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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

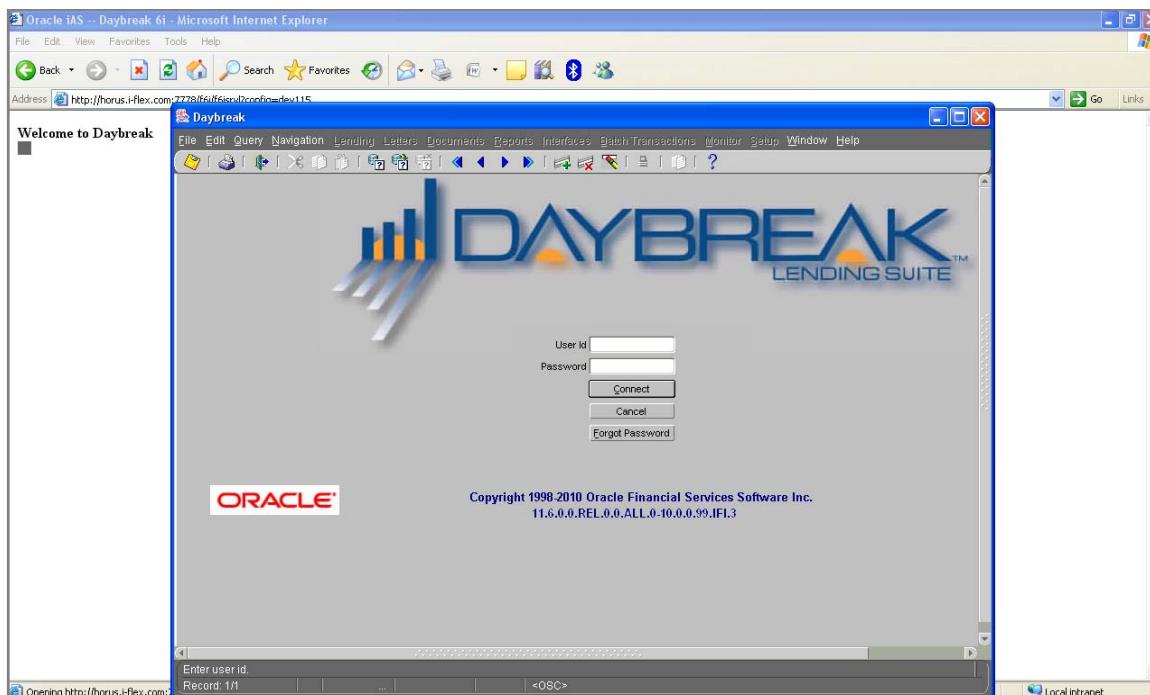
At the beginning of each Oracle Daybreak session and prior to working with any account, you must log on at your workstation. Oracle Daybreak then allows you to “enter” the system and open the programs available according to your level of responsibility. To log on to Oracle Daybreak, you need to have 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.

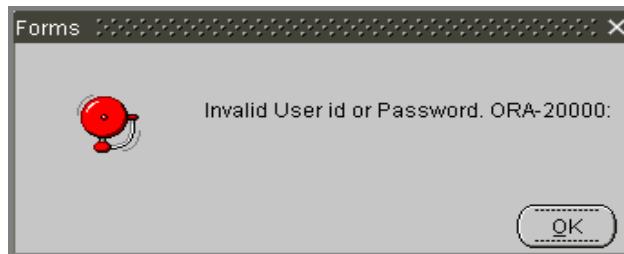


- 2 In the **User Id** field, type your user identification name.

- 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:

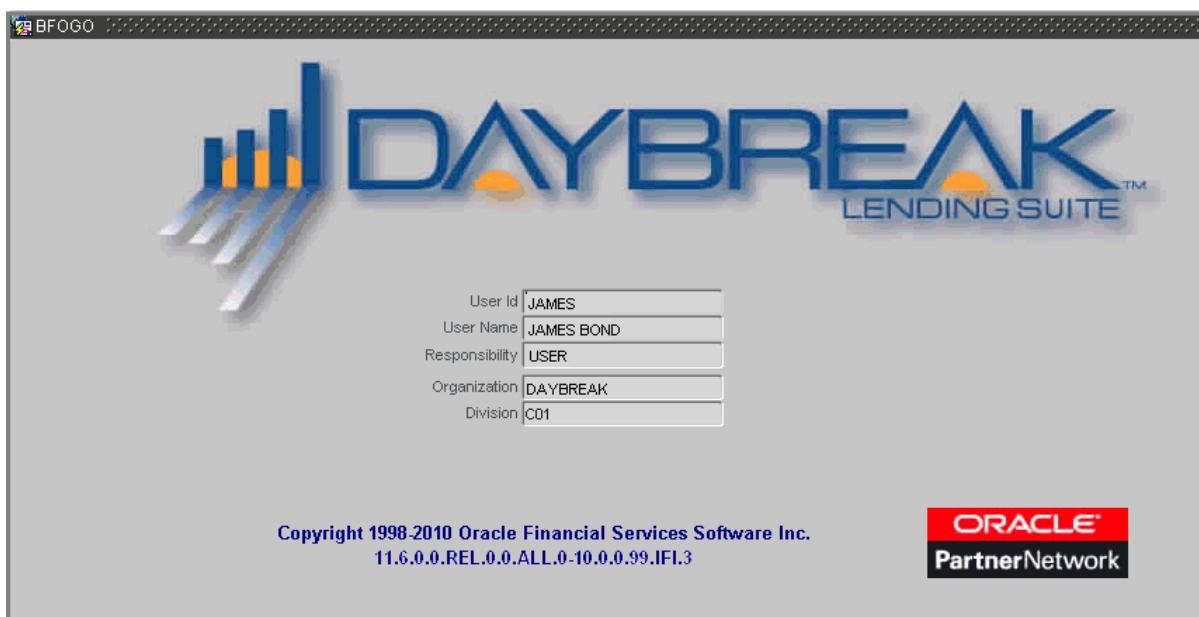


- Choose **OK** and retype your user id and password. If problems logging on persist, contact your system administrator.

IMPORTANT:

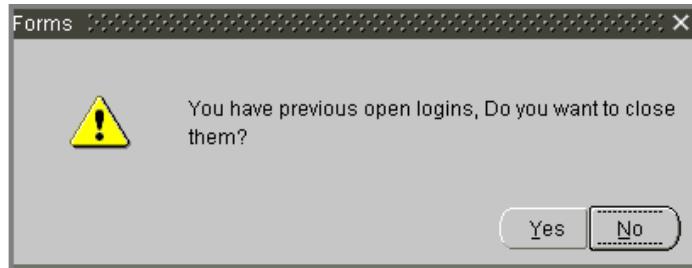
The length of a password is established during system setup. Special characters (&, @, #, \$, %, ^, &, *, and so on) cannot be used to create a password. To prevent others from seeing your password, your password does not appear in the Password field as you type it. Instead, your keystrokes appear as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

If Oracle Daybreak recognizes your user id and password, the login form updates to display 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.

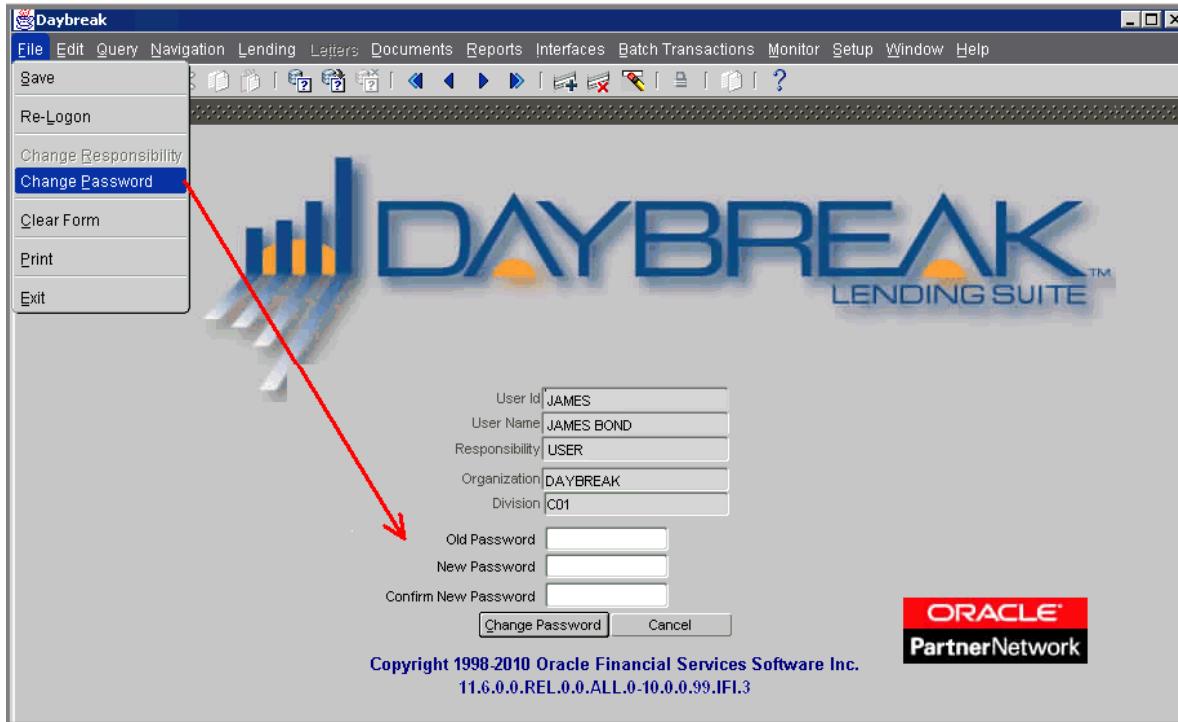
Changing passwords

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

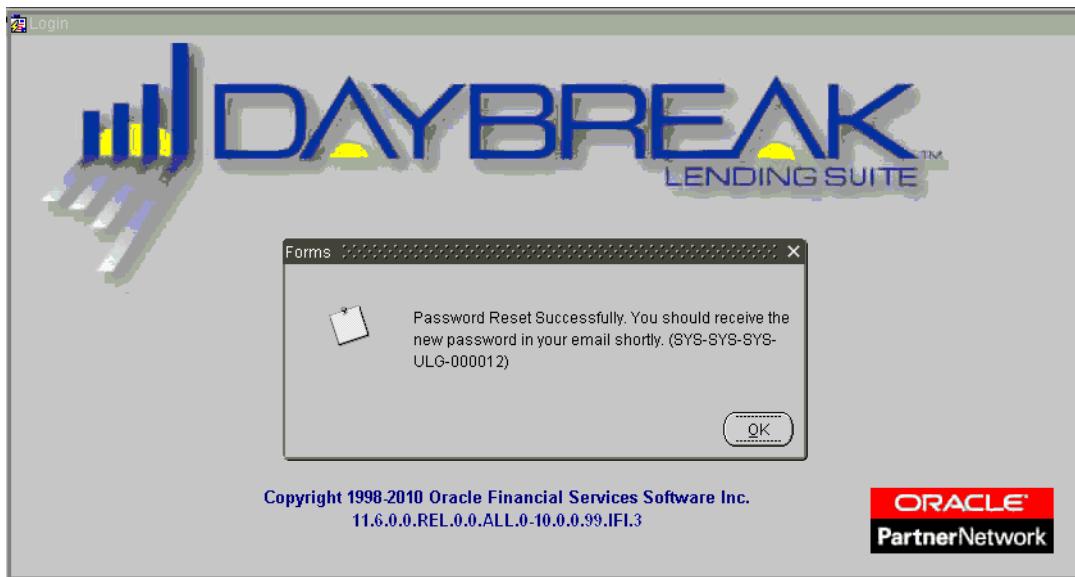
Oracle Daybreak allows you to reset your password from the Login form by choosing the Forgot Password button. This command button can be used when:

- 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 loan 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 line of credit
- Record information concerning bankruptcies, repossessions, foreclosures, and account deficiencies
- View contract information recorded during the funding process
- View information regarding account collateral
- Perform a credit bureau pull
- Add comments to an account during any time of the customer service process.

This chapter explains how to do all of this.

Activating an account

An account is automatically activated when you fund the contract with the Funding 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 loan 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 **NNNNNNN** 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.

The screenshot shows the Customer Service form with the 'Search (1)' tab selected. The 'Accounts' tab is active, displaying a grid of account information. The 'Customers' section contains fields for Customer #, SSN, Birth Dt, Gender, Email, Language, Marital St, Disability, Skip, Stop Correspondence, Privacy Opt-Out, Time Zone, and Active Military Duty. The 'Contact Information' section includes fields for Address Type, Current, Mailing, and Phone. The 'Dues' section shows a list of due amounts with rows 1 through 5. The 'Conditions' section includes an 'Alert' section. The 'Activity' section shows activity details like Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, Last Pmt Amt, Pmt Dt, Last Bill Amt, Last Activity Dt, Military Duty, Producer, Behavior Score, App #, Customer Grade, and Score. The 'Delinquency Information' section includes fields for Late, 30, 60, 90, 120, 150, 180, BP/NSF (Life), BP/NSF (Year), Days, Category, and Collector. The 'Call Activities' section is a table with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and Appt. The 'Promises', 'Comments', 'Checklist', 'References', 'Payment Rating History', and 'Due Date History' tabs are also visible at the top of the form.

