding form, you can view the financed insurance information on the Customer Service form's Insurances page. The Insurances page displays detail information related to all financed insurances, including cancellation and refund information whenever applicable. It also displays the insurances that were financed after funding of the lease using the Maintenance (3) master tab.

To view the Insurances page

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

2   Choose the **Customer Service (2)** master tab, then choose the **Insurances** tab.

3   In the **Insurance** block, view the following display only information:

In this field:	View:
Policy Information:	
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.

Sub Type	The insurance sub type.
Status	The insurance status.
Insurance Plan	The insurance plan.
Insurance Mode	The insurance mode.
Itemization	The contract itemization.
Company	The insurance company.
Policy Number	The insurance policy number.
Phone No	The insurance company's primary phone number.
Ext	The insurance company's primary phone extension.
Policy Number	The insurance policy number.
Phone No	The insurance company's alternate phone number.
Ext	The insurance company's alternate phone extension.
Effective Dt	The insurance effective date.
Expiration Dt	The insurance expiry date.
Premium Amt	The insurance premium amount.
Term	The insurance term.
Commission Rule	The insurance premium amount.
Commission Amt	The insurance commission amount.
Primary (Beneficiary)	The primary beneficiary of the insurance.
Secondary (Beneficiary)	The secondary beneficiary of the insurance.
Comments	The comments regarding the insurance policy.

Cancellation/Refund block:

Policy Cancellation Dt	The insurance cancellation date.
Term Remaining	The remaining term on the insurance at cancellation.
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.
Refund Method	The refund calculation method.
Estimated Refund Amt	The estimated insurance refund.
Received Refund Amt	The insurance refund received.
Complete Refund	If selected, a complete refund is allowed.
Grace Day's Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

4   In the **Insurance Tracking** block, choose **Create Tracking**.

Oracle Daybreak loads the insurance tracking parameters in the Insurance Tracking block.

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

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

6   Complete the **Insurance Tracking** block.

7   Save your entry.

Vendor Work Order page

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

To view the Statements page

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

2 Choose the **Customer Service (2)** master tab, then choose the **Vendor Work Order** tab.

3 In the **Vendor Work Order** block, view the following display only information:

In this field:	View this:
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 Select the work order in the Vendor Work Order block you want to view and choose **View Work Order**.

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

Oracle Daybreak opens the Vendor Management form's Work Orders page with information about that work order. You can then perform tasks and record additional information, such as changing the work order's status and adding comments on the Work Orders page.

Maintenance (3) master tab

The Maintenance (3) master tab acts as a single command stations that allows you to post a wide array of monetary and nonmonetary transactions for any given account. The transactions available depend on the nature of the account. This section explains how to complete the following tasks:

Monetary tasks

Lease:
- 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
- Change a due date
- Apply, adjust, or waive a disposition fee
- Apply, adjust, or waive a termination fee
- Record selling an asset
- Apply, adjust, or waive an excess usage fee
- Apply, adjust, or waive other fees and taxes

Nonmonetary tasks

Lease:
- 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)
- Create or cancel a one time ACH - phone pay
- Re-order coupon books

Oracle Daybreak allows 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 Daybreak's transaction setup codes. Oracle Daybreak also allows 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.

A note about verifying transactions:

You can set up transactions so that they must be validated by a different Oracle Daybreak user. With this authorization process, you can view these transactions on the Transaction Authorization form before they are posted. When you post such transaction on the Maintenance (3) master tab, they receive a status of WAITING FOR AUTHORIZATION. For more information, see the chapter **Transaction Authorization (Maker-Checker)** in this User Guide.

Using the Maintenance page for monetary and nonmonetary transactions

All of the monetary and nonmonetary tasks listed in **Appendix C: Transaction Parameters** use the Maintenance page. Each task requires a Transaction value and a Parameter value.

For each task, complete the following steps:

To use the Maintenance page to complete monetary transactions

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

2 Choose the **Maintenance (3)** master tab.

3 In the **Action** block:

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

4 In the **Transaction** field, select the transaction for the task you want to complete. Transaction availability depends on the type of account (lease), whether the transaction is monetary or nonmonetary, and user responsibility.

5   During set up, you can choose to process a transaction 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   Choose **Load Parameters**.

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

Oracle Daybreak displays the results (success, failure, or waiting for authorization) in the Results block "Transaction Processing Details" list.

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 allows you to view transactions or reverse certain transactions you manually perform on the Maintenance page. For more information, see the **Transaction page** section of this chapter.

Bankruptcy (4) master tab

The Bankruptcy page allows 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 blocks.

As there are occasions when a borrower files bankruptcy more than once during the tenure of the loan, you can record information for multiple bankruptcies. The Create New Bankruptcy button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy page to view the previous bankruptcy record using the scroll bar in the Details block. The Current box in the Details block indicates the current bankruptcy details.

To enter bankruptcy details for an account

1 Using the **Customer Service** form, load the account you want to add bankruptcy details to and choose the **Bankruptcy (4)** master tab.

2 If there is a previous bankruptcy record in the **Details** block, choose **Create New Bankruptcy** to refresh the Bankruptcy page.

3 Complete the **Details** block.

In this field:	Do this:
Current box	Select to indicate this is the current bankruptcy record.
Followup Dt	Enter the follow-up date for the bankruptcy (required).
File Received Dt	Enter the file received date for the bankruptcy (optional).
Disposition	Select the bankruptcy disposition (required).
Bankruptcy Start Dt	Enter the bankruptcy start date (optional).
Type	Select the bankruptcy type (optional).
Bankruptcy End Dt	Enter the bankruptcy end date (optional).
Comment	Enter a comment (optional).

4   Choose **Create Tracking**.

Oracle Daybreak loads the bankruptcy tracking parameters.

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

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

6   Complete the **Tracking** block.

7   Save your entry.

Note: Sub pages for the Bankruptcy page are described in the **Account Details sub pages** section of this chapter.

Repo/Foreclosure (5) master tab

The Repo/Foreclosure (5) master tab allows you to record information regarding repossessions on the Repossession page or foreclosures on the Foreclosure page in a manner similar to how bankruptcies are recorded on the Bankruptcy page. You can track each stage of the repossession or foreclosure process based on the follow-up date and record information using the Details and Tracking blocks.

On occasion, a lender performs multiple foreclosures or repossessions for the same loan. The Create New Fore Closure buttons on the Repossession and Foreclosure pages enable you to create a new repossession or foreclosure record for a different collateral and different start and end dates. You can also use the Repossession and Foreclosure pages to view the previous repossession or foreclosure information using the scroll bar in the Details block. The Current box in the Details block indicates the current repossession or foreclosure record for each asset.

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

To enter repossession details for an account

1   Using the Customer Service form, load the account you want to add repossession details to and choose the **Repo/Foreclosure (5)** master tab, then choose **Repossession**.

Note: If there is a previous repossession record in the **Details** block, choose **Create New Repossession** to refresh the Repossession page.

2   Complete the **Details** block.

In this field:	Do this:
Current box	Select to indicate this is the current repossession/foreclosure record.
Followup Dt	Enter the follow-up date for the repossession/foreclosure (required).

File Received Dt	Enter the file received date for the repossession/foreclosure (optional).
Disposition	Select the repossession/foreclosure disposition (required).
Repo/Forc Start Dt	Enter the repossession/foreclosure start date (optional).
Type	Select the repossession/foreclosure type (optional).
Repo/Forc End Dt	Enter the repossession/foreclosure end date (optional).
Collateral	Select the repossession/foreclosure asset (required).
Comment	Enter a comment (optional).

3   Choose **Create Tracking**.

Oracle Daybreak loads the repossession tracking parameters.

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

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

5   Complete the **Tracking** block.

6   Save any changes you made to the account.

Note: Sub pages for the Repossession page are described in the **Account Details sub pages** section of this chapter.

To enter foreclosure details for an account

1   Using the Customer Service form, load the account you want to add foreclosure details to and choose the **Repo/Foreclosure (5)** master tab, then choose **Foreclosure**.

Note: If there is a previous foreclosure record in the **Details** block, choose **Create New Foreclosure** to refresh the Foreclosure page.

2   Complete the **Details** block.

In this field:	Do this:
Current box	Select to indicate this is the current repossession/foreclosure record.
Followup Dt	Enter the follow-up date for the repossession/foreclosure (required).
File Received Dt	Enter the file received date for the repossession/foreclosure (optional).
Disposition	Select the repossession/foreclosure disposition (required).
Repo/Forc Start Dt	Enter the repossession/foreclosure start date (optional).
Type	Select the repossession/foreclosure type (optional).
Repo/Forc End Dt	Enter the repossession/foreclosure end date (optional).
Collateral	Select the repossession/foreclosure asset (required).
Comment	Enter a comment (optional).

3   Choose **Create Tracking**.

Oracle Daybreak loads the foreclosure tracking parameters.

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

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

5   Complete the **Tracking** block.

6   Save any changes you made to the account.

Note: Sub pages for the Foreclosure page are described in the **Account Details sub pages** section of this chapter.

Recording repossession or foreclosure analysis

The Analysis page allows 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 the form. You can change the numbers if you expect more expenses by the time the asset is sold.

Note: You can have three Repo/Foreclosure analyses and three Sales analyses on a worksheet, but you can create more than one analysis worksheet.

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

1 Load the account you want to work with on using the Customer Service form.

2 Choose the **Repo/Foreclosure (5)** master tab, then choose the **Analysis** tab.

3 Select the **Current** box if you wish to indicate that this is the current analysis worksheet

4 In the **Analysis** block, 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.

• Choose **Asset** if you want the analysis to use the value of a particular asset.

5 Enter the following information in the **Analysis** block:

In this block:	Do this:
Balance %	Enter balance allocation percentage (required).
Analysis Dt	View the analysis date (display only).
Asset	If you want to perform an analysis for a particular asset, select the asset (optional).
Current Value	View the asset current total value (display only).

Analysis Comment   Enter comment associated with the analysis (optional).

6   Enter all the required information in the **Repo/Foreclosure** or **Sales** block, depending on the type of incident you are analyzing.

7   Complete the details in the **Expenses** and **Refunds** sub pages, corresponding to the analysis or bid number on the **Analysis** page.

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

In this field:	Do this:
Expense Type	Select the expense type (required).
Manual	Indicates that the expense was entered manually (required).
Repo/Foreclosure block	
Analysis1 Amt	Enter the expense amount for analysis1 (required).
Analysis2 Amt	Enter the expense amount for analysis2 (required).
Analysis3 Amt	Enter the expense amount for analysis3 (required).
Sales block	
Bid1 Amt	Enter the expense amount for bid1 (required).
Bid2 Amt	Enter the expense amount for bid2 (required).
Bid3 Amt	Enter the expense amount for bid3 (required).

•   To complete the **Refunds** sub page:
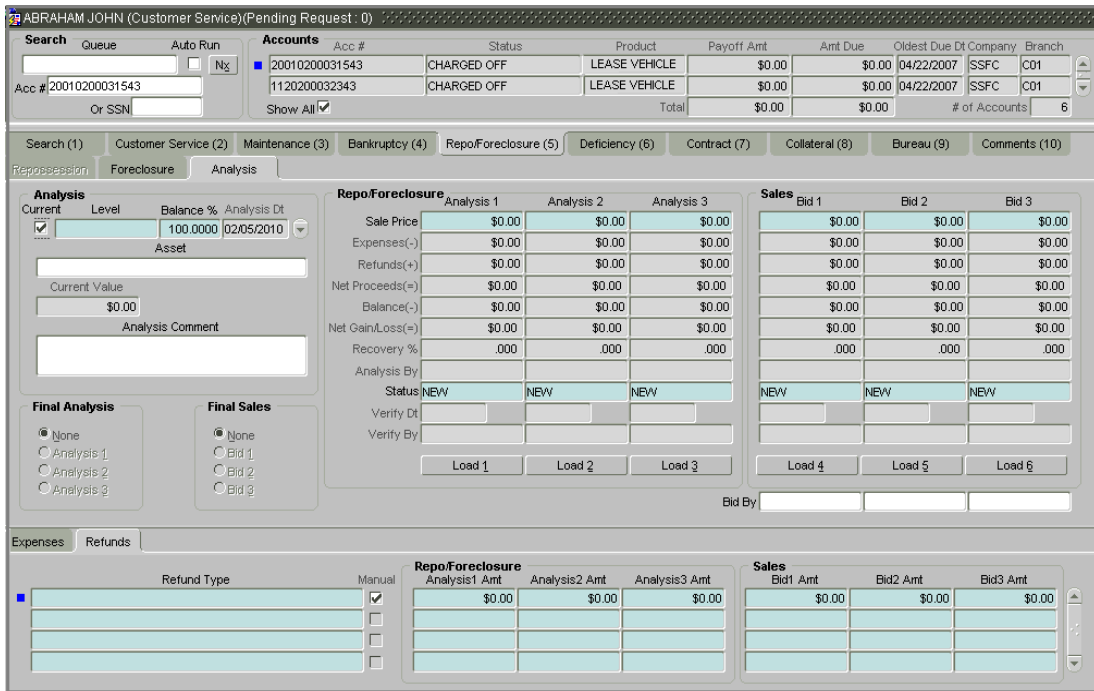
In this field:	Do this:
Refund Type	Select the refund type (required).
Manual	Indicates that the refund was entered manually (required).

<u>Repo/Foreclosure block</u>

Analysis1 Amt	Enter the refund amount for analysis1 (required).
Analysis2 Amt	Enter the refund amount for analysis2 (required).
Analysis3 Amt	Enter the refund amount for analysis3 (required).

<u>Sales block</u>

Bid1 Amt	Enter the refund amount for bid1 (required).
Bid2 Amt	Enter the refund amount for bid2 (required).
Bid3 Amt	Enter the refund amount for bid3 (required).

The data here is loaded to the analysis and bid columns as "expenses" and "refunds."

8   If you are analyzing a repossession/foreclosure, choose the corresponding Load button on the Repo/Foreclosure block to load details on the Repo/Foreclosure block spread sheet.

If you are analyzing a sale of an asset, choose the corresponding Load (#) button on the **Sales** block to load details on the Repo/Foreclosure block spread sheet.

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

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

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

11 When you have decided which analysis or which sale bid you want to approve, select your choice in the either the **Final Analysis** or **Final Sales** block.

Note: You can approve only one analysis.

12 Save your entry.

Deficiency (6) master tab

The Deficiency (6) master tab allows 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 track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking blocks.

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 Details block. The Current box in the Details block indicates the current bankruptcy details.

Note: To view the balance of a charged off account, choose the **Customer Service (2)** master tab, then choose the **Balances** tab and in the **Balance Group** block, select **Deficiency Balance**.

To enter deficiency details for an account

1 Using the Customer Service form, load the account you want to add deficiency details to and choose the **Deficiency (6)** master tab.

2 If there is a previous deficiency record in the **Details** block, choose **Create New Deficiency** to refresh the Deficiency page.

3 Complete the **Details** block.

In this field:	Do this:
Current box	Select to indicate this is the current deficiency record.
Followup Dt	Enter the follow-up date for the deficiency (required).
File Received Dt	Enter the file received date for the deficiency (optional).
Disposition	Select the deficiency disposition (required).

Charge Off Dt	Enter the deficiency start date (optional).
Type	Select the deficiency type (optional).
Deficiency End Dt	Enter the deficiency end date (optional).
Comment	Enter a comment (optional).

4   Choose **Create Tracking**.

Oracle Daybreak loads the repossession/foreclosure tracking parameters that track actions taken to collect on the account.

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

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

6   Complete the **Tracking** block.

7   Save your entry.

Note: Sub pages for the Deficiency page are described in the **Account Details sub pages** section of this chapter.

Contract (7) master tab

The Customer Service form Contract (7) master tab allows you to view the contract and truth-in-lending information recorded during the funding process. It's a display only version of the same pages and sub pages found on the Funding form Contract (5) master tab.

To view an account's contract information

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

2   Choose the **Contract (7)** master tab.

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

- Contract
- Contract (2)
- Itemization
- Trade-In
- Insurance
- ESC
- Compensation (lease)
- Subvention
- Proceeds
- Fee
- ACH

(For a detailed explanation of the contents of the fields on this tab's pages and sub pages, please refer to the **Funding** or **DLS Open Interface** chapter.)

Collateral (8) master tab

The Collateral (8) master tab contains pages that record information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods.

To view the Collateral details

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

2 Choose the **Collateral (8)** master tab.

• If the account's collateral is a vehicle, the **Vehicle** page appears:

• If the account's collateral is a home, the **Home** page appears:

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

Substituting collateral

With the Customer Service form, you can substitute one asset for another to be used as an account's collateral. However, you cannot substitute collateral involving homes.

To substitute the collateral for an account

1 Open the Customer Service form and load the account with the collateral you want to substitute.

2 Choose the **Collateral (8)** master tab.

   Depending on the account you selected, the Vehicle or Other page appears.

3 Press **F6** to clear the page.

4 Enter the data regarding the new asset to be used as collateral on the available page

- If you are using the **Vehicle** page, complete the **Vehicle** block:

In this field:	Do this:
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub-type (required).
Identification Number	Enter the identification number (optional).
Registration #	Enter the registration number (required).
Status	Select the asset status (required).
Year	Enter the year of the vehicle (required).
Make	Select the make of the vehicle (optional).
Model	Select the model of the vehicle (optional).
Body	Enter the body of the vehicle (optional).
Desc	View the vehicle description (display only).
Condition	Select the vehicle condition (optional).
Address (#)	Enter the building number (optional).

Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country code (required).
County	Select the county (optional).

Oracle Daybreak validates the VIN if you add or modify the Identification Number field on the Customer Service form's Vehicle page.

Interface with VINTEK (If interface is installed)

Using the Vintek interface, Oracle Daybreak retrieves the year, make, model, and body of the vehicle on the Vehicle page of the Underwriting, Funding, Customer Service, and Conversion App/Acc forms' Collateral master tab when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, Oracle Daybreak populates the following fields in the Vehicle block:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle Daybreak displays an error message.

- If this account involves leasing, complete the **Usage Details** block. **Note**: Information in this block pertains only to leases. The Usage Details block records details about the allowed and extra mileage covered as part of the lease agreement:

In this field:	Do this:
Start	Enter the initial usage (required).
Base	Enter the base usage (required).
Extra	Enter the extra usage purchased (required).
Total	Enter the total usage (required).
Charge	Enter the usage charge (required).

- If you are using the **Other** page, complete the **Other** block:

In this field:	Do this:
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub-type (required).
Identification Number	Enter the identification number (optional).
Registration #	Enter the registration number (required).
Status	Select the asset status (required).
Year	Enter the year of the collateral (required).
Make	Select the make of the collateral (optional).
Model	Select the model of the collateral (optional).
Body	Enter the body of the collateral (optional).
Desc	View the collateral description (display only).
Condition	Select the collateral condition (required).

Address (#)	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country code (required).
County	Select the county (optional).

• If this account involves leasing, complete the **Usage Details** block. **Note**: Information in this block pertains only to leases. The Usage Details block records details about the allowed and extra mileage covered as part of the lease agreement:

In this field:	Do this:
Start	Enter the initial usage (required).
Base	Enter the base usage (required).
Extra	Enter the extra usage purchased (required).
Total	Enter the total usage (required).
Charge	Enter the usage charge (required).

5   **Note**: Accounts that are secured with collateral can have exactly one Primary collateral. Clear the **Primary** box on the collateral you are replacing and select the **Primary** box on the new collateral page.

6   Select **Substitute** on the new collateral page.

7   Save your entry.

Valuation sub page

With the Valuation sub page, you can change the collateral or asset valuation for an account. In this process, you reassess the current value of the collateral (which has been used to secure the loan) using multiple sources. This helps companies determine if the risk of delinquency or charge off is worth the asset securing it.

To add the collateral or asset valuation for an account

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

2   Choose the **Collateral (8)** master tab.

3   On the available page (**Vehicle**, **Home**, or **Other**), choose the **Valuation** sub tab.

4   If the **Valuation** sub page already contains information, press **F6** to clear it.

5   On the **Valuation** sub page do the following

In this field:	Do this:
Value block	
Current	Select if this is the current valuation (required).
Valuation Dt	Enter the valuation date (required).
Source	Select the valuation source (required).
Supplement	Enter the valuation supplement (optional).
Edition	Enter the valuation edition (optional).

Wholesale (Base)	Enter the wholesale value (required).
Usage	Enter the usage. This pertains to loans and leases and usually is entered as the current mileage on the vehicle (required).
Retail (Base)	Enter the retail value (required).
Addons +	View the add-ons value (display only).
Usage Value +	Enter the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle (required).
Total Value =	View the total value (display only).

Addons block

Addon/Attribute	Select the add-on/attribute (required).
Value	Enter the value of the attribute (optional).
Amt	Enter the add-on amount (required).

6   Save the changes you made to the account.

Note: Assets can have exactly one current valuation. NADA and Kelly Blue Book inter-faces are available only in the client/server environment.

Tracking sub page

With the Tracking sub page, you can add the collateral or asset tracking details for an account. This allows you to track additional data related to an asset, such as the location of the title, liens, and insurance information.

To add the collateral or asset tracking for an account

1   Load the account you want to work on using the Customer Service form.

2   Choose the **Collateral (8)** master tab.

3   On the available page (**Vehicle**, **Home**, or **Other**), choose the **Tracking** sub tab.

4   Choose **Load Details**.

5   Enter or select the tracking details in the **Tracking Items** block.

In this field:	Do this:
Tracking Items block	
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. (required).
Comment	Enter a comment (optional).
Tracking Items Details block	
Parameter	View parameter (display only).
Value	Enter the tracking parameter value (optional).

6   Save any changes you made to the account.

Bureau (9) master tab

The Customer Service form Bureau (9) master tab allows you to create and pull a credit bureau report and view the results as a text only file.

To request a manual credit bureau report

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

2 Choose the **Bureau (9)** master tab.

3 In the **New Request** block, use the LOV to complete the following fields:

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

4 Choose **Create Request**.

Oracle Daybreak displays this information in the Bureau Details block and further information about the customer in Applicant/Customer Detail block.

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** block. This allows you to receive a previously pulled credit report from (currently other bureaus do no provide a copy) (optional).

6 In the **New Request** block, choose **Submit Request**.

7 Press **F8** to refresh the status of the credit request until the credit pull is completed.

Oracle Daybreak displays the latest status of the currently requested bureau report in the Bureau Details block.

When the report pull process is complete, the Status field in the Applicant/Customer Detail block changes to COMPLETED. The results of the credit bureau pull appear in the list box at the bottom of the Customer Service form.

Note: To send a copy of the report to a predefined printer, choose **Print Report**.

Comment (10) master tab

The Customer Service form Comment (10) master tab allows you to view and add free-form text notes regarding an account at any time. This tab contains the same information as the Comments sub page.

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

To use the Customer Service form Comment tab

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

2   Choose the **Comments (10)** master tab.

3   In the **Type** block, select the type of comment you are adding.

4   In the **Sub Type** block, select the sub type of comment you are adding.

5   In the **Comments** block, type your comment.

6   If you want Oracle Daybreak 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.

7   Save any changes you made to the account.

    Note: Comments on the Comments (10) master tab also appear on the Comments sub page.

CHAPTER 3 : PAYMENT PROCESSING

Oracle Daybreak allows 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 of in batch mode.

Payments can be entered in Oracle Daybreak 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 would make payments in person or through the mail. The lockbox and ACH options allow for processing payments electronically without manual input.

Lockbox payments

Oracle Daybreak 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 Daybreak as batches. Any errors by identified by Oracle Daybreak during the load process are logged.

ACH Payments

Oracle Daybreak allows 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 Daybreak automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.

Batch NSF Processing
Oracle Daybreak 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.

In previous versions, Oracle Daybreak LS supported the upload of payment files through lockbox uploads. In addition to the Payment file, Oracle Daybreak also provides the upload of Payment Return files through lockbox uploads. Oracle Daybreak LS 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.

Field	Position	Size	Contents	Data Element Name / Description
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 allows you to manually post batches of payments. You can enter payment details such as payment date, payment reason and mode, and payment amount. A batch is comprised of a number of payments. Oracle Daybreak 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. Information you enter controls totals to allow Oracle Daybreak to verify the actual number of payments against the total of payment amounts you enter.

Payment entry and maintenance

This chapter explains how to use the Consumer Lending (Advance and Payment) form to complete the following tasks:

- Post a payment
- Correct a payment

Note:
The Consumer Lending (Advance and Payment) form's Payment Entry and Payment Maintenance pages can be set up to display in one of two different modes:

Mode One:
One payment to one account

Mode Two:
One payment to multiple account.

Each mode uses a different Payment Entry and Payment Maintenance page. This chapter describes how to use both.

i-flex solutions Corp. recommends deciding at set up which mode you want to use on the Consumer Lending (Advance and Payment) form. It is possible to switch from the one payment/one account mode to the one payment/multiple accounts in the future, though problems can arise when you reverse payments after switching modes. However, once your Oracle Daybreak system uses the one payment/multiple accounts mode, you cannot revert back to the one payment/one account mode. It is for this reason that we recommend deciding at set up which method you will use.

To set up the one payment - one account method

The one payment - one account option can be used by setting the TPE_PAYMENT_TO_MULTI_ACCOUNTS parameter to "no."

1   On the **Setup** menu, choose **Administration > System**.

    The Administration form appears, opened at the System tab.

2   Choose the **Parameter** tab, then choose the **System** sub tab.

3   In the **System Parameters** block, select the following parameter:

    TPE_PAYMENT_TO_MULTI_ACCOUNTS

4   In the **Parameter Value** column, type **N**.

5   Select **Enabled**.

6   Save the settings and close the Administration form.

To set up the one payment - multiple accounts method

The one payment - multiple accounts option can be used by setting the TPE_PAYMENT_TO_MULTI_ACCOUNTS parameter to "yes."

1   On the **Setup** menu, choose **Administration > System**.

    The Administration form appears, opened at the System tab.

2   Choose the **Parameter** tab, then choose the **System** sub tab.

3   In the **System Parameters** block, select the following parameter:

    TPE_PAYMENT_TO_MULTI_ACCOUNTS

4   In the **Parameter Value** column, type **Y**.

5   Select **Enabled**.

6   Save the settings and close the Administration form.

Payment Entry page (one payment - one account)

Using the Payment Entry form, you can view and manually enter a batch of payment transactions. You can then post a batch to apply payment to an account, place a batch on hold, open a batch on hold, or reverse a batch.

Viewing batches

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

To view open payment batches

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Payments**.

3   In the **View Options** block, select **Open Batch Only** (the default option) and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches with a status of OPEN that have not been posted.

