

Line Collection User Guide
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Table of Contents

1. Navigation	1-1
1.1 Audience.....	1-1
1.2 Conventions Used.....	1-1
1.3 Logging In.....	1-1
1.4 Template and Navigation.....	1-2
1.4.1 <i>Home Screen</i>	1-2
1.4.2 <i>Screens</i>	1-10
1.5 Common Operations	1-10
1.5.1 <i>Basic Operations</i>	1-11
1.5.2 <i>Basic Actions</i>	1-11
1.5.3 <i>Personalization Options</i>	1-12
1.6 Keyboard Compatibility.....	1-16
1.6.1 <i>Keyboard Compatibility</i>	1-16
1.7 Tool Tips.....	1-17
1.8 Accessibility	1-17
1.8.1 <i>Understanding Accessibility</i>	1-17
1.8.2 <i>Application Accessibility Preferences</i>	1-17
1.8.3 <i>Other Accessibility Considerations</i>	1-18
1.8.4 <i>Setting up Accessibility Preferences</i>	1-19
2. Search Function	2-1
2.1 Search Criteria.....	2-1
2.2 Searching for an Application.....	2-4
2.2.1 <i>Search/Task tab</i>	2-5
2.2.2 <i>Quick Search section</i>	2-7
2.3 Searching for an Account and Customer.....	2-11
2.3.1 <i>Quick Search section</i>	2-13
2.3.2 <i>Search Using Customer Details</i>	2-14
2.3.3 <i>Search Using Account Details</i>	2-16
3. Dashboards	3-1
3.1 Introduction.....	3-1
3.2 Dashboards	3-1
3.3 User Productivity	3-2
3.3.1 <i>Viewing the Customer Service/Collection tasks</i>	3-2
3.4 System Monitor.....	3-5
3.4.1 <i>Monitoring Batch Jobs</i>	3-5
3.4.2 <i>Monitoring Jobs</i>	3-8
3.4.3 <i>Monitoring Services</i>	3-10
3.4.4 <i>Data Server Log Files</i>	3-11
3.4.5 <i>Monitoring Users</i>	3-12
3.5 Producer Analysis.....	3-13
3.6 Process Files	3-15
3.6.1 <i>Incoming Process File</i>	3-15
3.6.2 <i>Outgoing Process File</i>	3-17
4. Customer Service	4-1
4.1 Introduction.....	4-1
4.1.1 <i>Quick Search section</i>	4-1

4.2	Customer Service screen	4-2
4.3	Customer Service screen's Summary tab	4-4
4.4	Customer Service screen's Customer Service tab	4-10
4.4.1	<i>Call Activities sub tab</i>	4-10
4.4.2	<i>Maintenance sub tab</i>	4-14
4.4.3	<i>Comments sub tab</i>	4-16
4.4.4	<i>Promises sub tab</i>	4-17
4.4.5	<i>Checklists sub tab</i>	4-20
4.4.6	<i>Tracking Attributes sub tab</i>	4-21
4.4.7	<i>References sub tab</i>	4-21
4.4.8	<i>Correspondence sub tab</i>	4-22
4.4.9	<i>Letters sub tab</i>	4-25
4.4.10	<i>Document Tracking sub tab</i>	4-28
4.5	Customer Service screen's Account Details tab	4-30
4.5.1	<i>Account Details sub tab</i>	4-30
4.5.2	<i>Statements sub tab</i>	4-31
4.5.3	<i>Rate Schedule sub tab</i>	4-32
4.5.4	<i>Insurances sub tab</i>	4-32
4.5.5	<i>Contract Information sub tab</i>	4-35
4.6	Customer Service screen's Customer Details tab	4-36
4.6.1	<i>Customer sub tab</i>	4-40
4.6.2	<i>Business sub tab</i>	4-42
4.7	Customer Service screen's Transaction History tab	4-46
4.7.1	<i>Balances sub tab</i>	4-46
4.7.2	<i>Transactions sub tab</i>	4-48
4.7.3	<i>Payment Rating sub tab</i>	4-51
4.7.4	<i>Due Date History sub tab</i>	4-52
4.7.5	<i>Repayment Schedule sub tab</i>	4-53
4.7.6	<i>Work Order sub tab</i>	4-54
4.8	Customer Service screen's Pmt Modes tab	4-55
4.8.1	<i>ACH sub tab</i>	4-55
4.8.2	<i>Coupon sub tab</i>	4-59
4.8.3	<i>Post Dated Checks sub tab</i>	4-60
4.8.4	<i>Payment Arrangement sub tab</i>	4-61
4.9	Customer Service screen's Bankruptcy tab	4-62
4.9.1	<i>Call Activities sub tab</i>	4-64
4.9.2	<i>Comments sub tab</i>	4-64
4.9.3	<i>Due Date History sub tab</i>	4-64
4.10	Customer Service screen's Repo/Foreclosure tab	4-64
4.10.1	<i>Repossession sub tab</i>	4-64
4.10.2	<i>Foreclosure sub tab</i>	4-66
4.10.3	<i>Analysis sub tab</i>	4-67
4.10.4	<i>Call Activities sub tab</i>	4-70
4.10.5	<i>Comments sub tab</i>	4-70
4.10.6	<i>Due Date History sub tab</i>	4-70
4.11	Customer Service screen's Deficiency tab	4-70
4.11.1	<i>Call Activities sub tab</i>	4-71
4.11.2	<i>Comments sub tab</i>	4-72
4.11.3	<i>Due Date History sub tab</i>	4-72
4.12	Customer Service screen's Collateral tab	4-72

4.12.1	<i>Valuation sub tab</i>	4-74
4.12.2	<i>Tracking sub tab</i>	4-74
4.12.3	<i>Seller sub tab</i>	4-75
4.13	Customer Service screen's Bureau tab	4-76
4.14	Customer Service screen's Cross/Up Sell Activities tab	4-77
4.14.1	<i>Edit Cross/Up Sell Activity</i>	4-77
4.14.2	<i>Create Simple Application</i>	4-78
4.14.3	<i>Close Opportunity</i>	4-78
4.15	Review Request	4-78
4.15.1	<i>Review Requests Tab</i>	4-79
5.	Collections	5-1
5.1	Introduction.....	5-1
5.2	Search Tab	5-1
5.2.1	<i>Searching for a Customer or Account</i>	5-1
5.3	Customer Service screen	5-2
5.4	Customer Service screen's Summary tab	5-2
5.5	Customer Service screen's Customer Service tab	5-3
5.6	Customer Service screen's Account Details tab.....	5-3
5.6.1	<i>Account Details sub tab</i>	5-3
5.7	Customer Service screen's Customer Details tab	5-4
5.8	Customer Service screen's Transaction History tab.....	5-5
5.9	Customer Service screen's Pmt Modes tab	5-5
5.9.1	<i>ACH sub tab</i>	5-5
5.10	Customer Service screen's Collateral tab	5-6
5.11	Customer Service screen's Bureau tab	5-7
5.12	Review Request	5-7
5.12.1	<i>Review Requests Tab</i>	5-8
6.	Bankruptcy	6-1
6.1	Introduction.....	6-1
6.2	Search Tab	6-1
6.2.1	<i>Searching for a Customer or Account</i>	6-1
6.3	Customer Service screen	6-2
6.4	Customer Service screen's Summary tab	6-3
6.5	Customer Service screen's Customer Service tab	6-3
6.5.1	<i>Call Activities sub tab</i>	6-3
6.6	Customer Service screen's Account Details tab.....	6-4
6.6.1	<i>Account Details sub tab</i>	6-4
6.7	Customer Service screen's Customer Details tab	6-5
6.8	Customer Service screen's Transaction History tab.....	6-5
6.9	Customer Service screen's Pmt Modes tab	6-6
6.9.1	<i>ACH sub tab</i>	6-6
6.10	Customer Service screen's Bankruptcy tab.....	6-6
6.11	Customer Service screen's Collateral tab	6-7
6.12	Customer Service screen's Bureau tab	6-8
6.13	Review Request	6-8
6.13.1	<i>Review Requests Tab</i>	6-9
7.	Repossession	7-1
7.1	Introduction.....	7-1
7.2	Search Tab	7-1

7.2.1	<i>Searching for a Customer or Account</i>	7-1
7.3	Customer Service screen	7-2
7.4	Customer Service screen's Summary tab	7-3
7.5	Customer Service screen's Customer Service tab	7-3
7.5.1	<i>Call Activities sub tab</i>	7-3
7.6	Customer Service screen's Account Details tab	7-4
7.6.1	<i>Account Details sub tab</i>	7-4
7.7	Customer Service screen's Customer Details tab	7-5
7.8	Customer Service screen's Transaction History tab	7-5
7.9	Customer Service screen's Pmt Modes tab	7-6
7.9.1	<i>ACH sub tab</i>	7-6
7.10	Customer Service screen's Repo/Foreclosure tab	7-6
7.10.1	<i>Repossession sub tab</i>	7-6
7.11	Customer Service screen's Collateral tab	7-7
7.12	Customer Service screen's Bureau tab	7-8
7.13	Review Request	7-9
7.13.1	<i>Review Requests Tab</i>	7-9
8.	Deficiency	8-1
8.1	Introduction	8-1
8.2	Search Tab	8-1
8.2.1	<i>Searching for a Customer or Account</i>	8-1
8.3	Customer Service screen	8-2
8.4	Customer Service screen's Summary tab	8-3
8.5	Customer Service screen's Customer Service tab	8-3
8.5.1	<i>Call Activities sub tab</i>	8-3
8.6	Customer Service screen's Account Details tab	8-4
8.6.1	<i>Account Details sub tab</i>	8-4
8.7	Customer Service screen's Customer Details tab	8-5
8.8	Customer Service screen's Transaction History tab	8-5
8.9	Customer Service screen's Pmt Modes tab	8-6
8.9.1	<i>ACH sub tab</i>	8-6
8.10	Customer Service screen's Deficiency tab	8-6
8.11	Customer Service screen's Collateral tab	8-7
8.12	Customer Service screen's Bureau tab	8-8
8.13	Review Request	8-9
8.13.1	<i>Review Requests Tab</i>	8-9
9.	Tools	9-1
9.1	Vehicle Evaluator	9-1
9.1.1	<i>Attributes Tab</i>	9-2
10.	Oracle Financial Services Lending and Leasing Reports	10-1
10.1	Bankruptcy Log	10-1
10.2	Collector Activity (Detailed) Log	10-2
10.3	Collector Activity Log	10-2
10.4	Collector Productivity by Queue	10-3
10.5	Deficiency Log	10-3
10.6	Delinquency Analysis by Credit and Grade	10-4
10.7	Delinquency Analysis by Producer	10-4
10.8	Delinquency Analysis by State	10-5
10.9	Delinquency Log	10-5

10.10 Non Monetary Txns Log	10-6
10.11 Collection Queue Wise Promises Report	10-6
10.12 Payment Promise Log	10-7
10.13 Repossession/Foreclosure Log	10-7
10.14 Accounts and Listing - Line	10-8
11. Producer	11-1
11.1 Producer Details	11-2
11.1.1 <i>Payment Details</i>	11-5
11.1.2 <i>Tracking Attributes</i>	11-6
11.1.3 <i>Contacts</i>	11-7
11.1.4 <i>Comments</i>	11-7
11.1.5 <i>Summary</i>	11-8
11.1.6 <i>Title Status Summary</i>	11-8
12. Vendors	12-1
12.1 Vendor Detail Screen	12-1
12.1.1 <i>Vendors tab</i>	12-1
12.1.2 <i>Work Orders Tab</i>	12-6
12.1.3 <i>Follow-up Tab</i>	12-8
12.1.4 <i>Invoices Tab</i>	12-10
Appendix A: Transaction Parameters	A-1
Appendix B: Payment Amount Conversions	B-1

1. Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

The document is organized into below topics:

- Logging In
- Template and Navigation
- Common Operations
- Hot Keys

Note

The application can be best viewed in 1280 x 1024 screen resolution.