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

- In the **Search Criteria** block, use the **Comparison Operator** and **Values** columns to create 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.

- Choose **Search**.

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

Company	Branch	Account #	Date	Title	Product	Status	Producer	Secured
DCC	HQ	20010500024688	05/10/2001	CARNATION GRAHAM / CARNATION LISA	LOAN HE	CLOSED:PAID OFF:REPO	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
SSFC	HQ	20010500024711	05/10/2001	CINQUEFOIL EVE / CINQUEFOIL DALE	LOAN VEHICLE	CHARGED OFF	HI-00003 : HAWAII MITSUBISHI-PEAR	<input type="checkbox"/>
DCC	C01	20010500024729	05/10/2001	EVERGREEN SADIE / EVERGREEN ROSS	LOAN VEHICLE	CHARGED OFF	IA-00004 : KIMBERLY CHRYSLER PL	<input type="checkbox"/>
DCC	HQ	20010600024736	06/10/2001	WOODASTER STUART / WOODASTER ELC	LOAN HE	CHARGED OFF:BKRP	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010600024744	06/10/2001	COTONEASTER MARIE / COTONEASTER H/	LOAN HE	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010600024752	06/10/2001	CINQUEFOIL PIERRE / CINQUEFOIL JEAN	LOAN VEHICLE	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010600024760	06/10/2001	BOTTLEBRUSH GEORGE / BOTTLEBRUSH E	LOAN VEHICLE	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010600024778	06/10/2001	JONES STEVEN / JONES JENNIFER	LOAN HE	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010600024786	06/10/2001	MAGNOLIA ANNA / MAGNOLIA LEO	LOAN HE	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010800024859	08/10/2001	WOODASTER STUART / WOODASTER ELC	LOAN UNSECURED	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010800024867	08/10/2001	COTONEASTER MARIE / COTONEASTER H/	LOAN UNSECURED	CLOSED:PAID OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>
DCC	HQ	20010800024875	08/10/2001	JONES STEVEN / JONES JENNIFER	LINE UNSECURED	CHARGED OFF	MN-00001 : IN HOUSE (DIRECT DEAL	<input type="checkbox"/>

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

- 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.

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.

The screenshot shows the Oracle Daybreak Customer Service form with the 'Accounts' master block selected. The 'Conditions' section is highlighted in both the main grid and the 'Dues' and 'Activity' grids, indicating the relationship between account status and workflow assignment.

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.

Condition	Start Dt	Followup Dt
SCHEDULE FOR CHARGEOFF	06/14/2004	06/14/2004
DELINQUENT	03/20/2001	05/05/2004

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 provides a quick overview of an account by displaying its status, loan 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**.

The screenshot shows the Customer Service (2) master tab with the 'Account Details' page selected. The top section displays account information for 'ABRAHAM JOHN' with account number 20010200031543. Below this is a table of due amounts and conditions. The 'Customers' section shows 'JOHN ABRAHAM' as primary and 'LEE K ABRAHAM' as spouse. The 'Contact Information' section shows address 123 EDEN PRAIRIE MN-55344 and phone 123-456-7890. The bottom section contains a large table with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, and Appt. The table includes rows for various interactions like CC (Call Center) and TO (Transfer to Other).

3 View the following information:

In this field:	View this:
<u>Customers block</u>	
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 marital status.
Disability	Customer disability indicator If selected, this indicates that the customer is disabled.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance (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).
<u>Contact Information block</u>	
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.
<u>Dues block</u>	
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.
<u>Activity block</u>	
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.
<u>Conditions block</u>	
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.)
<u>Delinquency Information block</u>	
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**.

The screenshot shows the Accounts Details page for customer ABRAHAM JOHN. The main header shows the account number 20010200031543 and status CHARGED OFF. Below the header, there are tabs for Customer Details, Business, and other account-related sections. The 'Due Date History' sub-page is highlighted with a red border. This sub-page displays a table of due dates and amounts, with the first row showing a total of \$0.00 due on 04/22/2007. The table includes columns for Due Date, Amount, and Due Day. The sub-page also includes sections for Conditions, Activity, and Delinquency Information.

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.

The screenshot shows the Oracle Daybreak Customer Service form for account 20010200031543. The 'Call Activities' sub tab is selected. The 'Dues' section shows a total due of \$0.00. The 'Activity' section shows a history of calls:

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Cancel	Condition	Followup Dt	Time Zone	Adj. Followup Dt	Appt
CC	HU				\$0.00		NONE	11/30/2009 04:47:19 AM		11/30/2009 04:47:19 AM	
CC	PP			11/27/2009	\$200.00	✓	NONE	11/30/2009 04:45:34 AM		11/30/2009 04:45:34 AM	
CC	PP			11/27/2009	\$101.00	✓	NONE	11/30/2009 04:41:58 AM		11/30/2009 04:41:58 AM	
TO	LM				\$0.00		DELQ	11/21/2008 09:21:47 AM		11/21/2008 09:21:47 AM	
TO	LM				\$0.00	✓	NONE	11/21/2008 09:21:04 AM		11/21/2008 09:21:04 AM	

- 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:

Contact
Reason

Do this:

Select who you contacted.
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 (line of credit) 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.

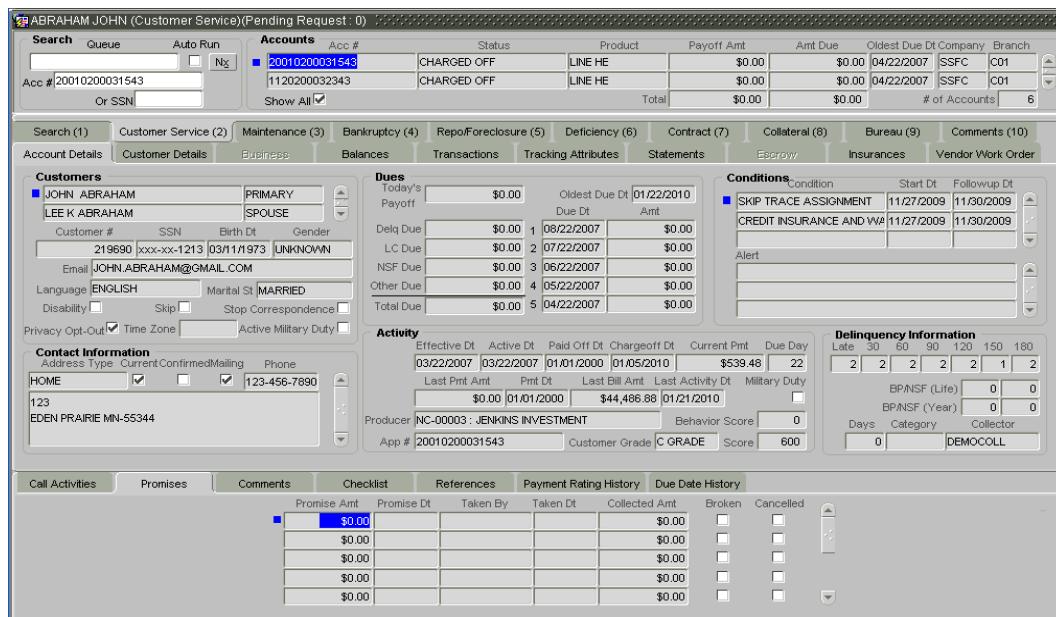
Using the Promises sub page

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.



The screenshot shows the Oracle Daybreak Customer Service (2) master tab with the Account Details tab selected. The Promises sub tab is highlighted. The interface displays customer information (Customer #, SSN, Birth Date, Gender, etc.), account status (Status: CHARGED OFF, Product: LINE HE, Payoff Amt: \$0.00, Amt Due: \$0.00, Oldest Due Dt: 04/22/2007, Company: SSFC, Branch: C01), and a list of promises. The promises table includes columns for Promise Amt, Promise Dt, Taken By, Taken Dt, Collected Amt, Broken, and Cancelled. The Delinquency Information section shows a grid for BP/NSF (Life) and BP/NSF (Year) with values 0 and 0 respectively. The Activity section shows activity details like Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, and Last Pmt. A Conditions section lists conditions like SKIP TRACE ASSIGNMENT and CREDIT INSURANCE AND WA. The Call Activities section is also visible at the bottom.

- 4 View the following information:

In this field:

Promise Amt
Promise Dt
Taken By
Taken Dt
Collected Amt
Broken
Cancelled

View:

The amount promised.
The date the promise was made.
The user who took the promise.
The date the promise was taken.
The amount collected against the promise.
Indicates if this is a broken promise.
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 (line of credit) 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.

The screenshot shows the Oracle Daybreak Customer Service form for account #20010200031543. The 'Comments (10)' tab is selected. The 'Conditions' block contains an 'Alert' checkbox which is checked. The 'Comments' table at the bottom shows a single row with a checked 'Alert' box, a 'Type' of 'SYSTEM GENERATED', a 'Sub-Type' of 'SYSTEM GENERATED', and a 'Comment' of 'ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753)'.

- 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.

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.

The screenshot shows the Customer Service (2) master tab with the Account Details tab selected. The Reference sub tab is highlighted. The main pane displays customer information, account dues, activity history, and delinquency information. The bottom pane shows reference details with fields for Relationship, Name, Yrs, Mths, Address, City, Zip, Country, Phone, Ext, and Comment.

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

In this field:

Relationship

Name

Yrs

Mths

Address

Address 2 (unlabeled)

Zip

City

St

Zip Extension (unlabeled)

Country

Phone

Ext

Phone

Ext

Comment

Do this:

Select the reference type (required).

Enter the reference name (required).

Enter the number of years (required).

Enter the number of months (required).

Enter the address line 1 (optional).

Enter the address line 2 (optional).

Select the zip code (optional).

Enter the city (optional).

Select the state (optional).

Enter the zip extension (optional).

Select the country (required).

Enter the reference's primary phone number (optional).

Enter the reference's primary phone extension (optional).

Enter the reference's secondary phone number (optional).

Enter the reference's secondary phone extension (optional).

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.

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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.

The screenshot shows the 'ABRAHAM JOHN (Customer Service) (Pending Request: 0)' window. The 'Due Date History' sub tab is selected. The main area displays customer details (John Abraham, Lee K Abraham), account information (Acc # 20010200031543), and a 'Conditions' section with two entries: 'SKIP TRACE ASSIGNMENT' and 'CREDIT INSURANCE AND WA'. The 'Dues' table shows five due dates with amounts of \$0.00, \$0.00, \$0.00, \$0.00, and \$0.00, all marked as paid on 04/22/2007. The 'Activity' section shows a single activity entry for 03/22/2007 with a balance of \$539.48. The 'Delinquency Information' section shows a late count of 2 and a days past due of 22. The 'Due Date History' table at the bottom shows five rows of due dates and payment amounts, with the last row showing a payment received.

- 4 View the following display only information:

In this field:

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

View this:

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

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 (line of credit) you want to work with.
- 2 Choose the **Customer Service (2)** master tab, then choose the **Customer Details** tab.

The screenshot shows the 'Customer Service (Customer Details)' page. At the top, there is a table for 'Accounts' with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. Below this is a navigation bar with tabs for Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), and Comments (10). The 'Customer Details' tab is selected. The main area contains sections for 'Customer' (Customer #, Relation, ECOA, Name, SSN, Birth Dt, Language, Marital St, Enabled), 'Address' (Type, Postal Type, #, Pre, Street Name, Street Type, Post, Apt #), 'Military Services' (Active Military Duty, Order Ref #, Effective Dt, Released Dt), 'Employment' (Current Type, Employer, #, City, St, Zip, Country), and 'Telecom' (Telecom Type, Phone, Extn, Start Time, End Time, Time Zone, Current). At the bottom, there is a table for 'Call Activities' with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and Appt.

- 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:

Customer #

Relation

ECOA

Name

SSN

Birth Dt

Language

View this:

Customer number (display only).

Customer's relationship to the account (display only).

Customer's Equal Credit Opportunity Act code (display only).

Customer's name (display only).

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).

Customer's date of birth (display only).

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 (line of credit) 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.

Balance Type	Opening Balance	Posted	Paid	Waived	Charged Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$19,000.00	\$0.00	\$0.00	\$0.00	\$19,000.00	\$0.00	\$0.00	\$0.00
INTEREST	\$750.00	\$0.00	\$0.00	\$0.00	\$750.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE ADVANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE OVER CREDIT LIMIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE MEMBERSHIP	\$150.00	\$0.00	\$0.00	\$0.00	\$150.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

- 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:

Balance Type
Opening Balance
Posted
Paid
Waived
Charged Off
Adjusted (-)
Adjusted (+)
Balance
Total Balance

View:

The balance type.
The opening balance amount.
The amount posted (in addition to the opening balance).
The amount paid.
The amount waived.
The amount charged off.
The amount adjusted (negative adjustments).
The amount adjusted (positive adjustments).
The current (closing) 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.