4   Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

Details regarding the selected batch appear in the Payments block.

To view all payment batches

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Payments**.

3   In the **View Options** block, select **All Batches** and press **F8** to perform the query.

     In the Batch block, Oracle Daybreak displays all payment batches, regardless of status.

4   Use the scroll bar in the **Batch** block to scroll through the list of batches
     -or-
     Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

     Details regarding the selected batch appear in the Payments block.

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

To locate a payment batch with an error

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Payments**.

3   In the **View Options** block, select **All Batches** and press **F8** to perform the query.

     In the Batch block, Oracle Daybreak displays all batches, regardless of status.

4   Press **F7**, type **error** in the **Batch Status** field of the **Batch** block, and press **F8** to perform the query.

5   Use the scroll bar in the **Batch** block to scroll through the list of batches
     -or-
     Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

6   In the **Payments** block, select the payment with ERROR in its **Status** field.

     Oracle Daybreak displays the cause of the error in the Error Reason field.

To view the uploaded Return / NSF notification file

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Return/NSF**.

3   In the **View Options** block, select **All Batches** and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches, regardless of status.

Entering and posting payments

The Payment Entry page allows 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

1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2 In the **Batch** block, enter the following information:

In this box:	Do this:
Company	Select the portfolio company (required).
Branch	View the portfolio branch (display only).
Date	Enter 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 Daybreak 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).
Batch #	View 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 Daybreak generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001 (display only).
Batch Status	View the batch status (display only).
Total #*	View 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).
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 item- ized payment entries in the Payments block.

3   Save your entry.

4   The Payments block records itemized information of the batch payment. It allows you to make one payment to one account, or more than one payment to more than one account. In the **Payments** block, enter the following information:

In this box:	Do this:
Account #	Select the account number to which this payment applies (required).
Title	View the account title (display only).
Date	Enter the payment effective date. This date must be less than or equal to the date recorded in the Batch block (required).
Amount	Enter the payment amount (required).
Spread	Select the spread (payment allocation strategy) for the payment. The spread determines the manner in which the payment gets applied; that is, how a payment is split between principal, interest, and fees (required).
Mode	Select the payment mode (optional).
Reason	Select the reason for the payment.
Reference	Enter any reference information (such as check number) (optional).
Status	View the payment status (display only).
Error Reason	View the reason for error (display only).

5   After you record a payment in the **Payments** block, save your entry.

Oracle Daybreak updates the display only Total # and Total Amt fields in the Batch block to record the contents of the Payments block.

Note: Before you can post a batch transaction on the Payment 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.

6   In the **Action** block, choose **Post**.

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

The posted payments can be viewed on the Customer Service (2) master tab's Transactions page on the Customer Service form.

Holding, removing a hold on, 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 **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Payments**.

3   Use the **View Option** block to select the batches you want to view:

- If the batch status is OPEN, select **Open Batches Only** in the **View Options** block and press **F8** to perform the query.

- If the batch status is ERROR, select **All Batches** in the **View Options** block, press **F8** to perform the query.

4   Use the **Batch** block to search for and select the batch you want to hold.

5   In the **Action** block, choose **Hold/Open**.

Oracle Daybreak 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 **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Payments**.

3   Use the **View Option** block to select **All Batches** and press **F8** to perform the query.

4   Use the **Batch** block to search for and select the batch with the status of HOLD you want to open.

5   In the **Action** block, choose **Hold/Open**.

Oracle Daybreak 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 payments that have been posted.

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

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Payments**.

3   Use the **View Option** block to select **All Batches**, and press **F8** to perform the query.

4   Use the **Batch** block to search for and select the batch with the POSTED status you want to reverse.

5   In the **Action** block, choose **Reverse**.

Oracle Daybreak displays a Forms dialog with the message "You are reversing the Batch. Do you want to continue?"

6   Choose **Yes**.

Oracle Daybreak changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to REVERSE.

Note: You can verify the reversal using the Transaction page on the Customer Service form for each account in the batch or by running the payment history report (**Reports > Run > Payment History >** (**Lease**).

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 form. (For more information, see the **Txn Codes page** section in the **Oracle Daybreak Lending Suite Setup Guide)**.

Printing a receipt

You can print receipts for walk-in payments using the Print Receipt button on the Consumer Lending (Advance and Payment) form's Payment Entry page. The Print Receipt button appears in the Action block. Receipts can be printed before actually posting the payment. This allows you to create just the batch, leave it for end of the day processing, and print the receipt for the customer.

To print a receipt of the payments transactions

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   Complete the **Batch** block 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**.)

3   Save your entry.

4   Complete the **Payments** block 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   In the **Action** block, choose **Print Receipt**.

Oracle Daybreak sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

Payment Maintenance page (one payment - one account)

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

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

In all cases, Oracle Daybreak 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 must process these payments using the work queue for suspense payments. This would typically involve 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 specified account.

To view payments

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   In the **View Options** block, select which payment you want to view:

If you choose:	In the Payments block, Oracle Daybreak displays:
Posted	Posted payments.
Suspense	Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.)
All	All payments.

3   Press **F8** to view either all posted payments or all payments in suspense
-or-
Use the Enter-Query mode to limit the search using criteria in the **Payments** block.

Oracle Daybreak displays the selected payments in the **Payments** block.

4   In the **Payments** block, view the following information:

In this field:	View this:
Account #	Account number.
Title	Account title.
Txn Dt	Payment effective date.
Txn Amt	Payment amount.
Spread	Spread (payment allocation strategy).
Mode	Payment mode.
Reason	Payment reason.
Reference	Reference information for payment.
Status	Payment status.

5   Select a payment in the **Payments** block and view the following additional information:

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

The **Payment Allocation** block 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.

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 allows you to correct such errors.

To modify (correct) an individual payment transaction

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   In the **View Options** block, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.

3   Press **F7** to move to Enter-Query mode.

4   In the **Payments** block, complete the field(s) you want to use as search criteria to locate a payment (**Account #**, **Title**, **Txn Dt** ...).

5   Press **F8** to perform the query.

Oracle Daybreak displays payments matching your search criteria in the Payments block.

6   Select the payment that you want to modify.

7   In the **Action** block, select **Modify**.

8   In the **Details** block, update the fields with information about the payment you want to modify.

In this field:	Do this:
Account # : Title	Select the account number (required).
Txn Dt	Enter the payment effective date (required).
Amt	Enter the payment amount (required).
Reason	Select the reason for payment (optional).
Spread	Select the spread (Payment allocation strategy) (required).
Error Reason	View the error reason (display only).

9   Save your entry.

Oracle Daybreak modifies the original payment and posts the new payment.

The modified payment can be viewed on the Customer Service (2) master tab's Transactions page on the Customer Service form.

To reverse an individual payment transaction

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   Press **F7** to move to Enter-Query mode.

3   In the **Payments** block, complete the field(s) you want to use as search criteria to locate a payment (**Account #**, **Title**, **Txn Dt** ...).

4   Press **F8** to perform the query.

Oracle Daybreak displays all the transactions matching your criteria in the Payments block.

5   Select the payment that you want to reverse.

6   In the **Details** block, complete the **Reason** field (if you choose). You shouldn't have to update any other fields when reversing a transaction.

7   In the **Action** block, select **Reverse**.

8   Save your entry.

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 form. (For more information, see the **Txn Codes page** section in the **Oracle Daybreak Lending Suite Setup Guide)**.

Oracle Daybreak reverses the original payment.

The reversed payment can be viewed when you load the account on the Customer Service form from the Customer Service (2) master tab's Transactions page.

To reverse an individual payment transaction and assess NSF fee

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   Press **F7** to move to Enter-Query mode.

3   In the **Payments** block, complete the field(s) you want to use to locate a payment (**Account #**, **Title**, **Txn Dt** ...).

4   Press **F8** to perform the query.

Oracle Daybreak displays all the transactions for that account in the Payments block.

5   Select the payment that you want to reverse and charge and a non sufficient fund fee.

6   In the **Details** block, complete the **Reason** field (if you choose). You shouldn't have to update any other fields when reversing a transaction.

7   In the **Action** block, select **Non Sufficient Funds**.

8   Save the record.

Oracle Daybreak reverses the original payment and assesses the NSF fee.

The reversed payment and nonsufficient fund fee can be viewed on the Customer Service form from the Customer Service (2) master tab's Transactions page.

Payment Entry page (one payment - multiple accounts)

Using the Payment Entry form, 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.

Viewing batches

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

To view open payment batches

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Normal**.

3   In the **View Options** block, select **Open Batch Only** (the default option) and press **F8** to perform the query.

    In the Batch block, Oracle Daybreak displays all batches with a status of OPEN that have not been posted.

4   Use the scroll bar in the **Batch** block to scroll through the list of batches
    -or-
    Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

    Details regarding the selected batch appear in the Payments and Payment Txns blocks.

To view all payments batches

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Normal**.

3   In the **View Options** block, select **All Batches** and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches, regardless of status.

4   Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

Details regarding the selected batch appear in the Payments and Payment Txns blocks.

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

To locate a batch with an error

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   In the **All Payments** block, select **Normal**.

3   In the **View Options** block, select **All Batches** and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches, regardless of status.

4   Press **F7** to move the Enter-Query mode, type ERROR in the **Batch Status** field of the Batch block, and press **F8** to perform the query.

5   Use the scroll bar in the **Batch** block to scroll through the list of batches

-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

6   In the **Payments Txns** block, select the payment with ERROR in its **Status** field.

Oracle Daybreak displays the cause of the error in the Error Reason field.

Entering and posting batches

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

To enter and post a batch for payment transaction

1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2 In the **Batch** block, enter the following information:

In this box:	Do this:
Company	Select the portfolio company (required).
Branch	View the portfolio branch (display only).
Date	Enter 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 Daybreak 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).
Batch #	View 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 Daybreak generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001 (display only).
Batch Status	View the batch status (display only).
Total #*	View 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).
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 block.

3 Save your entry.

4 In the **Payments** block, enter the following information (total must match the corresponding payments):

In this box:	Do this:
Pmt Date	Enter a payment date, typically the date you received the payment, regardless of when you are posting it (required).
Pmt Amt	Enter the payment amount (required).
Status	View the payment status (display only).
Mode	Select the mode for the payment (optional).
Reason	Select the reason for the payment (optional).
Reference	Enter the payment reference (optional).
Total Amt	View the total amount (display only).

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

Note: The total Amounts in the Payments Txns block must match the contents of the Total Amt in the Payments block.

In this box:	Do this:
Account #	Select the account number (required).
Amount	Enter payment amount (required).
Title	View the account title (display only).
Spread	Select spread (payment allocation strategy) for the payment (required).
Status	View the payment status (display only).
Error Reason	View the reason for error. This field will populate after you choose Post if payments aren't reconciled (display only).

6 Save your entry.

Oracle Daybreak updates the display only Total # and Total Amt fields in the Batch block to record the contents of the Payments block.

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

7 In the **Action** block, choose **Post**.

Oracle Daybreak changes the batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak 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 choose Post, Oracle Daybreak displays the following Forms dialog box:

Holding, removing a hold on, 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 **Batch Transactions** menu, choose **Payments > Payment Entry**.

2 In the **All Payments** block, select **Normal**.

3 In the **View Option** block to select the batches you want to view:

• If the batch status is OPEN, select **Open Batches Only** in the **View Options** block and press **F8** to perform the query.

• If the batch status is ERROR, select **All Batches** in the **View Options** block, press **F8** to perform the query.

4 Use the **Batch** block to search for and select the batch you want to hold.

5 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak 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 **Batch Transactions** menu, choose **Payments > Payment Entry**.

2 In the **All Payments** block, select **Normal**.

3 In the **View Option** block to select **All Batches**, and press **F8** to perform the query.

4 Use the **Batch** block to search for and select the batch you want to open.

5 In the **Action** block, choose **Hold/Open**.

Oracle Daybreak 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.

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

1 On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2 In the **All Payments** block, select **Normal**.

3 On the **Payment Entry** page, use the **View Option** block to select **All Batches**, and press **F8** to perform the query.

4 Use the **Batch** block to search for and select the batch you want to reverse.

5   In the **Action** block, choose **Reverse**.

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

Note: You can verify this using the Transaction page on the Customer Service form or by running the payment history report (**Reports > Run > Payment History** (**Lease**).

Printing a receipt

You can print receipts for walk-in payments using the Print Receipt button on the Consumer Lending (Advance and Payment) form's Payment Entry page. The Print Receipt button appears in the Action block. Receipts can be printed before actually posting the payment. This allows you to create just the batch, leave it for end of the day processing, and print the receipt for the customer.

To print a receipt of the payments transactions

1   On the **Batch Transactions** menu, choose **Payments > Payment Entry**.

2   Complete the **Batch** block 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**.)

3   Save your entry.

4   Complete the **Payments** block 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   Save your entry.

6   Complete the **Payment Txns** block 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   In the **Action** block, choose **Print Receipt**.

Oracle Daybreak sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

Payment Maintenance page (one payment - multiple accounts)

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

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

In all cases, Oracle Daybreak 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 must process these payments using the work queue for suspense payments. This would typically involve 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 specified account.

To view payments

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   In the **View Options** block, select which type of payment you want to load from the following list and press **F8** to perform the query.

If you choose:	In the Payments block, Oracle Daybreak displays:
Posted	Posted payments.
Suspense	Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.)
All	All payments.

Note: Step 2 will load all payments from all accounts matching the selected view option.

To load the payments for a single account, enter the account number in the **Account Search** field and choose **Search**.

3   In the **Payments** block, view the following information:

In this field:	Do this:
Pmt Date	View the payment date.
Pmt Amt	View the payment amount.
Status	View the status.
Reference	View the payment reference.
Reason	View the payment reason.
Mode	View the payment mode.
Pmt Date	Enter date.
Pmt Amt	Enter amount.
NSF Fee Account #	Select account number for NSF fee assessment.

4   Select a payment in the **Payments** block 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** block:

In this field:	View this:
Account #	The account number.
Title	The account title.
Txn Amt	The payment amount.
Status	The payment amount.
Spread	The spread (payment allocation strategy).

The **Payment Allocation** block details how the select 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.

5   Choose the payment transaction you want to modify in the **Payment Txns** block.

6   Choose **Modify**.

7   Use the **New Payment Txns** block to make adjustments to the data.

In this field:	Do this:
Account #: Title	Select account number (required).
Txn Amt	Enter amount (required).
Spread	Select spread (Payment allocation strategy) (required).

8   In the **Payment Txns** block, choose **Post**.

9   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 allows you to correct such errors.

To modify (correct) an individual payment transaction

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   In the **View Options** block, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.

3   Press **F7** to move to Enter-Query mode.

4   In the **Payments** block, complete the field(s) you want to use to locate a payment (**Account #**, **Title**, **Txn Dt** ...).

5   Press **F8** to perform the query.

Oracle Daybreak displays payments matching your search criteria in the Payments block.

6   Select the payment that you want to modify.

7   In the **Payments** block, select **Modify**.

8   In the **New Payment Txns** block, update the fields with information about the payment you want to modify.

9   Save your entry.

Oracle Daybreak modifies the original payment and posts the new payment.

The modified payment can be viewed on the Customer Service (2) master tab's Transactions page on the Customer Service form.

To reverse an individual payment transaction

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   Press **F7** to move to Enter-Query mode.

3   In the Payments block, complete the field(s) you want to use to locate a payment (**Account #**, **Title**, **Txn Dt** ...).

4   Press **F8** to perform the query.

Oracle Daybreak displays all the transactions matching your criteria in the Payments block.

5   Select the payment that you want to reverse.

6   In the **Payments** block, select **Reverse**.

7   Save the record.

Oracle Daybreak reverses the original payment.

To reverse an individual payment transaction and assess NSF fee

1   On the **Batch Transactions** menu, choose **Payments > Payment Maintenance**.

2   Press **F7** to move to Enter-Query mode.

3   In the Payments block, complete the field(s) you want to use to locate a payment
     (**Account #**, **Title**, **Txn Dt** ...).

4   Press **F8** to perform the query.

Oracle Daybreak displays all the transactions matching your criteria in the Payments
block.

5   Select the payment that you want to reverse.

6   In the **Payments** block, select **Non Sufficient Funds**.

7   Save the record.

Oracle Daybreak reverses the original payment and assesses the NSF fee.

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 form. (For more information, see the
Txn Codes page section in the **Oracle Daybreak Lending Suite Setup Guide)**.

Search page

A Search page is available on the Consumer Lending (Advance and Payment) form 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 **Batch Transactions** menu, choose one of the following:

Advances > Advance Entry

Advances > Advance Maintenance

Payments > Payment Entry

Payments > Payment Maintenance

2   Choose the **Search** tab.

The Consumer Lending (Advance and Payment) form's Search page appears.

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

4   Choose **Search**.

Oracle Daybreak displays the result of the search in the Results block at the bottom of the page.

Note: You can use the "Cut" and "Paste" commands to copy the Account # to other text boxes. You can also sort your results using the Sort block. For more information, see the **Using the Sort block** section in the **Oracle Daybreak Tools** chapter.

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

CHAPTER 4 : 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 Advance Entry page allows you to post advances against lease 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 a predefined list of values or a nonstandard payee. For nonstandard payees, you must enter the details of the remittance.

Oracle Daybreak creates entries for the posted advances on the AP Transaction form. 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 Daybreak (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.

Viewing batches

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

To view open batches

1   On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2   In the **View Options** block, select **Open Batch Only** (the default option) and press **F8** to perform the query.

In the Batch block, Oracle Daybreak displays all batches with a status of OPEN that have not been posted.

3   Use the scroll bar in the **Batch** block to scroll through the list of batches
-or-
Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

Details regarding the selected batch appear in the Advances block.

To view all batches

1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2 In the **View Options** block, select **All Batches** and press **F8** to perform the query.

   In the Batch block, Oracle Daybreak displays all batches, regardless of status.

3 Use the scroll bar in the **Batch** block to scroll through the list of batches
   -or-
   Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

   Details regarding the selected batch appear in the Advances block.

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

To locate a batch with an error

1 On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2 In the **View Options** block, select **All Batches** and press **F8** to perform the query.

   In the Batch block, Oracle Daybreak displays all batches, regardless of status.

3 Press **F7**, type **error** in the **Batch Status** field of the **Batch** block, and press **F8** to perform the query.

4 Use the scroll bar in the **Batch** block to scroll through the list of batches
   -or-
   Use search criteria in the **Batch** block (such as batch type, date, and batch number) to locate a particular batch.

5 In the **Advances** block, select the payment with ERROR in its **Status** field.

   Oracle Daybreak displays the cause of the error in the Error Reason field.

Entering and posting advances

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

To enter and post a batch for advance transactions

1   On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2   In the **Batch** block, enter the following information:

In this box:	Do this:
Company	Select the portfolio company (required).
Branch	View the portfolio branch, linked to the selected company (display only).
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).
Batch #	View the batch number (system generated) (display only).
Batch Status	View the batch status (display only).
Total #	View the total number of advances in the batch (actual) (display only).
Total Amt	View the total amount of advances in the batch (actual) (display only).

3   Save your entry.

4   The Advances block records itemized information of the batch advance. It allows you to make one advance to one account, or more than one advance to more than one account. In the **Advances** block, enter the following information:

In this box:	Do this:
Account #	Select the account number (required).
Account #: Title	View the account number (display only).
Date	Enter the advance effective date (required).
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).
Error Reason	View the reason for error (display only).
Reference	Enter any reference information (such as check number) (optional).

5   In the **Advance Allocation** block, enter the following information:

In this box:	Do this:
Account	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 #	Select the payee number (required).
Name	Enter the payee name (required).
Type	Select the payee type (required).
Pmt Mode	Select the payee payment mode (required).
Address	Enter the address line 1 for the payee (optional).
Address 2 (unlabeled)	Enter the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located (optional).
City	Enter the city where the payee is located (optional).
State	Select the state where the payee is located (optional).
Zip Extension (unlabeled)	Enter the zip extension where the payee is located (optional).
Country	Select the country where the payee is located (required).
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).

6   Save your entry.

Oracle Daybreak updates the display only Total # and Total Amt fields in the Batch block to record the contents of the Advances block.

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.

7   In the **Action** block, choose **Post**.

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

The posted advances can be viewed on the Customer Service (2) master tab's Transaction page on the Customer Service form.

Oracle Daybreak creates entries for the posted advances on the AP Transaction page. These entries can be used to process the remittances.

Holding, removing a hold on, and reversing a batch of advance transactions

To hold the batch of advance transactions

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

1   On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2   On the **Advance Entry** page, select **Open Batches Only** in the **View Options** block and press **F8** to perform the query.

3   Use the **Batch** block to search for and select the batch you want to hold.

4   In the **Action** block, choose **Hold/Open**.

Oracle Daybreak changes the batch status from OPEN to HOLD.

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

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

1   On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2   On the **Advance Entry** page, use the **View Option** block to select **All Batches**, and press **F8** to perform the query.

3   Use the **Batch** block to search for and select the batch with the status of HOLD you want to open.

4   In the **Action** block, choose **Hold/Open**.

Oracle Daybreak 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.

1   On the **Batch Transactions** menu, choose **Advances > Advance Entry**.

2   On the **Payment Entry** page, use the **View Option** block to select **All Batches**, and press **F8** to perform the query.

3   Use the **Batch** block to search for and select the batch with the POSTED status you want to reverse.
4   In the **Action** block, choose **Reverse**.

Oracle Daybreak changes the batch status from POSTED to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Daybreak changes the batch status to REVERSE.

Note: You can verify the reversal using the Transaction page on the Customer Service form for each account in the batch or by running the payment history report (**Reports > Run > Payment History >** (**Lease**).

Advance Maintenance page

The Advance Maintenance page on the Consumer Lending (Advance and Payment) allows you to perform maintenance functions on individual advances that have been posted. The common functions are as follows:

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

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

Suspended advances

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

To view advances

1 On the **Batch Transactions** menu, choose **Advances > Advance Maintenance.**

2   In the **View Options** block, select which advance you want to view:

If you choose:	In the Advances block, Oracle Daybreak displays:
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.

3   Press **F8** to view either all posted advances or all advances in suspense
-or-
Use the Enter-Query mode to limit the search using criteria in the **Advances** block.

Oracle Daybreak displays the selected advances in the **Advances** block.

4   In the **Advances** block, view the following information:

In this field:	View this:
Account #	Account number.
Title	Account title.
Txn Dt	Advance effective date.
Txn Amt	Advance amount.
Mode	Advance mode.
Reason	Advance reason.
Reference	Reference information for advance.
Status	Advance status.

5   Select an advance in the **Advances** block and view the following additional information:

In this field:	View this:
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, an advance was posted to the wrong account, with the wrong date, or with incorrect spread data. The Advance Maintenance page allows you to correct such errors.

To modify (correct) an individual advance transaction

1   On the **Batch Transactions** menu, choose **Advances > Advance Maintenance**.

2   In the View Options block, select the type of advances you want to view: Posted, Suspense, or All.

3   Press **F7** to move to Enter-Query mode.

4   In the **Advance** block, complete the field(s) you want to use to locate an advance (**Account #, Title**, **Txn Dt** ...).

5   Press **F8** to perform the query.

Oracle Daybreak displays advances matching your search criteria in the Advances block.

6   Select the advance that you want to modify.

7   In the **Action** block, select **Modify**.

8   In the **Details** block, update the fields with information about the advance you want to modify.

In this box:	Do this:
Account # : Title	Select account number (required).
Txn Dt	Enter advance effective date (required).
Amt	Enter advance amount (required).
Reason	Select advance reason (optional).
Error Reason	View reason for error (display only).

9   Save your entry.

Oracle Daybreak modifies the original advance and posts the new advance.

To reverse an individual advance transaction

1   On the **Batch Transactions** menu, choose **Advances > Advance Maintenance**.

2   Press **F7** to move to Enter-Query mode.

3   In the **Advance** block, complete the field(s) you want to use to locate an advance (**Account #**, **Title**, **Txn Dt**, or any other field).

4   Press **F8** to perform the query.

Oracle Daybreak displays advances matching your search criteria in the Advances block.

5   Select the advance that you want to reverse.

6   In the **Details** block, complete the Reason field (if you choose). You shouldn't have to update any other fields when reversing a transaction.

7   In the **Action** block, select **Reverse**.

8   Save your entry.

Oracle Daybreak reverses the original advance.

The reversed advance can be viewed when you load the account on the Customer Service form from the Customer Service (2) master tab's Transaction page.

Search page

A Search page is available on the Consumer Lending (Advance and Payment) form 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 **Batch Transactions** menu, choose one of the following:

Advances > Advance Entry

Advances > Advance Maintenance

Payments > Payment Entry

Payments > Payment Maintenance

2 Choose the **Search** tab.

The Consumer Lending (Advance and Payment) form's Search page appears.

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

4 Choose **Search**.

Oracle Daybreak displays the result of the search in the Results block at the bottom of the page.

Note: You can use the "Cut" and "Paste" commands to copy the Account # to other text boxes. You can also sort your results using the Sort block. For more information, see the **Using the Sort block** section in the **Oracle Daybreak Tools** chapter.

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

CHAPTER 5 : ACCOUNTS PAYABLE (REQUISITIONS)

A payable requisition is a request for payment (or bill) submitted in writing. Financial institutions create payable requisitions to:

- Advance the money to their customers
- Make the third party payments on behalf of the customer
- Pay the producer on behalf of the customer
- Make invoice payments to vendors

The AP Transaction form allows you to view requisitions in Oracle Daybreak 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 Requisitions page

The AP Requisitions 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 **Interfaces** menu, choose **AP Transactions**.

The **Requisitions** block contains three sets of option buttons, each in its own block: **Payee Type**, **Pmt Mode**, and **Status**. These option buttons allow you to narrow the range of the requisitions Oracle Daybreak displays.

The **Payee Type** block allows you to view requisitions according to whom the payment is made.

If you choose:	Oracle Daybreak displays:
All	All payees.
Producer	Producer payees (**Note**: This is the default option).
Third Party	Third party payees.
Vendor	Vendor payees.
Customer	Customer payees.

The **Pmt Mode** block allows you to view requisitions by how the payment is made.

If you choose:	Oracle Daybreak displays:
All	All requisitions.
Check	Requisitions paid by check (**Note**: This is the default option).
ACH	Requisitions paid by ACH.

The **Status** block allows you to view requisitions according to status.

If you choose:	Oracle Daybreak displays:
All	All requisitions.
Open	Open requisitions (**Note**: This is the default option).
Close	Closed requisitions.
Hold	Requisitions on hold.
Void	Canceled requisitions.