1.1 Audience

This document is intended to all Prospective Users who would be working on the application.

1.2 Conventions Used

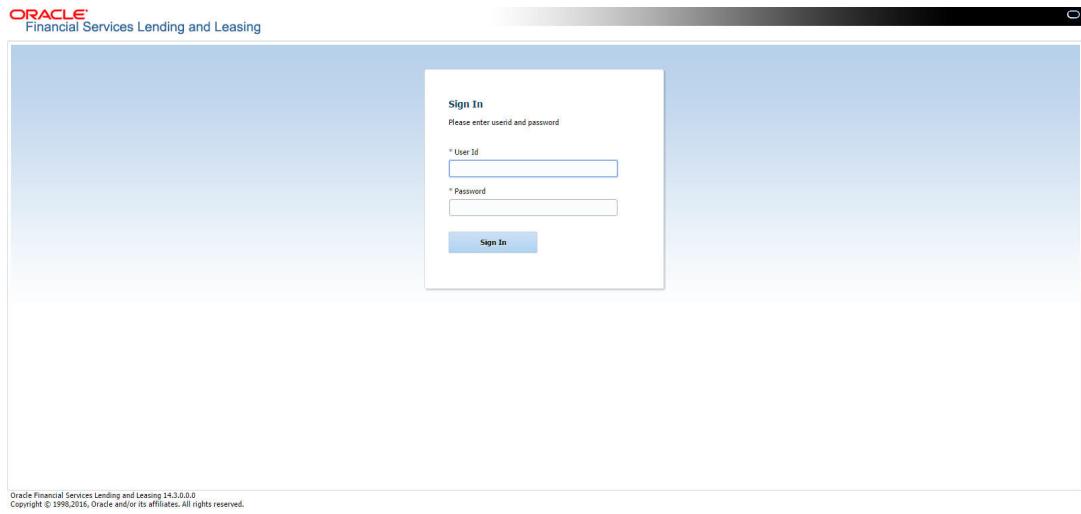
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration > User screen.

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.

When you invoke the application, the **Sign In** screen is displayed.



- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID.

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system. Details are grouped into two categories to enable easy understanding. These include:

- Home screen
- Screens

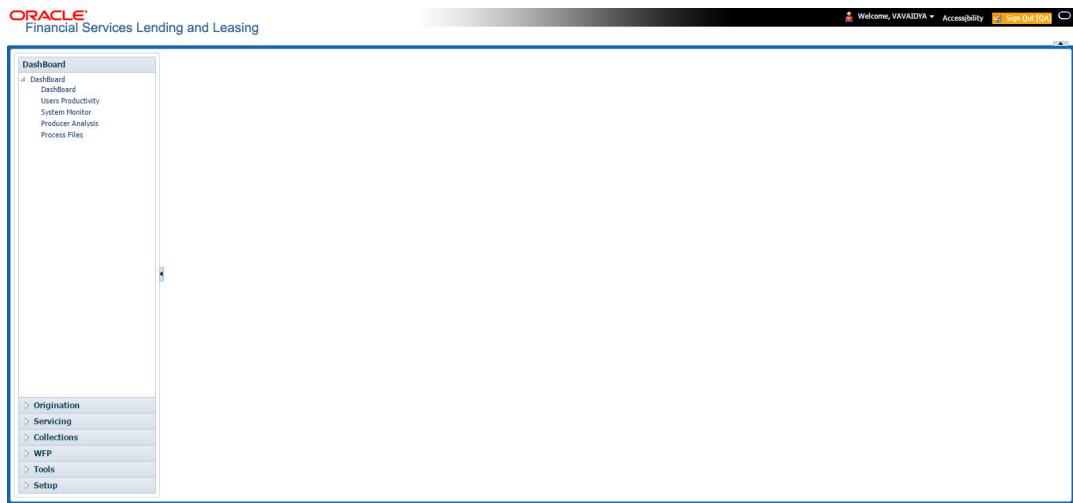
1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

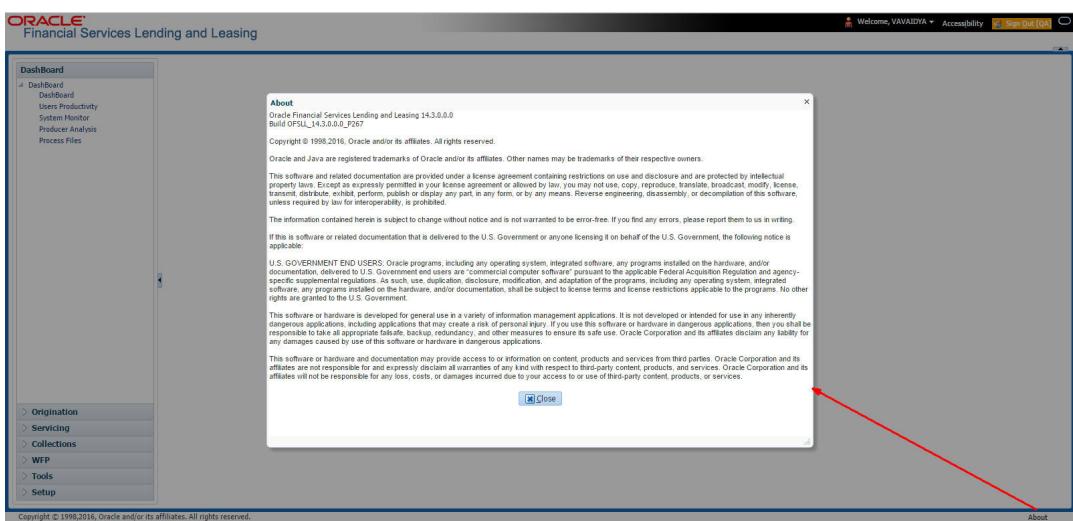
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



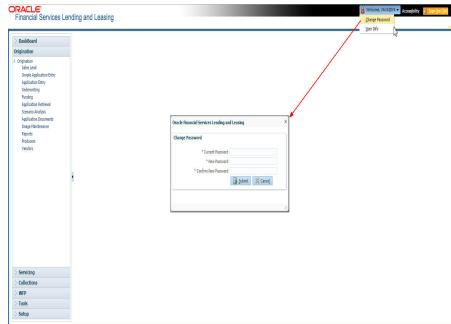
Header

In the Header, system displays the following:

- User ID that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

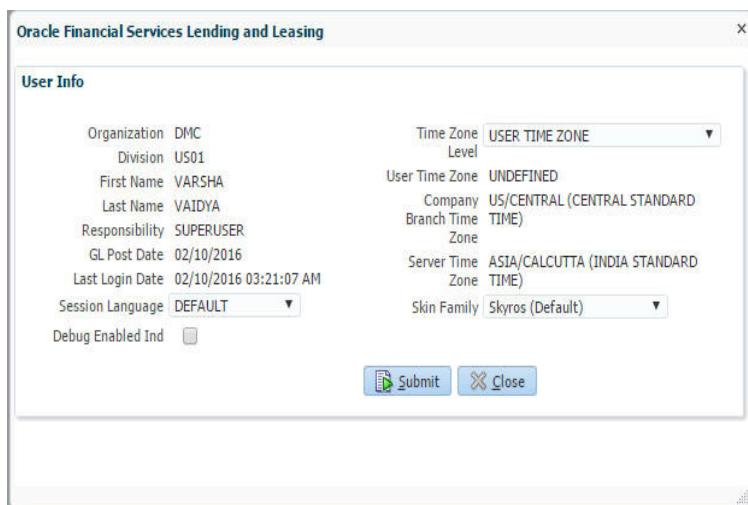


- Change Password – Click to change the current password.



Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

- User Info – Click to view the current user info.



In this screen, apart from viewing the user info, you can also set Session Language, enable error log, and specify the time zone preference.

Session Language – Select a language that you need to set for the session, from the drop-down list.

Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server. If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.

You can click on  **List Files** button to view the list of logged files.

The screenshot shows the Oracle Financial Services Lending and Leasing System Monitor interface. The 'Database Server Log Files' tab is selected. A table lists log files with the following data:

File Name	File Type	File Size	File Time
JSVPRC_EN_000_01_DB12C_2084400	lob	5706	02/18/2016 06:14:11 AM
ALERT	lob	395	02/22/2016 03:59:16 AM
CSVPRC_EN_100_01_DB12C_3794335	lob	6390	02/22/2016 04:53:00 AM
CSVPRC_EN_100_01_DB12C_3854338	lob	116750	02/22/2016 05:36:42 AM
JSVPRC_EN_000_01_DB12C_2094362	lob	5706	02/18/2016 10:57:09 AM

The 'File Content' section displays the log entries for the selected file (JSVPRC_EN_000_01_DB12C_2084400):

```

02/18/2016 17:44:11: 45:FLL:lv_use_BI::Y
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: weblogic
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: /scratch/work_area/DEV/QA143REL/r...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_BI_USER
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORT_ARCHIVE_DIRECTORY
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORTS_SERVER_TIMEOUT
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORTS_CLOUD_CONFIG

```

Click on **Show File** button to view the selected file contents in the 'File Content' section. You can also click **Download File** button to extract a copy of debug details.

Time Zone Level - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

Click **Submit** to save the changes or **Close** to close the screen without changes.

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

Left Window

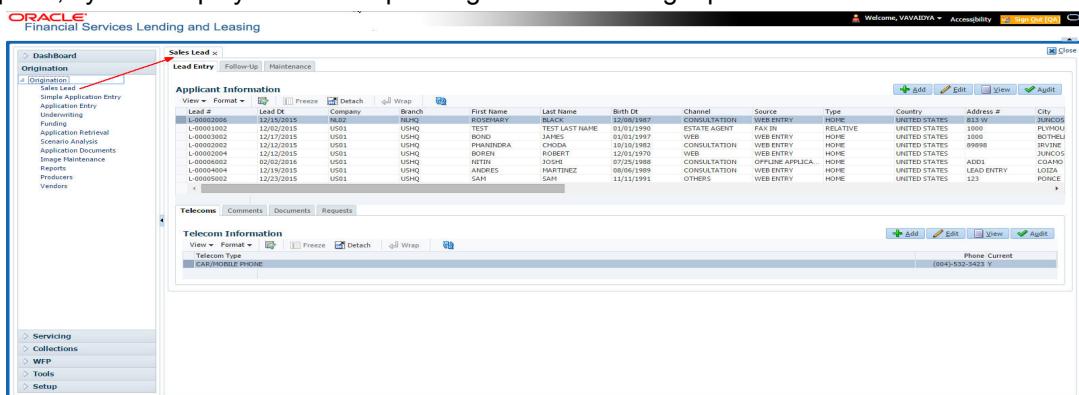
In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



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

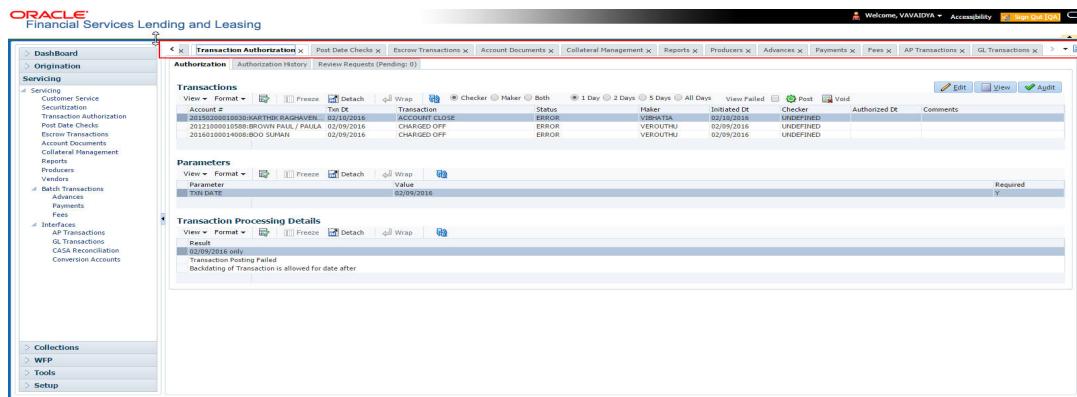
Right Window

The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

In origination, only one among the three screens namely, Application Entry, Underwriting, Funding can be opened at a time. If 'Application Entry' screen is open and you click on Underwriting or Funding, the system retains the same screen.