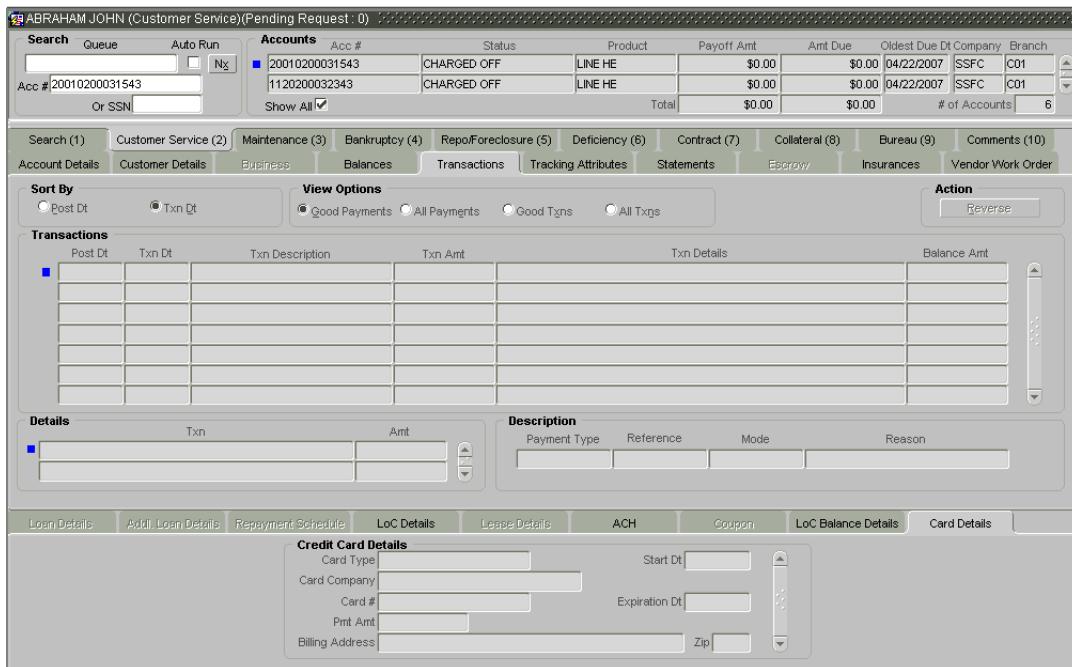
- 4 In the **Txn Period** block, choose how you want to view the balance:
 - Choose **ITD/CTD** to view transactions by Inception-to-date (loans)/Cycle-to-date (line of credit)
 - or-
 - Choose **YTD** to view the transactions by year to date.

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:

- Good Payments
- All Payments
- Good Txns
- All Txns

Oracle Daybreak displays:

- All valid payments that were neither voided nor reversed.
- All transaction involving payments.
- All transactions that were neither voided nor reversed.
- All transactions.

- 4 In the **Sort By** 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

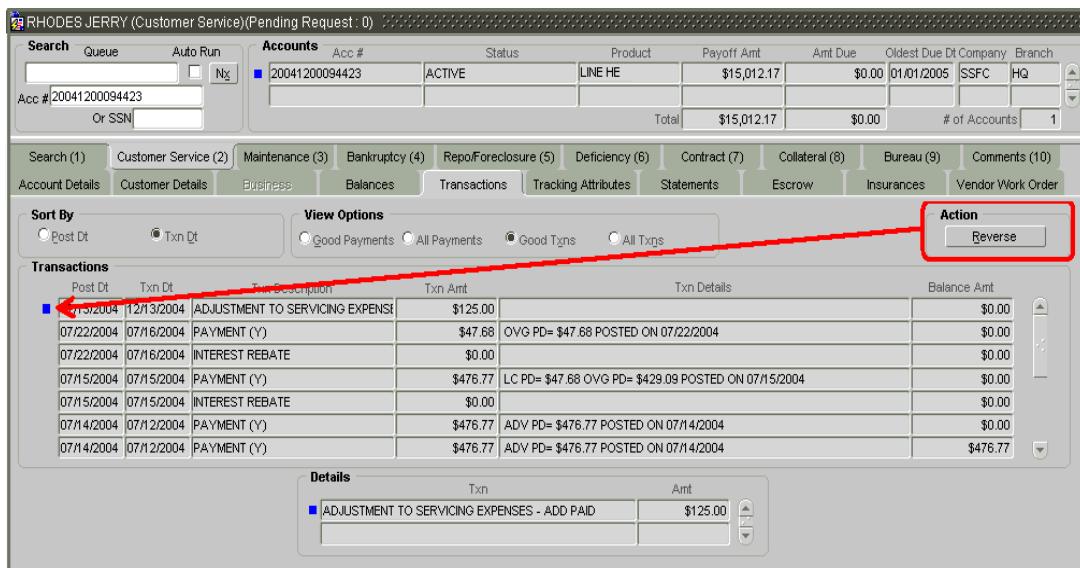
Post Dt	The transaction posting date.
Txn Dt	The transaction effective date.
Txn Description	The transaction details.
Txn Amt	The transaction amount.
Txn Details	The transaction details.
Balance Amt	The balance amount. Note: This is the principal balance, not the total balance amount.
Details block	
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.



The screenshot shows the Rhodes Jerry Customer Service software interface. The 'Transactions' tab is selected. In the main list, a transaction for 'ADJUSTMENT TO SERVICING EXPENSES - ADD' is selected, indicated by a red box around its date in the 'Txn Dt' column. The 'Action' section contains a 'Reverse' button, which is also highlighted with a red box. The 'Txn Dt' column is the primary focus, showing dates from 07/15/2004 to 07/14/2004.

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

Post Dt	Txn Dt	Txn Description	Txn Amt	Txn Details	Balance Amt
12/13/2004	12/3/2004	ADJUSTMENT TO SERVICING EXPENSE	\$125.00		\$0.00
■ 07/22/2004	07/16/2004	PAYMENT (Y)	\$47.68	OVG PD= \$47.68 POSTED ON 07/22/2004	\$0.00
07/22/2004	07/16/2004	INTEREST REBATE	\$0.00		\$0.00
07/15/2004	07/15/2004	PAYMENT (Y)	\$476.77	LC PD= \$47.68 OVG PD= \$429.09 POSTED ON 07/15/2004	\$0.00
07/15/2004	07/15/2004	INTEREST REBATE	\$0.00		\$0.00
07/14/2004	07/12/2004	PAYMENT (Y)	\$476.77	ADV PD= \$476.77 POSTED ON 07/14/2004	\$0.00
07/14/2004	07/12/2004	PAYMENT (Y)	\$476.77	ADV PD= \$476.77 POSTED ON 07/14/2004	\$476.77

Details

Txn	Amt
PAYMENT EXCESS PAID	\$47.68

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.

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.

The screenshot shows the Oracle Daybreak Customer Service (2) master tab. At the top, there is a search bar and a table showing account details. Below the search bar, there are tabs for Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), and Comments (10). The Customer Service (2) tab is selected. In the center, there is a 'Tracking' section with a 'Parameter' list and a 'Sub Attribute' dropdown set to 'ALL'. A 'Value' field contains 'NA'. A 'Create Tracking' button is located to the right. At the bottom, there are several tabs: Loan Details, Audit Loan Details, Repayment Schedule, Loc Details, Lease Details, ACH, Coupon, LoC Balance Details, and Card Details. The Interest and Accruals section is visible, showing fields for Index Type, Index Rate, Margin, Rate, and Accrual Start Dt. The Extn and Due Dates section shows fields for Last Rate Change Dt, # of Rate Changes (Year), # of Rate Changes (Life), and Rate Start Of Year. The Credit Details section shows fields for Credit Limit, Hold, Consumed, Suspended, and Available Credit. The LoC Balance Details section shows fields for Overlimit # Life, Year, and Last Advance Dt.

- 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:

- LoC Details
- ACH
- LoC Balance Details
- Card Details

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

LoC Details sub page

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

To view the LoC Details sub page

- 1 Open the **Customer Service** form and load the line of credit 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 **LoC Details** sub tab.

Balance Type	Opening Balance	Posted	Paid	Waived	Charged Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	\$19,000.00	\$0.00	\$0.00	\$0.00	\$19,000.00	\$0.00	\$0.00	\$0.00
INTEREST	\$750.00	\$0.00	\$0.00	\$0.00	\$750.00	\$0.00	\$0.00	\$0.00
FEE LATE CHARGE	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00	\$0.00
FEE NSF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE ADVANCE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE OVER CREDIT LIMIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FEE MEMBERSHIP	\$150.00	\$0.00	\$0.00	\$0.00	\$150.00	\$0.00	\$0.00	\$0.00
FEE PHONE PAY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EXPENSE BANKRUPTCY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Total Balance <\$50.00>

Index Type	Last Rate Change Dt	# of Rate Changes (Year)	# of Rate Changes (Life)	Rate Start Of Year	0.0000	Year	Life	# of Extensions	0	0	# of Extension Term	0	0	# of Due Day Changes	0	0	
Index Rate	0.0000			Margin	8.0000			Rate	0.0000								

Accrual Start Dt 03/22/2007 Last Dt 12/01/2009 Stop Accrual

Credit Limit	\$0.00	Overlimit #	0	Hold	\$0.00	Year	0	Consumed	\$0.00	Last Advance Dt	03/22/2007	Suspended	\$0.00	Last Advance Amt	\$25,000.00	
Available Credit	\$0.00															

4 View the following line of credit information on the **LoC Details** sub tab:

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

ACH sub page

If the account uses an automated clearing house method of payment, then the ACH sub page is available. The ACH sub page displays information about automated clearing house 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.

The screenshot shows the 'Customer Service' form with the 'Customer Service (2)' master tab selected. The 'ACH' sub tab is active. The top section shows account details for 'ABRAHAM JOHN' with account numbers 20010200031543 and 1120200032343. The 'Balances' tab is selected, showing a detailed transaction history table. The table includes columns for Balance Type, Opening Balance, Posted, Paid, Waived, Charged Off, Adjusted (-), Adjusted (+), and Balance. The table lists various transaction types like ADVANCE / PRINCIPAL, INTEREST, and FEE LATE CHARGE. The bottom section shows the 'ACH' maintenance block, which includes fields for ACH, Bank, Routing #, Account Type, Account #, ACH Debit Amt, Debit Freq, and Debit Day.

- 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.

LoC Balance Details sub page

The LoC Balance Details sub page displays promotion details and credit insurance. This information is created during the creation of the account.

To view the LoC Balance 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 **LoC Balance Details** sub tab.

The screenshot shows the 'LoC Balance Details' sub page. At the top, there's a grid of accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. Below the grid, there are tabs for Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), and Comments (10). The 'Business' tab is selected. Under 'Business', there are tabs for Balances, Transactions, Tracking Attributes, Statements, Escrow, Insurances, and Vendor Work Order. The 'Balances' tab is selected. Below these tabs, there's a 'Balance Group' section with radio buttons for Current Balance, Deficiency Balance, Non-Performing Balance, and Terminate Balance. The 'Txn Period' section has radio buttons for ITD/CTD and YTD. The main table shows transaction details for various categories like ADVANCE / PRINCIPAL, INTEREST, and FEE LATE CHARGE. At the bottom, there are sections for 'Promotion Details' and 'Credit Insurance'.

- 4 View the following balance details on the **LoC Balance Details** sub page:

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

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.

The screenshot shows the 'Customer Service (2)' master tab selected, with the 'Card Details' sub tab chosen. The 'Balances' tab is active. The top section displays account details for ABRAHAM JOHN, including account numbers 20010200031543 and 1120200032343, both in a 'CHARGED OFF' status. The 'Txn Period' is set to 'ITD/CTD'. The main table shows transaction details for various fees and advances, with a total balance of -\$50.00. The bottom section shows a 'Credit Card Details' block with fields for Card Type, Start Dt, Card Company, Card #, Expiration Dt, Pmt Amt, Billing Address, and Zip.

- 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.