2   Use the **Payee Type**, **Pmt Mode**, and **Status** buttons to the select the requisitions you want to view.

Oracle Daybreak displays the following information for the requisitions matching your criteria:

In this field:	Oracle Daybreak displays:
Requisition block	
Company	AP transaction company.
Branch	AP transaction branch.
Dt	AP transaction date.
Status	AP transaction status (OPEN, CLOSE, HOLD, or VOID).
Payee Type	AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, or CUSTOMER).
Payee	AP transaction payee number and name.
Pmt Mode	AP transaction payment mode.
Amount	AP transaction payment amount.
Check Ref #	AP transaction check reference number.
Check Dt	AP transaction check date.
Address	AP transaction payee address.
Details block	
Amount	Transaction detail payment amount.
Effective Dt	Transaction detail effective date.
Description	Transaction detail description.

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

3   Scroll the list to select the requisition you want to view or work with. (You can further limit your selection by pressing **F7**, entering search criteria in display fields, and pressing **F8**.)

Printing a check

You can print checks on pre-printed stationary using the AP Transaction form's AP Requisition page. The Print Check button is available for entries in the Requisitions block with an Open status and where Check is the mode of payment.

To print a check for a requisitions

1   On the **Interfaces** menu, choose **AP Transactions**.

2   Use the **Payee Type** button to the select the payee type regarding the entry for which you want to print a check.

3   In the **Pmt Mode** block, choose **Check**.

4   In the **Status** block, choose **Open**.

5   In the **Action** block, choose **Print Check**.

Oracle Daybreak send the check details directly to the printer.

Closing a requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, Oracle Daybreak marks it "closed;" it cannot be paid again. Oracle Daybreak generates the appropriate GL (general ledger) transactions.

To close a requisition

1   Open the **AP Requisition** form and use the **Payee Type**, **Pmt Mode**, and **Status** buttons to load the requisition you want to close.

2   Select the requisition you want to close and in the **Action** block, select **Close**.

3   Complete the **Check Ref #** field with the check reference number and the **Check Dt** field with when the check was issued.

4   Save your entry.

5   In the **Status** block, choose **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can put it "on hold." When a requisition is on hold, requisitions cannot be closed.

To put a requisition on hold

1   Open the **AP Requisition** form and use the **Payee Type**, **Pmt Mode**, and **Status** buttons to load the requisition you want to hold.

2   Select the requisition.

3   In the **Action** buttons, select **Hold**.

4   Save your entry.

5   In the **Status** block, choose **Hold** and view the account.

Voiding a requisition

Voiding a requisition cancels the requisition.

To void a requisition

1   Open the **AP Requisition** form and use the **Payee Type**, **Pmt Mode**, and **Status** buttons buttons to load the requisition you want to void.

2   Select the requisition.

3   In the **Action** block, select **Void**.

4   Save your entry.

5   In the **Status** block, choose **Void** and view the account.

CHAPTER 6 : CARD TRANSACTIONS

The Card Transactions form allows you to view credit card transactions and refundable credit card payments.

Card Transactions page

The Card Transactions page allows you to view credit card transactions involving:

- Sales
- Pre-approved sales
- Authentications
- Refunds

To view credit card transactions

1   On the **Interfaces** menu, choose **Card Transactions**.

The **Card Transaction Log** block contains three sets of option buttons, each in its own block: **Card Type**, **Transaction Type**, and **Status**. These option buttons allow you to narrow the range of the card transaction Oracle Daybreak displays.

The **Card Type** block allows you to view card transactions according to type of credit card.

If you choose:	Oracle Daybreak displays:
All	All credit card transactions.
Visa	Visa credit card transactions.
Discover	Discover credit card transactions.
AmEx	American Express credit card transactions.
Diner's Club	Diner's Club credit card transactions.

The **Transaction Type** block allows you to view credit card transactions by the type of transaction

If you choose:	Oracle Daybreak 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** block allows you to view requisitions according to status.

If you choose:	Oracle Daybreak displays:
All	All credit card transactions.
Processed	Processed credit card transactions.
Failed	Failed credit card transactions.

2 Use the **Card Type**, **Transaction Type**, and **Status** buttons to the select the credit card transactions you want to view.

Oracle Daybreak displays the following information for the credit card transactions matching your criteria:

In this field:	Oracle Daybreak displays:
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.
Processed	If selected, indicates that the credit card transaction has been processed.
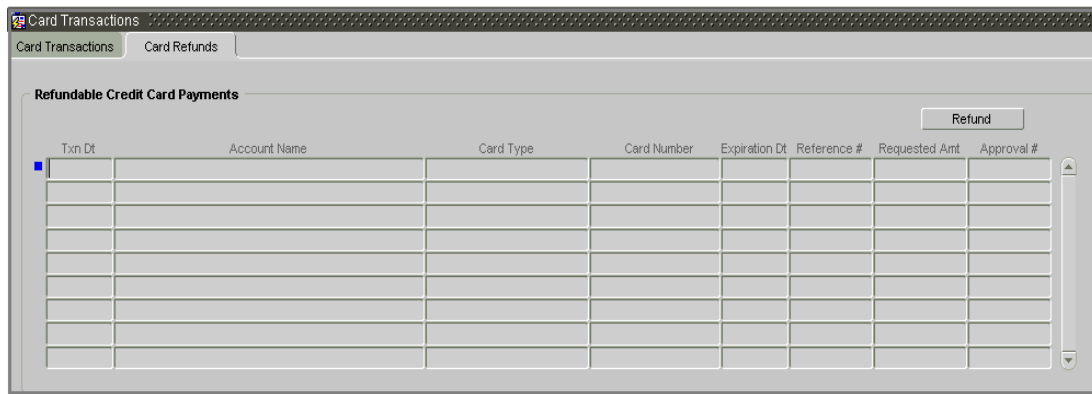
3 Scroll the list to select the requisition you want to view or work with. (You can further limit your selection by pressing **F7**, entering search criteria in display fields, and pressing **F8**.)

4 In the **Response/Message** block, view the processing response/message for the selected credit card transaction.

Card Refunds page

The Card Refunds form allows you to view refundable credit card payments and apply a refund.

To refund a credit card payment

1 On the **Interfaces** menu, choose **Card Transactions**.

2 On the **Card Transactions** form, choose the **Card Refunds** tab.

In the **Refundable Credit Card Payments** block, view the following display only information:

In this field:	View this:
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.

3 Select the credit card payment that you want to refund and choose **Refund**.

CHAPTER 7 : TRANSACTION AUTHORIZATION (MAKER-CHECKER)

Transaction Authorization enables you to validate transactions that were entered on the Customer Service form's Maintenance (3) master tab by a different Oracle Daybreak user. You can view these transactions on the Transaction Authorization form before they are posted. This process is referred to as "Maker-Checker", as one Oracle Daybreak user enters (or "makes") the transaction on Customer Service form and another validates (or "checks") the transaction on the Transaction Authorization form.

Maker   The person who posts (or makes) the transaction on the Maintenance (3) master tab.

Checker   The person who checks the details entered by the maker on the Transaction Authorization form and either accepts or rejects the transaction.

As an example, the checker might be review transactions to determine if the transaction will increase the credit limit to an acceptable level or decrease the payment to an unacceptable level.

Note: Maker-Checker applies only to manual transactions. Automated transactions will continue to use existing methods.

Customer Service form

On the Customer Service form, follow the existing process for posting transactions on the Maintenance (3) master tab of completing the fields in the Action block and choosing Post. If the Authorization check box is selected for the transaction on the Administration form'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 block.

Authorization page

The Authorization page displays the transactions posted on the Customer Service form's Maintenance (3) master tab requiring authorization.

The checker uses the Authorization page to view transactions with the status WAITING FOR APPROVAL and then approve or reject the transaction.

The maker uses the Authorization page to post approved transactions and modify the transactions with a status of ERROR or REJECT. Transaction with an ERROR status have failed to post for reasons such as transaction is not allowed for condition of account, or the parameter value is incorrect, such as a back dated date. Transaction with an REJECT 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 **Lending** menu, choose **Transaction Authorization**.

2 On the **Transaction Authorization** page, choose the **Authorization** tab.

3   On the **Authorization** page, in the Queury block choose Checker.

4   In the **View Last** block, choose one of the following to limit the display of transactions in the Transactions block according to when the transaction was posted:

If you choose:	Oracle Daybreak displays:
1 Day	The transactions posted within the last one day.
2 Day	The transactions posted within the last two days.
5 Day	The transactions posted within the last five days.
All Days	The posted transactions.

Oracle Daybreak displays transactions entered on the Maintenance (3) master tab 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 block, select View Failed in the Failed block.

5   Select the transaction you want to approve or reject in the Transactions block.

Oracle Daybreak displays information from the Customer Service form's Maintenance (3) master tab regarding the transaction in the Result block.

Note: When you double-click a transaction in the Transaction block, Oracle Daybreak opens the Customer Service form and loads the account listed in the Account # field.

6   If you want to authorize the transaction, choose **Authorize** in the **Transaction** block.

If you want to reject the transaction, choose **Reject** in the **Transaction** block.

7   If you want to add a comment regarding the transaction and your decision, complete the **Comments** field in the **Transaction** block.

8   Choose **Post** in the **Action** block.

Depending on what you chose in step 6, Oracle Daybreak authorizes or rejects the transaction and removes it form the Transaction block.

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

The results of decision on the can be viewed on the Customer Service form's Maintenance (3) master tab.

The Oracle Daybreak user who posted the transaction on the Customer Service form's Maintenance (3) master tab and received a WAITING FOR APPROVAL status can open the Authorization page, choose **Maker** in the **Query** block 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 select Post in the Action block.

If you choose Void the Action block, Oracle Daybreak removes the transaction from the Transaction Authorization form.

Review Request page

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

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

For detailed instructions regarding the use of the Review Request page, please see the following **Review Request** chapter.

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 block allows you to select the transactions you want to view in the Results block.

To search for accounts using the Authorization History page

1   On the **Lending** menu, choose **Transaction Authorization**.

2   On the **Transaction Authorization** page, choose the **Authorization History** tab.

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

4   Choose **Search**.

Oracle Daybreak displays the result of the search in the Results block at the bottom of the page.

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

5   In the Results block, view the following information:

In this field:	View this:
Account #	The account number.
Transaction	The transaction.
Maker	View the user Id of the person who entered the transaction on the Customer Service form.
Initiated Date	View the date and time the transaction was initially posted on the Customer Service form.
Maker	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 form's Authorization page employees the 24 x 7 accessibility feature introduced in previous Oracle Daybreak releases. 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 form'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 block. If transaction posting is deferred, Oracle Daybreak automatically posts the transactions once it completes batch processing.

CHAPTER 8 : REVIEW REQUESTS

The Review Requests page is primarily a workflow tool used to flag an account for the attention of another Oracle Daybreak user and ask for feedback. It allows Oracle Daybreak users to send and receive messages (including e-mail) that make comments regarding a specific account.

In this chapter, you will learn how to:

• Review a request
• Send a review request
• Respond to a review request
• E-mail a review request
• Close a review request.

The Customer Service form's Review Request page is nearly identical, though the Account # column replaces the Application # column.

Review Requests page blocks

The Review Requests pages contains the following blocks:

• Query
• Action
• Email
• Review Request

The **Query** block contains these option buttons:

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

The **Action** block contains these command buttons:

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

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

If you choose:	Oracle Daybreak:
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request block.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request block.

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

Reviewing a request

When you receive a review request, Oracle Daybreak notifies you by completing the Pending Request parenthesis in the form's title bar with the number of unseen messages.

If you are working lease origination and you have a review request, the Pending Request parenthesis in the Underwriting or Funding form will contain a number.

If you are working with an account, the Pending Request parenthesis in the Customer Service form will contain a number.

To review requests

1 On the **Lending** menu, choose **Customer Service** if you are working with accounts.

2 If the Pending Request parenthesis in the title bar contains a number, choose the **Search (1)** master tab, then choose the **Review Requests** tab.

3 In the **Query** block, choose **Receiver**.

In the Review Request block, Oracle Daybreak displays all open messages you have received. The **Review Requests** block contains these fields:

In this field:	Do this:
Originator	View the user id of the request originator (display only).
Priority	View the request priority: HIGH, NORMAL, or LOW (display only).
Receiver	Select the request receiver (required).
Application #	(Underwriting and Funding forms only) Select the application number which needs review (required).
Account #	(Customer Service form only) Select the account number which needs review (required).
Reason	Select the review reason (required).
Status	View the request status (display only).
Date	View the request creation date (display only).
Originator Comment	Enter the originator comment (optional).

Receiver Comment   Enter the receiver comment (optional).

Note: If you double-click an entry in the Review Request block, Oracle Daybreak does the following:

On this form:	Oracle Daybreak:
Underwriting	Loads the application and displays the Primary Applicant page.
Funding	Loads the application and displays the Primary Applicant page.
Customer Service	Loads the account and displays the Account Details page.

Sending a message

The Send Request button allows you to send a message to another Oracle Daybreak user. However, you must save your message before this button is available.

To send a review request

1   Using the **Customer Service** form, load the account to which the message applies.

2   Choose the **Search (1)** master tab, then choose the **Review Request** tab.

3   In the **Query** block, choose **Originator**. (If necessary, press **F6** to create a new record.)

The account number for the loaded account appears in the **Account #** field.

4   In the **Priority** field, select **High**, **Normal**, or **Low** from the LOV.

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.

5   In the **Receiver** field, use the LOV to select the person you want to receive the message.

6   The **Account #** field displays the number of the account in the form's master block. If no account is currently loaded, you can use the LOV to complete the field. You can also use this field to reference an account other than the one currently loaded on the form.

7   In the **Reason** field, use the LOV to select the purpose for the review request.

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

9   Choose **Save**.

10 In the **Action** block, choose **Send Request**.

In the **Review Request** block, the **Status** field changes to WAITING FOR RESPONSE and Oracle Daybreak sends the message.

Responding to a message

When you receive a message, Oracle Daybreak will notify you by completing the Pending Request parenthesis in the form's title bar with the number of unseen messages. In the following example, two messages are waiting on the Review Request page.

To respond to a review request

1   On the **Lending** menu, choose **Customer Service** if you are working with accounts.

2   Choose the **Search (1)** master tab, then choose the **Review Requests** tab.

3   In the **Query** block, select **Receiver**.

   Oracle Daybreak displays the unread messages in the **Review Request** block.

4   In the **Review Request** block, double-click the request you want to view.

   Oracle Daybreak loads that request's account on the current form.

5   Perform the request from message on the account.

6   Type your response in the **Receiver Comment** field.

7   In the **Action** block, choose **Send Response**.

   Oracle Daybreak 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 choosing **Receiver** and **View All** in the **Query** block. (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** block. The message has a status of RETURN TO ORIGINATOR.

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

E-mailing a review request

While Oracle Daybreak updates the Pending Request number on the title bar to alert you of new messages, you can also e-mail a review request to either the originator or a receiver. Oracle Daybreak will use the e-mail address recorded in the User Definition block on the Administration form'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   On the **Lending** menu, choose **Customer Service** if you are working with accounts.

2   Choose the **Search (1)** master tab, then choose the **Review Requests** tab.

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

4   In the **Email** block, choose **Originator** to send the message to the person listed in the Originator field.
    -or-
    Choose **Receiver** to send it to the person listed in the **Receiver** field.

    Oracle Daybreak displays one of the following dialog boxes:

5   Choose **Ok**.

Closing a message

You can close a message you created at anytime, regardless of status. However, you can only close messages that have your user id in the Originator field. When you close a message, Oracle Daybreak removes if from the Review Request block.

To close a message

1   In the **Review Request** block, select the message you want to close.

2   In the **Action** block, choose **Close**.

Oracle Daybreak assigns the message the status of CLOSED and removes it from your Review Request block.

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

CHAPTER 9 : IMAGE MAINTENANCE / DOCUMENT TRACKING

The Documents menu opens the Image Maintenance form and the Account Document Tracking form. Both allow for the paperless storage of documents within Oracle Daybreak with accounts during customer service.

Account Document Tracking form

The Account Document Tracking form contains two pages: the Document Tracking page and the Document Maintenance page. 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 page 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 page.

This chapter explains how use the Image Maintenance form to:

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

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

Document Tracking page (Account Document Tracking form)

You can view the documents attached to a particular account by loading the account on the Customer Service form, then opening the Account Document Tracking form. You can also open the Account Document Tracking form 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 **Documents** menu, choose **Account > Tracking**.

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

2   Press **F7** to move to Enter-Query mode, in the **Acc #** field type the account number you want to view, and then press **F8** to perform the query.
-or-
Select **View All** and use the scroll box to choose the account with the documents you want to view.

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

To locate an account document (method two)

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

2   On the **Documents** menu, choose **Account > Document Tracking**.

The Account Document Tracking form appears with the account loaded in Account block and information about the document in the Account Document and Account Document Details blocks.

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** block, view the following information:

In this field:	View this:
Acc#	Account number.
Account Status	Account status.
Title	Account title.

3   In the **Account Document** block, view the following information:

In this field:	Do this:
Document Type	View the document type (display only).
Comment	Enter comment (optional).

4   In the **Account Document Details** block, view the following information:

In this field:	Do this:
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).
Comment	Enter comment (optional).

5   Use the **Account Document** and **Account Document Details** block to select the document you want to view.

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

6   Choose **View Document**.

Oracle Daybreak 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 Daybreak system).

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

8   Save your entry.

Document Maintenance page (Account Document Tracking form)

Oracle Daybreak supports the online attachment of document images to an account with the Account Document Tracking form's Document Maintenance page. You can attach the documents from either a client machine or server. A default image directory can be maintained in Oracle Daybreak using the system parameter: UIX_DEFAULT_IMAGE_PATH.

When you choose List File in the New Document block on the Document Maintenance page, Oracle Daybreak displays all available files in the selected directory in the Document Details block. You can use the Document Maintenance and Action blocks to attach selected documents to a particular account.

To attach a document to an account from a server

1   On the **Documents** menu, choose **Account > Maintenance**.

The Account Document Tracking form's Document Maintenance page appears.

2   In the **Action** block, choose **Attach Document (Server)**.

3   In the **Select Document** block, 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 choose **Reset Path** at any time to return to the default image directory.

4   In the **Select Document** block, choose **List File**.

Oracle Daybreak displays the files from the entry in the Select Document block's Directory Path in the Document Details block.

5   In the **Document Details** block, enter the following information:

In this field:	Do this:
File Name	View the file name (display only).
Document Type	Enter the document type (required).
Document Sub Type	Enter the document sub type (required).

Comments	Enter any comment you want to associate with the document attached to the account (optional).
Acc#	Enter the account number of the account to which you want to attach the document (optional).

Note: If a document is attached to an account, and the account is loaded on the Customer Service form, when you open the Account Document Tracking form's Document Maintenance page, the account number appears in the Document Maintenance block's Acc# field. You can view the document in a browser by choosing **View Document** in the Action block.

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

7 Save your entry.

8 In the **Action** block, choose **Post**.

Oracle Daybreak attaches the document to the account. The document can be viewed using the Account Document Tracking form's Document Tracking page.

To attach a document to an account from a client machine

1 On the **Documents** menu, choose **Account > Maintenance**.

2 In the **Action** block, choose **Attach Document (Client)**.

3 In the **Select Document** block, choose **Upload From Client**.

An Open dialog box appears.

4 In the **Open** 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.

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

6 Oracle Daybreak uploads the selected file to the Document Maintenance page and displays the progress in the **Upload Status** block.

In this field:	View this:
Total File(s)	The total files uploaded from client.
Last File	The last uploaded file name.
Bytes Uploaded	The file upload status in bytes.
File Upload Status (%)	The file upload status in percentage.
Overall Upload Status (%)	The overall upload status in percentage.

7 In the **Document Details** block, enter the following information:

In this field:	Do this:
File Name	View the file name (display only).
Document Type	Enter the document type (required).
Document Sub Type	Enter the document sub type (required).
Comments	Enter any comment you want to associate with the document attached to the account (optional).

| | Acc# | Enter the account number of the account to which you want to attach the document (optional). |

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

9   Save your entry.

10   In the **Action** block, choose **Post**.

Oracle Daybreak attaches the document to the account. The document can be viewed using the Account Document Tracking form's Document Tracking page.

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

Copy Document

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

To copy a document to an account from another account

1   On the **Documents** menu, choose **Account > Maintenance**.

2   In the **Action** block, choose **Copy Document**.

3   In the **Document Maintenance** block, use the **Acc#** field to locate the account with the image you want to copy.

4   In the **Document Maintenance** block, choose **Search**.

Oracle Daybreak displays the files attached to that account in the Document Details block.

5   In the **Document Details** block, select the document you want to copy.

6   In the **Copy/Move Acc #** field, enter the account number of the account to which you want to copy the document.

7   Save your entry.

8   In the **Action** block, choose **Post**.

Move Document

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

To move a document to an account from another account

1   On the **Documents** menu, choose **Account > Maintenance**.

2   In the **Action** block, choose **Copy Document**.

3   In the **Document Maintenance** block, use the **Acc#** field to locate the account with the image you want to move.

4　In the **Document Maintenance** block, choose **Search**.

Oracle Daybreak displays the files attached to that account in the Document Details block.

5　In the **Document Details** block, select the document you want to move.

6　In the **Copy/Move Acc #** field, enter the account number of the account to which you want to move the document.

7　Save your entry.

8　In the **Action** block, choose **Post**.

CHAPTER 10 : CORRESPONDENCE

Oracle Daybreak features two types of correspondence: predefined correspondence templates for leases included in the baseline system and ad-hoc correspondence that you create yourself. The predefined correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings.

Servicing: WELCOME LETTER
                    ACCOUNT STATEMENT
                    PAYOFF QUOTE LETTER
                    PAID IN FULL LETTER

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

Note: Predefined correspondence templates are stored on the Product Setup form's Letters tab's pages (**Setup > Products > Lease > Letters >Letters**).

Request page

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

To generate an ad hoc correspondence

1 On the **Lending** menu, choose **Customer Service** and load the account for which you want to generate the ad hoc correspondence.

2 On the **Letters** menu, choose **Ad-hoc**.

3 In the **Correspondence Request** block, the following information appears regarding the account currently loaded:

In this field:	View this:
Level	The correspondence type.
Number/Title	The entity number and title.
Company	The entity company.
Branch	The entity branch.

4 In the **Correspondence** block, use the Correspondence field's LOV to select the type of correspondence you want to generate.

Oracle Daybreak displays the following information in the Correspondence block for the selected type of correspondence:

In this field:	View this:
Id	View the correspondence id (display only).
Correspondence	Select the correspondence you want to generated (required).
Date	View the correspondence generation date (display only).

5   Press **F10** to save your entry.

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

6   In the **Documents** block, view the following information for each document:

In this field:	View this:
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected then Oracle Daybreak generated the document.

7   In the **Documents** block, select the correspondence you want to view.

The **Elements** block displays the elements Oracle Daybreak used to generate the correspondence.

•   If you choose **All**, Oracle Daybreak displays all elements in the correspondence.

•   If you choose **User Defined**, Oracle Daybreak displays user-defined elements in the correspondence.

8   In the **Elements** block, view the following information:

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

9   Choose **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.

10 Choose **Generate**.

Oracle Daybreak "locks" the information included in the correspondence and prevents it from being changed.

11 Choose **View**.

Oracle Daybreak displays a PDF of the ad hoc correspondence.

Samples of Oracle Daybreak LS predefined correspondence

Servicing: Welcome letter

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

To generate the Welcome letter

1   On the **Customer Service** form, load the account you want to receive the Welcome letter.

2   On the **Letters** menu, choose **Pre-defined**.

3   On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Pre-view**).

4   On the **Servicing** sub menu, choose **Welcome**.

Example of the Welcome letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255
Phone: 952-416-6506
   Fax: 952-416-6507

Date: 09/24/2002

SADIE EEVERGREEN
4839 N ROAD
LISBON IA 52253

Dear SADIE,

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

Account number: 2001070000245
First payment date: 08/10/2001
Monthly payment amount: $317.85
Number of payments: 36

In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at 952-416-6506.

Once again, thank you for selecting DAYBREAK CORPORATION as your lender.

Sincerely,

DAYBREAK CORPORATION

Account Name	EVERGREEN SADIE / EVERGREEN ROSS		
Payment#	Account#	Due Date	Amount Due
1	2001070000245	08/10/2001	$317.85

Mail payment to

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255

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 (3) master tab on the Customer Service form with the Payoff Quote transaction.

To generate the Payoff Quote

1   On the **Customer Service** form, load the account you want to receive the Payoff Quote.

2   On the **Letters** menu, choose **Pre-defined**.

3   On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Preview**).

4   On the **Servicing** sub menu, choose **Payoff Quote**.

Example of the Payoff Quote letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255

Phone: 952-416-6506
  Fax: 952-416-6507

Date: 09/25/2002

PAULA CCERASTOSTIGMA
45231 MOESIA ROAD
BOLIVIA NC 28422

       Name: CERASTOSTIGMA PAULA / CERASTOSTIGMA JOHN
Account number: 2001030000205
   Collateral: 1999 SINGLE FAMILY HOME-13579078999990001

This letter is in regards to the payoff request. The payoff amount is $9,109.78. This payoff amount is good through 07/15/2001.

If you have additional questions, please feel free to contact us at 952-416-6506.

Sincerely,
DAYBREAK CORPORATION

Servicing: Paid in Full letter

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

To generate the Paid in Full letter

1   On the **Customer Service** form, load the account you want to receive the Paid in Full letter.

2   On the **Letters** menu, choose **Pre-defined**.

3   On the **Run** submenu, choose how you want to view the correspondence (**Print** or **Preview**).

4   On the **Servicing** sub menu, choose **Paid In Full**.

Example of the Paid in Full letter

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255
Phone: 952-416-6506
  Fax: 952-416-6507

Date: 06/03/2002

ANNA MAGNOLIA
7321 N STREET
COLUMBOS OH 43216

Name: MAGNOLIA ANNA / MAGNOLIA LEO
Account number: 200102000000225
Collateral: 1999 SINGLE FAMILY HOME-12345678999911111

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

We want to take this opportuinity to thank you for your business. If we can ever be of service in the future, please do not hesitate to contact us at 952-416-6506.

Yours Sincerely,

DAYBREAK CORPORATION

CHAPTER 11 : USER PRODUCTIVITY

The User Productivity form is a supervisor feature that allows you to monitor the daily performances of Oracle Daybreak users completing lease origination and lease servicing tasks. These tasks are categorized as customer service/collection tasks (lease servicing).

Note: Oracle Daybreak updates this display only form every day.

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

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue.