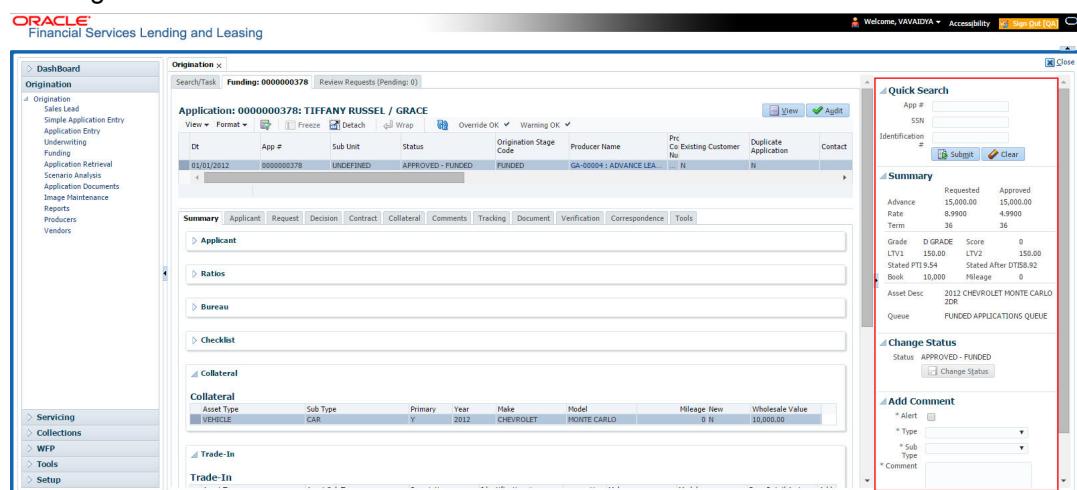
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click and to toggle the view of Right Splitter/Action Window.

Origination Screens

In Origination → Application screens, you can use the Right Splitter/Action Window to do the following:

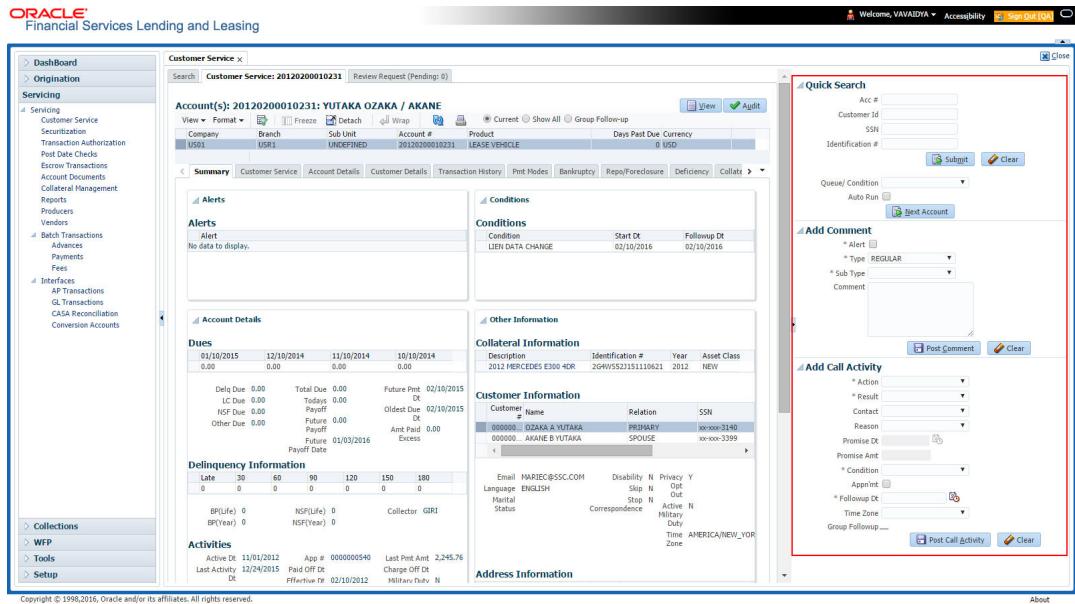


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.
- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

Servicing and Collection Screens

In Servicing and Collection → Customer Service screens, you can use the Right Splitter/Action Window to do the following:



- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search.
- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.
- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in 'Call Activities sub tab' under Customer Service tab.

For detailed information on the above options, refer to respective sections in the document.

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

Few screens in Origination, Servicing and Collection are identical and are linked. Hence, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Collection:

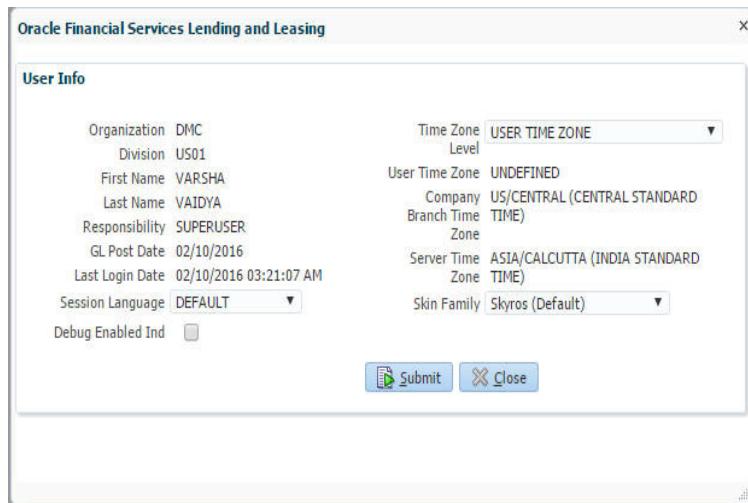
- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

- Producers
- Credit Lines
- Units

As per the above listing, you will be able to open only one screen in the corresponding list i.e. if you have opened the 'Application Entry' screen in 'Origination', you are not allowed to open any of the other 3 screens until you exit the 'Application Entry' screen.

1.4.1.1 Time Zone Preference



You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependant on database time.

Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

Company Branch Time Zone (Organization - Division Time Zone)

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under 'Division Definition'.
- In the Display Formats tab, select **Time Zone** and click 'Edit'.
- In the Format field, select the required time zone from the adjoining options list and click 'Save'.

If 'Company Branch Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

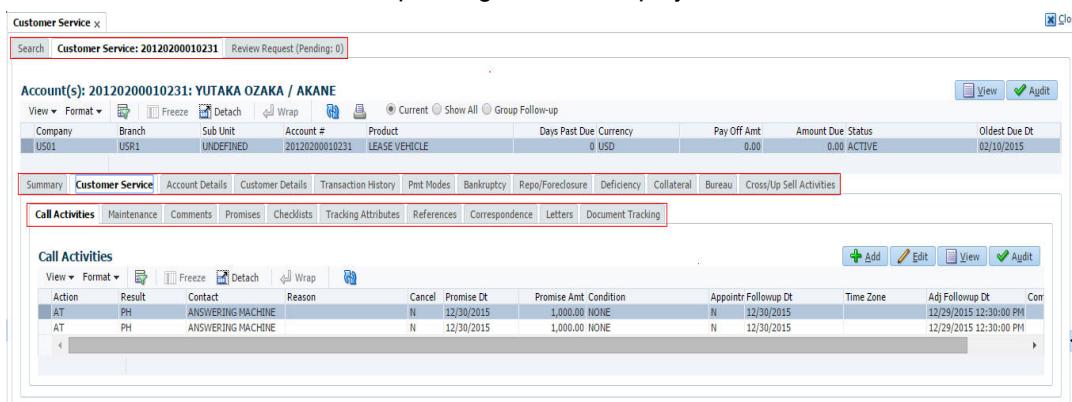
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

If 'User Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped horizontally. The details are displayed when you click the tab under which they are grouped. As similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the corresponding tabs are displayed.



The screenshot shows the Customer Service main screen. At the top, there is a header bar with tabs: 'Customer Service' (which is active and highlighted in white), 'Search', and 'Review Request (Pending: 0)'. Below the header is a sub-header with the account number 'Account(s): 20120200010231: YUTAKA OZAKA / AKANE'. The main content area has a table with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. Below the table are several tabs: 'Summary', 'Customer Service' (active), 'Account Details', 'Customer Details', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', and 'Cross/Up Sell Activities'. The 'Customer Service' tab is highlighted with a red border. At the bottom of the screen is a 'Call Activities' section with its own tabs: 'Call Activities' (active), 'Maintenance', 'Comments', 'Promises', 'Checklists', 'Tracking Attributes', 'References', 'Correspondence', 'Letters', and 'Document Tracking'. The 'Call Activities' tab is also highlighted with a red border.

You can click  to view the hidden tabs, if any.

1.5 Common Operations

Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 **Basic Operations**

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit



When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

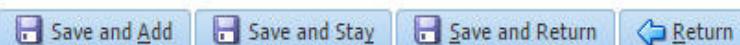
The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click Add , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the required details.
View	Click to view an existing record. Select the record you want to view and click 'View'. The system displays the record details in display mode.
Audit	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field.
Close	Click to close a screen or a record. When you try to close an unsaved, modified record, then the system alerts you with an error message. You can click 'Yes' to continue and 'No' to save the record.

1.5.2 **Basic Actions**

Most of the screens contain buttons to perform all or few of the basic actions.