ABRAHAM JOHN (Customer Service)(Pending Request 0)																																																
Search	Queue	Auto Run	Accounts	Acc #	Status	Product	Payout Amt	Amt Due	Oldest Due Dt	Company	Branch																																					
<input type="text"/>	<input type="checkbox"/>	Nz	<input checked="" type="checkbox"/>	20010200031543	CHARGED OFF	LINE HE	\$0.00	\$0.00	04/22/2007	SSFC	C01																																					
Acc #	20010200031543		<input checked="" type="checkbox"/>	1120200032343	CHARGED OFF	LINE HE	\$0.00	\$0.00	04/22/2007	SSFC	C01																																					
Or SSN		Show All <input checked="" type="checkbox"/>			Total		\$0.00	\$0.00	# of Accounts	6																																						
Search (1)		Customer Service (2)		Maintenance (3)		Bankruptcy (4)		Repo/Foreclosure (5)		Deficiency (6)																																						
Account Details		Customer Details		Business		Balances		Transactions		Tracking Attributes																																						
Statements <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <th>Closing Dt</th> <th>Due Dt</th> <th>Generation Dt</th> </tr> <tr> <td>12/01/2009</td> <td>08/22/2007</td> <td>01/08/2010</td> </tr> <tr> <td>11/01/2009</td> <td>08/22/2007</td> <td>01/08/2010</td> </tr> <tr> <td><input checked="" type="checkbox"/> 10/01/2009</td> <td><input checked="" type="checkbox"/> 08/22/2007</td> <td>11/25/2009</td> </tr> </table>												Closing Dt	Due Dt	Generation Dt	12/01/2009	08/22/2007	01/08/2010	11/01/2009	08/22/2007	01/08/2010	<input checked="" type="checkbox"/> 10/01/2009	<input checked="" type="checkbox"/> 08/22/2007	11/25/2009																									
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Txn Dt	Description	Amount																																														
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Seq #	Message																																															
Loan		Line of Credit		Lease																																												
Statement Details <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Previous Balance</td> <td>(+) New Advances</td> <td>(+) Fees</td> <td>(+) Finance Charge</td> <td>(+) Other Charges</td> <td>(-) Payments/Credits</td> <td>= New Balance</td> <td>Past Due</td> <td>Minimum Due</td> </tr> <tr> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$19,900.00</td> <td>\$21,447.40</td> <td>\$20,039.48</td> </tr> <tr> <td>Credit Limit</td> <td>Credit Available</td> <td>Avg Daily Balance</td> <td>Daily Periodic Rate</td> <td>Annual Rate</td> <td>Days In Cycle</td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>0.000000</td> <td>0.00000</td> <td>0</td> <td></td> <td></td> <td></td> </tr> </table>													Previous Balance	(+) New Advances	(+) Fees	(+) Finance Charge	(+) Other Charges	(-) Payments/Credits	= New Balance	Past Due	Minimum Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,900.00	\$21,447.40	\$20,039.48	Credit Limit	Credit Available	Avg Daily Balance	Daily Periodic Rate	Annual Rate	Days In Cycle				\$0.00	\$0.00	\$0.00	0.000000	0.00000	0			
Previous Balance	(+) New Advances	(+) Fees	(+) Finance Charge	(+) Other Charges	(-) Payments/Credits	= New Balance	Past Due	Minimum Due																																								
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19,900.00	\$21,447.40	\$20,039.48																																								
Credit Limit	Credit Available	Avg Daily Balance	Daily Periodic Rate	Annual Rate	Days In Cycle																																											
\$0.00	\$0.00	\$0.00	0.000000	0.00000	0																																											

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 want to view.

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

In this field:	View:
<u>Transactions block</u>	
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 **Line of Credit** sub page:

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

Insurances page

If during the loan 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 loan 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.
<u>Cancellation/Refund block:</u>	
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 reposessions 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.

The screenshot shows the Oracle Daybreak Customer Service (2) master tab with the Vendor Work Order tab selected. The main area displays a table of work orders with columns for Work Order #, Dt, Estimated, Type, Vendor, and Status. A 'View Work Order' button is located in the top right of this table. Below the table is a section titled 'Call Activities' with a table showing details for five entries, including columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and Appt.

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Cancel	Condition	Followup Dt	Time Zone	Adj. Followup Dt	Appt
CC	HU			11/27/2009	\$0.00	<input type="checkbox"/>	NONE	11/30/2009 04:47:19 AM		11/30/2009 04:47:19 AM	<input type="checkbox"/>
CC	PP			11/27/2009	\$200.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:45:34 AM		11/30/2009 04:45:34 AM	<input type="checkbox"/>
CC	PP			11/27/2009	\$101.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:41:58 AM		11/30/2009 04:41:58 AM	<input type="checkbox"/>
TO	LM				\$0.00	<input type="checkbox"/>	DELQ	11/21/2008 09:21:47 AM		11/21/2008 09:21:47 AM	<input type="checkbox"/>
TO	LM				\$0.00	<input type="checkbox"/>	NONE	11/21/2008 09:21:04 AM		11/21/2008 09:21:04 AM	<input type="checkbox"/>

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

In this field:

Work Order #
Dt
Estimated
Type
Vendor
Status
Total Amt

View this:

The work order number.
The assignment date.
The estimated dollar amount of work order.
The assigned type.
The vendor number and name.
The assigned status.
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.

Note: For more information about using the Vendor Management form, please refer to **Vendor Management Form** chapter in the **Oracle Daybreak Lending Suite Setup Guide**.

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, whether it is a line of credit. This section explains how to complete the following tasks:

Monetary tasks

Line of Credit:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty
- Post a credit limit
- Activate, adjust, cancel, or waive a credit insurance disability
- Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee

Nonmonetary tasks

Line of Credit:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Create or cancel a one time ACH - phone pay

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 (line of credit), 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:

Current box

Followup Dt

File Received Dt

Disposition

Bankruptcy Start Dt

Type

Bankruptcy End Dt

Comment

Do this:

Select to indicate this is the current bankruptcy record.

Enter the follow-up date for the bankruptcy (required).

Enter the file received date for the bankruptcy (optional).

Select the bankruptcy disposition (required).

Enter the bankruptcy start date (optional).

Select the bankruptcy type (optional).

Enter the bankruptcy end date (optional).

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 repossession 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 repossession 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:

Current box

Do this:

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**.

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Cancel	Condition	Followup Dt	Time Zone	Adj. Followup Dt	Appt
CC	HU			11/27/2009	\$200.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:47:19 AM		11/30/2009 04:47:19 AM	<input type="checkbox"/>
CC	PP			11/27/2009	\$200.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:45:34 AM		11/30/2009 04:45:34 AM	<input type="checkbox"/>
CC	PP			11/27/2009	\$101.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:41:58 AM		11/30/2009 04:41:58 AM	<input type="checkbox"/>
TO	LM				\$0.00	<input checked="" type="checkbox"/>	DELQ	11/21/2008 09:21:47 AM		11/21/2008 09:21:47 AM	<input type="checkbox"/>
TO	LM				\$0.00	<input checked="" type="checkbox"/>	NONE	11/21/2008 09:21:04 AM		11/21/2008 09:21:04 AM	<input type="checkbox"/>

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:

Balance %

Analysis Dt

Asset

Current Value

Analysis Comment

Do this:

Enter balance allocation percentage (required).

View the analysis date (display only).

If you want to perform an analysis for a particular asset, select the asset (optional).

View the asset current total value (display only).

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 Manual	Select the expense type (required). 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:

The screenshot shows the 'Analysis' sub-page of the software interface. At the top, there is a table for 'Accounts' showing details like Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. Below this is a 'Analysis' section with fields for Current, Level, Balance %, Analysis Dt, and a dropdown for Asset. It also includes a 'Current Value' field and an 'Analysis Comment' text area. To the right of these are sections for 'Repo/Foreclosure' and 'Sales', each with three tabs (Analysis 1, Analysis 2, Analysis 3) and sub-tables for Bid 1, Bid 2, and Bid 3. At the bottom, there are sections for 'Final Analysis' and 'Final Sales' with radio buttons for 'None', 'Analysis 1', 'Analysis 2', and 'Analysis 3'. The 'Refunds' tab is also visible at the bottom.

In this field:	Do this:
Refund Type Manual	Select the refund type (required). Indicates that the refund was entered manually (required).
Repo/Foreclosure block	
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).

Sales block

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.

Action	Result	Contact	Reason	Promise Dt	Promise Amt	Cancel	Condition	Followup Dt	Time Zone	Adj. Followup Dt	Appt
CC	HU				\$0.00	<input type="checkbox"/>	NONE	11/30/2009 04:47:19 AM	11/30/2009 04:47:19 AM	<input type="checkbox"/>	
CC	PP			11/27/2009	\$200.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:45:34 AM	11/30/2009 04:45:34 AM	<input type="checkbox"/>	
CC	PP			11/27/2009	\$101.00	<input checked="" type="checkbox"/>	NONE	11/30/2009 04:41:58 AM	11/30/2009 04:41:58 AM	<input type="checkbox"/>	
TO	LM				\$0.00	<input type="checkbox"/>	DELQ	11/21/2008 09:21:47 AM	11/21/2008 09:21:47 AM	<input type="checkbox"/>	
TO	LM				\$0.00	<input type="checkbox"/>	NONE	11/21/2008 09:21:04 AM	11/21/2008 09:21:04 AM	<input type="checkbox"/>	

- 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:

Current box

Followup Dt

File Received Dt

Disposition

Do this:

Select to indicate this is the current deficiency record.

Enter the follow-up date for the deficiency (required).

Enter the file received date for the deficiency (optional).

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.

Depending on what type of account you selected, the Line of Credit page appears.

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

- Contract
- Contract (2)
- Itemization
- Trade-In
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement to Others (Disbursement...)
- Fee
- ACH
- Coupon
- Real Estate Fields (Real Estate Fie...)

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. The Collateral tab is not available if the account is an unsecured loan, as such loans by definition do not include collateral.

To view the Collateral details

- 1 Open the Customer Service 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 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).

Note: Accounts that are secured with collateral can have exactly one Primary collateral.

- 5 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:
<u>Value block</u>	
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.
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).
<u>Addons block</u>	
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 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 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:

Applicant

Spouse

Bureau

Report

Do this:

Select the applicant.

Select the applicant's spouse (if applicable).

Select the credit bureau (required).

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 not 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.

Alert	Type	Sub Type	Comment
<input checked="" type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753)
INTERNAL		01/08/2010 01:05:06 PM	
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1704753)
INTERNAL		01/08/2010 01:05:06 PM	
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER CALLED-HUNG UP
SSC		11/27/2009 04:47:39 AM	
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER CALLED-PROMISE TO PAY-PROMISES
SSC		11/27/2009 04:45:53 AM	\$200.00 TO BE POSTED BY 11/27/2009
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER CALLED-PROMISE TO PAY-PROMISES
SSC		11/27/2009 04:43:05 AM	\$101.00 TO BE POSTED BY 11/27/2009
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665)
INTERNAL		11/25/2009 11:22:08 PM	
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665)
INTERNAL		11/25/2009 11:22:08 PM	
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665)
INTERNAL		11/25/2009 11:22:08 PM	
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNOE_STM_LTR JOB REQUEST ID: 1667665)
INTERNAL		11/25/2009 11:22:08 PM	

- 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 : 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.

Note: While the Review Request page is available on the Underwriting, Funding, and Customer Service forms, the screen shots in this chapter will all use the Underwriting form. The Underwriting form and Funding form use the same Review Request page and contain an Application # column.

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 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.

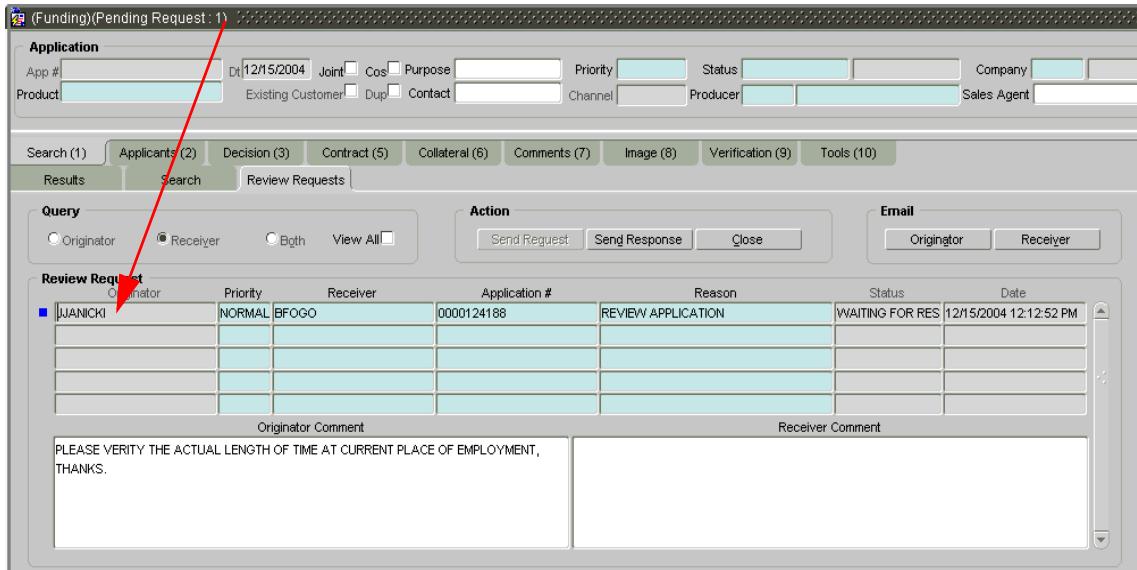
To send a review request

- 1 Using the **Underwriting**, **Funding**, or **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** is your 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.
- 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 it 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.

The screenshot shows the Oracle Daybreak software interface for Underwriting. The main window title is '(Underwriting)(Pending Request: 0)'. The application block contains fields for App #, Dt, Join, Cos, Purpose, Priority, Status, Company, Product, Existing Customer, Dup, Contact, Channel, Producer, and Sales Agent. Below the application block is a navigation bar with tabs: Search (1), Applicants (2), Decision (3), Bureau (4), Collateral (6), Comments (7), Image (8), Verification (9), and Tools (10). The 'Review Requests' tab is selected. The 'Results' section contains a 'Query' block with radio buttons for 'Originator' (selected), 'Receiver', and 'Both', and a checked 'View All' checkbox. To the right of the query block is an 'Action' block with buttons for 'Send Request', 'Send Response', and 'Close'. An 'Email' block is also present. The main content area displays a table titled 'Review Request' with columns: Originator, Priority, Receiver, Application #, Reason, Status, and Date. A single row is shown for 'BFOGO' with values: NORMAL, BHATCHER, 0000164235, REVIEW APPLICATION, CLOSED, and 10/20/2004 01:19:16 PM. Below the table are 'Originator Comment' and 'Receiver Comment' sections, both containing placeholder text: 'PLEASE VERIFY THE APPLICANT'S PLACE OF EMPLOYMENT AND MONTHLY WAGE' and 'INFORMATION RECORDED ON PRIMARY APPLICANT'S EMPLOYMENT PAGE' respectively.