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

Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on the following pages:

- Collector Activity
- Queues Status

Collector Activity page

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

To view the Collector Activity page

1 On the **Monitor** menu, choose **Users > Productivity > Customer Service/Collection**.

2 Choose the **Collector Activity** tab.

3 In the **User** block, view the following information:

In this field:	View this:
User	User code.
Name	User name.
Accounts	Number of accounts worked.
Call Activities	Number of call activities.

4 In the **Activity Details** block, view the following information for the selected user:

In this field:	View this:
Queue Name	Queue name.
Left Messages	Left message activity count.
Promise To Pay	Promise to pay activity count.
No Answer	No answer activity count.
Other	Other activity count.
Total	Total activity count.

Queues Status page

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

To view the Queues Status page

1 On the **Monitor** menu, choose **Users > Productivity > Customer Service/Collection**.

2 Choose the **Queues Status** tab.

3 In the **Queues** block, view the following information:

In this field:	View this:
Company	Company.
Branch	Branch.
Queue Name	Queue name.
Accounts	Number of accounts worked.
Activities	Number of call activities.
Pending	Number of accounts pending.
Total	Number of total accounts.

4 In the **Activity Details** block, view the following information for the selected queue:

In this field:	View this:
User	User code.
Name	User name.
Left Messages	Left message activity count.
Promise To Pay	Promise to pay activity count.
No Answer	No answer activity count.
Other	Other activity count.
Total	Total activity count.

CHAPTER 12 : ACCOUNT BOARDING

The Oracle Daybreak DLS Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed), from an existing system into Oracle Daybreak. At the end of the process, a new account is created in Oracle Daybreak 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 Daybreak; either a data file upload or manual data entry.
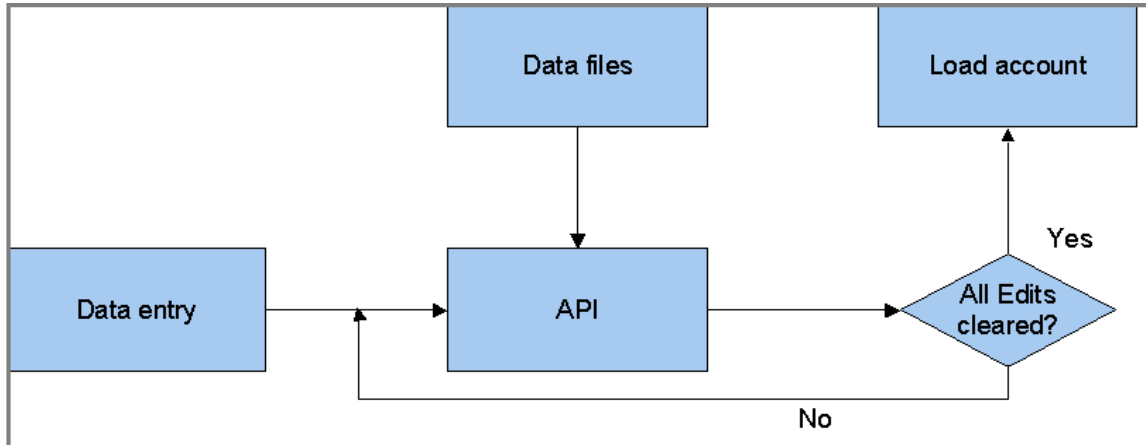
The Conversion App/Ac form

Oracle Daybreak offers the **Conversion App/Acc** form for converting accounts. This form allow you to:

- Record customer details (including employment and address information), contract information, and collateral information
- Use edits to verify the completeness of data with a Verification page.

Master block

In using the Conversion App/Acc form, the first step in converting an account is to complete the master block.

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 **Conversion > Account**.

2 Complete the form's master tab.

In this field:	Do this:
App #	Enter the account number (required).
Product	Select the product associated to this account (required).
Dt	Enter the date (the date the account was originally received) (required).
Joint	Select if the account is joint (optional).
Cos	Select if the account is co-signed (optional).
Purpose	Select the purpose (optional).
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).
Existing Customer	Select if one of the applicants is an existing customer (optional).

Dup	Select if the account is a duplicate account (optional).
Contact	Enter the contact (optional).
Channel	Select the account channel (required).
Producer	Select the producer type and 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 Dt	Enter the conversion date (required).
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 Status	View the status of the conversion (display only).

3   Save the information you entered on the master block.

Applicants (2) master tab

The Applicants (2) master tab 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.

To complete the Applicants (2) master tab

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Load the account to which you want to add applicant information.

3 Choose the **Applicants (2)** master tab, then choose the **Primary** tab

4 Enter the following information on the **Primary** page:

In this field:	Do this:
First Name	Enter the applicant's first name (required).
MI	Enter the applicant's middle initial (optional).
Last Name	Enter the applicant's last name (required).
Suffix	Select the name suffix/generation (optional).
SSN	Enter the applicant'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 (required).
Birth Dt	Enter the applicant's date of birth (required).
Disability	Select if the applicant has a disability (optional).
Existing Customer	View if this is an existing customer (optional).
Prior Applicant	View if this is a prior applicant (optional).
Gender	Select the gender of the applicant (optional).
Language	Select the applicant's native language (required).

Prior Bankruptcy	Select if prior bankruptcy exists (optional).
Bankruptcy Discharge Dt	Enter the discharge date of prior bankruptcy (if exists).
Existing Customer	Select the existing customer (optional).
Marital St	Select the marital status of the applicant (optional).
License #	Enter the applicant's license number (optional).
State	Select the state of applicant's license (optional).
Email	Enter the applicant's email address (optional).
Class	Select the applicant's classification (required).
Dependents	Enter the number of dependants (optional).
Mother's Maiden Name	Enter the mother's maiden name (optional).
ECOA	Select the ECOA code (optional).
Ethnicity	Select the applicant's ethnicity (optional).
Race	Select the applicant's race or national origin (optional).
Time Zone	Select the applicant's time zone (optional).

5   Save your entry.

6   Choose the **Address** sub tab

7   Enter the following information on the **Address** sub page:

In this field:	Do this:
Address Information block	
Mailing Address	Select if this is the mailing address (optional).
Current	Select if this is the current address (optional).
Type	Select the address type (required).
Postal Type	Select the postal address type (required).
#	Enter the building number (optional).
Pre	Select the street prefix (directional) (optional).
Street Name	Enter the street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt #	Enter the apartment number (optional).
Address	View the address as entered on line 1 (optional).
Address 2 (unlabeled)	Enter address line 2 (optional).
City	Enter the city (optional).
St	Select the state code (required).
Zip	Select the zip code (required).
Zip Extension (unlabeled)	Enter the zip + 4 extension (optional).
Country	Select the country (required).
Ph	Enter the phone number (required).
Own/Rent	Select the own/rent type (required).
Landlord	Enter the landlord's name (optional).
Ph	Enter the landlord's phone number (optional).
Contact	Enter the landlord's main contact (optional).
Title	Enter the contact's title (optional).
Ph	Enter the contact's phone number (optional).
Ext	Enter the contact's phone extension (optional).
Census Tract	Enter census tract/BNA (block numbering area) code (optional).
MSA Code	Enter the metropolitan statistical area (MSA) code (optional).
Comment	Enter a comment (optional).

Stated/Actual block

Stated Yrs	Enter the stated number of years at residence (required).
Stated Mths	Enter the stated number of months at residence (required).
Stated Pmt Amt	Enter the stated payment amount (required).
Stated Freq	Select the stated payment frequency (required).
Actual Yrs	Enter the actual years at residence (required).
Actual Mths	Enter the actual months at residence (required).
Actual Pmt Amt	Enter the actual payment amount (required).
Actual Freq	Select the actual payment frequency (required).
Verify Dt	Enter the date residence data was verified (optional).
Verify By	View the user who verified the data (optional).

8   Save your entry.

9   Choose the **Employment** sub tab

10   Enter the following information on the **Employment** sub page:

In this field:	Do this:
Employment Information block	
Current	Select if this is the current employment (optional).
Type	Select the occupation (required).
Employer	Enter the employer's name (required).
Title	Enter the title (optional).
Occupation	Select the occupation (optional).
Address	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip	Select the zip code (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).

Country	Select the country (required).
Ph	Enter the work phone number (required).
Extn	Enter the work phone number extension (optional).
Contact	Enter the contact name (optional).
Title	Enter the contact title (optional).
Ph	Enter the contact person's phone number (optional).
Ext	Enter the contact person's phone extension (optional).
Comment	Enter a comment (optional).

Stated/Actual block

Stated Yrs	Enter the stated number of years with the employer (required).
Stated Mths	Enter the stated number of months with the employer (required).
Stated Income	Enter the stated income (required).
Stated Freq	Select the frequency (required).
Actual Yrs	Enter the actual number of years with the employer (required).
Actual Mths	Enter the actual number of months with the employer (required).
Actual Income	Enter the actual income (required).
Actual Freq	Select the frequency (required).
Verify Dt	Enter the date employment data was verified (optional).
Verify By	View the user who verified the data (display only).

11 Save your entry.

12 Choose the **Telecoms** sub tab

13 Enter the following information on the **Telecoms** sub page:

In this field:	Do this:
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).
Time Period (unlabeled)	Select the time period for the best time to call start time, AM or PM (optional).
End Time	Enter the best time to call end time (optional).
Time Period (unlabeled)	Select the time period for the best time to call end time, AM or PM (optional).
Time Zone	Select the applicant's time zone (optional).
Current	Select if this telecom number is current (optional).

14 Save your entry.

15 Save your entry.

16 Complete the **Others** page and sub pages (**Address**, **Employments**, and **Telecoms** sub pages).

Note: The Other Applicants page only needs to be completed if a secondary or joint applicant exists. If not, this page can be left blank. The Others page contains the same fields and the Primary page, with the addition of the Type box. Use it to select the relation of the other applicant to the primary. The Other Applicants sub pages are the same as the Primary Applicant sub pages.

17 Save your entry.

Decision (3) master tab

On the Decision (3) master tab, Oracle Daybreak records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle Daybreak will display either the Lease page. These pages all share the following sub pages: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

To complete the Decision (3) master tab

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account to which you want to add underwriting information.

3   Choose the **Decision (3)** master tab.

•   If you are converting a lease, use the **Lease** page appears to record the following information:

In this field:	Do this:
Requested block	
Term	Enter the requested term (required).
Pmt Amt	Enter the requested payment amount (required).
Capitalized Cost	Enter the approximate cap cost (required).
System Recommendation block	
Decision	View the system recommended decision (display only).
Grade	View the system recommended grade (display only).
Score	View the system recommended score (display only).
Pricing block	
Current	View the current decision indicator (display only).
Pricing	View the pricing (display only).
Decision Dt	View the decision date (display only).
Status	View the application status (display only).

Sub Status	View the application sub-status (display only).
Underwriter	View the underwriter id (display only).

4   On the Lease page, choose **Select Pricing**.

Oracle Daybreak validates the pricing information against the information you supplied and performs an edits check.

5   If the lease has been approved, complete the **Approved** block.

•   If you are converting a lease, record the following information in the **Approved** block:

In this field:	Do this:
Approved Term	Enter the approved term (required).
Rate	Enter the approved rate (required).
Rent Factor	Enter the approved rent factor (display only).
Pmt Amt	Enter the approved payment amount (required).
Capitalized Cost	Enter the approved cap cost amount (required).
Residual (%)	Enter the approved residual percentage (required).
Buy Rate	View the buy rate (display only).
Grade	Select the credit grade (required).
Buy Rent Factor	View the buy rent factor (display only).
Score	Enter the credit score (required).

The Decision (3) master tab's Lease pages all share the Stipulations and Rate Schedule sub pages.

6   Use the **Stipulations** sub page to add any stipulations you want to attach to the account. Stipulations are items that need to be addressed before the loan can be funded.

In this field:	Do this:
Type	Select the reason type.
Code	Select the reason.
Comment	Ages of the oldest and newest trades, as well as the average age of the open and total trades.

7   On the **Subvention** sub page, view or complete the following fields:

In this field:	Do this:
Subvention block:	
Plan	Enter the subvention plan code (required).
Description	View the subvention plan description (display only).
Sub PlanDescription	Enter the subvention plan (required).
Subvention Type	View the subvention type (display only).
Subvention Amount	View the subvention amount for the plan (display only).
Include	Select to include the subvention entry (display only).
Participants block:	
Participant	Enter the participant (required).
Participant Type	View the participant type (display only).
Subvention Amt	Enter the subvention amount (required).
Rate	Enter the subvention rate (required).
Rent factor	View the subvention rent factor (display only).
Collection Method	Enter the collection method (required).
Refund block:	

Method (Paid off)	Enter the method if the account is paid-off early (required).
Basis (Paid off)	Enter the basis if the account is paid-off early (required).
Period (Paid off)	Enter the refund period in which the subvention will be refunded to the producer (required).
Percent (Paid off)	Enter the refund percentage if the account is charged-off (required).
Method (Chg off)	Enter the method if the account is charged-off (required).
Basis (Chg off)	Enter the basis if the account is charged-off (required).
Period (Chg off)	Enter the refund period in which the subvention will be refunded to the producer (required).
Percent (Chg off)	Enter the refund percentage if the account is charged-off (required).

Amortization block:

Balance Type	Enter the amortize balance type (required).
Method	Enter the amortization calculation method (required).
Frequency	Enter the amortization frequency (required).
Cost/Fee	Enter the amortization fee method (required).
Include	Select to include the amortization entry.
Total Subvention Rate	View the total subvention rate shared by all participants (display only).
Total Subvention Amount	View the total subvention amount for current account (display only).

9   Save your entry.

10 Save the changes you made to this account.

Contract (4) master tab

The Contract (4) master tab allows you to perform the important task of completing the truth-In-lending details. These pages include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, and the resulting annual percentage rate (calculated according to Federal guidelines; that is, within .125% of the Treasury OCC calculated APR).

In completing the truth-in-lending details on the Contract (4) master tab, you will complete the either the Lease page. The truth-in-lending details must be completed before a loan can be funded.

To complete the Contract (4) master tab

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account to which you want to add contract information.

3   Choose the **Contract (4)** master tab.

•   If the application you opened is for a lease, the **Lease** page appears.

4   Using the information from the account you are converting, complete the **Contract** block.

•   On the **Lease** page, the **Contract** block contains the following fields:

In this field:	Do this:
Contract Dt	Enter the contract date (required).
Amt Due at Signing	Enter the prepaid amount (required).
Total of Payments (Estimated)	Enter the total of payments (Estimated) (required).
Due Day	Enter the due day (required).
1st Pmt Dt	Enter the first payment date (required).
Maturity Dt	Enter the contract maturity date (required).
Security Deposit	Enter the security deposit amount (required).
Rcvd Dt	Enter the contract received date (required).
Verify Dt	Enter the contract verification date (optional).

Verified By	View the user id who verified the contract (display only).
Gross Capitalized Cost	Enter the gross capitalized cost (required).
Capitalized Cost Reduction (-)	Enter the cap cost reduction (required).
Adjusted Cap Cost (=)	Enter the adjusted cap cost (required).
Residual Value (-)	Enter the residual value (required).
Residual %	View the residual percentage (display only).
Depreciation Value (=)	Enter the depreciation (required).
Rent Charge (+)	Enter the rent (required).
Rate	View the rate (display only).
Rent Factor	View the rent factor (display only).
Total of Base Monthly Pmts (=)	Enter the total of payments (required).
Lease Term (/)	Enter the term (display only).
Base Monthly Payment (=)	Enter the payment amount (required).
Estimated Monthly Sales Tax (+)	Enter the sales tax amount (estimated) (required).
Sales Tax %	View the sales tax percentage (estimated) (display only).
Estimated Monthly Pmt (=)	Enter the payment amount percentage (estimated) (required).

5 If applicable, enter information regarding any promotion associated with the account in the **Promotion** block.

6 Choose **Select Instrument** and use the LOV to select the predefined contract instrument you want use to fund this account.

Oracle Daybreak loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions, and so on.

• On the **Lease** page, Oracle Daybreak displays the following information:

In this field:	**Do this:**
Instrument	View the instrument (display only).
Accrual Mthd	View the lease type (display only).
Bill Mthd	View the billing method (display only).
Bill Type	View the billing type (display only).
Sales Tax Mode	View the sales tax mode (display only).
Mthd	View the sales tax method (display only).
Lease Type	View the sales tax method (display only).

You are now ready to complete the Contract (4) master tab's sub pages.

Completing the Contract (4) master tab (truth-in-lending details) sub pages

The Lease page share the following sub pages:

• Contract
• Contract (2)
• Itemizations
• Insurance
• ESC
• Compensation (lease)
• Subvention
• Proceeds
• Disbursement
• Fee
• ACH

This section describes how to complete each one.

Contract sub page

The Contract sub page records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Lease page, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub page

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Load the account you want to work with.

3 Choose the **Contract (4)** master tab, then choose the **Contract** sub tab.

4   On the **Contract** sub page, view or complete the following fields:

In this field:	Do this:
Servicing Branch	Select the servicing branch (required).
Collector	Select the default collector (required).
Misc block	
Link To Existing Customer	Select to link the application to the existing customer
Anniversary Period	View the anniversary term (display only).
Default Pmt Spread	View the spread (display only).
Billing block	
Pre Bill Days	View the pre billing days (display only).
Bill Cycle	View the billing cycle (display only).
HMDA block	
Lien Status	Select the lien status (required).
HOEPA	Select the home owner equity protection act (HOEPA) code (required).
Rate Spread	Enter the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website (required).
Tolerance block	
Refund	View the refund allowed indicator. If selected, the refund policies in this block are in use (display only).
Refund Tolerance	View the refund tolerance amount (display only).
Pmt Tolerance	View the payment tolerance percentage (display only).
Pmt Tolerance (%)	View the payment tolerance percentage (display only).
Writeoff Tolerance	View the write-off tolerance amount (display only).
Delinquency block	
Late Charge Grace Days	View the late charge grace days (display only).
Delq Grace Days	View the delinquency grace days (display only).
Delq Cat Mthd	View the delinquency category method (display only).
Due Date block	
Max Due Day Chg Days	View the maximum due days (display only).
Min Due Day	View the minimum due day (display only).
(Due Day) Max	View the maximum due day (display only).
Max Due Day Chg Yr	View the maximum due day changes allowed (year) (display only).
(Max Due Day Chg) Life	View the maximum due day changes allowed (life) (display only).
Extension block	
Max Extn Period Yr	View the maximum extension allowed (year) (display only).
(Max Extn Period) Life	View the maximum extension allowed (life) (display only).
Max # Extn Yr	View the maximum number of extensions allowed (year) (display only).
(Max # Extn) Life	View the maximum number of extensions allowed (life) (display only).

4   Save any changes you made to the application.

Contract (2) sub page

The Contract (2) sub page records the application's advance information, repayment schedule, and skipped repayment months.

To complete the Contract (2) sub page

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Load the account you want to work with.

3 Choose the **Contract (4)** master tab, then choose the **Contract (2)** sub tab.

4 On the **Contract (2)** sub page, view or complete the following fields:

In this field:	Do this:
Advance block	
Multi Disbursement Allowed	If selected, indicates that multiple disbursements are allowed.
Draw End Dt	Enter the advance draw end date (optional).
Initial Advance (Min)	View the minimum initial advance amount (display only).
Initial Advance (Max)	View the maximum initial advance amount (display only).
Advance (Min)	View the minimum subsequent advance amount (display only).
Advance (Max)	View the maximum subsequent advance amount (display only).
Late Charge Allowed	If selected, late charge is allowed during the disbursement period.
Billing Allowed	If selected, billing is allowed during the disbursement period.
Billing Method	View the billing method during the disbursement period (display only).
Rate	Enter the applicable interest rate during the disbursement period (required).

<u>Repayment block</u>

Flexible Repayment Allowed	If selected, indicates that a flexible repayment schedule is allowed.
Type	Select repayment type (optional).

<u>Skip Months block</u>

Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
May	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.

<u>Schedule block</u>

Seq	Enter the payment sequence number (required).
Pmt Amt	Enter the payment amount (required).
# of Pmts	Enter the number of payments (required).
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

<u>Extendable Balloon block</u>

Max Term	Enter the maximum number of terms for the extendable balloon payment (optional).

<u>Payment Change Schedule block</u>

Seq	Enter the sequence number in which the repayment is calculated (required). **Note**: This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
Frequency	Select the frequency of payment. The default value is TERM (required).
Period	Enter the period of each adjustment (required).
# of Adj.	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
Value	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

5   Save any changes you made to the application.

Itemizations sub page

Oracle Daybreak lists the distribution of the lease proceeds on the Itemization sub page when you choose Select Instrument on the Lease page. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Some of the data in the Itemization column, such as compensation, comes from information on the Contract page sub page. Itemizations are categorized according to advances, finance fees, prepaid fees, producers, or escrows.

To complete the Itemizations sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **Itemizations** sub tab.

4   On the **Itemization** sub page, view the following information:

In this field:	Do this:
Itemization	View the itemization (display only).
+/-	View whether the itemization is added or subtracted (display only).
Approved	View the approved amount. This is information recorded on the Underwriting form (required).
Tax	View whether the itemization is taxable (Sales) if box is selected.

5   Choose the option button for the type of itemization you want to use: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.

6   In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.

7   If you choose, use the **Comment** field to add remarks.

8   Save any changes you made on the application.

Insurance sub page

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub page. The Insurance sub page also allows you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **Insurance** sub tab.

4   On the **Insurance** sub page, view or complete the following information in the **Policy Information** block:

In this field:	Do this:
Insurance Plan	Enter the insurance plan (optional).
Insurance Type	View the insurance type (display only).
Sub Type	Select the insurance sub type (required).
Insurance Company	Enter the insurance company (optional).
Policy Number	Enter the insurance policy number (required).
Phone No	Enter the insurance company's primary phone number (optional).
Ext	Enter the insurance company's primary phone extension (optional).
Effective Dt	Enter the insurance effective date (required).
Expiration Dt	Enter the insurance expiry date (optional).
Phone No	Enter the insurance company's alternate phone number (optional).
Ext	Enter the insurance company's alternate phone extension (optional).
Premium Amt	Enter the insurance premium amount (optional).
Term	Enter the insurance term (required).
Commission Rule	View the insurance premium amount (display only).
Commission Amt	View the insurance commission amount (display only).
Primary	Enter the primary beneficiary of the insurance (optional).

Secondary	Enter the secondary beneficiary of the insurance (optional).
Comment	Enter a comment (optional).

5   In the **Cancellation/Refund** block, view the following information:

In this field:	Do this:
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	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Day's Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

6   Save any changes you made to the application.

ESC sub page

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub page.

To complete the ESC (extended service contracts) sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **ESC** sub tab.

4   On the **ESC** sub page, view or complete the following information in the Warranty Information block:

In this field:	Do this:
Service Contract	View the extended service contract type (display only).
Warranty Company	Enter the ESC company's name (optional).
Policy Number	Enter the ESC number (required).
Phone No	Enter the ESC company's primary phone number (optional).
Ext	Enter the ESC company's primary phone extension (optional).
Effective Dt	Enter the ESC effective date (required).
Expiration Dt	Enter the ESC expiry date (optional).
Phone No	Enter the ESC company's alternate phone number (optional).
Ext	Enter the ESC company's alternate phone extension (optional).
Premium Amt	View the ESC premium amount (display only) (optional).
Term	Enter the ESC term (required).
Comment	Enter a comment (optional).

5   Save any changes you made to the application.

Compensation (lease) sub page

The Compensation (lease) sub page records and displays the terms of compensation for lease transactions between the finance company and the dealer.

To complete the Compensation (lease) sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **Compensation (lease)** sub tab.

4   Choose **Load**.

The Compensation Plan LOV dialog box appears.

5   Use the LOV to select the compensation plan you want to load and choose **OK**.

Oracle Daybreak loads the following information on the Compensation sub page:

In this field:	Do this:
Compensation Plan	View the compensation plan (display only).
Disbursement Method	View the compensation payment method (display only).
Calculation Method	View the compensation calculation method (display only).
<u>Calculation block</u>	
Spread Formula	View the compensation spread formula (display only).
Buy Rate	Enter the buy rate (required).
Buy Rent Factor	View the buy rent factor (display only).
Factor	View the compensation factor (display only).
Addl Factor	View the additional compensation factor (display only).
Max Spread	View the maximum spread allowed (display only).
Max Markup	View the maximum markup allowed (display only).
OR Flat Amt	View the flat amount (display only).
Compensation Amt	View the compensation amount (display only).

6   Make any necessary changes in the **Buy Rate** field.

7   Choose **Calculate**.

Oracle Daybreaks displays the details and amounts for this compensation plan.

8   Save the changes on the application.

Subvention sub page

With the Subvention sub page, you can enter subvention information regarding an application.

To complete the Subvention sub page

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Load the account you want to work with.

3 Choose the **Contract (4)** master tab, then choose the **Subvention** sub tab.

4 On the **Subvention** sub page, view or complete the following fields:

In this field:	Do this:
Subvention block:	
Plan	Enter the subvention plan code (required).
Description	View the subvention plan description (display only).
Sub PlanDescription	Enter the subvention plan (required).
Subvention Type	View the subvention type (display only).
Subvention Amount	View the subvention amount for the plan (display only).
Include	Select to include the subvention entry (display only).
Participants block:	
Participant	Enter the participant (required).
Participant Type	View the participant type (display only).
Subvention Amt	Enter the subvention amount (required).
Rate	Enter the subvention rate (required).
Rent factor	View the subvention rent factor (display only).
Collection Method	Enter the collection method (required).
Refund block:	
Method (Paid off)	Enter the method if the account is paid-off early (required).
Basis (Paid off)	Enter the basis if the account is paid-off early (required).
Period (Paid off)	Enter the refund period in which the subvention will be refunded to the producer (required).

Percent (Paid off)	Enter the refund percentage if the account is charged-off (required).
Method (Chg off)	Enter the method if the account is charged-off (required).
Basis (Chg off)	Enter the basis if the account is charged-off (required).
Period (Chg off)	Enter the refund period in which the subvention will be refunded to the producer (required).
Percent (Chg off)	Enter the refund percentage if the account is charged-off (required).

<u>Amortization block</u>:

Balance Type	Enter the amortize balance type (required).
Method	Enter the amortization calculation method (required).
Frequency	Enter the amortization frequency (required).
Cost/Fee	Enter the amortization fee method (required).
Include	Select to include the amortization entry.
Total Subvention Rate	View the total subvention rate shared by all participants (display only).
Total Subvention Amount	View the total subvention amount for current account (display only).

5 Save any changes you made to the application.

Proceeds sub page

The Proceeds sub page displays the payment amount due to the dealer, based on the Compensation and Itemization sub pages. It is a view only sub page, though you can record comments.