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



The table below gives a snapshot of them:

Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click 'Add' button.
Save and Stay	Click to save and remain in the same page. This button is displayed when you click 'Add/Edit' button.
Save And Return	Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons.
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

The summary screens consist of the following navigations. The table below gives a snapshot of them:

Basic Actions	Description
	Click to navigate to the first record.
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

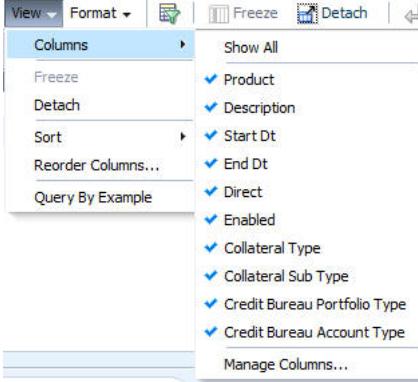
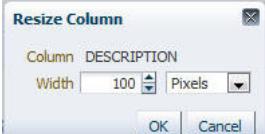
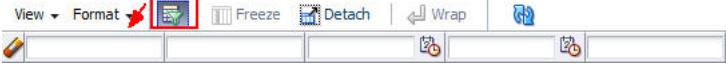
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

1.5.3 Personalization Options

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



The table below gives a snapshot of them:

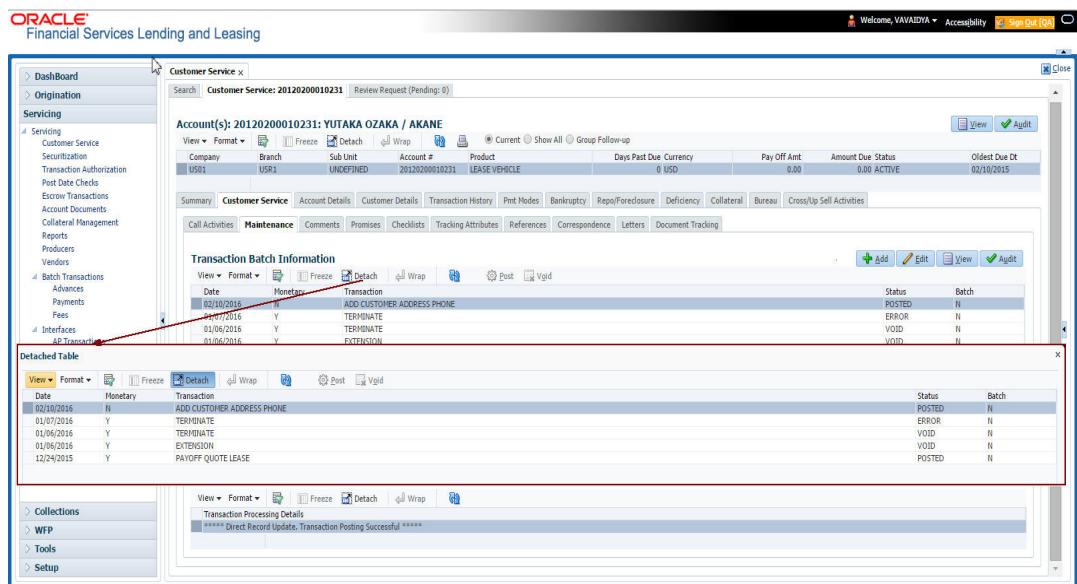
Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> Customize columns you wish to view Sort the order of displayed data Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p> 
Format	<p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.</p>
Query by Example	<p>Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.</p> 
Freeze	<p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p>
Detach	<p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p>

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

Print option in Customer Service screen

The Print button  option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

Detach



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The main area displays a list of transactions for account 20120200010231. A red box highlights the 'Transaction Batch Information' table, which contains a list of transactions with columns for Date, Monetary, Transaction, and Status. Below this is a 'Detached Table' showing a list of transactions with columns for Date, Monetary, Transaction, and Status. A red arrow points from the 'Transaction Batch Information' table to the 'Detached Table'.

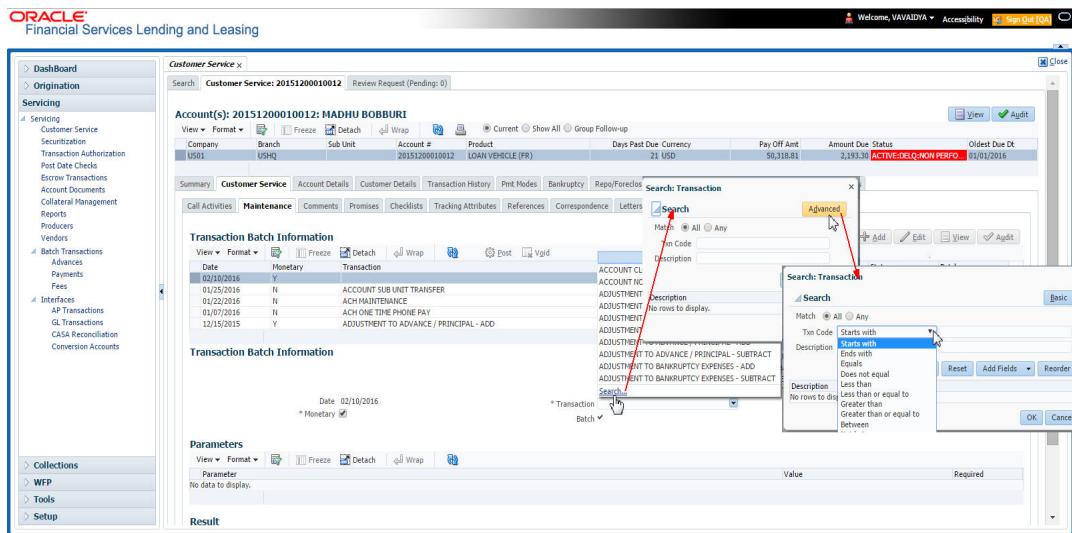
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

The system provides an option to select the required data from LOV, for few fields. You can either select the record from list or enter first alphabet of the value you want. When you provide the alphabet, system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.

- Combo drop-down list – The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

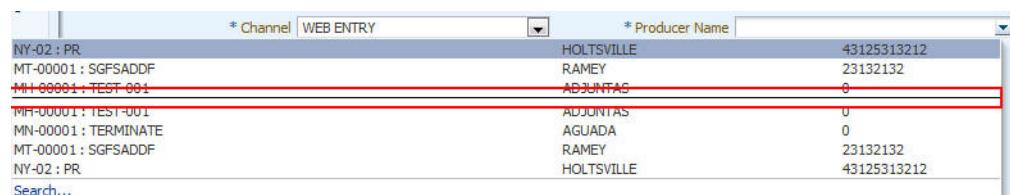


Click the arrow button available before 'Search' to toggle the search options.

Buttons/Menu	Do this
Basic	Click 'Basic' for normal search.
Advanced	Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select).
Match	Select 'All' to display results exactly matching the specified characters. Select 'Any' to display results matching any of the specified characters.
Search	Click to search for values based on the specified search criteria. The search results are displayed below with the details in respective columns.
Reset	Click to reset the search criteria.
Add Fields	Click to add additional fields to search criteria.

The search criteria are provided below the 'Match' field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.



Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

1.6 Keyboard Compatibility

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

1. **Shift + Alt + mnemonic** to activate buttons in the screen. For example, to open 'Accessibility' screen, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
3. **Space bar** to check or uncheck 'Check Box'.
4. **Arrow Keys** to hover within the drop-down list.

1.6.1 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in key combination based on the browser on which the application is running.

Browser	Operating System	Key Combination	Action
Google Chrome	Linux	Alt + mnemonic	Click
Google Chrome	Mac OS X	Control + Option + mnemonic	Click
Google Chrome	Windows	Alt + mnemonic	Click
Mozilla Firefox	Linux	Alt + Shift + mnemonic	Click
Mozilla Firefox	Mac OS X	Control + mnemonic	Click
Mozilla Firefox	Windows	Alt + Shift + mnemonic	Click
Microsoft Internet Explorer 7	Windows	Alt + mnemonic	Set focus
Microsoft Internet Explorer 8	Windows	Alt + mnemonic	Click or set focus
Apple Safari	Windows	Alt + mnemonic	Click
Apple Safari	Mac OS X	Control + Option + mnemonic	Click

Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

Shortcut	Action
Ctrl++	To increase zoom level.
Ctrl+-	To decrease zoom level.
Ctrl+0	To set zoom level to default level.

1.7 Tool Tips

The system is facilitated with tool tip option. When the cursor is moved to any of the field in the screen, a popup is displayed with a tip on the action to be performed.

1.8 Accessibility

Application

App # **UNDEFINED** !

Di 12/10/2016 !

Select the product.

* Product **LOAN/VEHICLE (FR)** !

* Channel **WEB ENTRY**

* Priority **NORMAL**

* Company **US01**

* Branch **USHQ**

Sub Unit **P11**

Status **Open**

Originating State Code **US**

Billing Cycle **MONTHLY**

Purpose **VEHICLE/LOAN OR LEASE**

* Producer **DEALER**

* Product Name

Producer Contact Number

Region

Territory

Existing Customer

Duplicate Application

Loan Currency **USD**

* Class **INDIVIDUAL**

Sales Agent **John**

* CoSigned

Contact

Lead # **088888**

* Owner DE

* Warning OK

Save and Stay Save and Return Logout

1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reasons to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.

1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled. You can set the accessibility preferences after login. On the landing screen using 'Accessibility' link on the right end of the header set the following preferences as required

Screen Reader

Screen reader provides assistance to the visually impaired users. It interprets the screen elements by reading them aloud.

High Contrast

High contrast feature increases contrast level to make the screen more appealing for the reader with low vision.

Large Fonts

Large fonts feature increases font size to ensure clear display and appropriate spacing. This benefits the reader with low vision.

1.8.2.1 For Visual Challenges

The visual challenges varies widely, however it generally includes, blindness, low vision or color blindness. To make the application more accessible, following features are provided.

Blindness:

In order to interpret the visual display information in the audible form, Screen reader compatibility is provided.

In places where Screen reader technology cannot obtain information from images, text equivalents for images are provided.

For Users with difficulty in using mouse, since it requires hand and eye coordination, Keyboard navigation is provided. Details of keyboard navigation is provided in '*Section 1.8.3.2 Keyboard Compatibility*'.

Low vision:

For Users who cannot view the content that has small font size and cannot be enlarged, Software magnifier is provided to enlarge text and images beyond normal font enlargement.

Also, there is no information presented using attributes such as depth, size, location, font etc.

For high contrast requirements Screen setting can be adjusted.

Color blindness:

Oracle Accessibility guidelines have been followed and hence accessibility issues relating to color blindness are addressed.

Also, high contrast colors have been used to address difficulty in identifying shades of colors. For example, Black text in white background.

1.8.2.2 For Hearing Challenges

People with hearing challenges or hard of hearing might encounter problems accessing the information presented using sounds. Some application features minimize their concerns.

Visual representations of audible information is provided so that Users with this challenge do not miss information presented using audio.

1.8.2.3 For Age-related Challenges

Apart from the above, there can be aging issues like week eye-sight or hearing.

Issues related to week eyesight can be addressed through Application features for Visual Challenges provided in '*Section 1.8.2.1 For Visual Challenges*'.

Issues related to hearing can be addressed through Application features for hearing challenges provided in '*Section 1.8.2.2 For Hearing Challenges*'.

For Users who are less familiar with computers, the simplified user interface with easy navigation options, uniform layout and design and commonly used terminology in the application is of great advantage.

To address issues relating to understanding complex information, User manuals are provided for online help and tool tips at all required places are provided. In addition, system messages like error, warning or information helps you through.

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

Apart from assigning the logical sequence and organizing topics, the following techniques are used to enhance the accessibility of documentation.

- Addition of text equivalent to all graphics

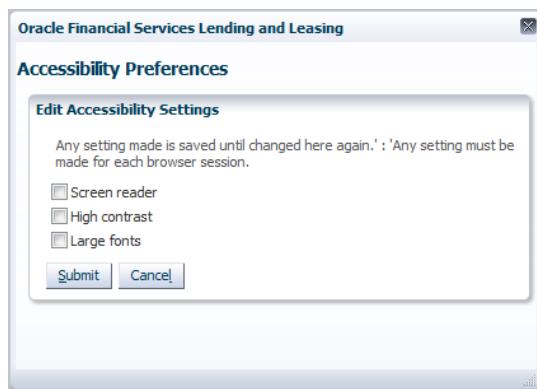
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate

1.8.4 **Setting up Accessibility Preferences**

You can setup or change the accessibility preferences.