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

CHAPTER 4 : 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 Day-break, 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 to 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.

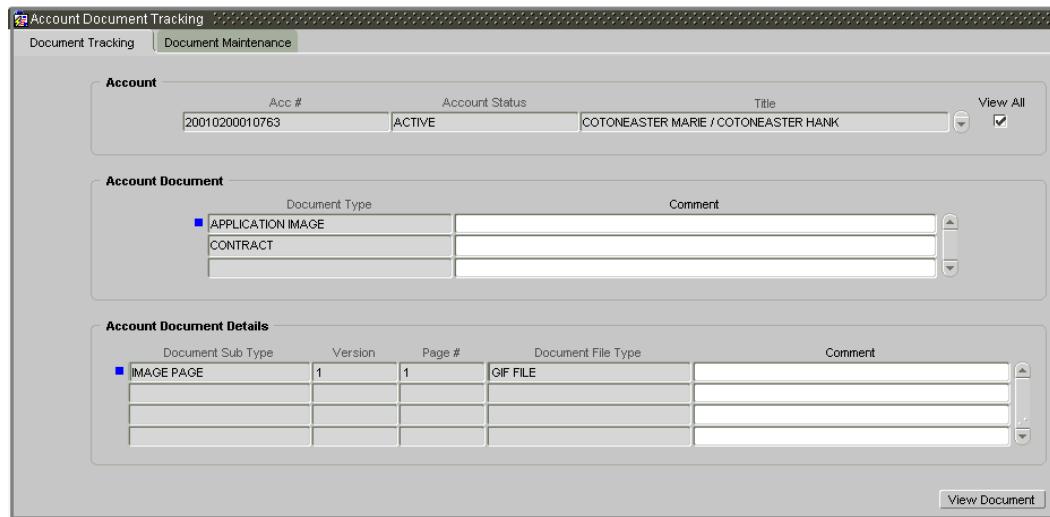
Document Tracking page (Account Document Tracking form)

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.



The screenshot shows the 'Account Document Tracking' window. At the top, there are tabs for 'Document Tracking' (which is selected) and 'Document Maintenance'. Below the tabs, there's a section for 'Account' with fields for 'Acc #' (20010200010763), 'Account Status' (ACTIVE), and 'Title' (COTONEASTER MARIE / COTONEASTER HANK). A 'View All' scroll box is checked. The main area is titled 'Account Document' and contains a table with 'Document Type' rows: 'APPLICATION IMAGE' and 'CONTRACT'. Below this is the 'Account Document Details' section, which contains a table with columns for 'Document Sub Type' (IMAGE PAGE), 'Version' (1), 'Page #' (1), 'Document File Type' (GIF FILE), and 'Comment'. A 'View Document' button is located at the bottom right of the form.

- 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)

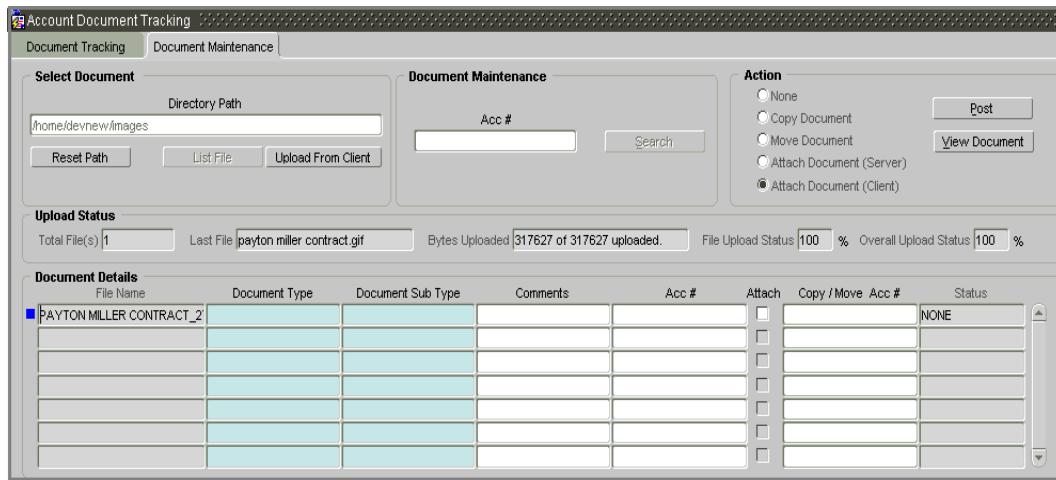
Oracle Daybreak supports the online attachment of document images to an account with the Account Document Tracking form's Document Maintenance page. You can attach the documents from either a client machine or server. A default image directory can be maintained in Oracle Daybreak using the system parameter: 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**.

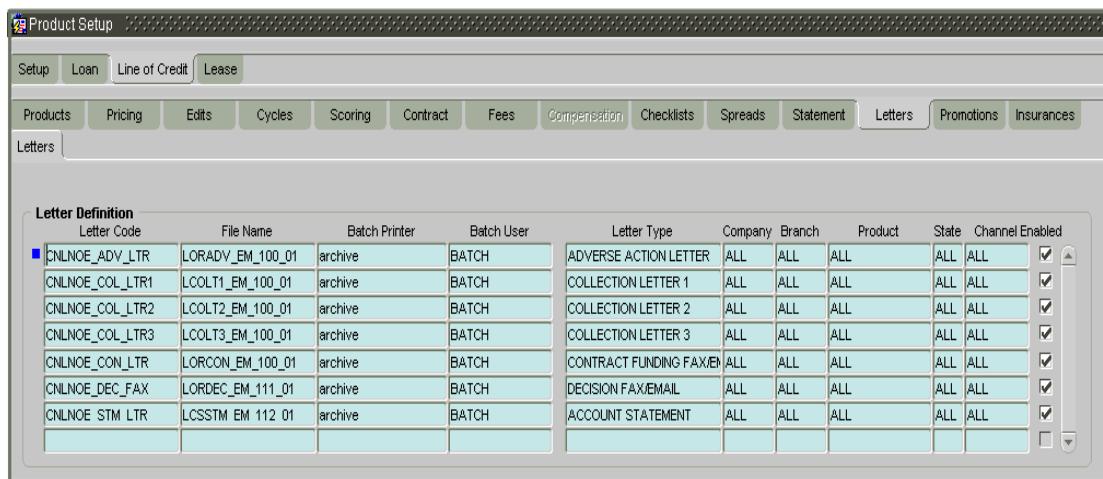
CHAPTER 5 : CORRESPONDENCE

Oracle Daybreak features two types of correspondence: predefined correspondence templates for lines of credit 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.

Collection: COLLECTION LETTER 1
 COLLECTION LETTER 2
 COLLECTION LETTER 3
 CUSTOM LETTER 1
 CUSTOM LETTER 2

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 > Line of Credit > Letters > Letters**).



Letter Code	File Name	Batch Printer	Batch User	Letter Type	Company	Branch	Product	State	Channel	Enabled
CNLNOE_ADV_LTR	LORADV_EM_100_01	archive	BATCH	ADVERSE ACTION LETTER	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNOE_COL_LTR1	LCOLT1_EM_100_01	archive	BATCH	COLLECTION LETTER 1	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNOE_COL_LTR2	LCOLT2_EM_100_01	archive	BATCH	COLLECTION LETTER 2	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNOE_COL_LTR3	LCOLT3_EM_100_01	archive	BATCH	COLLECTION LETTER 3	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNOE_CON_LTR	LORCON_EM_100_01	archive	BATCH	CONTRACT FUNDING FAX/EMAIL	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNOE_DEC_FAX	LORDEC_EM_111_01	archive	BATCH	DECISION FAX/EMAIL	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNOE_STM_LTR	LCSSTM_EM_112_01	archive	BATCH	ACCOUNT STATEMENT	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>

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 **Funding, Underwriting**, or **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 generate (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

Collections: Collection letter 1

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

The Collection letter 1 is available for lines of credit.

To generate the Collection letter 1

- 1 On the Customer Service form, load the account you want to receive the Collection 1 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 **Collections** sub menu, choose **Collections 1**.

Example of the Collections letter 1 (line of credit)

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

Account number: 2000110000454
Amount past due: \$8,136.48

Dear PAULA,

Our records indicate that you are past due on your loan in the amount of \$8,136.48. This amount includes monthly payments together with all applicable fees due pursuant to your contract. In order to attain a current account status, it is important that we receive your payment immediately if there is a problem meeting the above request, please contact our office at 952-416-6506

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

Sincerely,
DAYBREAK CORPORATION

Collections: Collection letter 2

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

The Collection letter 2 is available for lines of credit.

To generate the Collection letter 2

- 1 On the Customer Service form, load the account you want to receive the Collection 2 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 **Collections** sub menu choose **Collection 2**.

Example of the Collection letter 2 (line of credit)

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

Account number: 2000110000454
Amount past due: \$8,136.48

Dear PAULA,

Our records indicate that you are past due on your loan in the amount of \$8,136.48. This amount includes monthly payments together with all applicable fees due pursuant to your contract.

Several attempts have been made to contact you concerning this matter. In an effort to assist you in attaining a current status on your account, we would like to speak with you immediately. Please contact our office at 952-416-6506 to make suitable arrangements to bring your account current.

Thank you in advance for your anticipated cooperation.

Sincerely,
DAYBREAK CORPORATION

Collections: Collection letter 3

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

The Collection letter 3 is available for lines of credit.

To generate the Collections letter 3

- 1 On the Customer Service form, load the account you want to receive this 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 **Collections** sub menu, choose **Collection 3**.

Example of the Collections letter 3

DAYBREAK CORPORATION
10100 VIKING DRIVE, #102
EDEN PRAIRIE MN 55344 7255
Phone: 952-416-6506
Fax: 952-416-6507

Date: 08/30/2002

STEVEN JJONES
&<Cus_address1>
ROCK ISLAND IL 60750

Account number: 2000120000350

Amount past due: \$2,741.16

Dear STEVEN,

This is to inform you that your account with DAYBREAK CORPORATION is currently in Default. We hereby demand that payment for \$2,741.16 be brought current immediately. This amount includes monthly payments together with all applicable fees due pursuant to your contract.

If you are unable to send such a payment, it is imperative that you contact our office at 952-416-6506 to discuss this matter. Your immediate response to this demand is necessary if you wish to avoid further consequences.

Thank you in advance for your anticipated cooperation.

Sincerely,
DAYBREAK CORPORATION

CHAPTER 6 : USER PRODUCTIVITY

The User Productivity form is a supervisor feature that allows you to monitor the daily performances of Oracle Daybreak users completing line of credit servicing tasks. These tasks are categorized as customer service/collection tasks (LOC 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:

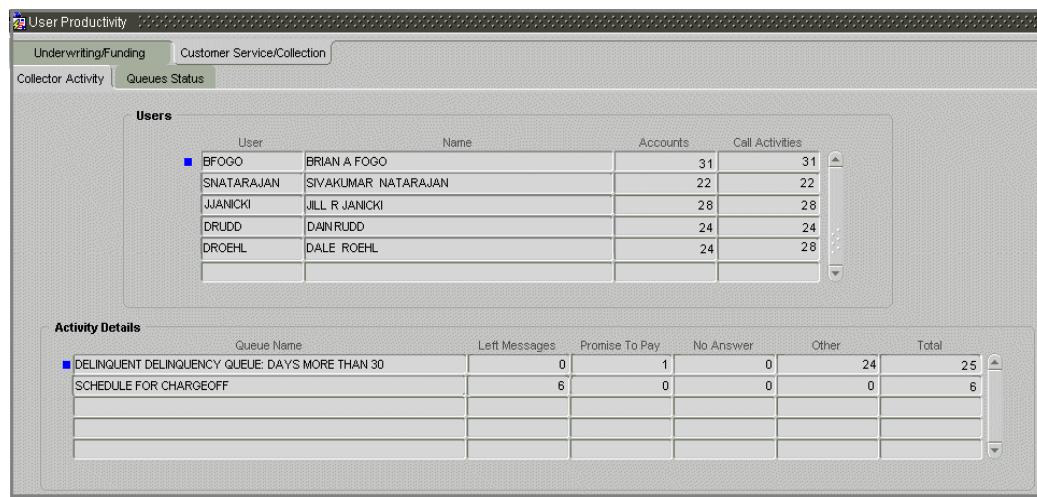
- Collector Activity
- Queues Status

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.

Company	Branch	Queue Name	Accounts	Activities	Pending	Total
SSFC	HQ	BANKRUPTCY	143	143	0	143
SSFC	HQ	DEFICIENCY	31	31	0	31
SSFC	C01	DELINQUENT	52	52	0	52
SSFC	C01	SCHEDULE FOR CHARGEOFF	71	71	0	71
SSFC	C01	PAYOUT/TERMINATION IN PROGRESS	91	91	0	91

User	Name	Left Messages	Promise To Pay	No Answer	Other	Total
BFOGO	BRIAN A FOGO	3	1	0	6	9
JJANICKI	JILL R JANICKI	11	0	9	7	27
DRUDD	DAIN RUDD	5	0	7	10	22
DROEHL	DALE ROEHL	19	3	1	5	28
SSWAPNIL	SWAPNIL SALUNKE	5	9	8	2	24
KRUDD	KRISTINA R RUDD	3	2	11	17	33

- 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.