To use the Proceeds sub page

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Load the account you want to work with.

3 Choose the **Contract (4)** master tab, then choose the **Proceeds** sub tab.

4   On the **Proceeds** sub page, view or enter the following information:

In this field:	Do this:
Proceed	View the proceed itemization (display only).
+/-	View whether the itemization is added to or subtracted from the total proceeds (display only).
Amount	Enter the amount (display only).
Comment	Enter a comment (optional).

5   Save any changes you made to the application.

Disbursement sub page

The Disbursement sub page records how the loan payment is disbursed and records payments to third parties, such as the Department of Motor Vehicles. This sub page needs to be completed if there is an itemized disbursement.

To complete the Disbursement (lease) sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **Disbursement** sub tab.

4   On the **Disbursement** sub page, view or complete the following fields:

In this field:	Do this:
Disbursement block	
Description	View the disbursement description (display only).
Validate Payee	View the validate payee indicator. If selected, indicates that the payee needs to be validated.
Number	Enter the disbursement party's number (optional).
Name	Enter the company name (required).
Amount	View the payment amount (display only).
Address	Enter the address line 1 (required).

Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Enter the zip code (required).
City	Enter the city (required).
St	Select the state (required).
Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country (required).
Phone	Enter the primary phone number (optional).
Extn	Enter the primary phone extension (optional).
Phone	Enter the alternate phone number (optional).
Extn	Enter the alternate phone extension (optional).
Comment	Enter a comment (optional).
Payment Mode	Select the payment mode (required).
Account #	Enter the account number (optional).
ACH Bank	Enter the bank number (optional).
ACH Routing #	Enter the routing number (optional).
ACH Account Type	Enter the account type (optional).
ACH Account #	Enter the account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

5   Save any changes you made to the application.

Fee sub page

The Fee sub page is a view-only table displaying what fees on the loan instrument are in use, based on the contract.

To view the Fee sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **Fee** sub tab.
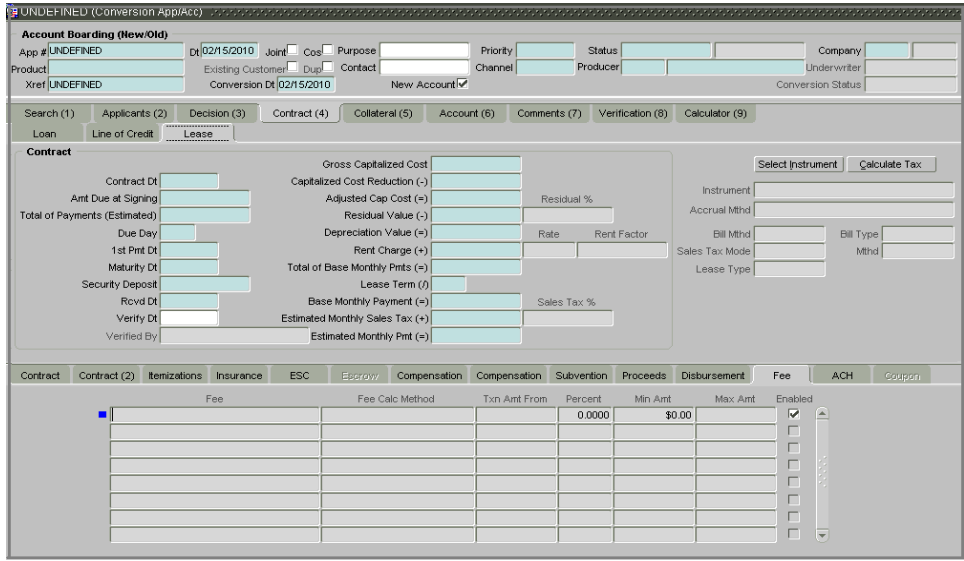
4   In the **Fee** sub page, view the following information:

In this field:	Do this:
Fee	View the fee type (display only).
Fee Calc Method	View the fee calculation method (display only).
Txn Amt From	View the minimum transaction amount (display only).
Percent	View the maximum percentage (display only).
Min Amt	View the minimum fee amount (display only).
Max Amt	View the maximum fee amount (display only).
Enabled	If selected, the fee rule is enabled (optional).

ACH sub page

The ACH sub page records details about automatic clearinghouse, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Consumer Lending (Advance and Payment) form.

To complete the ACH sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to work with.

3   Choose the **Contract (4)** master tab, then choose the **ACH** sub tab.

4   On the **ACH** sub page, enter the following information:

In this field:	Do this:
Bank Information block	
ACH	If selected, the ACH is enabled.
Bank	Enter the bank name (required).
Start Dt	Enter the ACH start date (required).
Routing #	Enter the routing number (required).
Account Type	Select the account type (required).

Account #	Enter the account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
ACH Debit Amt	Enter the payment amount (required).
Debit Freq	Select the payment frequency (required).
Debit Day	Enter the payment day (required).

5   Save any changes you made to the application.

Collateral (5) master tab

The Collateral (5) master tab allows you to record information regarding collateral associated with the account.

To complete the Collateral page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account to which you want to add collateral information.

3   Choose the **Collateral (5)** master tab.

•   If the account's collateral is a vehicle, the Vehicle page appears:

•   If the account's collateral is a home, the Home page appears:

- If the account's collateral is neither a vehicle nor a home, the Other page appears:

- If you are using the **Vehicle** page, complete the **Vehicle** block:

In this field:	Do this:
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub-type (required).
Identification Number	Enter the identification number (optional).
Registration #	Enter the registration number (required).
Status	Select the asset status (required).
Year	Enter the year of the vehicle (required).
Make	Select the make of the vehicle (optional).
Model	Select the model of the vehicle (optional).
Body	Enter the body of the vehicle (optional).
Desc	View the vehicle description (display only).
Condition	Select the vehicle condition (optional).
Address (#)	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country code (required).
County	Select the county (optional).

Oracle Daybreak validates the VIN if you add or modify the Identification Number field on the Customer Service form's Vehicle page.

Interface with VINTEK (If interface is installed)

Using the Vintek interface, Oracle Daybreak retrieves the year, make, model, and body of the vehicle on the Vehicle page of the Underwriting, Funding, Customer Service, and Conversion App/Acc forms' Collateral master tab when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, Oracle Daybreak populates the following fields in the Vehicle block:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle Daybreak displays an error message.

- If this account involves leasing, complete the **Usage Details** block. Note: Information in this block pertains only to leases. **Note**: The Usage Details block records details about the allowed and extra mileage covered as part of the lease agreement:

In this field:	Do this:
Start	Enter the initial usage (required).
Base	Enter the base usage (required).
Extra	Enter the extra usage purchased (required).
Total	Enter the total usage (required).
Charge	Enter the usage charge (required).

- If you are using the **Home** page, complete the **Home** block:

In this field:	Do this:
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub type (required).
Occupancy	Select owner occupancy type (optional).
Id #	Enter the home identification number (optional).
Census Tract/BNA Code	Enter census tract/BNA (block numbering area) code (optional).
MSA Code	Enter the metropolitan statistical area (MSA) code (optional).
Geo	Enter the geographical code for the property (optional).
Year	Enter the year when the property was built (required).
Make	Enter the make of the home (optional).
Model	Enter the model of the home (optional).
W	Enter the asset width (optional).
L	Enter the asset length (optional).
Description	Enter a description of the home (optional).
PO#	Enter the asset purchase order number (optional).
Address (#)	Enter the building number (required).
Address 1 (unlabeled)	Enter the address line 1 (required).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (required).
City	Enter the city (required).
St	Select the state (required).

Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country (required).
Legal Description	Enter the legal description.
Lot	Enter the asset lot.
Sub Division	Enter the asset sub division.
Parcel ID	Enter the parcel id of the home.
Metes-Bounds	Select to indicate the home is considered Metes-Bounds.
Flood Zone	Select to indicate the home is in a flood zone.

- If you are using the **Other** page, complete the **Other** block:

In this field:	Do this:
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub-type (required).
Identification Number	Enter the identification number (optional).
Registration #	Enter the registration number (required).
Status	Select the asset status (required).
Year	Enter the year of the collateral (required).
Make	Select the make of the collateral (optional).
Model	Select the model of the collateral (optional).
Body	Enter the body of the collateral (optional).
Desc	View the collateral description (display only).
Condition	Select the collateral condition (required).
Address (#)	Enter the building number (optional).
Address 1 (unlabeled)	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (optional).
City	Enter the city (optional).
St	Select the state (optional).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country code (required).
County	Select the county (optional).

- If this account involves leasing, complete the **Usage Details** block. **Note**: Information in this block pertains only to leases. The Usage Details block records details about the allowed and extra mileage covered as part of the lease agreement:

In this field:	Do this:
Start	Enter the initial usage (required).
Base	Enter the base usage (required).
Extra	Enter the extra usage purchased (required).
Total	Enter the total usage (required).
Charge	Enter the usage charge (required).

4   Save your entry.

Valuation sub page

With the Valuation sub page, you can change the collateral or asset valuation for an account. In this process, you reassess the current value of the collateral (which has been used to secure the loan). This helps companies determine if the risk of delinquency or charge off is worth the asset securing it.

To add the collateral or asset valuation for an account

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account to which you want to add asset valuation information.

3   Choose the **Collateral (5)** master tab.

4   On the available page (**Vehicle**, **Home**, or **Other**), choose the **Valuation** sub tab.

5   If the **Valuation** sub page already contains information, press **F6** to clear it.

6   On the **Valuation** page, enter the following information in the **Value** block:

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

7   Save your entry.

Note: Assets can have exactly one current valuation. NADA and Kelly Blue Book Interfaces are available only in the Client/Server environment.

Tracking sub page

With the Tracking sub page, you can add the collateral or asset tracking details for an account. This allows you to track additional data related to an asset: such as the title.

To add the collateral or asset tracking for an account

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the /account to which you want to add asset-tracking information.

3   Choose the **Collateral (5)** master tab.

4   On the available page (**Vehicle**, **Home**, or **Other**), choose the **Tracking** sub tab.

5   Choose **Load Details**.

6   Enter or select the tracking details in the **Tracking Items** block.

In this field:	Do this:
Tracking Items block	
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. (required).
Comment	Enter a comment (optional).
Tracking Items Details block	
Parameter	View parameter (display only).
Value	Enter the tracking parameter value (optional).

7   Save your entry.

CAUTION
It is very important to recognize that the tracking details can be loaded only once, at the beginning of the project. Every time tracking details are reloaded, the existing data is replaced. Therefore, it is i-flex solutions recommends that the client team give careful consideration when defining the details.

Account (6) master tab

The Conversion App/Acc form Account (6) master tab 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 **Conversion > Account** and load the account to which you want to add account information.

2   Choose the **Account (6)** master tab.

3   Enter the following information in the **Account** block:

In this field:	Do this:
Account#	View the value entered in "Xref" field (display only).
Status	Select the account status (required).
Effective Dt	Enter the effective date of the account (required).
Paid Off Dt	Enter the paid off date of the PAID account (optional).
Pool	Enter the pool the account is in (optional).
30	Enter the number of times 30 days delinquent over the life of the account (required).
60	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   Save your entry.

Escrow tab

The Escrow page allows you to record escrow details such as the escrow amount due, current escrow payment, escrow balances, and whether escrow analysis is required. The Escrow page contains the Escrow Details sub page.

To complete the Escrow page

1 On the **Interfaces** menu, choose **Conversion > Account** and load the account to which you want to add account information.

2 Choose the **Account (6)** master tab, then choose the **Escrow** tab.

3 Enter the following information in the **Account** block:

In this field:	Do this:
Escrow Amt Due	Enter the escrow amount due on the account belonging to the escrow balance type (this is the sum of Amt due 1 to Amt due 5) (required).
Excess Amount	Enter the excess amount (required).
Due Dt (1)	Enter the due date (required).
Amt (1)	Enter the amount due (required).
Due Dt (2)	Enter the due date (required).
Amt (2)	Enter the amount due (required).
Due Dt (3)	Enter the due date (required).
Amt (3)	Enter the amount due (required).
Due Dt (4)	Enter the due date (required).
Amt (4)	Enter the amount due (required).
Due Dt (5)	Enter the due date (required).
Amt (5)	Enter the amount due (required).

4 Enter the following information in the **Escrow** block:

In this field:	Do this:
Escrow Allowed	Select to indicate that escrow is allowed for this account.
Opt Out	Select to indicate that the customer has optioned out of escrow.
Analysis Run Date	Enter the run date analysis (required).

5   Enter the following information in the **Escrow Payment** block:

In this field:	Do this:
Escrow Amt Pmt	Enter the escrow amount payment (required).
Current Escrow Pmt	The current escrow payment amount. This is the standard escrow installment due every term (required).

6   Enter the following information in the **Escrow Balance** block:

In this field:	Do this:
Opening Balance	Enter the amount (required).
Balance	Enter the balance amount (required).
Balance Pd	Enter the amount (required).
Adjusted (+)	Enter the amount (positive).
Adjusted (-)	Enter the amount (negative).

7   Save your entry.

8   Choose the **Escrow Details** sub page.

9   In the **Details** block, view the following information:

In this field:	Do this:
Escrow Type	View the escrow type (display only).
Sub Type	View the escrow sub type (display only).
Required Escrow	If selected, indicates that escrow is required.
Cushion Allowed	If selected, indicates that cushion is allowed.
Opt Out	If selected, indicates the customer has opted out of escrow
Current	If selected, indicates that the escrow on display is current.

10 In the **Disbursement** block, enter the following information:

In this field:	Do this:
Rule	View the escrow disbursement rule type (display only).
Vendor	View the vendor name (display only).
Account #	Enter the account number (required).
Maturity Dt	Enter the escrow maturity date (required).
Yearly Amt	Enter the yearly escrow amount (required).
Next Disb Dt	Enter next disbursement date (required).
Last Disb Dt	Enter the last disbursement date (required).

11 In the **Insurance** block, enter the following information:

In this field:	Do this:
Coverage Type	Select coverage type (display only).
Policy #	Enter the policy number (required).
Coverage Amt	Enter the coverage amount (required).
Coverage Term	Enter the coverage term (required).
Effective Dt	Enter the effective date (required).
Expiration Dt	Enter the expiration date (display only).

12 In the **Tax** block, enter the property tax in the **Property Tax** field.

13 Save your entry.

Account (6) master tab sub pages

The Account (6) master tab contains the Account Details page and the following sub pages:

- Balances
- YTD Balances
- Other Balances
- Other YTD Bal... (Balances)
- Amortize Balan... (Balances)
- Transactions
- ACH
- Bankruptcy
- Chargeoff
- Compensation
- Tracking Attribu... (Attributes)

This section explains how to complete each one.

To complete the Balances sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **Balances** sub tab.

4   On the **Balances** sub page, enter the following information:

In this field:	Do this:
Balances	
Balance (Adv Bal)	Enter the original advance balance on this account (required).
Paid (Adv Bal)	Enter the advance balance that has been paid on this account (required).
Waive (Adv Bal)	Enter the advance that has been waived off on this account (required).
Charge Off (Adv Bal)	Enter the advance that has been charged off (required).

Recovered (Adv Bal)	Enter the advance that has been recovered for this account (required).
Adjusted (+) (Adv Bal)	Enter any positive adjustments that were made to the advance (required).
Adjusted (-) (Adv Bal)	Enter any negative adjustments that were made to the advance (required).
ADB Bal	Enter the advance average daily balance (required).
Balance (Interest)	Enter the original interest balance on this account (required).
Paid (Interest)	Enter the interest balance that has been paid on this account (required).
Waive (Interest)	Enter the interest that has been waived off on this account (required).
Charge Off (Interest)	Enter the interest that has been charged off (required).
Recovered (Interest)	Enter the interest that has been recovered for this account (required).
Adjusted (+) (Interest)	Enter any positive adjustments that were made to the interest (required).
Adjusted (-) (Interest)	Enter any negative adjustments that were made to the interest (required).
Balance (Late Charge)	Enter the original late charge balance on this account (required).
Paid (Late Charge)	Enter the late charge balance that has been paid on this account (required).
Waive (Late Charge)	Enter the late charge that has been waived off on this account (required).
Charge Off (Late Charge)	Enter the late charge that has been charged off (required).
Recovered (Late Charge)	Enter the late charge that has been recovered for this account (required).
Adjusted (+) (Late Charge)	Enter any positive adjustments that were made to the late charge (required).
Adjusted (-) (Late Charge)	Enter any negative adjustments that were made to the late charge (required).
Balance (NSF)	Enter the original NSF balance on this account (required).
Paid (NSF)	Enter the NSF balance that has been paid on this account (required).
Waive (NSF)	Enter the NSF that has been waived off on this account (required).
Charge Off (NSF)	Enter the NSF that has been charged off (required).
Recovered (NSF)	Enter the NSF that has been recovered for this account (required).
Adjusted (+) (NSF)	Enter any positive adjustments that were made to the NSF (required).
Adjusted (-) (NSF)	Enter any negative adjustments that were made to the NSF (required).
Balance (Overage)	Enter the original over limit fee balance on this account (required).
Paid (Overage)	Enter the over limit fee balance that has been paid on this account (required).
Waive (Overage)	Enter the over limit fee that has been waived off on this account (required).

Charge Off (Overage)	Enter the over limit fee that has been charged off (required).
Recovered (Overage)	Enter the over limit fee that has been recovered for this account (required).
Adjusted (+) (Overage)	Enter any positive adjustments that were made to the over limit fee (required).
Adjusted (-) (Overage)	Enter any negative adjustments that were made to the over limit fee (required).
Balance (Pre-Payment)	Enter the original prepayment penalty balance on this account (required).
Paid (Pre-Payment)	Enter the prepayment penalty balance that has been paid on this account (required).
Waive (Pre-Payment)	Enter the prepayment penalty that has been waived off on this account (required).
Charge Off (Pre-Payment)	Enter the prepayment penalty that has been charged off (required).
Recovered (Pre-Payment)	Enter the prepayment penalty that has been recovered for this account (required).
Adjusted (+) (Pre-Payment)	Enter any positive adjustments that were made to the pre-payment penalty (required).
Adjusted (-) (Pre-Payment)	Enter any negative adjustments that were made to the prepayment penalty (required).
Balance (Fee Adv)	Enter the original advance transaction fee balance on this account (required).
Paid (Fee Adv)	Enter the advance transaction fee balance that has been paid on this account (required).
Waive (Fee Adv)	Enter the advance transaction fee that has been waived off on this account (required).
Charge Off (Fee Adv)	Enter the advance transaction fee that has been charged off (required).
Recovered (Fee Adv)	Enter the advance transaction fee that has been recovered for this account (required).
Adjusted (+) (Fee Adv)	Enter any positive adjustments that were made to the advance transaction fee (required).
Adjusted (-) (Fee Adv)	Enter any negative adjustments that were made to the advance transaction fee (required).
Balance (Membership)	Enter the original membership fee balance on this account (required).
Paid (Membership)	Enter the membership fee balance that has been paid on this account (required).
Waive (Membership)	Enter the membership fee that has been waived off on this account (required).
Charge Off (Membership)	Enter the membership fee that has been charged off (required).
Recovered (Membership)	Enter the membership fee that has been recovered for this account (required).
Adjusted (+) (Membership)	Enter any positive adjustments that were made to the membership fee (required).
Adjusted (-) (Membership)	Enter any negative adjustments that were made to the membership fee (required).
Balance (Ext)	Enter the original extension fee balance on this account (required).

Paid (Ext)	Enter the extension fee balance that has been paid on this account (required).
Waive (Ext)	Enter the extension fee that has been waived off on this account (required).
Charge Off (Ext)	Enter the extension fee that has been charged off (required).
Recovered (Ext)	Enter the extension fee that has been recovered for this account (required).
Adjusted (+) (Ext)	Enter any positive adjustments that were made to the extension fee (required).
Adjusted (-) (Ext)	Enter any negative adjustments that were made to the extension fee (required).

5   Save your entry.

To complete the YTD Balances sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **YTD Balances** sub tab.
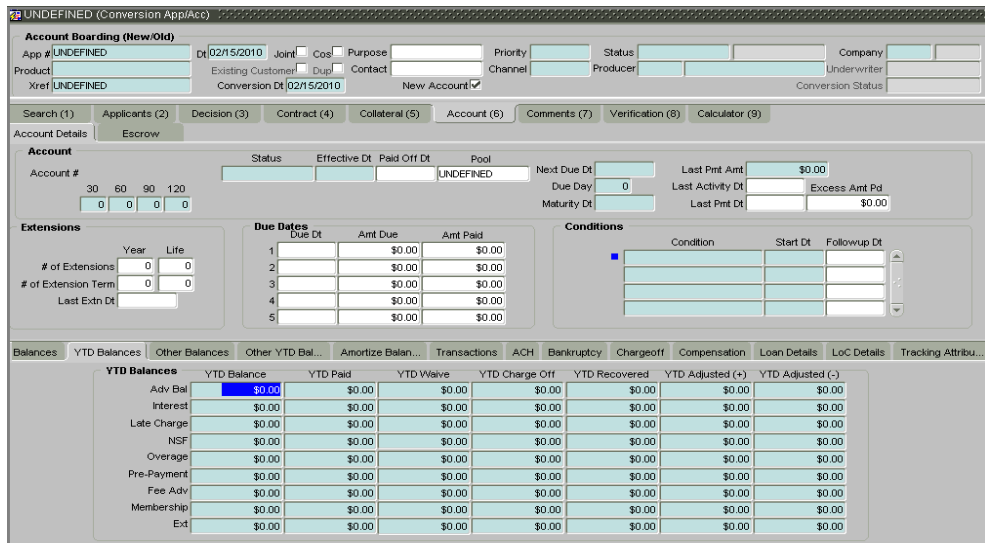
4   On the **YTD Balances** sub page, enter the following information:

In this field:	Do this:
YTD Balance (Adv Bal)	Enter the YTD original YTD advance balance on this account (required).
YTD Paid (Adv Bal)	Enter the YTD advance balance that has been paid on this account (required).
YTD Waive (Adv Bal)	Enter the YTD advance that has been waived off on this account (required).
YTD Charge Off (Adv Bal)	Enter the YTD advance that has been charged off (required).
YTD Recovered (Adv Bal)	Enter the YTD advance that has been recovered for this account (required).
YTD Adjusted (+) (Adv Bal)	Enter any YTD positive adjustments that were made to the advance (required).

|	
YTD Adjusted (-) (Adv Bal)	Enter any YTD negative adjustments that were made to the advance (required).
YTD Balance (Interest)	Enter the YTD original interest balance on this account (required).
YTD Paid (Interest)	Enter the YTD interest balance that has been paid on this account (required).
YTD Waive (Interest)	Enter the YTD interest that has been waived off on this account (required).
YTD Charge Off (Interest)	Enter the YTD interest that has been charged off (required).
YTD Recovered (Interest)	Enter the YTD interest that has been recovered for this account (required).
YTD Adjusted (+) (Interest)	Enter any YTD positive adjustments that were made to the interest (required).
YTD Adjusted (-) (Interest)	Enter any YTD negative adjustments that were made to the interest (required).
YTD Balance (Late Charge)	Enter the YTD original late charge balance on this account (required).
YTD Paid (Late Charge)	Enter the YTD late charge balance that has been paid on this account (required).
YTD Waive (Late Charge)	Enter the YTD late charge that has been waived off on this account (required).
YTD Charge Off (Late Charge)	Enter the YTD late charge that has been charged off (required).
YTD Recovered (Late Charge)	Enter the YTD late charge that has been recovered for this account (required).
YTD Adjusted (+) (Late Charge)	Enter any YTD positive adjustments that were made to the late charge (required).
YTD Adjusted (-) (Late Charge)	Enter any YTD negative adjustments that were made to the late charge (required).
YTD Balance (NSF)	Enter the YTD original NSF balance on this account (required).
YTD Paid (NSF)	Enter the YTD NSF balance that has been paid on this account (required).
YTD Waive (NSF)	Enter the YTD NSF that has been waived off on this account (required).
YTD Charge Off (NSF)	Enter the YTD NSF that has been charged off (required).
YTD Recovered (NSF)	Enter the YTD NSF that has been recovered for this account (required).
YTD Adjusted (+) (NSF)	Enter any YTD positive adjustments that were made to the NSF (required).
YTD Adjusted (-) (NSF)	Enter any YTD negative adjustments that were made to the NSF (required).
YTD Balance (Overage)	Enter the YTD original over limit fee balance on this account (required).
YTD Paid (Overage)	Enter the YTD over limit fee balance that has been paid on this account (required).
YTD Waive (Overage)	Enter the YTD over limit fee that has been waived off on this account (required).
YTD Charge Off (Overage)	Enter the YTD over limit fee that has been charged off (required).

YTD Recovered (Overage)	Enter the YTD over limit fee that has been recovered for this account (required).
YTD Adjusted (+) (Overage)	Enter any YTD positive adjustments that were made to the over limit fee (required).
YTD Adjusted (-) (Overage)	Enter any YTD negative adjustments that were made to the over limit fee (required).
YTD Balance (Pre-Payment)	Enter the YTD original prepayment penalty balance on this account (required).
YTD Paid (Pre-Payment)	Enter the YTD prepayment penalty balance that has been paid on this account (required).
YTD Waive (Pre-Payment)	Enter the YTD prepayment penalty that has been waived off on this account (required).
YTD Charge Off (Pre-Payment)	Enter the YTD prepayment penalty that has been charged off (required).
YTD Recovered (Pre-Payment)	Enter the YTD prepayment penalty that has been recovered for this account (required).
YTD Adjusted (+) (Pre-Payment)	Enter any YTD positive adjustments that were made to the prepayment penalty (required).
YTD Adjusted (-) (Pre-Payment)	Enter any YTD negative adjustments that were made to the prepayment penalty (required).
YTD Balance (Fee Adv)	Enter the YTD original advance transaction fee balance on this account (required).
YTD Paid (Fee Adv)	Enter the YTD advance transaction fee balance that has been paid on this account (required).
YTD Waive (Fee Adv)	Enter the YTD advance transaction fee that has been waived off on this account (required).
YTD Charge Off (Fee Adv)	Enter the YTD advance transaction fee that has been charged off (required).
YTD Recovered (Fee Adv)	Enter the YTD advance transaction fee that has been recovered for this account (required).
YTD Adjusted (+) (Fee Adv)	Enter any YTD positive adjustments that were made to the advance transaction fee (required).
YTD Adjusted (-) (Fee Adv)	Enter any YTD negative adjustments that were made to the advance transaction fee (required).
YTD Balance (Membership)	Enter the YTD original membership fee balance on this account (required).
YTD Paid (Membership)	Enter the YTD membership fee balance that has been paid on this account (required).
YTD Waive (Membership)	Enter the YTD membership fee that has been waived off on this account (required).
YTD Charge Off (Membership)	Enter the YTD membership fee that has been charged off (required).
YTD Recovered (Membership)	Enter the YTD membership fee that has been recovered for this account (required).
YTD Adjusted (+) (Membership)	Enter any YTD positive adjustments that were made to the membership fee (required).
YTD Adjusted (-) (Membership)	Enter any YTD negative adjustments that were made to the membership fee (required).
YTD Balance (Ext)	Enter the YTD original extension fee balance on this account (required).
YTD Paid (Ext)	Enter the YTD extension fee balance that has been paid on this account (required).