To edit accessibility settings

1. Click Accessibility in the header part of application. The system displays the following screen:



2. Select any or all of the required options to edit or change the accessibility settings.
3. Click Submit.

Note

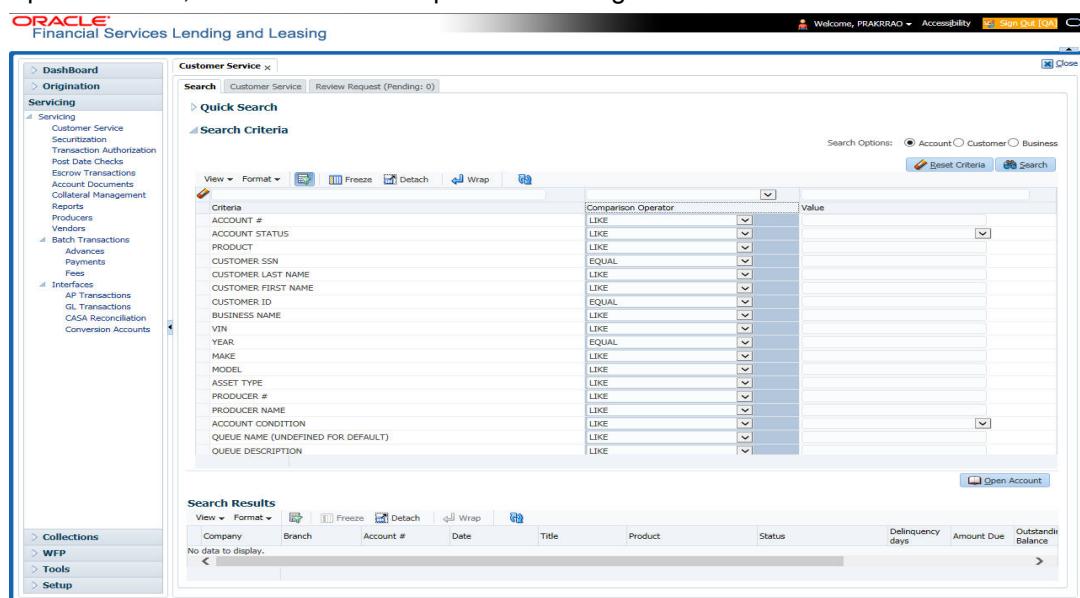
You need to define the required Settings for each browser session and defined settings are saved until next modification.

2. Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application using specific search criteria. Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. The following sections explain the Search options in detail.

2.1 Search Criteria

Search criteria has a list of parameters which enables to query the application / account from the database by providing one or more parameter values. There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search. Apart from this, Search can also be performed using wild card characters.



Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002 Result: The system searches for all applications created before Jan. 22, 2002.
LESS THAN OR EQUAL TO	APPLICATION DATE <= 01/22/2002 Result: The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333 Result: The system searches for all applications with applicant social security number 111-22-3333.
NOT EQUAL	APPLICANT SSN <> 111-22-3333 Result: The system searches for all applications except those with an applicant whose social security number is 111-22-3333.

Description	Example Expression
GREATER THAN	APPLICATION DATE > 01/22/2002 Result: The system searches for all applications created after Jan. 22, 2002.
GREATER THAN OR EQUAL	APPLICATION DATE >= 01/22/2002 Result: The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817') IN is used with values that are within parenthesis. Result: The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.
NOT IN	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817') NOT IN is used with values that are within parenthesis. Result: The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.
IS	VIN IS NULL IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present. Result: The system searches for all applications without a vehicle identification number.
IS NOT	VIN IS NOT NULL IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present. Result: The system searches for all accounts with a VIN, vehicle identification number.
LIKE	ASSET TYPE LIKE VEH% LIKE enables you to search for close matches using wildcard characters. Result: The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	ASSET TYPE NOT LIKE VEH% NOT LIKE enables you to search for close matches using wildcard characters. Result: The system searches for all applications with asset type other than those starting with the characters "veh."

Using Wildcard Characters

- Wildcard characters can only be used with the operator LIKE and NOT LIKE.
- % (percent) represents any number of characters, including no characters.

- _ (underline) represents any single character.

Using Criteria Value

Search criteria values of **1234%** will locate character strings of any length that begin with “**1234**” for example,

- **1234ACB**
- **12345678**
- **1234**
- **12348**
- **12340980988234ABIL230498098**

Search criteria values of **1234_** will locate character strings of five characters that begin with “**1234**” for example,

- **12345**
- **1234A**
- **12340**

Search criteria values of **%1234** will locate character strings of any length that end with “**1234**” for example,

- **1234**
- **01234**
- **098908LKJKLJKJ000988071234**

Search criteria values of **_1234** will locate five character strings that end in “**1234**” for example,

- **A1234**
- **11234**

Search criteria values of **%1234%** will locate character strings of any length that contain “**1234**” for example,

- **1234**
- **01234**
- **12340**
- **AKJLKJ1234128424**

Search criteria values of **_1234_** will locate character strings of 6 characters that *contain* “**1234**” for example,

- **A1234B**
- **012341**
- **A12341**

Using Search Criteria examples

Result: The system searches for all applications with application date May 1, 2001.

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

Result: The system searches for all applications with applicant whose first name is "JAN"

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with applicant's first name starting with "JAN"

- JAN ARBOR
- JAN FISHER
- JANE MEYERS
- JANETTE NORDSTROM

2.2 Searching for an Application

Oracle Financial Services Lending and Leasing allows you to search and retrieve a particular application.

During application entry, queues can be created based on your user id and your user responsibility. You can view the assigned queues in the Origination screen of DashBoard.

In each stage of application, the queue name to which the selected application is assigned, appears in Queue name field in Result screen.

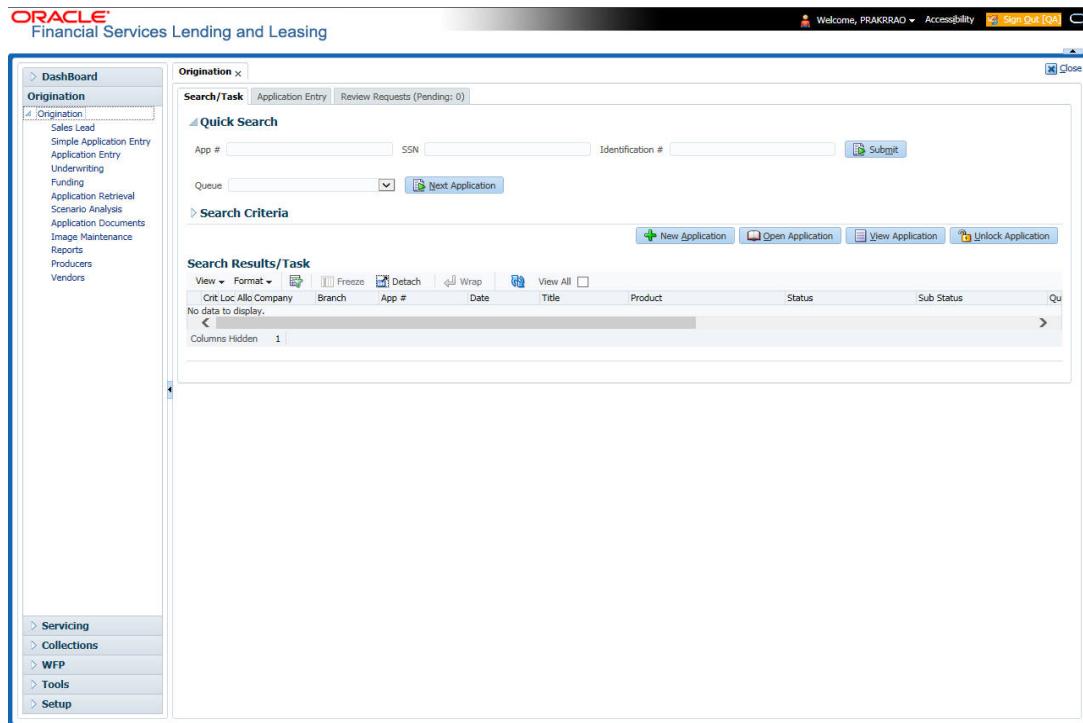
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

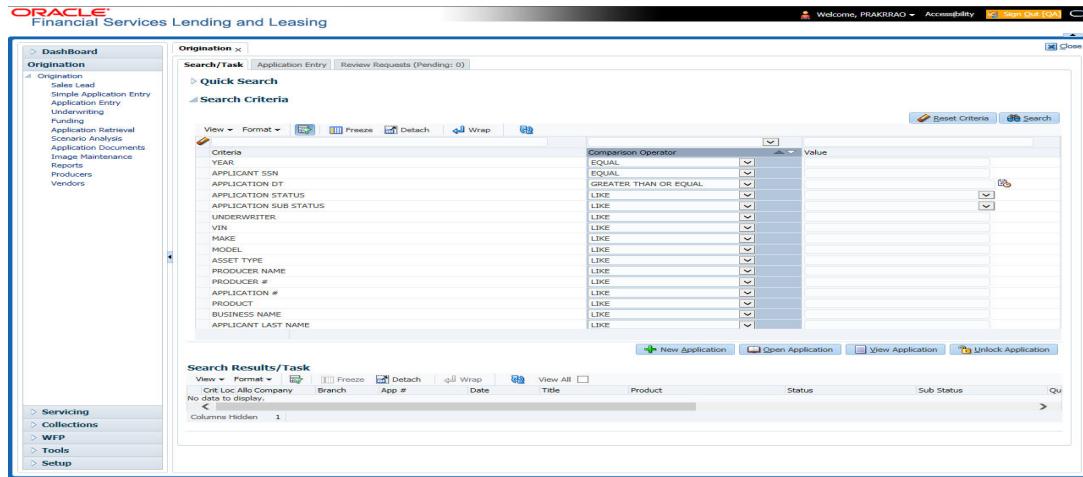
To view the Search/Task screen during Line of credit origination

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

Depending on the task to be performed and the link clicked, the respective screen opens in the Search Results/Task screen.



2. Click the **Search Criteria** tab.



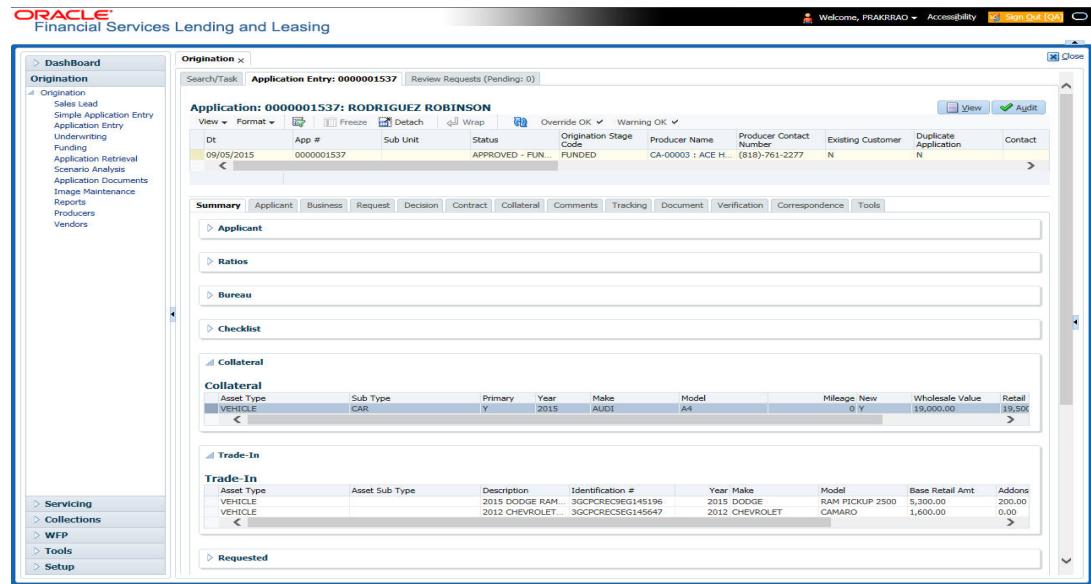
The search tab enables you to locate an application using a broad range of search criteria.