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:

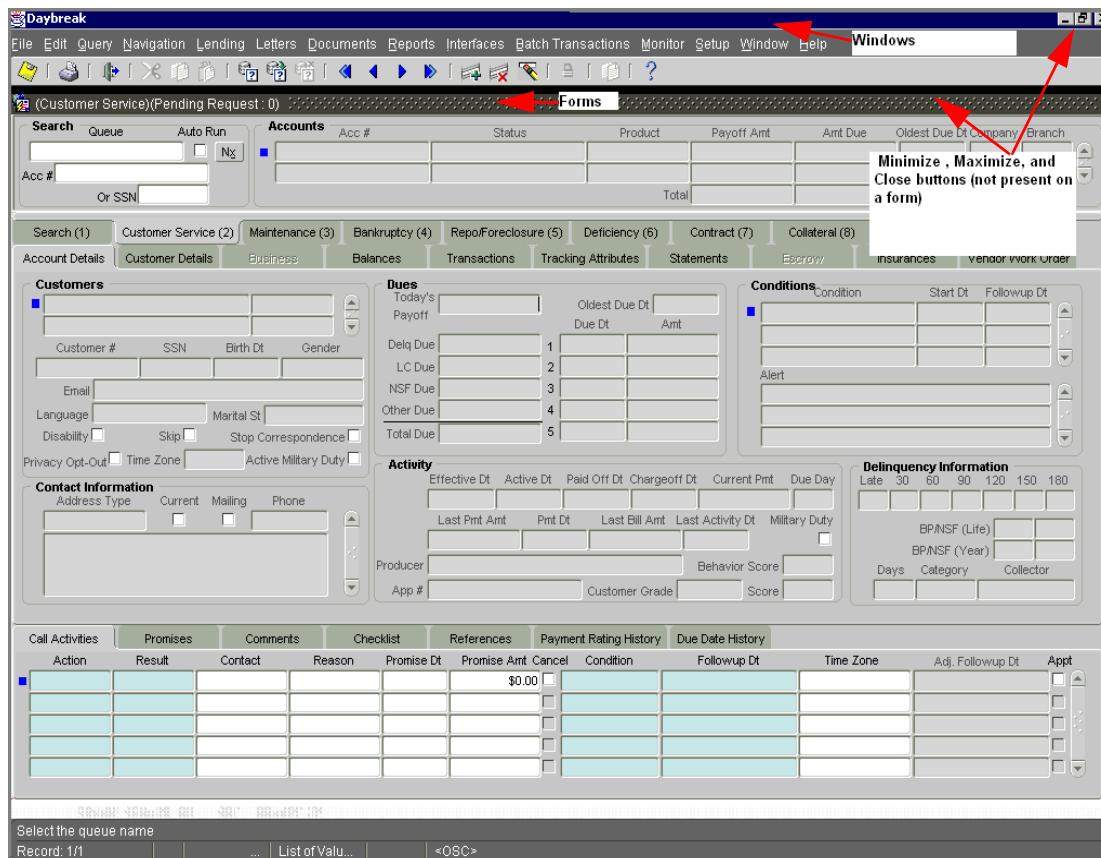
- Use Oracle Daybreak's windows and forms
- Work with the parent-child relationships between blocks
- Navigate within the Oracle Daybreak system.

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.

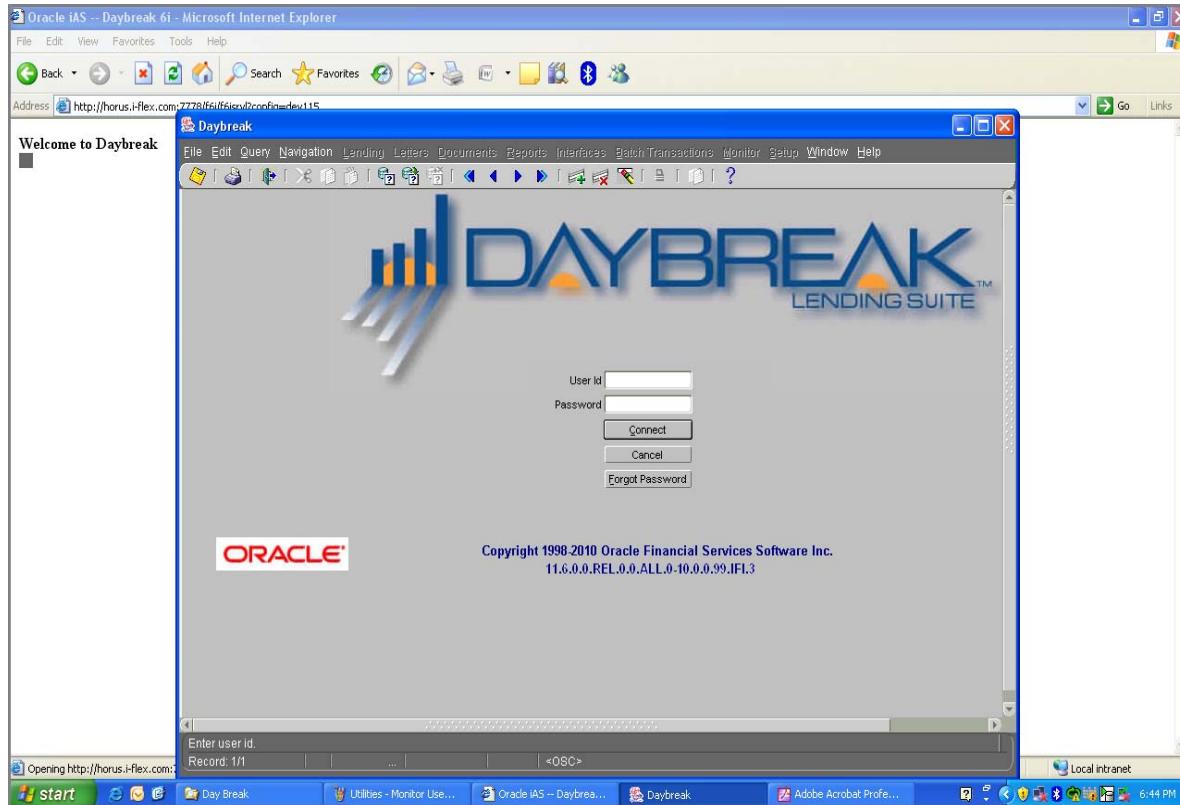
Windows and forms

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. Respon-

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 reposessions 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 pre-defined 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:

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.

	<p>Preview - Modifies the Run command to generate a predefined report and view it as a PDF file with a browser.</p>
Interfaces	<p>Contains the following commands:</p>
	<p>GL Transactions - Opens the General Ledger form.</p>
	<p>AP Transactions - Opens the AP Transactions form.</p>
	<p>Card Transactions - Opens the Card Transactions form.</p>
	<p>Conversions - Opens the Conversion App/Acc form.</p>
Batch Transactions	<p>Contains the following commands:</p>
	<p>Advances - Allows you to open the Consumer Lending (Advance and Payment) form at either the Advance Entry or Advance Maintenance tab.</p>
	<p>Payments - Allows you to open the Consumer Lending (Advance and Payment) form at either the Payment Entry or Payment Maintenance tab.</p>
	<p>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.</p>
Monitor	<p>Contains the following commands:</p>
	<p>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.</p>
	<p>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.</p>
Setup	<p>Contains the following commands:</p>
	<p>Administration - Allows you to open the Administration form at the System or User master tab.</p>
	<p>Products - Allows you to open the Product Setup form at the Setup and Line of Credit master tab.</p>
	<p>Queues - Allows you to open the Queue Setup form at the Setup, Origination, or Customer Service master tab.</p>
	<p>Correspondence - Opens the Correspondence form.</p>
	<p>Events - Allows you to open the Events form at the Line of Credit master tab.</p>

	<p>Credit Bureau - Allows you to open the Credit Bureau Setup form at the Request or Reporting master tab.</p> <p>Batch Jobs - Opens the Utilities form.</p> <p>Producers - Opens the Producer Management form.</p> <p>Vendors - Opens the Vendor Management form.</p>
Window	<p>Contains the following commands:</p> <p>Cascade - Arranges the open forms on your screen so that they overlap, with the active form on top.</p> <p>Tile Horizontally - Arranges the open forms on your screen so that they appear one on top of another.</p> <p>Tile Vertically - Arranges the open forms on your screen so that they appear one next to another.</p> <p>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.</p>
Help	<p>Contains the following commands:</p> <p>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.</p> <p>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.)</p> <p>Debug - Contains two commands: Set On and Set Off.</p> <p>Oracle Daybreak Help - Allows you to open a browser and view .pdfs of either the User Guide or Setup Guide.</p> <p>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.</p> <p>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.</p> <p>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</p>

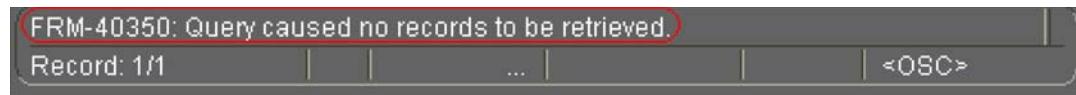
mouse to place the mouse pointer on the button without clicking and the label appears.



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 it 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.”

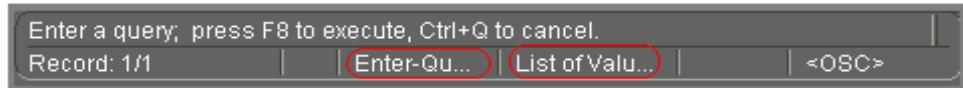


Status line

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.



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 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.

The screenshot shows a software interface with three tabs at the top: "Additional Loan Details", "Additional Line of Credit Details", and "Additional Lease Details". The "Additional Lease Details" tab is selected. Inside, there are two main sections. The left section, titled "Extensions and Due Date", contains fields for "Year" and "Life", and sub-fields for "# of Extensions", "# of Extension Term", and "# of Due Day Changes". The right section, titled "Additional Details", contains fields for "Total Term", "Paid Term", and "Maturity Dt". A red box highlights the "Extensions and Due Date" section.

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.

The screenshot shows a software interface with tabs "Loan" and "Lease". The "Loan" tab is selected. Below it, there is a "Action" section with two radio buttons: "Calculate Payment" (selected) and "Calculate Interest Rate". Underneath are six command buttons: "Calculate", "Amortize", "Initialize", "Copy to Decision", "Copy to Contract" (which is highlighted with a red box), and "Print Report". Below the action section is a "Loan Details" block with fields for Contract Dt, First Pmt Dt, Amt Financed, Pre-Paid Fees, Loan Amt, Financed Fees, Balloon Pmt Amt, Term, and Maturity Dt. At the bottom is a "Rate" block with fields for Rate and APR.

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.)

The screenshot shows the 'Loan Details' section of the Oracle Daybreak application. It includes fields for Contract Dt (06/06/2003), Amt Financed (\$1,500.00), First Pmt Dt, Pre-Paid Fees (\$0.00), Loan Amt (\$1,500.00), Financed Fees (\$0.00), Balloon Pmt Amt (\$200.00), Term (0), and Maturity Dt. Below these are 'Calculator Options' for Pmt Frequency (MONTHLY), Balloon Method (N PMTS), and Time Counting Method (FED CALENDAR). At the bottom, arrows point to three specific fields: 'Date Field' (Contract Dt), 'Number Field' (Amt Financed), and 'Text Field' (Pmt Frequency).

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.

The screenshot shows the 'Action' section of the Oracle Daybreak application. It contains two radio buttons: 'Calculate Payment' (selected) and 'Calculate Interest Rate'. Below the radio buttons are buttons for 'Calculate', 'Amortize', and 'Initialize', and links for 'Copy to Decision', 'Copy to Contract', and 'Print Report'.

Check box

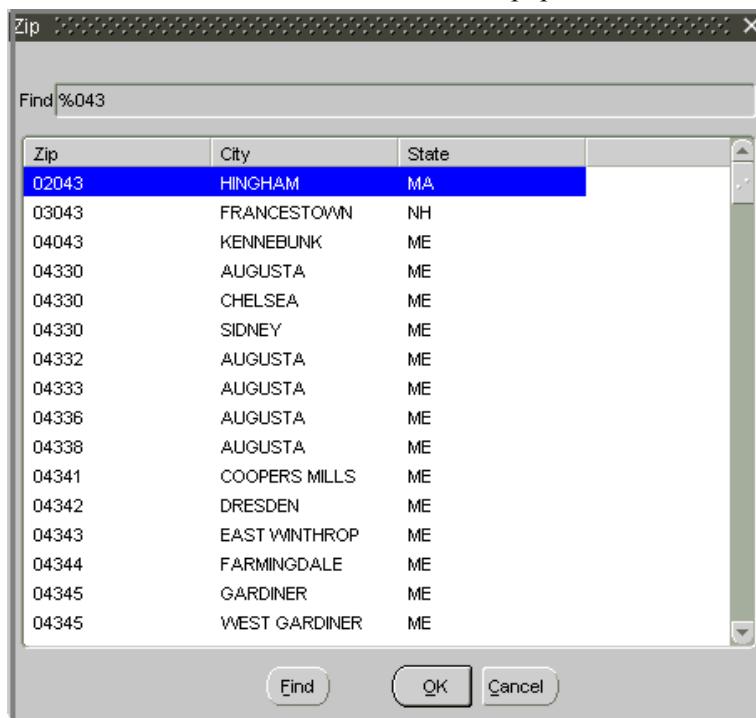
A check box indicates a state for a particular field, such as enabled/disabled, primary/secondary, and current/not current. For that reason, check boxes are sometimes called "indicators." The title of the check box indicates what it controls. A check denotes that the check box is selected. Click a selected check box to "clear" it.