YTD Waive (Ext)	Enter the YTD extension fee that has been waived off on this account (required).
YTD Charge Off (Ext)	Enter the YTD extension fee that has been charged off (required).
YTD Recovered (Ext)	Enter the YTD extension fee that has been recovered for this account (required).
YTD Adjusted (+) (Ext)	Enter any positive YTD adjustments that were made to the extension fee (required).
YTD Adjusted (-) (Ext)	Enter any negative YTD adjustments that were made to the extension fee (required).

5   Save your entry.

To complete the Other Balances sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **Other Balances** sub tab.

4   On the **Other Balances** sub page, enter the following information:

In this field:	Do this:
Balances	
Txn Code (1)	Enter transaction type code (required).
Balance (1)	Enter the advance balance (required).
Paid (1)	Enter the advance paid (required).
Waive (1)	Enter the advance waived (required).
Charge Off (1)	Enter the advance charged off (required).
Recovered (1)	Enter the advance recovered (required).
Adjusted (+) (1)	Enter the advance positive adjustment (required).
Adjusted (-) (1)	Enter the advance negative adjustment (required).
Txn Code (2)	Enter transaction type code (required).
Balance (2)	Enter the advance balance (required).
Paid (2)	Enter the advance paid (required).

Waive (2)	Enter the advance waived (required).
Charge Off (2)	Enter the advance charged off (required).
Recovered (2)	Enter the advance recovered (required).
Adjusted (+) (2)	Enter the advance positive adjustment (required).
Adjusted (-) (2)	Enter the advance negative adjustment (required).
Txn Code (3)	Enter transaction type code (required).
Balance (3)	Enter the advance balance (required).
Paid (3)	Enter the advance paid (required).
Waive (3)	Enter the advance waived (required).
Charge Off (3)	Enter the advance charged off (required).
Recovered (3)	Enter the advance recovered (required).
Adjusted (+) (3)	Enter the advance positive adjustment (required).
Adjusted (-) (3)	Enter the advance negative adjustment (required).

Non Performing Balances

Xrf Balance	Enter nonperforming balance to be transferred (required).
Xrf Balance Paid	Enter nonperforming balance paid (required).
Balance	Enter current balance (required).
Paid	Enter balance paid (required).
Waive	Enter balance waived (required).
Adjusted (+)	Enter balance adjusted (+) (required).
Adjusted (-)	Enter balance adjusted (-) (required).
Paid Excess	Enter excess balance paid (required).
Interest	Enter interest (required).
Interest Paid	Enter interest paid (required).

5   Save your entry.

To complete the Other YTD Balances sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **Other YTD Balan...** sub tab.

4   On the **Other YTD Balances** sub page, enter the following information:

In this field:	Do this:
Balances	
Txn Code (1)	Enter transaction type code (required).
YTD Balance (1)	Enter the YTD advance balance (required).
YTD Paid (1)	Enter the YTD advance paid (required).
YTD Waive (1)	Enter the YTD advance waived (required).
YTD Charge Off (1)	Enter the YTD advance charged off (required).
YTD Recovered (1)	Enter the YTD advance recovered (required).
YTD Adjusted (+) (1)	Enter the YTD advance positive adjustment (required).
YTD Adjusted (-) (1)	Enter the YTD advance negative adjustment (required).
YTD Txn Code (2)	Enter transaction type code (required).
Balance (2)	Enter the YTD advance balance (required).
YTD Paid (2)	Enter the YTD advance paid (required).
YTD Waive (2)	Enter the YTD advance waived (required).
YTD Charge Off (2)	Enter the YTD advance charged off (required).
YTD Recovered (2)	Enter the YTD advance recovered (required).
YTD Adjusted (+) (2)	Enter the YTD advance positive adjustment (required).
YTD Adjusted (-) (2)	Enter the YTD advance negative adjustment (required).
Txn Code (3)	Enter transaction type code (required).
YTD Balance (3)	Enter the YTD advance balance (required).
YTD Paid (3)	Enter the YTD advance paid (required).
YTD Waive (3)	Enter the YTD advance waived (required).
YTD Charge Off (3)	Enter the YTD advance charged off (required).
YTD Recovered (3)	Enter the YTD advance recovered (required).
YTD Adjusted (+) (3)	Enter the YTD advance positive adjustment (required).
YTD Adjusted (-) (3)	Enter the YTD advance negative adjustment (required).

5   Save your entry.

To complete the Amortize Balances sub page

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3 Choose the **Amortize Balances** sub tab.

4 In the **Amortize Balances** sub page, enter the following information:

In this field:	Do this:
Txn	Enter the transaction code for the amortization balance. Five different balance types can be entered in the rows marked 1...5 (optional).
Balance	Enter the original balance amount (required).
Earned	Enter the amount of the balance earned as of previous month-end. This should be what was passed in the month-end GL (required).
Writeoff	Enter the amount of the balance written off as of the previous month-end (required).
FASB Rate	Enter the amortize balance federal accounting standard board rate (required).
FASB Balance	Enter the amortize balance federal accounting standard board balance (required).
FASB Effective Balance	Enter the amortize balance federal accounting standard board effective balance (required).

5 Save your entry and choose **Update Account**.

To complete the Transactions sub page

Note: If the New Account box on the master block is selected, data entered on the Transaction sub pages does not convert to the Oracle Daybreak system.

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **Transactions** sub tab.

4   On the **Transactions** sub page, enter the following information:

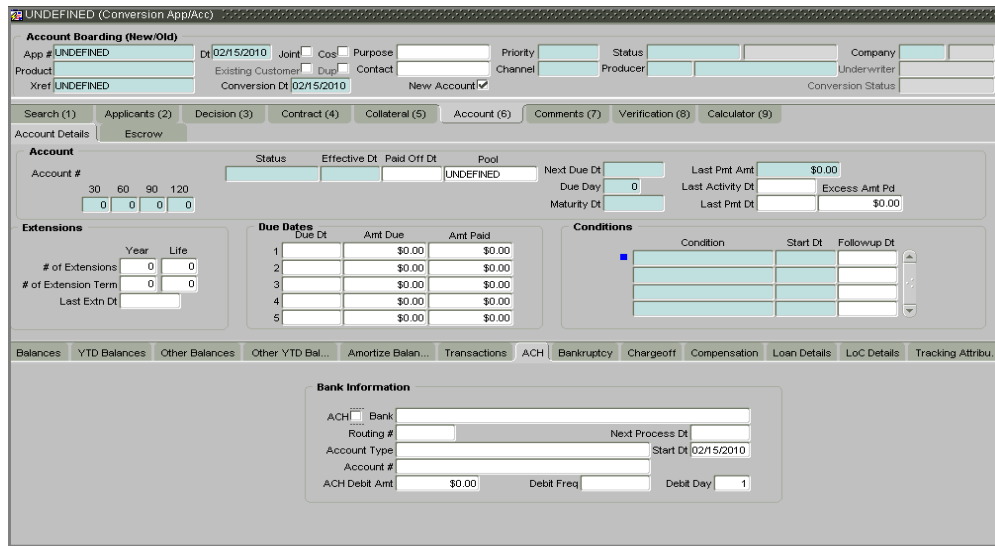| In this field:	Do this:
Seq	Enter the transaction sequence number (required).
Post Dt	Enter the date of posting this transaction (required).
Dt	Enter the effective date of this transaction (required).
Txn	Enter the transaction code (required).
Balance Amt	Enter the principal/advance (Note balance in 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).

5   Save your entry and choose **Update Account**.

To complete the ACH sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **ACH** sub tab.

4   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 UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (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).

5   Save your entry.

To complete the Bankruptcy sub page

1   On the **Interfaces** menu, choose **Conversion > Account.**

2   Choose the **Account (6)** master tab, and then choose the **Account Details t**ab.

3   Choose the **Bankruptcy** sub tab.

4   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).

5   Save your entry.

To complete the Chargeoff sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Detail**s tab.

3   Choose the **Chargeoff** sub tab.

4   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).

5   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).

6   Save your entry.

To complete the Compensation sub page

1 On the **Interfaces** menu, choose **Conversion > Account**.

2 Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3 Choose the **Compensation** sub tab.

4 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).

5 Save your entry.

To complete the Tracking Attributes sub page

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Choose the **Account (6)** master tab, and then choose the **Account Details** tab.

3   Choose the **Tracking Attributes** sub tab.
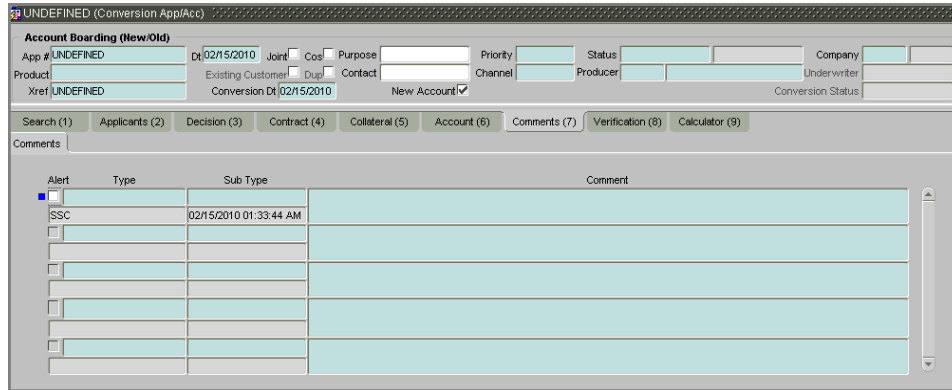

4   Choose **Create Tracking**.

Oracle Daybreak loads all the Customer Service (2) account attributes tracking parameters.

5   Sub Attribute field, only attributes in a particular group appear in the Parameter display.

6   Complete the **Tracking Details** block by entering the requested parameter in the **Value** field.

7   Save any changes you made to the account.

Comment (7) master tab

The Comment (7) master tab allows you to view and add comments regarding an account or account at any time.

To add a comment

1   On the **Interfaces** menu, choose **Conversion**.

2   Load the /account to which you want to add a comment.

3   Choose the **Comment (7)** master tab.

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 Daybreak 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 (8) master tab

Oracle Daybreak 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 Daybreak will not allow you change the application's status and approve the loan until you fix all the errors.

If it is a **Warning**, Oracle Daybreak 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 Daybreak 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 Daybreak can be configured to verify different sets of information; for example, Oracle Daybreak could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these "edit types" has its on set of "edit details."

To verify the data required for decisioning the account

1   On the **Interfaces** menu, choose **Conversion > Account**.

2   Load the account you want to validate.

3   Choose the **Verification (8)** master tab, then choose the **Edits** tab.

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 Daybreak 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: Accounts, cannot be viewed in Oracle Daybreak at this point. They need to have the set-aai run prior to account creation.

APPENDIX A : ORACLE DAYBREAK INTERFACE

This appendix explains the Oracle Daybreak'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 Daybreak's windows and forms
- Work with the parent-child relationships between blocks
- Navigate within the Oracle Daybreak system.

Oracle Daybreak's graphical user interface

All the forms in Oracle Daybreak appear as graphical user interfaces (GUIs). To use Oracle Daybreak, you need to understand the components found on a GUI, as well as their functions.

Windows and forms

Oracle Daybreak uses two basic GUIs in completing tasks: windows and forms.
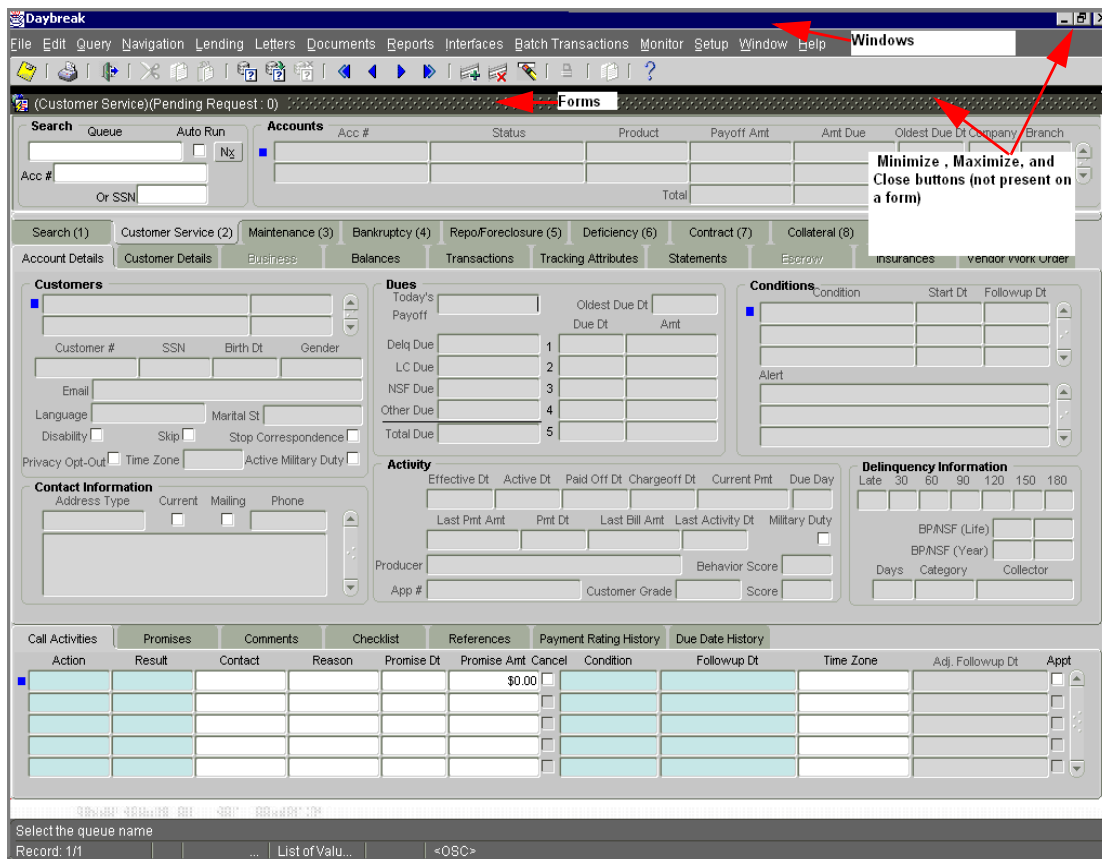
Oracle Daybreak Lending Suite uses two windows, the iAS window and the Oracle Daybreak window. The Oracle Daybreak window is the java applet that is running Oracle Daybreak. The iAS window is the browser that launched the applet. In this sense, the iAS window is the parent of the Oracle Daybreak window.

Windows can be maximized, minimized, opened, closed, and repositioned. More than one window can be opened on your desktop; 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.
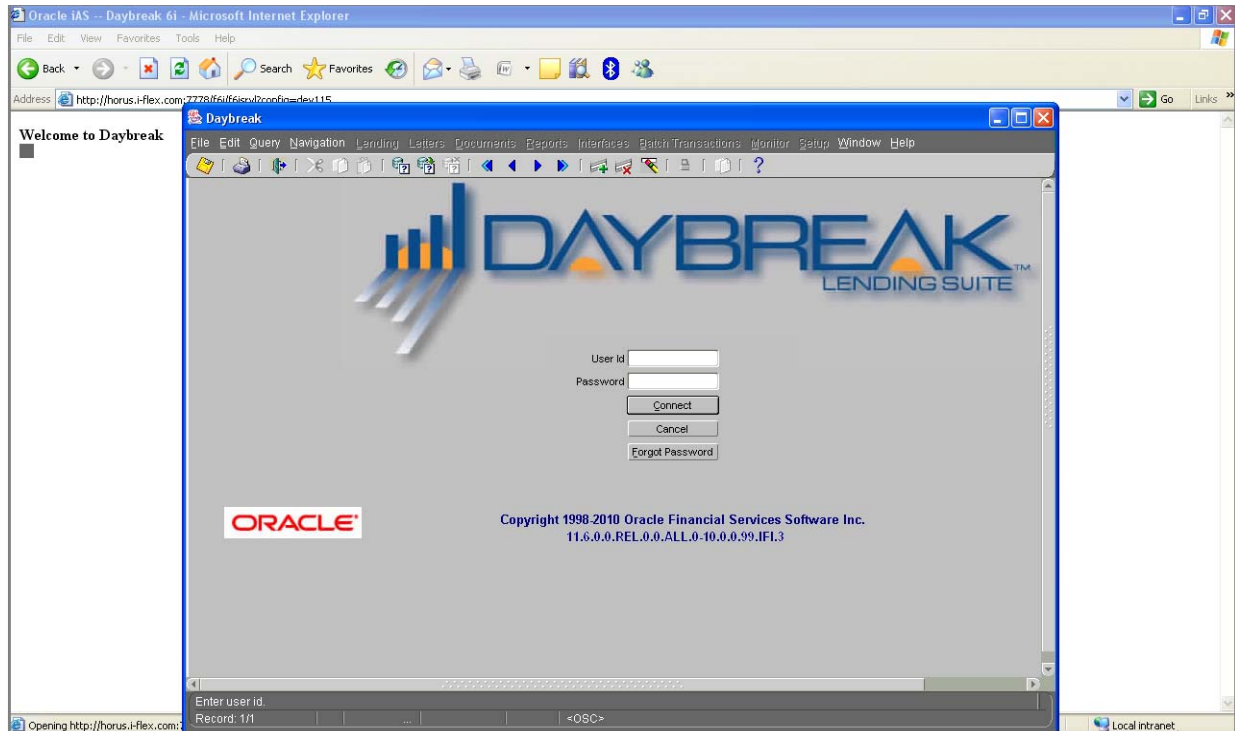
For more information on window components, see the **Window components** section of this chapter.

Oracle Daybreak uses forms to complete tasks. A form is an organized display of a module's fields, contained within a window. Forms allow you to enter, view, and update information in the Oracle Daybreak system. Each module has its own form. Forms are opened from the Oracle Daybreak menu. For example, on the Lending menu, the Underwriting command opens the Underwriting form, the Funding command opens the Funding form, and the Customer Service command opens the Customer Service form. You can open multiple forms simultaneously. The forms that are available to you are based on your assigned responsibility.

Windows and forms have a very similar appearance, as forms always appear within windows. An easy way to distinguish a window from a form is that a window contains the Minimize, Maximize, and Close buttons in the upper right corner, while a form does not.

For more information on form components, see the **Form components** section of this chapter.

Window components

This section presents an overview of the components found on windows, as well as their use.

Window title bar   A horizontal bar containing the name of the window. The active window has a different colored title bar to distinguish it from other inactive windows.

The title bar also contains the Minimize, Maximize, and Close buttons.

The Minimize button reduces the Oracle Daybreak LS application to a taskbar button on your desktop's status bar.

The Maximize button allows you to resize Oracle Daybreak's window on your desktop. (**Note**: You may have to choose the Maximize button to ensure Oracle Daybreak's window is not covered by your desktop's status bar.)

The Close button will quit Oracle Daybreak without logging off. (**Note**: Do not use the Close button to end a Oracle Daybreak session.)

Menu bar   The horizontal bar containing the menu names. The menu bar is located beneath the title bar and contains commands that allow you to open, view, and maintain a form.

Note: You view the contents of a menu by clicking it or pressing **ALT + [THE UNDERLINED LETTER IN THE MENU NAME]**. For example, **ALT + R** opens the Reports menu. Commands can be selected using the mouse or by pressing the key of the underlined letter in the command name.

The following menus are available from the Oracle Daybreak menu bar.

File   Contains the following commands:
Save - Records the current data on a form in the database.
Re-Logon - Closes the current Oracle Daybreak session and refreshes the Login form, allowing you to re-log on to Oracle Daybreak without leaving the system.
Change Responsibility - Allows you to change your Oracle Daybreak responsibility. Responsi-

bilities determine what Oracle Daybreak features are available.

Change Password - Allows you to change your Oracle Daybreak password.

Clear Form - Clears the active form of its unsaved data.

Print - Prints the contents of an active form.

Exit - Closes the Login form and ends your current Oracle Daybreak session.

Edit	Contains the following commands: **Cut** - Removes selected text from a form and stores it in the clipboard buffer. **Copy** - Copies selected text from a form and stores it in the clipboard buffer. **Paste** - Moves data from the clipboard buffer to a selected field on a form. **Edit Field** - Opens the Editor dialog box with the contents of a selected field. **List of Values** - Opens a field's List of Values dialog box, if one exists.
Query	Contains the following commands: **Enter** - Changes Oracle Daybreak to Enter-Query mode. This allows you to search the database. **Execute** - Performs the query entered during Enter-Query mode. **Cancel** - Changes Oracle Daybreak back to user mode. **Last Criteria** - Repeats the most recently performed query entered in Enter-Query mode. **Count Hits** - Displays the number of records the current query produced in the message line. **Get Next Set** - Retrieves the next set of records using the most recent query entered while in Enter-Query mode.
Navigation	Contains the following commands: **Block** - Allows you to navigate to the previous or next block, or clear the current block. **Record** - Allows you to navigate between the previous and next record, scroll up and down between records, insert or remove a record, or duplicate or clear a record. **Field** - Allows you to navigate between the previous and next field, as well as clear or duplicate a field.
Lending	Contains the following commands: **Customer Service** - Opens the Customer Service form. **Collection** - Opens the Customer Service form designed for a Oracle Daybreak user focussing

on collections, as the Bankruptcy (4), Repo/Foreclosure (5), and Deficiency (6) master tabs are unavailable.

Repossession/Foreclosure - Opens the Customer Service form designed for a Oracle Daybreak user focussing on repossessions or foreclosures, as the Bankruptcy (4), and Deficiency (6) master tabs are unavailable.

Bankruptcy - Opens the Customer Service form designed for a Oracle Daybreak user focussing on bankruptcies, as the Repo/Foreclosure (5) and Deficiency (6) master tabs are unavailable.

Deficiency - Opens the Customer Service form designed for a Oracle Daybreak user focussing on deficiencies, as the Bankruptcy (4) and Repo/Foreclosure (5) master tabs are unavailable.

Collateral - Opens the Collateral form (currently unavailable).

Producers - Opens the Producer Management form.

Vendors - Allows you to open the Vendor Management form at the Vendors, Work Orders, or Invoices tab.

Securitization - Opens the Securitization form at the Loan tab.

Tools - Opens the Calculator Tools form at the Loan Calculator or Lease Calculator tab.

Transaction Authorization - Opens the Transaction Authorization form at the Authorization tab.

Custom Forms - [This is a placeholder for any forms customized (or added) by the client.]

Letters	Contains the following commands: **Pre-defined** - Allows you to generate a predefined letter, either as a file or a printed document, or preview it as a PDF file. **Ad-hoc** - Opens the Correspondence form.
Documents	Contains the following commands: **Application** - Allows you to open the Image Maintenance form at either the Application Image Maintenance or Application Document Maintenance master tab. **Account** - Allows you to open the Account Document Tracking form at either the Document Tracking or Document Maintenance master tab.
Reports	Contains the following commands: **Run** - Allows you to generate a wide array or predefined reports. (**Note**: For a complete list of reports available in Oracle Daybreak, please refer to the **Oracle Daybreak Lending Suite Reports Catalog**.)

	Print - Modifies the Run command to generate a predefined report, either as a file or a printed document.
	Preview - Modifies the Run command to generate a predefined report and view it as a PDF file with a browser.
Interfaces	Contains the following commands:
	GL Transactions - Opens the General Ledger form.
	AP Transactions - Opens the AP Transactions form.
	Card Transactions - Opens the Card Transactions form.
	Conversions - Opens the Conversion App/Acc form.
Batch Transactions	Contains the following commands:
	Advances - Allows you to open the Consumer Lending (Advance and Payment) form at either the Advance Entry or Advance Maintenance tab.
	Payments - Allows you to open the Consumer Lending (Advance and Payment) form at either the Payment Entry or Payment Maintenance tab.
	Escrow - Allows you to open the Escrow Analysis and Disbursements form at the Escrow Analysis, Escrow Analysis Maintenance, Escrow Disbursement Entry, or Escrow Disbursement Maintenance master tabs.
Monitor	Contains the following commands:
	System - Allows you to open the Utilities form at the Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, Log Files, or Parked Transactions master tab.
	User - Allows you to open the Utilities form at the Monitor Users master tab or open the User Productivity form at the Underwriting/Funding or Customer Service/Collection master tab.
Setup	Contains the following commands:
	Administration - Allows you to open the Administration form at the System or User master tab.
	Products - Allows you to open the Product Setup form at the Setup or Lease master tab.
	Queues - Allows you to open the Queue Setup form at the Setup, Origination, or Customer Service master tab.
	Correspondence - Opens the Correspondence form.

Events - Allows you to open the Events form at the Lease master tab.

Credit Bureau - Allows you to open the Credit Bureau Setup form at the Request or Reporting master tab.

Batch Jobs - Opens the Utilities form.

Producers - Opens the Producer Management form.

Vendors - Opens the Vendor Management form.

Subvention - Opens the Subvention form at the Lease master tab.

Escrow - Opens the Escrow Setup form at the Loan master tab.

Securitization - Opens the Securitization form.

General Ledger - Opens the General Ledger form.

Window	Contains the following commands: **Cascade** - Arranges the open forms on your screen so that they overlap, with the active form on top. **Tile Horizontally** - Arranges the open forms on your screen so that they appear one on top of another. **Tile Vertically** - Arranges the open forms on your screen so that they appear one next to another. **Note**: The lower portion of the menu displays the Oracle Daybreak forms you have opened. You can use this menu to move between forms by selecting a specific form.
Help	Contains the following commands: **Keys** - Opens the Keys dialog box, containing a listing of all the hot keys available for the current form in use. Hot keys are shortcuts that perform Oracle Daybreak tasks with a minimum of key-strokes. **Display Error** - Displays information about recently encountered Oracle errors. (i-flex solutions Corp. requests that you create a screen shot of this information and send it to us when you have a system error.) **Debug** - Contains two commands: Set On and Set Off. **Oracle Daybreak Help** - Allows you to open a browser and view .pdfs of either the User Guide or Setup Guide. **Oracle Daybreak On the Web** - Allows you to open the i-flex solutions home page and report to Technical Support department when you encounter an error.