- During Line of credit origination, the results are sorted according to the priority of application and application identification number. However you can sort the records using any criteria.
- If you try to open an application which is already opened by another user, system displays an alert message indicating “Application is locked by <User Name> Phone <phone number>”.

The Search Results/Task screen.

3. On the **Results** screen, select the application you want to load and click **Open Application**.

The system loads the application on the respective screen.



You are now ready to begin work on the application.

2.2.2 Quick Search section

Quick Search enables to search for an account using any one of the following values - Account Number, Customer ID, SSN, Identification Number or Queue.

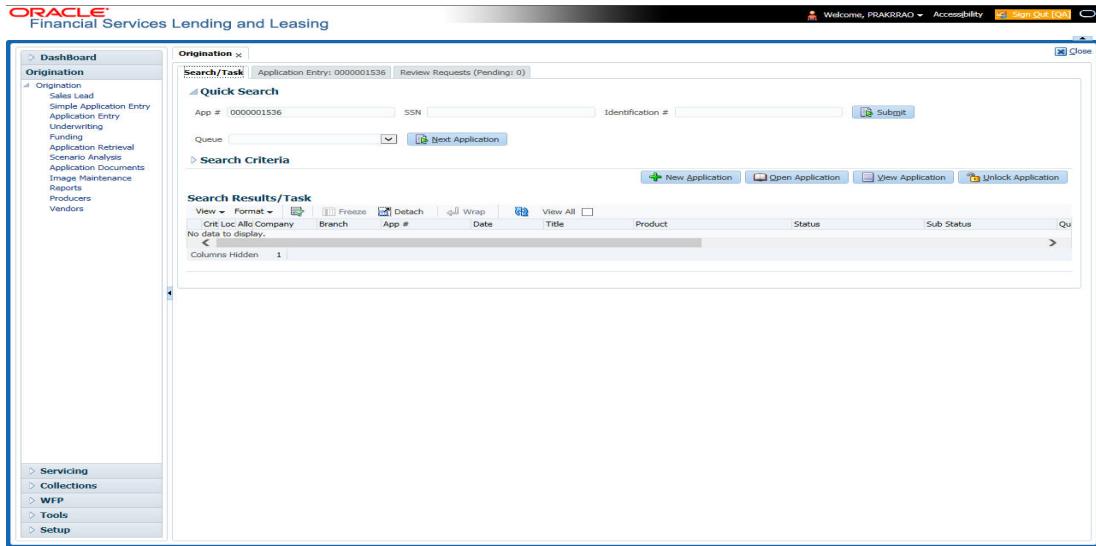
To load an account using the Quick Search section:

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. In the Quick Search section's Acc # field, specify the account number you want to load and click **Submit**.

You can also load the account by specifying the last 4 digits of the SSN Number. System retrieves only those accounts where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as 'Multiple Matches found for the SSN, Please use normal Search'.

Note

Search cannot be performed using wild card characters in the Quick Search section.



The system loads the selected application.

To load an account from a queue during application entry

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

2.2.2.1 Other Features on the Results screen

The Results screen on the Applications screen has below listed common features (these features are not present on the Result screen on Customer Service screen):

What is it?	What does it do?
View All	If you select View All check box, all applications in the system accessible with your user id appear in the Results screen under search section.
Queue Name field	This display only field indicates the queue in which the selected application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Application button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
New Application	Opens a screen where a user can create a new application by providing required details.
Open Application	Displays the application details for the selected application.

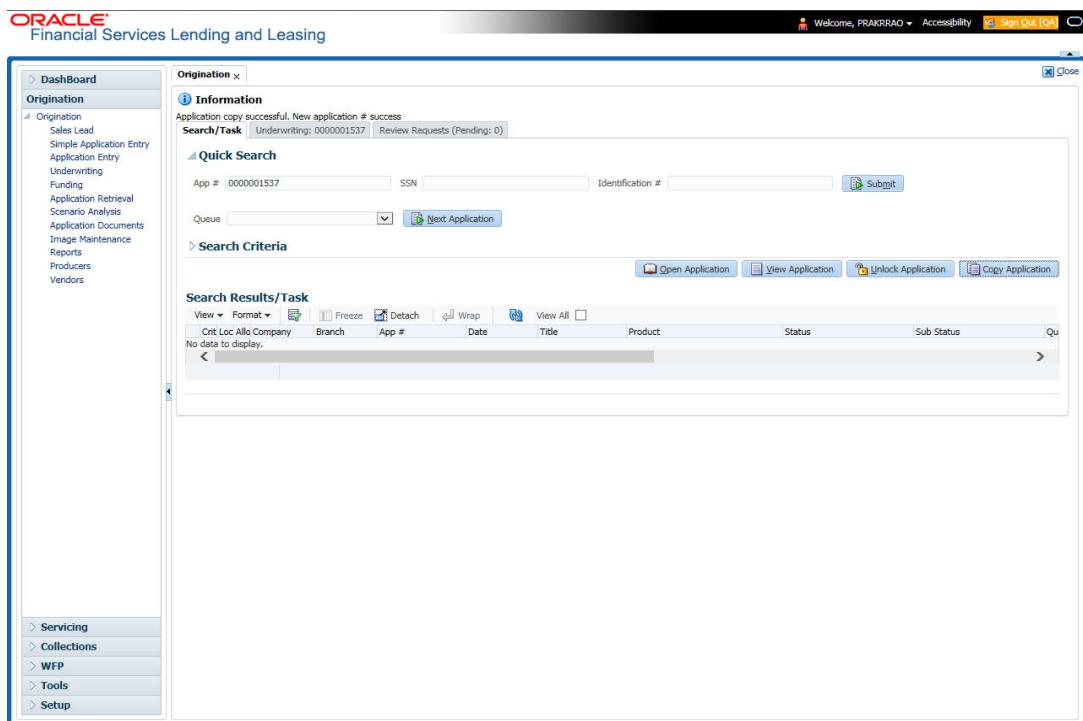
What is it?	What does it do?
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

Once the application clears the pre-qualification edits successfully, it moves to the underwriting queue. In the Underwriting/Funding screen, you can copy the information of an existing application into a new application. using Results screen. The new application will contain duplicated data of application information, the requested Line of credit information, credit bureau data, and collateral information. The new application will have status/sub status as NEW - REVIEW REQUIRED.

To copy an application

1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Search Results/Task** screen.
3. Click **Copy Application**.



An Information message is displayed as “Application copy successful. New application # (new application number).”

System creates a new application with details of the copied application with status NEW - REVIEW REQUIRED. The new application can be accessed from the underwriting screen

irrespective of whether it is copied in Underwriting/Funding screen. The system also notes that this is a copied application with a system generated comment.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays application details for 'Application: 0000001533: SIGG MARK'. The application was created on '09/05/2015' with 'App #: 0000001533' and is in 'REJECTED - AUTO' status. The 'Origination Stage' is 'NEW'. The 'Comments' section contains several entries, including:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
	REGULAR	LOAN ORIGINATION	DECISION_MULTI_OFFER LETTER GENERATED. (CORRESPONDENCE: CNLNEC_DEC_MULTIOFFER_FAX_VR JOB REQUEST ID: 41038)	PRAKRAO	02/04/2016 04:35:38 AM
	SYSTEM GENERATED	SYSTEM GENERATED	CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: CNLNEC_CON_LTR_VR JOB REQUEST ID: 41038)	INTERNAL	02/01/2016 08:33:04 AM
	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNEC_DEC_FAX_VR JOB REQUEST ID: 41038)	VEROUTHU	01/30/2016 12:30:35 AM
	SYSTEM GENERATED	SYSTEM GENERATED	HAVING GOOD REFERRAL.	VEROUTHU	01/30/2016 12:06:18 AM
	REGULAR	LOAN ORIGINATION		VEROUTHU	01/29/2016 11:24:13 PM

The left sidebar menu includes 'Dashboard', 'Origination' (selected), 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. The bottom right corner features the Oracle logo.

2.2.2.3 Unlocking an Application

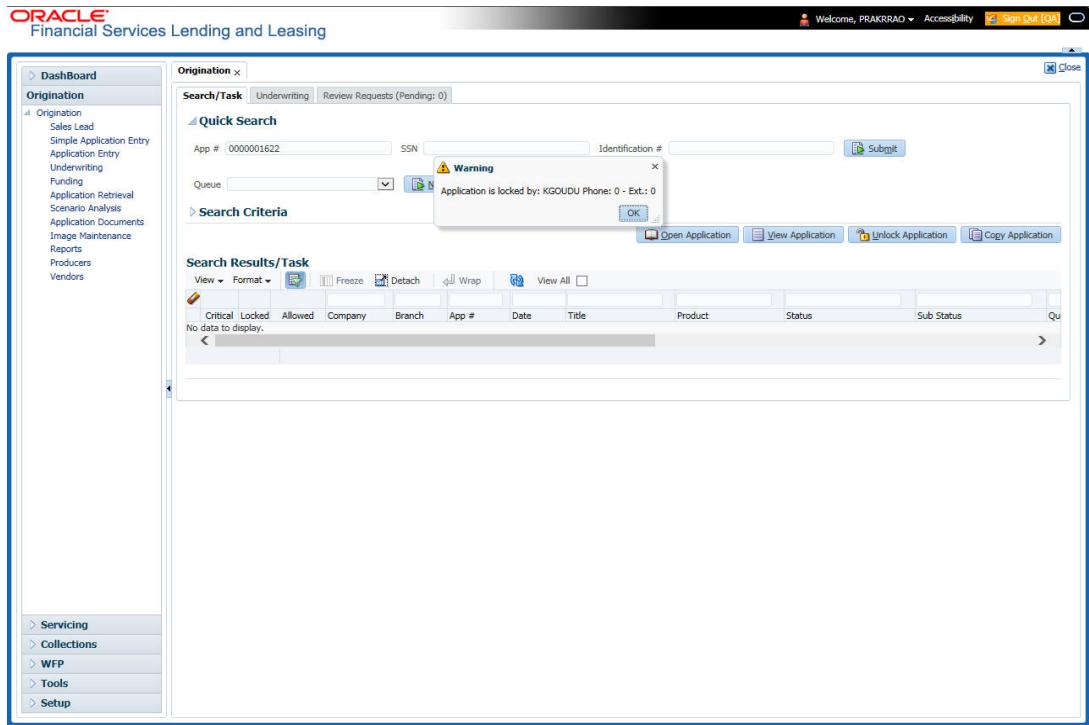
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

To unlock an application

1. Open **Applications Entry** screen and use **Quick Search** screen to locate the application you want to work with.
2. On Search **Results/Task** screen, select the application you want to load and click **Submit**.

An Information message appears with the message: "An application is locked by another

user."



3. Click **Unlock Application**.
4. Click Open Application. The system loads application on the Underwriting screen.

2.2.2.4 View Application

The **View Application** button is available in all origination screens (Application Entry, Underwriting and Funding). You can view a selected application in the search results by clicking on the **View Application** button even when the application is locked by another User.

The application will be opened in 'View Mode' only and no edits are allowed. However in Tools sub tab, the 'Initialize' and 'Calculate' buttons will be enabled allowing you to use the calculator options.

2.3 Searching for an Account and Customer

You can search or retrieve a particular account or customer through Customer Service screen. The search tab available in the screen enables you to locate an account or customer using a broad range of search criteria.

To view the Search screen during Line of credit servicing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. If you want to perform a **customer service** task on the application, click **Customer Service** link.

Depending on the link clicked, Customer Service screen appears, opening at Results screen.