Note: One or more check boxes can be selected, since each one acts independently.

The screenshot shows the 'Pricing' section of the Oracle Daybreak application. It includes a 'Current' checkbox (which is checked), 'Pricing' fields, 'Decision Dt' (06/06/2003), and buttons for 'Select Pricing', 'Status', 'Sub Status', and 'Underwriter'.

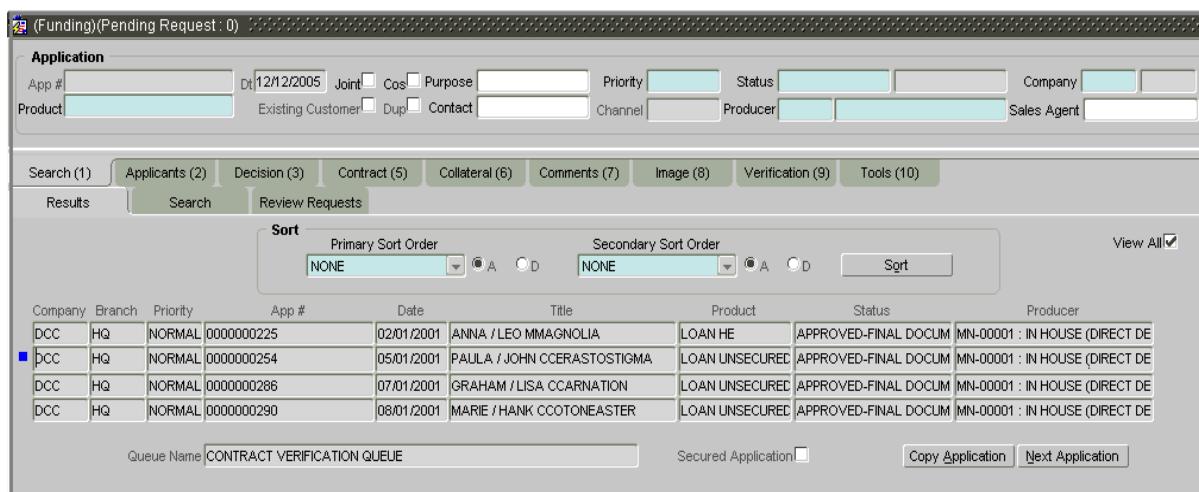
List of Values (LOV)

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.



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:

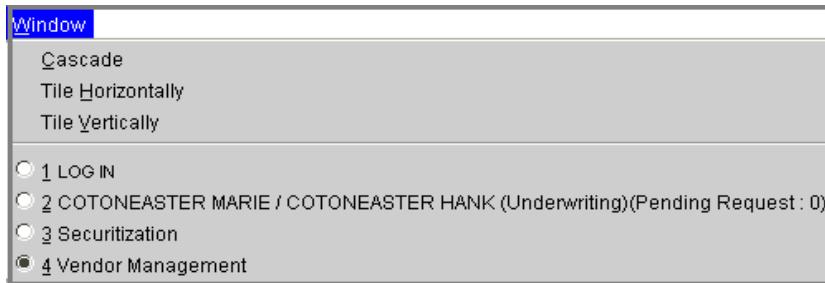
If you choose: (hot key)	Oracle Daybreak will:
Previous (SHIFT + TAB)	Move the cursor to the previous field (if one exists).
Next (TAB)	Move the cursor to the next field (if one exists).
Clear (CTRL + U)	Clear the current field.
Duplicate (F4)	Duplicate the current field.

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 want to add a 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.

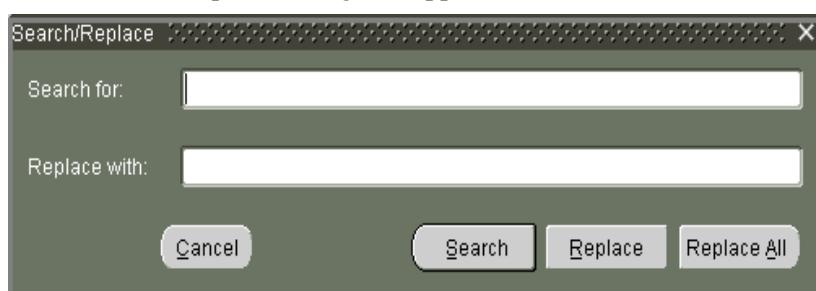
To search for a phrase and replace it with another phrase

- 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

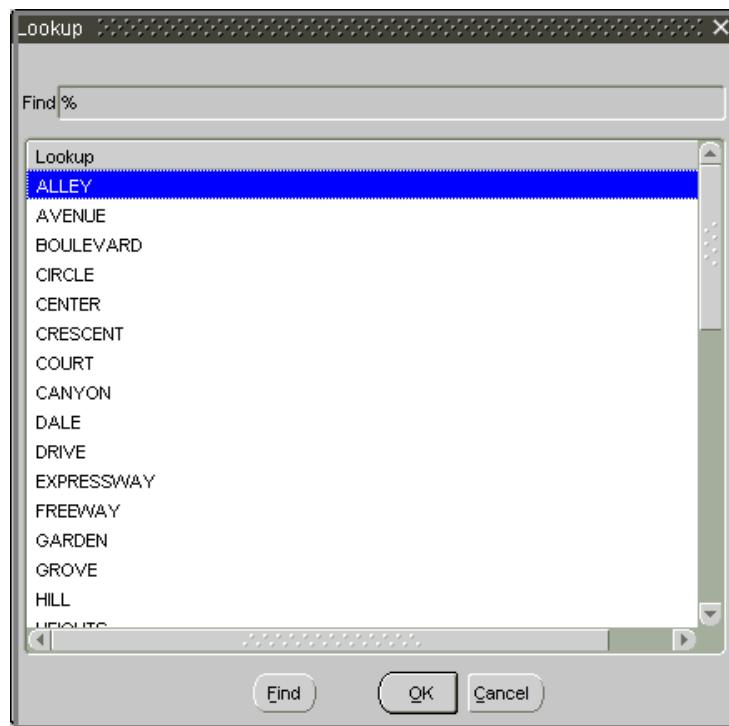
Many fields on Oracle Daybreak forms are linked to a List of Values (LOV) dialog box. An LOV displays all possible entries that Oracle Daybreak will accept for a particular field. You can select data from the LOV to complete the field instead of having to search for acceptable entries. Likewise, a field 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.

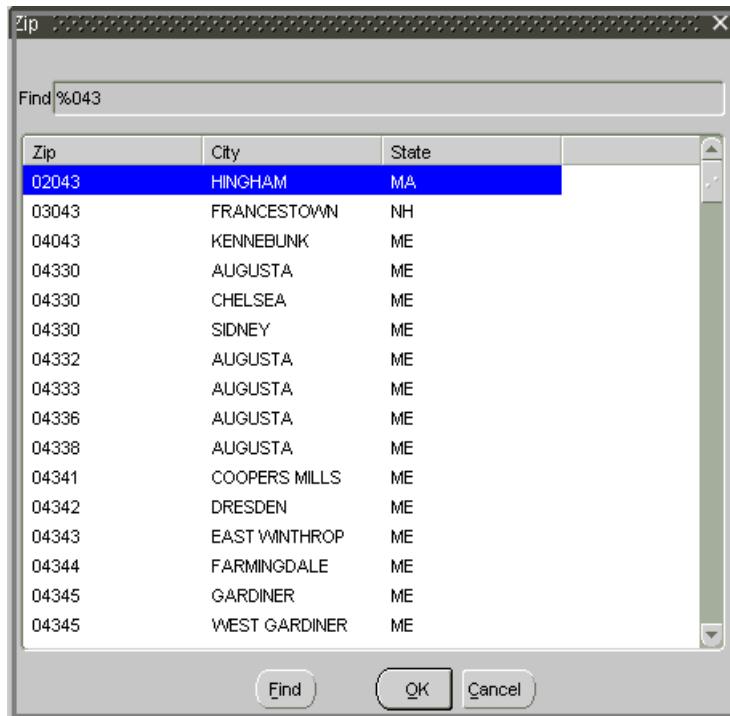
The screenshot shows a software interface with a toolbar at the top and several data entry fields. The 'Address' tab is active. In the middle section, there is a field labeled 'STREET_TYPE_CD' which is highlighted with a red box. The status line at the bottom of the screen displays the text '... List of Value...' with a red box around it. The overall layout is a standard data entry form with various input fields and buttons.

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 highlight 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.

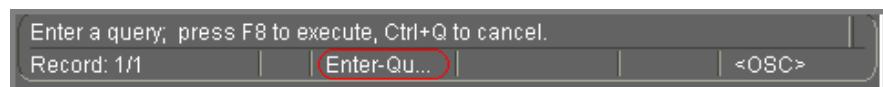
This section describes the methods you can use to locate and retrieve records in Oracle Daybreak. These include:

- 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, 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 line of credit.

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.

Line of Credit monetary transactions

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

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty
- Post a credit limit
- Activate, adjust, cancel, or waive disability insurance
- Activate, adjust, cancel, or waive life insurance
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee

Servicing expenses

Service expenses are any expenses incurred to service an account; for example, employing a courier to send documents, such as payoff quotes or balance statements. Servicing expenses appear in the Other Due field on the Dues 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

SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a servicing expense

Transaction

ADJUSTMENT TO SERVICING EXPENSES - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO SERVICING EXPENSES - SUBTRACT

TXN DATE
AMOUNT

To waive a servicing expense

Transaction

WAIVE SERVICING EXPENSES

Parameters

TXN DATE
AMOUNT

Late charges

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

The screenshot shows the Oracle Daybreak Customer Service interface for account 20010200031543. The 'Dues' section displays a table of due amounts and dates, with the 'LC Due' row (due on 07/22/2007) highlighted in red. The 'Activity' section below shows a history of interactions, including late charges (CC) and other entries (TO, LM). The 'Dues' table data is as follows:

Due Type	Amount	Due Date	Comments
Today's Payoff	\$0.00	08/22/2007	
LC Due	\$0.00	07/22/2007	
NSF Due	\$0.00	06/22/2007	
Other Due	\$0.00	05/22/2007	
Total Due	\$0.00	04/22/2007	

To adjust a late charge

Transaction

ADJUSTMENT TO LATE CHARGE - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO LATE CHARGE - SUBTRACT

TXN DATE
AMOUNT

To waive a late charge

Transaction

WAIVE LATE CHARGE

Parameters

TXN DATE
AMOUNT

Nonufficient fund fees

Nonufficient 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.

Nonufficient 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.

The screenshot shows the Oracle Daybreak Customer Service application interface. The main title is 'ABRAHAM JOHN (Customer Service)(Pending Request: 0)'. The 'Accounts' tab is selected, showing a list of accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. Below this is a navigation bar with tabs like Search (1), Customer Service (2), Maintenance (3), etc. The 'Customer Details' tab is selected. In the 'Customers' section, there are details for 'JOHN ABRAHAM' (PRIMARY) and 'LEE K ABRAHAM' (SPOUSE). The 'Dues' section shows a table with columns for Today's Payoff, Oldest Due Dt, Due Dt, and Amt. The 'NSF Due' row is highlighted with a red box. The 'Conditions' section shows various assignment and insurance details. The 'Activity' section shows a table with columns for Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, Last Pmt Amt, Pmt Dt, Last Bill Amt, Last Activity Dt, Military Duty, Producer, and App #. The 'Delinquency Information' section shows tables for Late, BP/NSF (Life), and BP/NSF (Year) with various counts. The 'Call Activities' section shows a table with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, and Appt. The 'Promises' section shows a table with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, and Appt.

To adjust a nonufficient funds

Transaction

ADJUSTMENT TO NONSUFFICIENT FUND FEE - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO NONSUFFICIENT FUND FEE - SUBTRACT

TXN DATE
AMOUNT

To waive a nonufficient funds

Transaction

WAIVE NONSUFFICIENT FUND FEE

Parameters

TXN DATE
AMOUNT

Repossession expenses

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

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

The screenshot shows the 'Customer Service' tab of the account details. In the 'Dues' section, the 'Other Due' row is highlighted with a red box. The 'Conditions' section shows two entries: 'SKIP TRACE ASSIGNMENT' and 'CREDIT INSURANCE AND WA'. The 'Delinquency Information' section shows a grid with columns for Late, 30, 60, 90, 120, 150, and 180 days, with values 2, 2, 2, 2, 1, 1, 2 respectively. The 'Call Activities' section shows five rows of data with columns for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and Appt.

To post a repossession expense

Transaction

REPOSESSION EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a repossession expense

Transaction

ADJUSTMENT TO REPOSESSION
EXPENSES - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO REPOSESSION
EXPENSES - SUBTRACT

TXN DATE
AMOUNT

To waive a repossession expense

Transaction

WAIVE REPOSESSION EXPENSES

Parameters

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.