About Oracle Daybreak and Audit - Opens the About Oracle Daybreak dialog box, displaying version and audit information such as object data and recent updates. It also allows you access the column audit.

Oracle Daybreak toolbar The row beneath the menu bar containing 19 icon buttons used to perform tasks and carry out commands. The toolbar buttons are labeled with the action they perform. To view the label, use the mouse to place the mouse pointer on the button without clicking and the label appears.
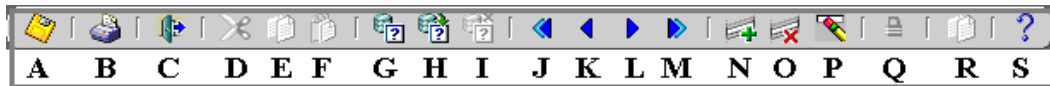

If you choose:	(hot key)	Oracle Daybreak will:
[A] Save Changes	**(F10)**	Save any pending changes on the form.
[B] Print	**(SHIFT + F8)**	Print the current screen.
[C] Exit	**(CTRL + E)**	Close the current form or exits the application.
[D] Cut	**(CTRL+X)**	Remove selected text and stores it on the clipboard.
[E] Copy	**(CTRL+C)**	Copy selected text and stores in on the clipboard.
[F] Paste	**(CTRL+V)**	Insert text stored on the clipboard in a selected field.
[G] Enter Query	**(F7)**	Change Oracle Daybreak to Enter-Query mode.
[H] Execute Query	**(F8)**	Perform the query entered while in Query mode.
[I] Cancel Query	**(CTRL+Q)**	Change Oracle Daybreak back to user mode.
[J] First Record		Display the first record.
[K] Previous Record	**(SHIFT + UP)**	Display the previous record.
[L] Next Record	**(SHIFT + DOWN)**	Display the next record.
[M] Last Record		Display the last record.
[N] Insert Record	**(F6)**	Create a new record.
[O] Remove Record		Delete the current record from the database.
[P] Clear Record	**(SHIFT+F4)**	Clear the current record from the form.
[Q] Lock/Unlock Record		Lock and unlocks a record.
[R] Copy with Details Record		Copy the selected record to the clipboard.
[S] Help	**(CTRL + H)**	Display help for the selected item.

Note: Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.

Message line The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In

the illustration below, the message line contains the error message: "Query caused no records to be retrieved."

```
FRM-40350: Query caused no records to be retrieved.
Record: 1/1                    ...              <OSC>
```
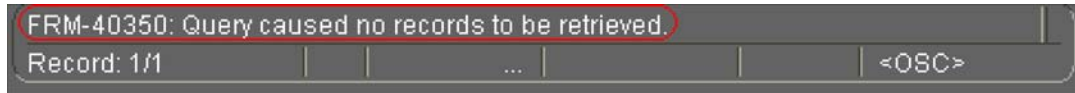
Status line
The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

Enter-Query Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

List of Values Appears when a List of Values (LOV) is available for the selected field.

```
Enter a query; press F8 to execute, Ctrl+Q to cancel.
Record: 1/1              Enter-Qu...  List of Valu...      <OSC>
```
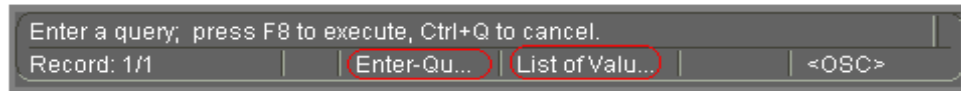
Form components

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

Tab
Oracle Daybreak 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 Daybreak system: master tab, tab, and sub tab.

Master tabs are the highest level of tab. If present on a form, they are usually numbered and appear near the top of the form. Master tabs are used primarily to navigate to other pages.

Tabs and sub tabs open pages that contain information.

Sub tabs, if present, appear at the bottom of the form.

Page (or tabbed page) The information items associated with a tab (blocks, records, check boxes, command buttons, and so on) are located on a page. The name of the page is the same as the name of the tab. The information associated with a sub tab is a sub page.

In the illustration below, the Primary page and Address sub pages are is circled.

Block	A frame, or box, that encloses a set of related functions or data. A shadowed line marks a block's perimeter. The title of the block appears across the top of the block in bold, black text. In the illustration below, the Additional Lease Details page contains two blocks: "Extensions and Due Date" and "Additional Details." The "Extensions and Due Date" block is circled.

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 Loan page contains six command buttons: "Calculate," "Amortize," "Initialize," "Copy to Decision," "Copy to Contract," and "Print Report." All three are located in the Action block.

Note: The "Copy to Contract" button is unavailable.

Field	A box on a form 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 field	A field that stores characters and numbers.
Number field	Number fields store only numbers, often dollar figures, with or without decimals.
Date field	Date fields store dates and sometimes time values.

IMPORTANT:

When you select a field, messages appear in the message area in the lower left corner of the Oracle Daybreak window. The messages describe the field or what type of information can be entered in the field. (See Message line and Status line later in this section for more information.)
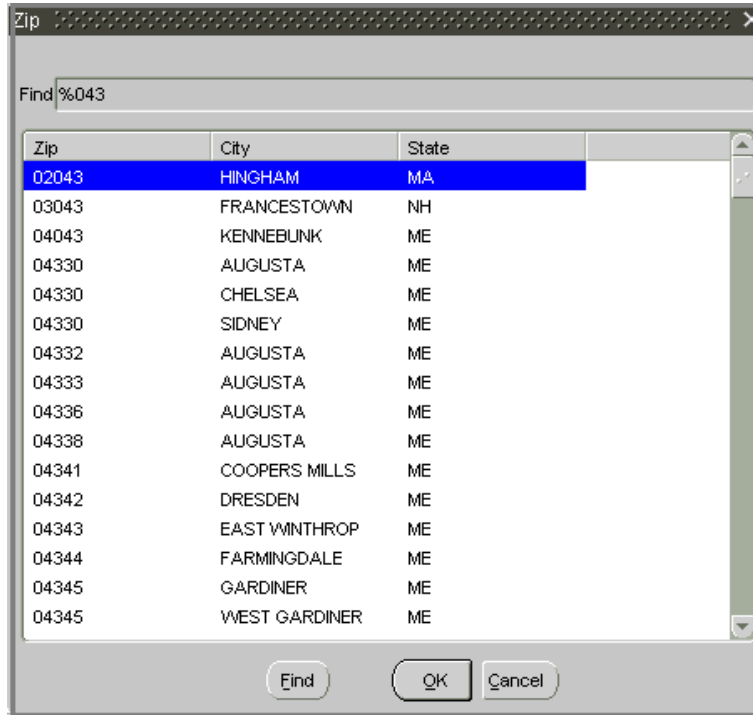

Option button

A round button used to select an action from a group of options. You can select only one option button in a group at a time. In the illustration below, option buttons are used to select whether Oracle Daybreak calculates payment or calculates interest rate.


Check box

A check box indicates a state for a particular field, such as enabled/disabled, primary/secondary, and current/not current. For that reason, check boxes are sometimes called "indicators." The title of the check box indicates what it controls. 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.

List of Values (LOV)   A dialog box linked to a field that enables you to select a single item from a predefined list. To view a field's List of Values, press **F9**. Move the blue highlighted bar using the UP or DOWN ARROW keys or the slide bar on the LOV dialog box to the value you want to select. In the example below, 55001 AFTON MN is selected. Some LOV contain lists long enough to require a scroll bar to view the entire contents. Choose **OK**, press ENTER, or double-click the LOV item to populate the field with the selected value.

Zip	City	State
02043	HINGHAM	MA
03043	FRANCESTOWN	NH
04043	KENNEBUNK	ME
04330	AUGUSTA	ME
04330	CHELSEA	ME
04330	SIDNEY	ME
04332	AUGUSTA	ME
04333	AUGUSTA	ME
04336	AUGUSTA	ME
04338	AUGUSTA	ME
04341	COOPERS MILLS	ME
04342	DRESDEN	ME
04343	EAST WINTHROP	ME
04344	FARMINGDALE	ME
04345	GARDINER	ME
04345	WEST GARDINER	ME

Find %043

Find   OK   Cancel

Blue square (cursor)   Oracle Daybreak uses a blue square as a cursor. The blue square indicates the active item, usually a field or record. You can move the blue square using the arrow keys on your keyboard or by clicking an item with the mouse.
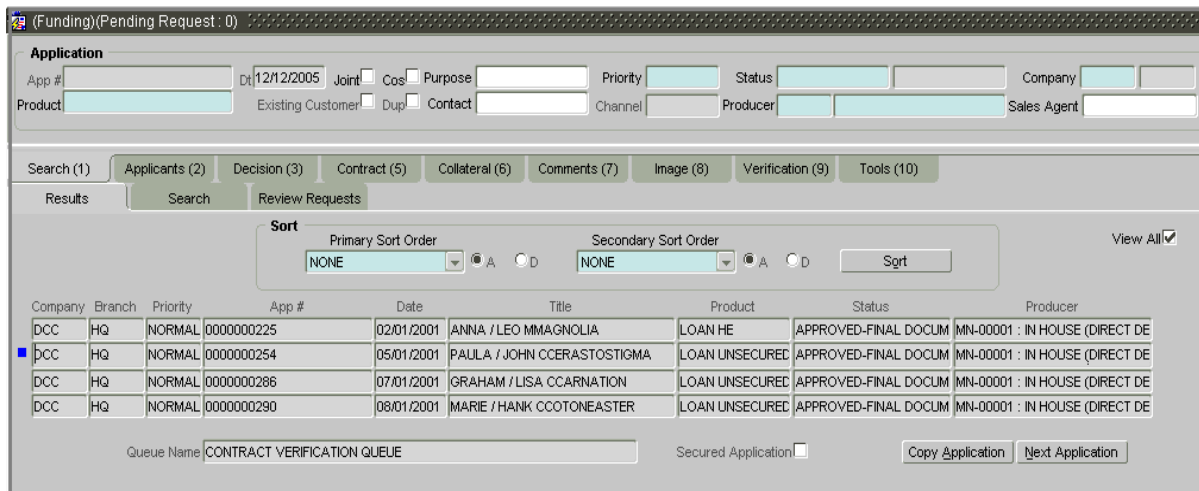
Record   A logically related collection of fields within a block about one person, place, or thing.

There are two types of records in Oracle Daybreak; *table records* and *block records*. A scroll bar allows you view records not currently displayed. The message bar informs you of the total number of records in the table block, as well as the record you are currently viewing.

Table records Appear as a grid, where each record is a single row of related data.

Block records Record appears as a single block.

Record line Located in the lower left corner of the Oracle Daybreak window, the record line displays how many records exist within the record on display.

Next Record/ Previous Record scroll bar The presence of a record scroll bar indicates that there are records above or below the one on which you are working. If the scroll bar does not stretch the entire length between the two arrows, this indicates there are additional records available. If the scroll bar stretches the entire length between the two arrows this indicates no other records are available. Click the arrows to view these records. Click the up (▲) or left (▶) arrow for previous records. Click the down (▼) or right (▶) arrow for following records.

Hint box A yellow box that appears when the mouse pointer is moved over a field. The hint box will display a description of the field's content. If the field is associated with a List of Value dialog box, the hint box displays the Lookup Type of the LOV.

Using colors as a guide

Fields appear in different colors to indicate what type of information the field contains.

Aqua Required - Information is required in an aqua field to complete a form.

White Optional - A white field is not required to contain information when completing a form.

IMPORTANT:
Some optional fields may be required by your organization. Such fields, though not mandatory on the form, must be completed during edit verification.

Gray Display only - Data cannot be entered in these fields.

Note: Aqua, white, and gray are the default colors in the Oracle Daybreak system. Your organization may have selected different colors during implementation.

Understanding parent-child relationships

A parent-child relationship is an association between a master block and one or more detail pages. The master-detail relationship is arranged in the shape of a pyramid, from the top of the form to the bottom. The top block contains the basic, or master, information. The detail pages then expand on the contents of the master block. Detail pages themselves can serve as master blocks for other sub detail pages that follow. When a block and pages are linked in a master-detail relationship, the following conditions exist:

1   The detail page displays only those records that are associated with the current record in the master block.

2   Querying between the master block and detail pages is always coordinated.

When a record is displayed in a master block, the detail pages contain information that corresponds to that record. If you perform query or change information in the master block, Oracle Daybreak updates the detail pages to match the new record in the master block. If you use the master block to perform a query and gain access to the records for a different application, the detail pages refresh to display information for the new record in the master block.

Note: You can perform a query from a detail page if the master block (or page) is completed. Otherwise, it is not possible to directly query from a detail page.

Example: Parent-child relationship

In the illustration below, note that the Underwriting form is divided into three sections. The top section (the Application block) is the master page. It contains such information as application number, product, and other items related to a specific application. The Applicants (2) master tab has been selected to display the Primary page and Address Information sub page. These detail pages contain further information about the application; in this case, the application's primary applicant and that person's address information.

APPENDIX B : NAVIGATING AND QUERYING IN ORACLE DAY-BREAK

This appendix explains how to use Oracle Daybreak to complete these frequently completed tasks:

- Navigate within and between forms
- Print a form
- Save an entry
- Edit data (including cutting, copying, and pasting data)
- Clear data
- Duplicate data
- Create and delete records
- Use the Editor dialog box
- Enter and query data using the List of Values (LOV) dialog box
- Use additional LOV tools (auto reduction, long-list, list search, and power list)
- Query data
- Use query operators and wildcard characters (including Query by example, Query/ Where, and Query count)
- Use hot keys.

Navigating within a form

The following procedures can be used to navigate within a Oracle Daybreak form. Choose the one you are most comfortable using:

• Move the cursor with your mouse
• Select a command from the menu bar (Navigation menu)
• Select a command from the Oracle Daybreak toolbar
• Enter a keyboard shortcut (hot key)

The Navigation menu
The Navigation menu contains the following commands, all of which allow you to navigate within a form: Block, Record, and Field.

The **Block** command contains the following sub commands:

If you choose:	(hot key)	Oracle Daybreak will:
Previous	(CTRL + PAGE UP)	Move the cursor to the previous block (if one exists).
Next	(CTRL + PAGE DOWN)	Move the cursor to the next block (if one exists).
Clear	(SHIFT + F5)	Clear the block currently containing the cursor.

The **Record** command contains the following sub commands:

If you choose:	(hot key)	Oracle Daybreak will:
Previous	(SHIFT + F8)	Display the previous record (if one exists).
Next	(SHIFT + DOWN)	Display the next record (if one exists).
Scroll Up	(PAGE UP)	Perform that same action as pressing **PAGE UP**.
Scroll Down	(PAGE DOWN)	Perform that same action as pressing **PAGE DOWN**.
Insert	(F6)	Create a new record.
Remove	(SHIFT + F6)	Remove the current record.
Duplicate	(F4)	Duplicate the current record.
Clear	(SHIFT + F4)	Clear the current record.

The **Field** command contains the following sub commands:

If you choose:	(hot key)	Oracle Daybreak will:
Previous	(SHIFT + TAB)	Move the cursor to the previous field (if one exists).
Next	(TAB)	Move the cursor to the next field (if one exists).
Clear	(CTRL + U)	Clear the current field.
Duplicate	(F4)	Duplicate the current field.

IMPORTANT:
The TAB and ENTER keys move the cursor between fields. F8 refreshes the record.

Navigating between forms

You can open multiple forms in each window and navigate between them with the Window menu. The lower part of the Window menu lists the forms that are currently open. Selecting the form's option button moves you to that form.
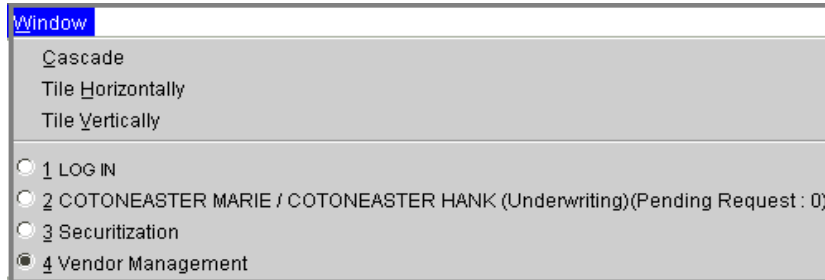
To navigate between forms

1   On the **Oracle Daybreak** menu bar, choose **Window**.

2   Select the form you want to move to by selecting it with one of the following methods:

•   Click the option button for the corresponding form.
    -or-
•   Move the cursor on the open Windows menu with the UP and DOWN ARROW keys and press ENTER to open a highlighted form.
    -or-
•   Type the number on the Windows menu next to the form you want to open.

    Oracle Daybreak displays the form you selected.

Common Oracle Daybreak tasks

This section explains tasks common to many Oracle Daybreak modules and forms. Here you will learn how to:

•   Print a form
•   Save your work
•   Editing data
•   Using the Editor dialog box
•   Close a form/leave Oracle Daybreak

Printing a form

You can print a form 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**
    -or-
•   Click **Print** on the Oracle Daybreak tool bar.

Saving your 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 Daybreak

- On the **File** menu, choose **Save**
  -or-
- On the Oracle Daybreak tool bar, choose **Save** (the yellow disk icon)
  -or-
- Press **F10**.

When you save an entry, the message line at the bottom of your screen displays a "Transaction complete" message to inform you of the changes.
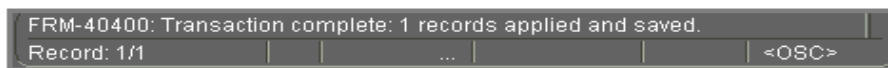
Editing data

In this section, you will learn how to use Oracle Daybreak to edit data. You will learn how to:

- Cut, copy, and paste data
- Clear data
- Duplicate data
- Create and delete records
- Use the Editor dialog box

Cutting, copying, and pasting data

The cut, copy, and paste commands on the Oracle Daybreak menu bar allow you to move and edit data.

To cut, copy, and paste with the Oracle Daybreak menu bar

1 Open the form and select the data in the field you want to edit. (You can either drag your mouse over the data or double-click the data to select it.)

2 On the **Edit** menu, select **Cut** or **Copy**. (**Copy** leaves the data in the field while copying it; **Cut** clears the field when it copies the data.)

3 Move the cursor to the field where you want to place the copied data.

4 On the **Edit** menu, choose **Paste**.

Oracle Daybreak pastes the cut or copied data in the new field.

Keyboard guide for the previous steps

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

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

Clearing data

You can clear data from a form at any time. The data you clear is simply erased from the form, not deleted from the database. You can clear fields, records, blocks, or entire forms. This is particularly useful when you went to add an new entry to a record, block, or form that appears "full."

If the data is new and has never been saved in the database, it will be permanently lost when you clear it from the form. Some items cannot be cleared of information. If you attempt to clear an item that cannot be cleared, the error message "Field is protected against update" appears in the message line.

To clear a field

*   Select the field you want to clear and use **one** of the following methods to clear data:

    On the **Navigation** menu, choose **Field > Clear**.
    -or-
    Select and type over the existing data, or use the BACKSPACE or DELETE key to remove the data.
    -or-
    Press CTRL+U.

    IMPORTANT:
    The data you clear from the field is not available for pasting into another field. If you want to paste the data elsewhere, use the **Copy** or **Cut** commands on the **Edit** menu.

To clear a record

*   Select the record you want to clear and use **one** of the following methods to clear data:

    On the **Navigation** menu, choose **Record > Clear**.
    -or-
    On the Oracle Daybreak tool bar, choose the **Clear Record** icon.
    -or-
    Press SHIFT+F4.

    Oracle Daybreak clears the values in all the fields of your current record and returns the cursor to the first field of the next record.

To clear the current block

*   Select a field in the block you want to clear and use **one** of the following methods to clear data:

    On the **Navigation** menu, choose **Block > Clear**.
    -or-
    Press SHIFT+F5.

Oracle Daybreak clears the block and returns your cursor to the first field in the current block.

IMPORTANT:
If the current block is a multi-record block, this action erases all records displayed in the block.

To clear a form

• Open the application of the form you want to clear and press **SHIFT+F7**.

Oracle Daybreak clears the data from all the fields of the current form and returns your cursor to the first field of the form.

Duplicating data

If data needs to be repeated in a new record, you can duplicate data from a previous record.

To copy a field from a previous record

1 Depending on the form you are using, enter a new record or query an existing record.

2 On the **Navigation** menu, choose **Record > Insert**
   -or-
   On the Oracle Daybreak tool bar, choose the **Insert Record** icon
   -or-
   Press **F6**.

   Oracle Daybreak inserts a new record after the existing record.

3 Move the cursor to the field you want to duplicate in the new record.

4 On the **Navigation** menu, choose **Field > Duplicate**.
   -or-
   Press **F3**.

   Oracle Daybreak copies the field value from the previous record to the current record.

To copy all fields from a previous record

1 Enter a new record, or query an existing record in your form.

2 On the **Navigation** menu, choose **Record > Insert**
   -or-
   On the Oracle Daybreak tool bar, choose the **Insert Record** icon
   -or-
   Press **F6**.

   Oracle Daybreak inserts a new record after the existing record.

3 On the **Navigation** menu, select **Record > Duplicate**.

   -or-
   Press **F4**.

IMPORTANT:
If your current block requires all records to be unique, the Duplicate command does not duplicate those fields that must be unique.

To copy all information on a page and its sub pages

1 Move the cursor to the first field on the page you want to duplicate.

2 On the **Oracle Daybreak** tool bar, choose the **Copy with Details Record** icon.

   Note: For this process to work, the entry has to be locked (lock parameter set to **y**)

3 Make the changes you desire to the details in the duplicate entry to make it unique.

4 Choose the **Copy with Details Record** icon to complete sub tabs.

5 Make the changes you desire to the sub page details in the duplicate entry to make it unique.

6 Save your new entry.

Creating and deleting records

You can enter new records in the database or delete existing records from the database. Only users who have the appropriate permissions set up in their user responsibility can create or delete records.

To create a new record

1 On the **Navigation** menu, choose **Record > Insert**.
   -or-
   On the Oracle Daybreak tool bar, click **Insert Record**.
   -or-
   Press **F6**.

   Note: When you create a record in a multi-record block, Oracle Daybreak inserts a new blank row below the selected row. In a single-record block, Oracle Daybreak clears the fields in the block.

2 Once the selected field is cleared, enter the data for the new record.

3 On the **File** menu, choose **Save**.
   -or-
   On the Oracle Daybreak tool bar, click **Save**.
   -or-
   Press **F10**.

   Oracle Daybreak saves the record in the database.

   IMPORTANT:
   If you exit the form without saving your work, the record is not added to the database.

To delete a record

1 Select the record you want to delete.

2 Use one of the following methods to delete data from a field:

On the **Navigation** menu, choose **Record > Remove**.
-or-
On the Oracle Daybreak tool bar, choose the Remove Record icon.

Oracle Daybreak erases the current record from your form and returns your cursor to the first field of the next record; however, the record is not yet deleted.

3 On the **File** menu, choose **Save**.
-or-
On the Oracle Daybreak tool bar, click **Save**.
-or-
Press **F10**.

IMPORTANT:
If you exit the form without saving your work, the record is not deleted from the database.

Using the Editor dialog box

You can use the Editor dialog box to view, enter, or update the entire contents of an entry field. The Editor dialog box is especially useful for editing scrollable text fields. A scrollable text field is a field whose actual width is longer than its display width and whose content you can view by scrolling through the field. Searches performed in the Editor dialog box are case-sensitive.

IMPORTANT:
If a text field is set up to use a default system editor, then the following procedures open the editor determined by the profile option "Editor (Character)."

To use the Editor dialog box

1 Open the form and select the field you want to edit.

2 On the **Edit** menu, choose **Edit Field**.

The Editor dialog box appears with the text from the field you selected.

Note: You can also open the Editor dialog box by pressing **CTRL+E**.

3 Enter a new text or edit the existing text in the Editor dialog box and choose **Ok**.

IMPORTANT:
If the current field is a display-only field, then the Editor dialog box appears in display-only mode.

To search for a phrase and replace it with another phrase

1 On the **Edit** menu, choose **Edit Field**.

The Editor dialog box appears.

2 Choose **Search**.

The Search/Replace dialog box appears.
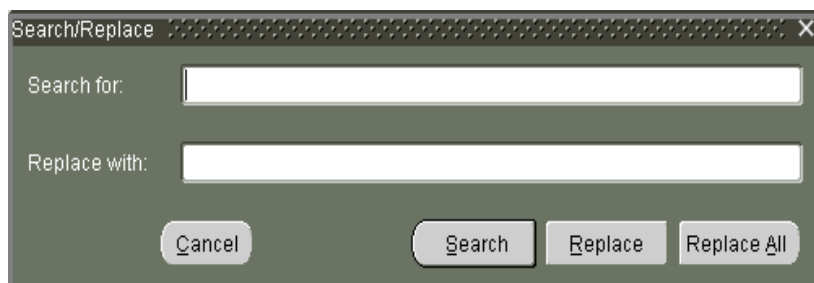
3   In the **Search for** field, type the text or characters you want to find on the form.

If you want to replace that data with other data, type the new data in the **Replace with** field.

4   Choose the **Search** button to search for the value.
-or-
Choose **Replace** to search for the value and replace the first occurrence.
-or-
Choose **Replace All** to search for the value and replace all occurrences.

5   To close the **Search/Replace** dialog box, choose **Cancel**.

6   When you are finished editing the value in the **Editor** window, choose **Ok**.

The Editor dialog box closes the window and the edited value appears in the field.

Exiting a form/leaving Oracle Daybreak

You can close a Oracle Daybreak form, or end a Oracle Daybreak session, using the mouse or keyboard.

To save exit a form/leave Oracle Daybreak

• On the **File** menu, choose **Exit**
-or-
• On the Oracle Daybreak tool bar, choose **Exit** (the blue door icon)
-or-
• Press **CTRL** + **Q**.

Oracle Daybreak will end a Oracle Daybreak session when you perform one of these actions from the Login form.

Entering and querying data

This chapter explains how to use the List of Values dialog boxes and search for data while using a form.

List of Values (LOV) dialog box

Many fields on Oracle Daybreak forms are linked to a List of Values (LOV) dialog box. An LOV displays all possible entries that Oracle Daybreak will accept for a particular field. You can select data from the LOV to complete the field instead of having to search for acceptable entries. Likewise, a field that is associated with an LOV only accepts entries found on the list of values. Using the LOV increases accuracy and productivity, as it ensures uniformity and efficiency during data entry.