3. Click the **Search Criteria** tab.

Using the Search tab

1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.
3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

The system loads account on Customer Service screen.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The left sidebar has a tree structure with nodes like "Dashboard", "Origination", "Servicing", "Collections", "WFP", "Tools", and "Setup". The "Servicing" node is expanded, showing sub-nodes such as "Customer Service", "Securitization", "Transaction Authorization", "Post Date Checks", "Escrow Transactions", "Account Documents", "Collateral Management", "Reports", "Producers", "Vendors", "Batch Transactions", "Advances", "Payments", "Fee", and "Interface". The "Customer Service" node is selected. The main content area is titled "Customer Service" and shows account details for "Customer Service: 20150900014267: SIGG MARK". The account table includes columns for Company (US01), Branch (USHQ), Sub Unit, Account # (20150900014267), Product (LOAN VEHICLE (FR)), Days Past Due, Currency (118 USD), and Pay Off Amt (19,397). Below the table are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Pmt Modes", "Bankruptcy", "Repo/Foreclosure", "Deficiency", "Collateral", and "Bmt". The "Account Details" section contains a table for "Dues" with rows for 02/01/2016, 01/01/2016, 12/01/2015, 11/01/2015, and 10/01/2015. The "Customer Information" section shows details for Customer ID 000001, Name MARK DOUGLAS SIGG JR, Relation PRIMARY, and SSN xx-xxx-8660. Other sections include "Alerts", "Conditions", "Collateral Information", and "Address Information".

2.3.1 Quick Search section

The Quick Search section in Customer Service screen enables you to load accounts using any one of the fields Account Number, Customer Id, SSN, Identification #, or Queue/Condition.

To load an account using the Quick Search section

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. If you want to perform **customer service** task on the application, click **Customer Service**.

3. In the Quick Search section's **Acc#/Customer Id/SSN/Identification #** fields, specify the corresponding Account number, or Customer Id, or last four digits of SSN or complete SSN in the respective fields and click **Submit**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar navigation includes 'Dashboard', 'Origination', 'Servicing' (selected), 'Batch Transactions', 'Interfaces', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area is titled 'Customer Service' and shows a 'Quick Search' section with fields for 'Acc #', 'Customer Id', 'SSN', and 'Identification #'. Below this is a 'Search Criteria' section with a table for filtering results by 'Company', 'Branch', 'Account #', 'Date', 'Title', 'Product', 'Status', 'Delinquency days', and 'Amount'. A 'Search Results' table is shown with the message 'No data to display.'

4. When the request to access an application comes from an external system, user needs to check 'Auto Run' and click 'Next' button. System displays the customer service screen for the respective Account.

To load an account from a queue

In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

2.3.2 Search Using Customer Details

There are different ways to search a customer account using the customer details.

To search for and load the customer details with the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing**→**Servicing**→**Customer Service**→**Search Criteria**

Select **Customer** as a search option.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar navigation includes 'Dashboard', 'Origination', 'Servicing' (selected), 'Batch Transactions', 'Interfaces', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area is titled 'Customer Service' and shows a 'Search Criteria' section with a table for defining search criteria. The table has columns for 'Criteria', 'Comparison Operator', and 'Value'. The 'Criteria' column lists fields like 'CUSTOMER #', 'CUSTOMER FIRST NAME', 'CUSTOMER LAST NAME', 'CUSTOMER SSN', 'CUSTOMER NATIONAL ID', 'CUSTOMER PASSPORT NUMBER', 'CUSTOMER PHONE NUMBER', and 'CUSTOMER ZIP CODE'. The 'Comparison Operator' column contains options like 'LIKE', 'EQUAL', and 'EQUAL'. The 'Value' column contains empty text boxes. A 'Search Options' section at the top right includes radio buttons for 'Account', 'Customer' (selected), and 'Business', along with 'Reset Criteria' and 'Search' buttons. Below the search criteria is a 'Search Results' table with the message 'No data to display.'

1. On **Search Criteria** screen, use **Comparison Operator** and **Value** columns to create a search criteria to find the account using customer details. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
2. Click **Search**.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window is titled 'Customer Service'. The left sidebar has sections for 'Dashboard', 'Origination', 'Servicing' (which is expanded to show 'Customer Service', 'Securitization', 'Transaction Authorization', 'Post Date Checks', 'Escrow Transactions', 'Account Documents', 'Collateral Management', 'Reports', 'Producers', 'Vendors', 'Batch Transactions', 'Advances', 'Payments', 'Fee', 'Interfaces', 'AP Transactions', 'GL Transactions', and 'Conversion Accounts'), 'Collections', 'WFP', 'Tools', and 'Setup'. The main area has tabs for 'Search' (selected), 'Customer Service', and 'Review Request (Pending: 0)'. Under 'Search', there are 'Quick Search' and 'Search Criteria' sections. The 'Search Results' section displays two tables of account information. The top table for customer 31030 shows fields: Customer Id (31030), National ID (45-632-1789), First Name (SAI KRUSHNAN), Last Name (K), SSN (xxxxxx8956), Passport # (00775), and Zip (00775). The bottom table for account US91 shows fields: Company (USHQ), Branch (20160200015584), Account # (LOAN VEHICLE (FR)), Product (USD), Currency (USD), Pay Off Amt (5,037.08), Amount Due (422.76), Status (ACTIVE-DELQ), Oldest Due Dt (03/01/2016), and Type (PRIMARY).

3. On the Search Results/Task screen, view the following information for each account:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Date	The date the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The Line of credit product of the account.
Status	The status of the account.
Delinquency days	The number of days the account has been delinquent.
Amount Due	The total amount due for the account.
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

4. On the Search Results/Task screen, select the customer you want to retrieve. The system displays all the accounts pertaining to that customer Id. Select an account and click **Open Account**.

The system displays the account details on **Customer Service** tab.

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing**→**Servicing**→**Customer Service**→**Search Criteria**

1. Select **Account** as a search option.

2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
3. Click **Search**.

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

Company	Branch	Account #	Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance	Producer
U501	USHQ	20151200011060	12/10/2015	NATH NATH	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
U501	USHQ	20151200011291	12/10/2015	MADELLA SURESH	LOAN VEHICLE (FR)	PENDING:DELQ	11	1,471.92	25,030.00	CA-00002 : RAND
U501	USHQ	20151200012231	12/10/2015	K HAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00001 : HELL
U501	USHQ	20151200012349	12/10/2015	SDF SDF	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	AK-00001 : RAND
U501	USHQ	20151200012612	12/10/2015	K HAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
U501	USHQ	20151200012894	12/24/2015	ASHOK PADMA	LOAN VEHICLE (FR)	ACTIVE	-12	0.00	20,000.00	CA-00001 : DEMO
U501	USHQ	20151200013008	12/24/2015	U ME	LOAN VEHICLE (FR)	ACTIVE	-18	0.00	100,000.00	CA-00005 : HARRI
U501	USHQ	20160100013992	01/06/2016	SPARROW MARY	LOAN VEHICLE (FR)	ACTIVE	-20	0.00	50,000.00	CA-00001 : DEMO
U501	USHQ	20160100013216	01/14/2016	JONES ANGELINA	LOAN VEHICLE (FR)	ACTIVE	-16	0.00	50,000.00	CA-00001 : DEMO
U501	USHQ	20160100013274	01/18/2016	RANADE SHWETA	LOAN VEHICLE (FR)	ACTIVE	-31	0.00	500,000.00	CA-00001 : DEMO
U501	USHQ	20160100013414	01/19/2016	DALE ALAN	LOAN VEHICLE (FR)	ACTIVE	-31	0.00	40,000.00	CA-00002 : RAND
U501	USHQ	20160100013969	01/20/2016	0	LOAN VEHICLE (FR)	ACTIVE	-30	0.00	15,000.00	GA-00002 : ADVAN
U501	USHQ	20151200014064	12/17/2015	K HAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
U501	USHQ	20160100014149	01/20/2016	HEGDE SUBHASH ...	LOAN VEHICLE (FR)	ACTIVE	-24	0.00	15,000.00	GA-00002 : ADVAN
U501	USHQ	20160100014206	01/20/2016	HEGDE SUBHASH ...	LOAN VEHICLE (FR)	ACTIVE	-24	0.00	15,000.00	GA-00002 : ADVAN

4. On the Search Results/Task screen, view the following information for each account:

In this field:	View this:
Company	The company of the account.

In this field:	View this:
Branch	The branch of the account
Account #	The account number
Date	The date the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The Line of credit product of the account.
Status	The status of the account.
Delinquency days	The number of days the account has been delinquent.
Amount Due	The total amount due for the account.
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

5. On the **Results** screen, select the application you want to retrieve and click **Open Account**.

The system loads the account under the Customer Service tab

Customer Service x

Customer Service: 20151000011054 | Review Request (Pending: 0)

Account(s): 20151000011054: K NAVIN

Alerts

Alerts

Conditions

Conditions

Other Information

Collateral Information

Customer Information

Address Information

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You are now ready to begin work on the account.

You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

3. Dashboards

3.1 Introduction

This document is designed to help acquaint you with the features of Dashboard, on the landing screen of Oracle Financial Services Lending and Leasing. Information from multiple products is integrated and displayed as Dashboard on home screen of the application.

This manual explains the functionality of Dashboard facility and various Dashboards present in the system. Since this section details the general dashboard options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

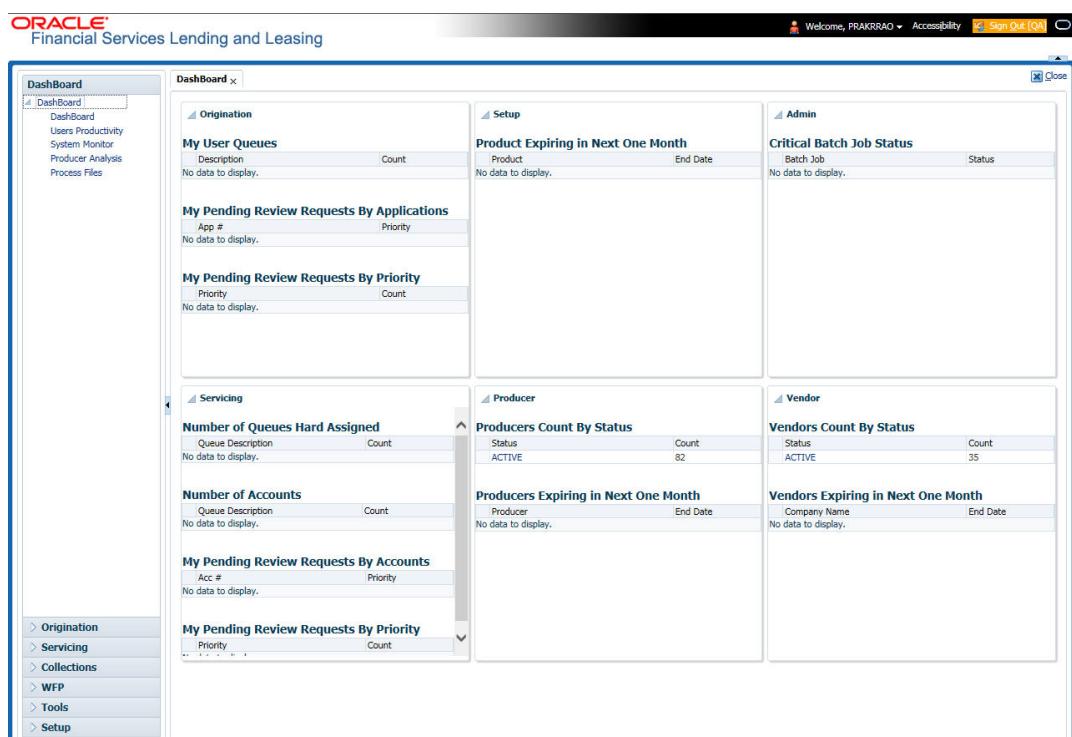
3.2 Dashboards

Dashboards are the tiny windows displayed on landing screen of the Application. Dashboard renders quick and crisp information of specific transactions or tasks mapped to the 'User Role', who logs on to the system.