The screenshot shows the 'Customer Service' tab selected in the top navigation bar. The 'Dues' section is highlighted, showing a table of due amounts. The 'Other Due' row is highlighted with a red box. The table columns are: Due Dt, Amt, and Description. The 'Other Due' row has a Due Dt of 05/22/2007, an Amt of \$0.00, and a Description of 'Other Due'.

Due Dt	Amt	Description
08/22/2007	\$0.00	Deflq Due
07/22/2007	\$0.00	LC Due
06/22/2007	\$0.00	NSF Due
05/22/2007	\$0.00	Other Due
04/22/2007	\$0.00	Total Due

To post a bankruptcy expense

Transaction

LEGAL BANKRUPTCY EXPENSES

Parameters

TXN DATE
AMOUNT

To adjust a bankruptcy expense

Transaction

ADJUSTMENT TO BANKRUPTCY
EXPENSES - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO BANKRUPTCY
EXPENSES - SUBTRACT

TXN DATE
AMOUNT

To waive a bankruptcy expense

Transaction

WAIVE LEGAL BANKRUPTCY EXPENSES

Parameters

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 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.

The screenshot shows the 'Customer Service' tab selected in the top navigation bar. The 'Dues' section is highlighted, showing a table with columns: Today's Payoff, Oldest Due Dt, Due Dt, and Amt. One row in this table, 'Other Due', is highlighted with a red box. The 'Delinq Due', 'LC Due', and 'NSF Due' rows are also visible. The 'Conditions' and 'Delinquency Information' sections are also visible on the right side of the form.

To adjust a phone pay fee

Transaction

ADJUSTMENT TO PHONE PAY FEE - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO PHONE PAY FEE - SUBTRACT

TXN DATE
AMOUNT

To waive a phone pay fee

Transaction

WAIVE PHONE PAY FEE

Parameters

TXN DATE
AMOUNT

Financed insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds the insurance premium amount to advance/principal balance on the line of credit and adjusts the 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 line of credit. 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.

The screenshot shows the SMITH BRENDA (Customer Service) application interface. The top menu bar includes 'Search (1)', 'Customer Service (2)', 'Maintenance (3)', 'Bankruptcy (4)', 'Repo/Foreclosure (5)', 'Deficiency (6)', 'Contract (7)', 'Collateral (8)', 'Bureau (9)', and 'Comments (10)'. The 'Maintenance (3)' tab is active. The 'Action' panel on the left shows a transaction list with 'PAYOFF QUOTE' selected. The 'Results' panel on the right displays a table of transaction details:

Transaction Processing Details	
ADVANCE / PRINCIPAL	= \$9,300.00
INTEREST	= \$0.00
FEE LATE CHARGE	= \$0.00
FEE NSF	= \$0.00
FEE EXTENSION	= \$0.00
MAINTENANCE FEE	= \$25.00
EXPENSE BANKRUPTCY	= \$0.00
EXPENSE REPOSESSION/FORECLOSURE	= \$0.00
EXPENSE SERVICING	= \$0.00
INTEREST ACCRUED	= \$9.16
PAYOUT	= \$9,334.16
INTEREST PER DIEM	= \$2.29
***** TRANSACTION POSTING SUCCESSFUL *****	

To generate a payoff quote for an account (Line of Credit)

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

Account payoff

An account is automatically paid off or marked for payoff processing by Oracle 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 payoff 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

PAID OFF

Parameters

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 line of credit 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 line of credit 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

Advance (principal) balance

The advance (or principal) balance is posted automatically when you fund the contract on the Funding form or when you activate in the account in the Conversion App/Acc form. You are not allowed to post the advance with the Customer Service form. However, you can waive, charge off or adjust the advance or principal.

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

The screenshot shows the ABRAHAM JOHN (Customer Service) pending request window. The Accounts tab is selected, displaying a list of accounts with columns for Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. The Balance Group tab is also selected, showing a detailed breakdown of balances for various categories like INTEREST, FEE LATE CHARGE, etc. The ADVANCE / PRINCIPAL row is highlighted with a red box. The Txn Period dropdown shows ITD/CTD selected. The bottom section shows loan details, interest and accruals, extra and due dates, and credit details.

To adjust the advance/principal balance

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

To charge off the advance/principal balance

Transaction	Parameters
CHGOFF ADVANCE/PRINCIPAL	TXN DATE AMOUNT

To waive the advance/principal balance

Transaction	Parameters
WAIVE ADVANCE/PRINCIPAL	TXN DATE AMOUNT

Interest

The interest is accrued or posted automatically when you post the payment on the Consumer Lending (Advance and Payment) form. You cannot post the interest in the Customer Service form; however, you can adjust or waive interest.

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

The screenshot shows the 'ABRAHAM JOHN (Customer Service) (Pending Request: U)' window. The 'Accounts' tab is selected. The 'Balance Group' section shows a table of fees and charges. The 'INTEREST' row is highlighted with a red box. The table columns are: Balance Type, Opening Balance, Posted, Paid, Waived, Charged Off, Adjusted (-), Adjusted (+), and Balance. The 'INTEREST' row shows values: \$750.00, \$0.00, \$0.00, \$0.00, \$750.00, \$0.00, \$0.00, \$0.00, and \$0.00.

To adjust the interest

Transaction

ADJUSTMENT TO INTEREST - ADD

Parameters

TXN DATE
AMOUNT

ADJUSTMENT TO INTEREST - SUBTRACT

TXN DATE
AMOUNT

To waive the interest

Transaction

WAIVE INTEREST

Parameters

TXN DATE
AMOUNT

Interest accrual

You can start or stop interest accrual on either a line of credit.

To start interest accrual for an account

Transaction	Parameters
START ACCURAL	TXN DATE

To stop interest accrual for an account

Transaction	Parameters
STOP ACCURAL	TXN DATE

On the Customer Service (2) master tab, on the LoC Details sub pages of the Balances, Transactions, and Tracking Attributes pages, the Stop Accrual box is selected in the Interest and Accruals block.

Note: To remove the Stop Accrual indicator, post the START ACCURAL transaction.

Active military duty

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

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

To indicate that a borrower is on active military duty

Transaction

BORROWER ON MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION
WITH ACCOUNT
ACTIVE DUTY ORDER REFERENCE

After you post this transaction, the Active Military Duty box (Customers block) and Military Duty box (Activity block) are selected on the Customer Service (2) master tab's Account Details page. Oracle Daybreak changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services block on the Customer Service (2) master tab's Customer Details page.

The screenshot shows the Oracle Daybreak application interface for a customer named ABRAHAM JOHN. The 'Customer Details' tab is active. In the 'Customers' section, there is a checkbox labeled 'Active Military Duty' which is checked and highlighted with a red box. In the 'Activity' section, there is another checkbox labeled 'Active Military Duty' which is also checked. The application has various tabs like 'Search', 'Customer Service (2)', 'Maintenance (3)', etc., and sections for 'Accounts', 'Dues', 'Conditions', 'Activity', and 'Delinquency Information'.

If the interest rate was greater than 6%, Oracle Daybreak will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Customer Service (2) master tab's Transactions page.

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

Transaction

BORROWER OFF MILITARY DUTY

Parameters

TXN DATE
BORROWERS RELATION
WITH ACCOUNT

Credit limits

With the credit limit transactions, you can increase or decrease credit limits, as well as place increases or decreases to the unconsumed amount of the line of credit on hold. This information can be viewed in the Credit Details block of the LoC Details sub page, available on the Balances, Transactions, Tracking Attribute, and Insurances pages of the Customer Service (2) master tab on the Customer Service form.

To post a credit limit

Transaction	Parameters
CREDIT LIMIT DECREASE	TXN DATE AMOUNT
Note: This transaction decreases the value in the Credit Limit field in the screen grab above.	
DECREASE CREDIT LIMIT HOLD	TXN DATE AMOUNT
Note: This resulting decreased amount may be any amount up to the value displayed in the Hold field in the screen grab above.	
CREDIT LIMIT INCREASE	TXN DATE AMOUNT
Note: This transaction increase the value in the Credit Limit field in the screen grab above.	
INCREASE CREDIT LIMIT HOLD	TXN DATE AMOUNT
Note: The resulting increased hold amount cannot be more than the difference between the credit limit and amount consumed (Credit Limit value - Consumed value). In the screen shot above, this amount it \$9,000.	

Disability insurance

With the disability insurance transactions, you can activate, adjust, waive, or cancel disability insurance on a line of credit.

To activate disability insurance

Transaction	Parameters
ACTIVATE CREDIT INSURANCE DISABILITY INSURANCE PLAN	TXN DATE SINGLE/JOINT

To adjust disability insurance

Transaction	Parameters
ADJUSTMENT TO CREDIT INSURANCE DISABILITY - SUBTRACT	TXN DATE AMOUNT
ADJUSTMENT TO CREDIT INSURANCE DISABILITY - ADD	TXN DATE AMOUNT

To waive disability insurance

Transaction	Parameters
WAIVE CREDIT INSURANCE DISABILITY	TXN DATE AMOUNT

To cancel disability insurance

Transaction	Parameters
CANCEL CREDIT INSURANCE DISABILITY	TXN DATE

Life insurance

With the life insurance transactions, you can activate, adjust, waive, or cancel life insurance on a line of credit.

To adjust life insurance

Transaction	Parameters
ADJUSTMENT TO CREDIT INSURANCE LIFE - SUBTRACT	TXN DATE AMOUNT
ADJUSTMENT TO CREDIT INSURANCE LIFE - ADD	TXN DATE AMOUNT

To activate life insurance

Transaction	Parameters
ACTIVATE CREDIT INSURANCE LIFE	TXN DATE SINGLE/JOINT INSURANCE PLAN

To waive life insurance

Transaction	Parameters
WAIVE CREDIT INSURANCE LIFE	TXN DATE AMOUNT

To cancel life insurance

Transaction	Parameters
CANCEL CREDIT INSURANCE LIFE	TXN DATE

Advance transaction fees

An advance transaction fee is any amount imposed on an account for requesting an advance.

To adjust an advance transaction fee

Transaction	Parameters
ADJUSTMENT TO ADVANCE TRANSACTION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO ADVANCE TRANSACTION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an advance transaction fee

Transaction	Parameters
WAIVE ADVANCE TRANSACTION FEE	TXN DATE AMOUNT

Membership fees

Membership fees include any amount charged to an account as a cost of membership, such as annual dues or start-up fees.

To adjust a membership fee

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

To waive a membership fee

Transaction	Parameters
WAIVE MEMBERSHIP FEE	TXN DATE AMOUNT

Over limit fees

Over limit fees are fees for either requesting additional advances beyond the approved credit limit or owing more than the agreed upon credit limit.

To adjust an over limit fee

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

To waive an over limit fee

Transaction	Parameters
WAIVE OVERLIMIT FEE	TXN DATE AMOUNT

Line of Credit nonmonetary transactions

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

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Create or cancel a one time ACH - phone pay

Customer name maintenance

You can update and change a customer's name.

To update a customer's name

Transaction

CUSTOMER NAME MAINTENANCE

Parameters

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

CUSTOMER MAINTENANCE

Parameters

TXN DATE
 RELATION TYPE CODE
 CUSTOMER SSN
 CUSTOMER MARITAL 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.

The screenshot shows the Oracle Daybreak interface for Customer Service (2). The top navigation bar includes 'Search', 'Queue', 'Auto Run', 'Accounts', 'Customer Service (2)', 'Maintenance (3)', 'Bankruptcy (4)', 'Repo/Foreclosure (5)', 'Deficiency (6)', 'Contract (7)', 'Collateral (8)', 'Bureau (9)', 'Comments (10)', 'Account Details', 'Customer Details', and 'Business'. The 'Customer Details' tab is active. On the right side of the screen, there are several data grids and dropdown menus. A red box highlights the 'Privacy Opt-Out' checkbox in the 'Customer Details' section. The 'Customer Details' section also includes fields for Customer #, SSN, Birth Dt, Gender, Email, Language, and Marital St.

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.

Note: Please contact your account manager for back porting this functionality on existing line of credit accounts.

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 FREQUENCY 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.

The screenshot shows the Oracle Daybreak software interface. The main window title is "ABRAHAM JOHN (Customer Service)(Pending Request, U)". The top menu bar includes "File", "Edit", "View", "Customer Service", "Maintenance", "Bankruptcy", "Repo/Foreclosure", "Deficiency", "Contract", "Collateral", "Bureau", "Comments", "Customer Details", "Business", "Statements", "Escrow", and "Vendor Work Order". The "Customer Details" and "Business" buttons are selected. The "Customer Service" button is highlighted with a red box. The "Balances" tab is selected and highlighted with a red box. The "Transactions", "Tracking Attributes", "Statements", "Escrow", and "Insurances" tabs are also visible. The "Bank Information" section contains fields for "ACH Bank", "Routing #", "Account Type", "Account #", "ACH Debit Amt", "Debit Freq", and "Debit Day". The "Bank Information" section is also highlighted with a red box. The bottom of the window shows tabs for "Loan Details", "Add Loan Details", "Repayment Schedule", "LoC Details", "Lease Details", "ACH" (highlighted with a red box), "Coupon", "LoC Balance Details", and "Card Details".

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.

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



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