Note: If you are in Enter-Query mode, the LOV cannot be used.

When an LOV is available for a field, "List of Values" appears on the status line. Also, when you move the cursor to the field with an LOV from a Lookup field in the Setup menu, a yellow hint box appears, citing the lookup type for the LOV.

When you open an LOV from an entry field, the field's LOV dialog box appears.

An example of a List of Values box. This one appears from the Street Type field on an Address block.

An LOV might contain more than one column of information. Most LOVs provide a descriptive heading at the top of each column.
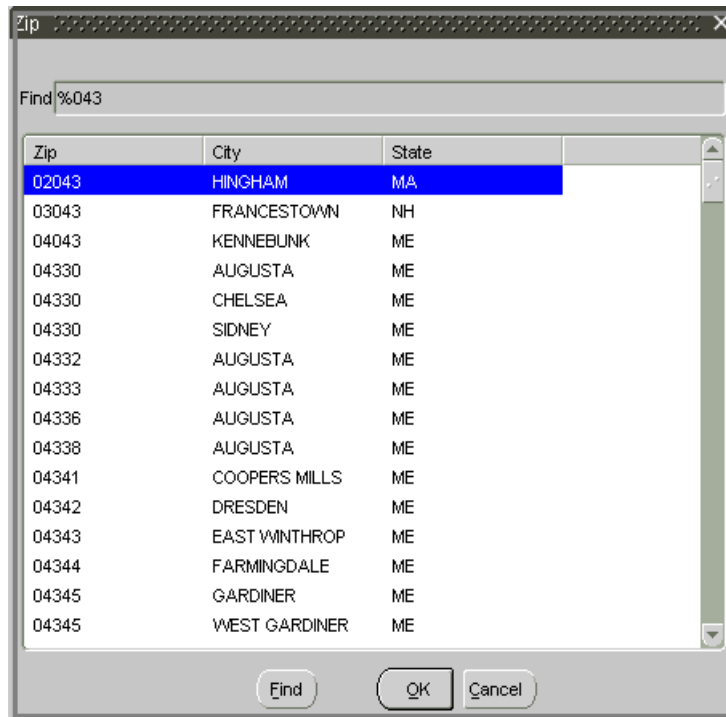
To select data from an LOV

1   Move the cursor to an entry field with an LOV.

"List of Valu..." appears on the status line.

2   On the **Edit** menu, choose **List of Values**.
-or-
Press **F9**.

When the LOV appears, you can either use the mouse to scroll through the list box and double-click on a value to select it, or press the UP ARROW or DOWN ARROW keys to high-light a value with the blue bar.

If you choose **Cancel**, the LOV closes and no entry appears in the field.

3   Press ENTER or choose **OK** to select the value.

Once you select a value, the LOV dialog box closes and the selected value appears in the field.

Additional LOV tools

In addition to allowing you to select a field value, LOVs provide tools to simplify entering data and working with long lists. Auto Reduction lets you view a condensed portion of the entire list of values. Power List allows you to quickly enter data without opening the LOV.

In some cases, an LOV is too large to fit entirely in the list box and the Long-List LOV appears.

Auto reduction

Using Auto Reduction, you can shorten an LOV. With a shortened list, you only need to scan a subset of the original values.

To use the Auto reduction feature

- In the **Find** field on the LOV dialog box, type the first character(s) of a value you want to locate. (A percent sign appears by default in the Find field.)

Oracle Daybreak automatically reduces the list to just those values in the first column that match the characters you enter.

Note: To return to the entire contents of the LOV, type the wildcard character **%** in the Find field and press **ENTER**.

List search

If you do not know the initial characters of your value, but do know that your value contains a certain word or set of characters, you can perform a list search to find the values that contain those words or characters.

To perform a list search

1 In the **Find** field on the LOV dialog box, enter any group of characters as search criteria. Use wildcard characters, such as the percent sign (**%**), which represents any number of characters, or underline (**_**), which represents a single character in your search criteria.

   IMPORTANT:
   The criteria you enter for a list search is not case-sensitive. For example, to reduce a search list to just those values containing the word "schedule," enter **%schedule%** in the **Find** field.

2 Choose **Find**.

A reduced list appears, containing just those values that match the search criteria.

Long-list

Long-List is the other tool you can use to shorten an LOV. Long-List works similarly to Auto Reduction. The Long-List dialog box appears when a field has a list too large for Auto Reduction.

To perform a list search

1   In the **Find** field on the long list LOV dialog box, type the first few characters that occur in your value in the Find field

2   Choose **Find**.

Oracle Daybreak reduces the long list to a smaller sub set of values meeting the search criteria in the Find field in a regular LOV.

3   Select the value you want to use and choose **Find**.

Other LOV features

You do not have to use a field's LOV to complete a field. If your entry appears in the field's' LOV, Oracle Daybreak will accept it when you type it in the field.

The Auto Reduction logic that applies to the LOV also applies to your entry in a field with an LOV. If you type the first letter of your entry and press TAB, Oracle Daybreak will automatically complete the field if there is a single match in the LOV.

If more than one entry in the LOV share the characters you typed, Oracle Daybreak will open the LOV displaying only the entries beginning with those characters.

If no entry in the LOV matches the characters you typed, Oracle Daybreak opens the LOV displaying all of its entries when you press TAB.

Querying data

Oracle Daybreak provides you with search options to locate information when working with a form. You can retrieve and review all available information in your database without having to remember the information from a previously displayed form or printing lengthy reports to view an item. Instead, you can perform a search to obtain and review the information you want.

This section describes the methods you can use to locate and retrieve records in Oracle Daybreak. These include:

- Using query operators
- Query-by-example
- Query/Where
- Using query count

Note: If you are in Enter-Query mode, the LOV cannot be used.

IMPORTANT:
Searches cannot be performed in forms that require using the Search page to retrieve information. These forms (for example, the Underwriting form, the Funding form, and Customer Service form) only display run-time output, or only run specific processes. The following message appears in the message line if you attempt to search such a form: "Function key not allowed. Press Ctrl+F1 for list of valid keys."
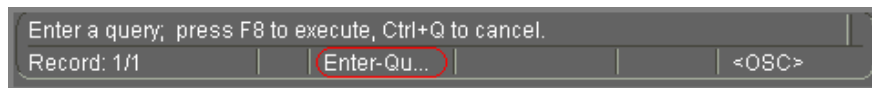
Using query operators

Query operators are used to create search criteria to limit searches to specific information. The query operators available in most fields include:

Operator	Meaning	Example Expression
=	equal to	= 'Janet' or = 107
!=	not equal to	!= 'Bob' or != 107
>	greater than	> 99 or > '01-JAN-93'
>=	greater than or equal to	>= 55
<	less than	< 1000.00
<=	less than or equal to	<= 100
#BETWEEN	between two values	#BETWEEN 1 AND 1000

The query operator expressions retrieve results according to character-ordering rules for character fields and numeric-ordering rules for numeric fields. For example, look at the following field values:

```
002, 003, 004, 005, 078, 123, 253, 441, 576, 775, 1274, 3298,
4451, 5600, 9578, 10500, 58437, 708445
```

These values are shown in the order you expect for numeric values, where `005` is between `004` and `078`. If the field is defined as a numeric field, then the phrase "`#BETWEEN 004 AND 078`" would retrieve `004`, `005`, and `078`.

However, if the field is defined as a character field, then the phrase "`#BETWEEN 4 AND 7`" would retrieve the values `441`, `576`, `4451`, `5600`, and `58437`, which all start with characters between `4` and `7`. The values `775` and `005` would not appear because `775` is lexically greater than `7`, and `0` is lexically less than `4`.

Some fields contain date values that are actually "Date-format" character values. These fields act like character fields in that the value 01-FEB-92 would be lexically less than 01-JAN-92, because F precedes J in a character set.

IMPORTANT:
Sometimes you cannot instantly determine if a field containing numeric values is defined as a character or numeric field. To identify what the field type is, you may have to enter and experiment with different search criteria expressions and see what results are returned.

Tips for using Query Operators

- Use single quotation marks (`'    '`) to enclose the character or date value in your expression. For example:

  ```
  'Texas'
  '01-MAY-93'
  ```

- Query operators cannot be used in time fields.

When you use the #BETWEEN query operator, the search criteria "#BETWEEN value1 AND value2" retrieves all records containing values between and including value1 and value2. The same applies to dates. For example, using the search criteria "#BETWEEN '01-JAN-93' AND '01-MAR-93'" in a date field retrieves all records with dates between and including January 1, 1993 and March 1, 1993.

Finding patterns with wildcard characters

In addition to query operators, you can include wildcard characters in your search criteria. Wildcard characters search for particular patterns in your data. Use the percent (%) wildcard character within a field to represent any number of characters (including no characters), or use the underline (_) wildcard character to represent any single character.

For example, if you want to retrieve all records that contain the word "XXX" in a specific field, you would enter the search criteria **%XXX%** in that field.

Enter-Query mode

If you want to retrieve a group of records in a Oracle Daybreak from using search criteria, you can use Enter-Query mode.The Enter-Query mode may be used to specify complex search criteria in any of the fields on your current block.

The search criteria can include:

* Specific values
* Phrases containing wildcard characters
* Phrases containing query operators
* Any combination of the three to help you pinpoint the data of interest.

IMPORTANT:
When your application is in Enter-Query mode, you will not be able to navigate out of the current form. To navigate from the form, you must exit Enter-Query mode by choosing **Cancel Query** or **Exit** on the task bar or pressing **CTRL**+**Q**.

To user Query-by-example

1   On the **Query** menu, choose **Enter**
    -or-
    Press **F7**
    -or-
    On the Oracle Daybreak toolbar, click the **Enter Query** icon.

    Oracle Daybreak switches from data entry mode to Enter-Query mode and clears the form. The Enter-Query message appears in the status line.

2   Enter search criteria in any of the fields, using wildcard characters and query operators as necessary. You can also choose **Last Criteria** on the **Query** menu to display the search criteria used in your last search, if there was one.

    Note: Pressing **F7** twice will also display the search criteria from your last search.

    IMPORTANT:
    While in Enter-Query mode, all check boxes are in a neutral state; that is, they are neither selected nor cleared as a default. If you want your search criteria to include a selected check box, you have to select it, regardless of whether it already appears to be checked. Similarly, if you want your search criteria to include a cleared check box, you have to clear it, regardless of how it currently appears. (To clear it, first select the check box to activate it, then select it again to clear it.)

3   On the **Query** menu, choose **Execute**
    -or-
    Press **F8**
    -or-
    On the Oracle Daybreak toolbar, click the **Execute Query** icon.

    IMPORTANT:
    To retrieve all the database records for a block, you can bypass steps 1 and 2 and select **Execute** on the Query menu. This is known as a blind query. To retrieve all records for a block, press **F7**, then press **F8** to perform the query.

4   To leave the Enter-Query mode, choose **Cancel** from the **Query** menu

-or-

Press **CTRL+Q**

-or-

On the Oracle Daybreak toolbar, click the **Cancel Query** icon.

Query/where

An even more sophisticated search method is to use Query/where. Query/where allows you to modify a query by using a SQL Plus statement as your search criteria.

To use Query/where

1   On the **Query** menu, choose **Enter**

-or-

Press **F7**

-or-

On the Oracle Daybreak toolbar, click the **Enter Query** icon.

Oracle Daybreak switches to Enter-Query mode.

2   Enter the character & (or a blind variable) in the field from which you want to run the query.

3   On the **Query** menu, choose **Execute**

-or-

Press **F8**

-or-

On the Oracle Daybreak toolbar, click the **Execute Query** icon.

The Query/Where dialog box appears.

4   Type the search criteria in the format of a SQL Plus statement in the window.

For example, the following Query/Where search criteria:

```
:P like '%VEH%' and :A in ('0000000374', '0000000532')
```

Would produce the following results:

The two loan loans, 0000000374 and 0000000532.

5   Choose **OK** to execute the query.

-or-

Choose **Cancel** to close the Query/Where dialog box without running a query.

Note: If you have a long statement as your search criteria, you can use a field editor to make changes to your statement by choosing **Search**.

Query count

If you do not need to retrieve the records from a query-by-example search, but only want to know how many records match your search criteria, you can perform a query count.

To obtain a count of the number of records

1   On the **Query** menu, choose **Enter**
    -or-
    Press **F7**
    -or-
    On the Oracle Daybreak toolbar, click the **Enter Query** icon.

2   Enter the search criteria in the field you want to perform the query.

3   On the **Query** menu, choose **Count Hits**.
    -or-
    Press **SHIFT+F2**.

Oracle Daybreak counts your query. A message appears on the message line displaying the number of records query-by-example would retrieve if you ran the search.

IMPORTANT:
If you select **Count Hits** on the **Query** menu without specifying any search criteria in a block, query count displays the total number of records in the database for that block.

Hot keys

"Hot keys" are keystroke shortcuts that perform navigation and data entry tasks. A dialog box containing a form's available hot keys can be viewed by selecting **Help > Keys** on the Oracle Daybreak menu bar. Below is a list of these keys:

Function	Key(s)
Block Menu	F5
Cancel Query	CTRL + Q
Clear Block	SHIFT + F5
Clear Field	CTRL + U
Clear Form	SHIFT + F7
Clear Record	SHIFT + F4
Copy	CTRL + C
Count Query	SHIFT + F2
Cut	CTRL + X
Delete Record	SHIFT + F6
Display Error	SHIFT + F1
Down	DOWN ARROW
Down	CTRL + L
Duplicate Item	F3
Duplicate Previous Record	F4
Exit	CTRL + E
Enter Query	F7
Execute Query	F8
Help	CTRL + H
Insert Record	F6
List Tab Pages	F2
Move between master tabs	
Master tab 1	SHIFT + CTRL + F1
Master tab 2	SHIFT + CTRL + F2
Master tab 3	SHIFT + CTRL + F3
Master tab 4	SHIFT + CTRL + F4
Master tab 5	SHIFT + CTRL + F5
Master tab 6	SHIFT + CTRL + F6
Master tab 7	SHIFT + CTRL + F7
Master tab 8	SHIFT + CTRL + F8
Master tab 9	SHIFT + CTRL + F9
Master tab 10	SHIFT + CTRL + F10
Move to next page/sub page	CTRL+TAB
Move to previous page/sub page	CTRL+SHIFT+TAB
Next Block/Page to sub page	CTRL + PAGE DOWN
Next Field	TAB
Next Primary Key	SHIFT + F3
Next Record	SHIFT + DOWN ARROW
Next Set of Records	SHIFT + CTRL + PAGE DOWN
Paste	CTRL + V
Previous Block/Sub page to page	CTRL + PAGE UP
Previous Field	SHIFT + TAB
Previous Record	SHIFT + UP ARROW
Print	SHIFT + F8
Return	ENTER
Save changes	F10
Scroll Down	PAGE DOWN
Scroll Up	PAGE UP
Scroll Keys	CTRL + F1
Up	CTRL + P
Up	UP ARROW
Update Record	**CTRL + U**

APPENDIX C : TRANSACTION PARAMETERS

The Customer Service form Maintenance (3) master tab allows 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 Daybreak user, the nature of the account, and whether the account is a lease.

This appendix catalogues the baseline transaction codes and parameters available on the Customer Service form's Maintenance (3) master tab. Instructions on how to use the Maintenance (3) master tab are located in the Customer Service chapter of this User Guide.

Lease monetary transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for loans, lines of credit, and leases:

- 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
- Change a due date
- Apply, adjust, or waive a disposition fee
- Apply, adjust, or waive a termination fee
- Record selling an asset
- Apply, adjust, or waive an excess usage fee
- Apply, adjust, or waive other fees and taxes

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 block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

To post a servicing expense

Transaction	Parameters
SERVICING EXPENSES	TXN DATE AMOUNT

To adjust a servicing expense

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

To waive a servicing expense

Transaction	Parameters
WAIVE SERVICING EXPENSES	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 cannot be assessed by a user, they are assessed automatically by Oracle Daybreak.

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

To adjust a late charge

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

To waive a late charge

Transaction	Parameters
WAIVE LATE CHARGE	TXN DATE AMOUNT

Nonsufficient fund fees

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

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

To adjust a nonsufficient funds

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

To waive a nonsufficient funds

Transaction	Parameters
WAIVE NONSUFFICIENT FUND FEE	TXN DATE AMOUNT

Repossession expenses

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

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

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 block of the Account Details page. This is the first page to appear on the Customer Service form when you load an account.

To post a bankruptcy expense

Transaction	Parameters
LEGAL BANKRUPTCY EXPENSES	TXN DATE AMOUNT

To adjust a bankruptcy expense

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

To waive a bankruptcy expense

Transaction	Parameters
WAIVE LEGAL BANKRUPTCY EXPENSES	TXN DATE AMOUNT

Phone pay fees

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

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

To adjust a phone pay fee

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

To waive a phone pay fee

Transaction	Parameters
WAIVE PHONE PAY FEE	TXN DATE AMOUNT

Financed insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds the insurance premium amount to advance/principal balance on the loan and adjusts the loan receivables accordingly. The transaction also triggers the process to re-compute the repayment amount for the loan. After you post the transaction, the loan will be billed for the newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract (7) master tab. The newly added insurance information can be viewed on Customer Service form's Insurances page.

To add financed insurance

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

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, Oracle Daybreak 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 Daybreak 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 (7) master tab. The insurance cancellation information can be viewed on the Customer Service form's Insurances page on the Customer Service (2) master tab.

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 Daybreak 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 block of the Maintenance (3) master tab.

To generate a payoff quote for an account (Lease)

Transaction	Parameters
PAYOFF QUOTE LEASE	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 Daybreak with a batch transaction when the account balance is $0.00. You can also manually payoff an account with the Maintenance (3) master tab. **Note**: You can also pay off an account using the Consumer Lending (Advance and Payment) form. (For more information, see the **Batch Transactions** chapter.)

When you payoff an account, Oracle Daybreak changes the account's status to PAID OFF. The date the account was paid off appears in the Activity block's Paid Off Dt field on the Account Details page.

Oracle Daybreak also notes the amount of the principal that was waived when the account was paid off in the Waived column on the Balances page.

To pay off an account

Transaction	Parameters
PAID OFF	TXN DATE

If you reverse the payoff payment using the Customer Service form, then the pay-off is automatically reversed. Oracle Daybreak 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 Daybreak considers the total compensation amount (up front compensation plus remaining compensation amount).

When you charge off account, Oracle Daybreak 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 block.

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

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

To charge off an account

Transaction	Parameters
CHARGED OFF	TXN DATE

Account closure

Oracle Daybreak 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 Daybreak.

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

To close an account

Transaction	Parameters
ACCOUNT CLOSE	TXN DATE

Due date change

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

Note: When you change a due date, Oracle Daybreak determines the next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow the next billing date to change such that it is less than the current billing date.

Oracle Daybreak also notes the change on Loan Details sub pages in the Extn and Due Dates block's # of Due Day Changes and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
DUE DATE CHANGE	TXN DATE
	DUE DATE

Disposition fees

Disposition fees are assessed towards leasing/processing a leased vehicle, especially if it is returned prior to the standard maturity date.

To post a disposition fee

Transaction	Parameters
DISPOSITION FEE	(NO PARAMETERS)

To adjust a disposition fee

Transaction	Parameters
ADJUSTMENT TO DISPOSITION FEE - ADD	(NO PARAMETERS)

| ADJUSTMENT TO DISPOSITION FEE - SUBTRACT | (NO PARAMETERS) |

To post a disposition fee

Transaction	Parameters
DISPOSITION FEE	

To waive a disposition fee

Transaction	Parameters
WAIVE DISPOSITION FEE	(NO PARAMETERS)

Termination

If the lease is terminated earlier than the contract maturity date, then termination fees may be applied.

To terminate

Transaction	Parameters
TERMINATE	TXN DATE
	LEASE BUYOUT INDICATOR
	DISPOSITION FEE
	EARLY TERMINATION FEE
	OTHER FEE
	CURRENT USAGE
	SALE PRICE
	DEPRECIATION ADJUST-
	MENT

To post an early termination fee

Transaction	Parameters
EARLY TERMINATION FEE	(NO PARAMETERS)

To adjust an early termination fee

Transaction	Parameters
ADJUSTMENT EARLY TERMINATION FEE - ADD	(NO PARAMETERS)
ADJUSTMENT EARLY TERMINATION FEE - SUBTRACT	(NO PARAMETERS)

Sale of asset

To record selling an asset

Transaction	Parameters
SALE OF ASSET	TXN DATE
	AMOUNT

Excess usage

Excess usage fees, or mileage fees, may be applied when a leased vehicle is returned with more than the agreed upon number of miles on the odometer.

To post excess usage fee

Transaction	Parameters
EXCESS USAGE FEE	

To adjust excess usage fee

Transaction	Parameters
ADJUSTMENT TO EXCESS USAGE FEE - ADD	(NO PARAMETERS)
ADJUSTMENT TO EXCESS USAGE FEE - SUBTRACT	(NO PARAMETERS) (NO PARAMETERS)

To waive excess usage fee

Transaction	Parameters
WAIVE EXCESS USAGE FEE	(NO PARAMETERS)

Other fees and taxes

The other fees and taxes transactions allow you to assess fees and taxes not defined within Oracle Daybreak.

To post other fees and taxes

Transaction	Parameters
OTHER FEES AND TAXES AMOUNT	TXN DATE

To adjust other fees and taxes

Transaction	Parameters
ADJUSTMENT TO OTHER FEES AND TAXES - ADD	(NO PARAMETERS)
ADJUSTMENT TO OTHER FEES AND TAXES - SUBTRACT	(NO PARAMETERS)

To waive other fees and taxes

Transaction	Parameters
WAIVE OTHER FEES AND TAXES	(NO PARAMETERS)

Lease nonmonetary transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for loans, lines of credit, and leases:

- 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)
- Create or cancel a one time ACH - phone pay
- Reorder coupon books (or payment books)

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 name appears in the account title and on the Customer Service (2) master tab's Account Details and Customer Details pages.

Customer details maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependents, and email address.

To change other details about a customer

Transaction	Parameters
CUSTOMER MAINTENANCE	TXN DATE RELATION TYPE CODE CUSTOMER SSN CUSTOMER MARITIAL STATUS CODE CUSTOMER DISABILITY INDICATOR CUSTOMER DRIVING LICENSE NUMBER CUSTOMER NUMBER OF DEPENDENTS CUSTOMER EMAIL ADDRESS 1 CUSTOMER BIRTH DATE CUSTOMER GENDER CODE CUSTOMER LANGUAGE CODE CUSTOMER DRIVING LICENSE STATE CODE CUSTOMER TIME ZONE

The new details appears on the Customer Service (2) master tab's Account Details and Customer Details pages.

"Skipped" customers

When a customer cannot be located, Oracle Daybreak allows you to mark that person as "skipped" (as in, "the person is a skipped debtor.") Marking a customer as skipped indicates that the customer's whereabouts are unknown.

To mark a customer as "skipped"

Transaction	Parameters
CUSTOMER SKIP	TXN DATE RELATION TYPE CODE CUSTOMER SKIP INDICATOR

The Skip box is selected on the Customer Service (2) master tab's Account Details and Customer Details pages.

Note: To remove the Skip indicator, follow the procedures above; however, type **N** in the CUSTOMER SKIP INDICATOR parameter.

Privacy Opt-Out indicator

You can change the customer's Privacy Opt-Out indicator.

To change the customer's privacy opt-out indicator

Transaction	Parameters
CUSTOMER PRIVACY INFO SHARING PREFERENCE	PRIVACY OPTOUT EFFECTIVE DATE RELATION TYPE CODE

The Primary Opt-Out box is selected on the Customer Service (2) master tab's Account Details and Customer Details pages.

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 Daybreak.

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 (2) master tab's Account Details and Customer Details pages.

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 form's Insurances page on the Customer Service (2) master tab.

Transaction	Parameters
INSURANCE MODIFICATION	TXN DATE EFFECTIVE DATE INSURANCE TYPE POLICY EFFECTIVE DATE COMPANY NAME PHONE # 1 EXTN # 1 PHONE # 2 EXTN # 2 POLICY # EXPIRATION DATE PRIMARY BENEFICIARY SECONDARY BENEFICIARY REFUND AMOUNT RECEIVED FULL REFUND RECEIVED COMMENT

ACH

With the Transaction page, you can either start or stop an automated clearinghouse, or electronic funds transfer, for an account.

To start an ACH for an account

Transaction	Parameters
ACH MAINTENANCE	TXN DATE

ACH BANK NAME
ACH BANK ROUTING
   NUMBER
ACH ACCOUNT TYPE CODE
ACH ACCOUNT NUMBER
ACH PAYMENT DAY
ACH PAYMENT AMOUNT
ACH PAYMENT FEQUENCY
   CODE
ACH START DATE

This information appears on the ACH sub page, available on the Balances, Transactions, Tracking Attributes, and Insurances pages on the Customer Service (2) master tab.

To stop an ACH for an account

Transaction	Parameters
STOP ACH MAINTENANCE	TXN DATE

Oracle Daybreak clears the information on the ACH sub page, available on the Balances, Transactions, Tracking Attributes, and Insurances pages on the Customer Service (2) master tab.

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

One time ACH - phone pay

Oracle Daybreak provides the ability to handle one time automated clearinghouse initiated by nonmaintenance transactions, giving you the ability to offer phone pay services to your customers. When accessing a phone pay, Oracle Daybreak creates an ACH file and generates payment batches.

Note: A one time ACH - phone pay transaction has parameters which are required for the ACH file processing.

To create one time ACH - phone pay

Transaction	Parameters
ONETIME ACH - PHONE PAY	BANK NAME
	BANK CITY
	ROUTING NUMBER
	ACCOUNT TYPE
	NAME AS IT APPEARS ON ACCOUNT
	ACCOUNT NUMBER
	DEBIT DATE
	PAYMENT AMOUNT
	PHONE PAY FEE
	SECRET QUESTION
	SECRET ANSWER
	WHO AUTHORIZED
	CHECK NUMBER

To cancel one time ACH - phone pay

Transaction	Parameters
CANCEL ONETIME ACH - PHONE PAY	(NO PARAMETERS)
	* Post transaction to complete.

Coupon book maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and the number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
COUPON BOOK MAINTENANCE	TXN DATE
	COUPON FIRST PAYMENT DATE
	COUPON START NUMBER
	COUPON COUNT

- To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

APPENDIX D : PAYMENT AMOUNT CONVERSIONS

The following table contains the calculations Oracle Daybreak 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

User Guide - Consumer Lease Servicing
March 2010
Version 1.0

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
www.oracle.com/ financial_services/