The system facilitates integration of Information from different levels and displays it as Dashboard on home screen, also called the landing screen of the application.

Navigating to Dashboards

Click **Dashboard**→**Dashboard**→**Dashboard**.



The screenshot shows the Oracle Financial Services Lending and Leasing application's dashboard. The dashboard is a grid of various data visualizations and tables. The sections include:

- Origination:** My User Queues, My Pending Review Requests By Applications, My Pending Review Requests By Priority.
- Setup:** Product Expiring in Next One Month.
- Admin:** Critical Batch Job Status.
- Servicing:** Number of Queues Hard Assigned, Number of Accounts, My Pending Review Requests By Accounts.
- Producer:** Producers Count By Status, Producers Expiring in Next One Month.
- Vendor:** Vendors Count By Status, Vendors Expiring in Next One Month.

The left sidebar has a tree view with the following nodes:

- Dashboard
 - Dashboard
 - Users Productivity
 - System Monitor
 - Producer Analysis
 - Process Files
- Origination
- Servicing
- Collections
- WFP
- Tools
- Setup

Features

Following are the features of Dashboard:

- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor and make better decisions which in turn help save time and cost.
- The screen is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.
- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.

3.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup screen is a supervisor feature that allows you to monitor the daily performances of users completing Line of credit origination and servicing tasks.

These tasks are categorized as customer service/collection tasks. The system updates these details on daily basis.

Using the User Productivity Setup screen, 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 Setup screen to view this information.

Navigating to User Productivity Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard→Dashboard→User Productivity**.
2. The system displays the User Productivity screen. You can view the tasks related to:
 - Underwriting/Funding
 - Customer Service/Collection

3.3.1 Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on screens opened from the following tabs on User Productivity Screen:

- Collector Activity
- Queues Status

3.3.1.1 Collector Activity

The Collector Activity screen 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 use the Collector Activity

1. Click **Dashboard→Dashboard→User Productivity→Collector Activity**. The details on this screen are grouped into two:

- Users
- Activity Details

2. In the Users section, you can view the following information.

A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Accounts	Displays the number of accounts worked.
Call Activities	Displays the number of call activities.

3. In the Activity Details section, you can view information for the selected user. A brief description of the fields is given below:

Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.3.1.2 Service/Collection Queues

The Service/Collection Queues Status tab 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 on these queues and details of the call activities.

To use the Queues Status tab

1. Click **Dashboard**→**Dashboard**→**User Productivity**→**Service/Collection Queues** tab. The details are grouped into two:
 - Service/Collection Queues
 - Activity details
2. In the Service/Collection **Queues** section, you can view the following information.

A brief description of the fields is given below:

Field:	View this:
Company	Displays the company name.
Branch	Displays the branch.
Queue Name	Displays the queue name.
Accounts	Displays the number of accounts worked.
Activities	Displays the number of call activities.
Pending	Displays the number of accounts pending.
Total	Displays the number of total accounts.

In the Activity Details block, you can view information for the selected queue. A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.4 System Monitor

The System Monitor screen is the one stop place to check all the activities in and around the system. It maintains the progress of;

- Batch Jobs
- Jobs
- Services
- Database Server Log Files
- Parked Transactions
- Users

Navigating to System Monitor

On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard**→
Dashboard→**System Monitor**.

3.4.1 Monitoring Batch Jobs

The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this screen and review the results in Request Details section.

The Monitor Batch Jobs screen is only a display screen that contains the following sections:

- Batch Job Sets
- Batch Jobs
- Batch Jobs Threads
- Request Details
- Request Results

To Monitor Batch Job

1. Click **Dashboard**→**Dashboard**→**System Monitor**→**Batch Jobs**.

2. In the **Batch Job Sets** section, you can view the following information

A brief description of the fields is given below:

Field:	View this:
Set Code	Displays the code for batch job set.
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of frequency code chosen for the job set.
Start Time	Displays the start time for the job set.
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set causes system to re-perform the batch job set and dependent batch jobs.

- In the **Batch Job Sets** section, choose the batch job set to resubmit (only a batch job set with a status of FAILED can be resubmitted), then click **Resubmit Job Set** button.

The **Batch Jobs** section lists the batch jobs within a job set. The status, threads, commit count, dependencies, enabled indicator and the holiday and weekend runtime indicators are shown for each job.

A brief description of the fields is given below:

Field:	View this:
Seq	Displays the batch job sequence number.
Job Type	Displays the batch job request type.
Job Code	Displays the batch job request code.
Status	Displays the job status.
Job Description	Displays the batch job description.
Threads	Displays the number of threads used by the job.
Commit Count	Displays the number of rows after which auto-commit is triggered.
Errors Allowed	Displays the number of errors allowed.
Weekend	Displays if the batch job will execute job on weekend or not.
Holiday	Displays if the batch job will execute job on a holiday or not.
Enabled	Displays if the job is enabled or not.
Parent	Displays the preceding job.
Dependency	Displays the type of dependency on predecessor.
Command	Displays the command line for the job.
Rollback Segment	Displays the rollback segment for job.

To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused failure. Resubmitting a set will cause system to re-perform the batch job.

- In the **Batch Jobs** section, choose the batch job to resubmit (only a batch job with a status of FAILED can be resubmitted), then choose **Resubmit Job Set**.
- The **Batch Job Threads** section displays the status of individual threads.

A brief description of the fields is given below:

Field:	View this:
Thread	Displays the name of thread.
Status	Displays the status of thread.

Field:	View this:
Errors	Displays the number of errors in the thread.
Records	Displays the number of records in the thread.
Trace Level	Displays the SQL trace level (0, 1, 4, 8, 12).
Enabled	Displays if the job thread is enabled or not.

The **Request Details** section displays the status and runtimes for each time the selected job ran.

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Start Dt	Displays the job request is valid from this date and time.
End Dt	Displays the job request is valid till this date.
Run Start Dt	Displays the date and time on when the job run started.
Run End Dt	Displays the date and time at which the job run ended.
Process Dt	Displays the transaction is posted with this General Ledger effective date.
Description	Displays the job request description.

If a particular job requires that a result message be created, then that message appears in the Request Results section. A message is usually created in the event of an error.

A brief description of the fields is given below:

Field:	View this:
Request Results	Displays the result of job request.
Description	Displays the result details.

3.4.2 Monitoring Jobs

The Monitor Jobs screen provides another view of monitoring all system processes, including credit bureau requests and payment posting. This screen displays the data in reverse chronological order of the Run Start Date/Time, whereas the Monitor Batch Jobs screen provides the historical data about each job and job set.

To Monitor Job Details

1. Click **Dashboard**→ **Dashboard**→**System Monitor**→**Jobs**.
2. On the **Job** screen, select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:
 - Batch

- Back Ground
- Credit Request

A brief description of the different jobs available is given below:

Select:	System Displays:
Batch	Batch jobs (used primarily for the nightly processes).
Back Ground	User submitted requests, such as reports and payment posting.
Credit Request	Credit bureau requests.

3. In the **Job Details** section, select the time frame of the contents of **Job Details** section. You can select any of the following options:

Select:	System Displays:
1 Day	All the types of jobs selected in Jobs Type section in last one-day.
2 Days	All the types of jobs selected in Jobs Type section in last two days.
5 Days	All the types of jobs selected in Jobs Type section in last five days.
All Days	All the types of jobs selected in Jobs Type section.

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.

5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.
Job	Displays the job description.
Thread	Displays the job thread.
Errors	Displays the number of errors.
Records	Displays the number of records processed by the job.
Run Start Date/Time	Displays the job run start date time.
Run End Date/Time	Displays the job run end date time.
Description	Displays the job request description.
Process Dt	Displays the job process date.
Valid Execution Period	
Start Date/Time	Displays the job start date/time.
End Date/Time	Displays the job end date time.

6. In the **Job Results** section, you can view the following information about the Job selected in Job Details section:

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Description	Displays the job request description.

3.4.3 Monitoring Services

The Services screen allows you to track and maintain the system's processing services, including credit bureaus, fax-in and batch job scheduler. The system administrator can start or stop the service on this screen using the action buttons respectively.

To stop, start or refresh a processing service

1. Click **Dashboard**→ **Dashboard**→ **System Monitor**→ **Services**.

2. In the **Services** section, you can view the following information about the system's processing services:

A brief description of the fields is given below:

Field:	View this:
Service	Display the service name.
Company	Display the service company.
Branch	Display the service branch.
Description	Display the service description.
Status	Display the service status.

3. In the **Action** section, select the processing service you want to work with and choose one of the following commands in **Action** section.

Choose:	System:
Status	Refreshes (updates) the status of service. The Service screen does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

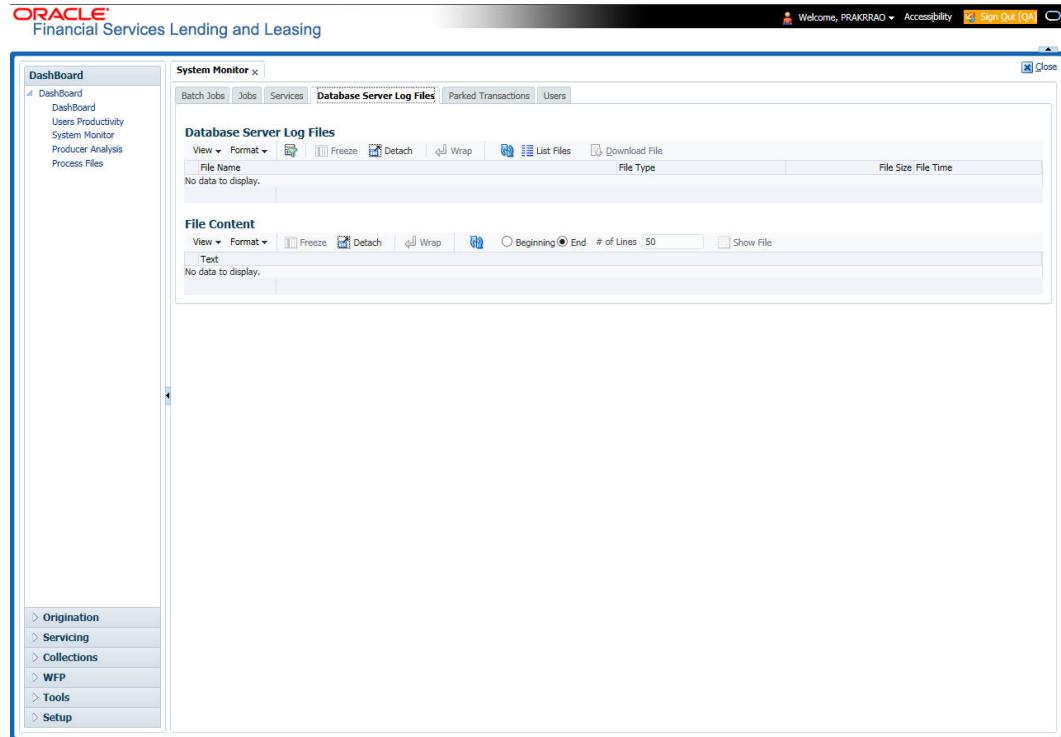
3.4.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and

so on). The Database Server link lists and describes all such log files within the system on the database server.

To view a log file on the database server

1. Click Dashboard→ Dashboard→ System Monitor→ Database Server Log Files.
2. In the Database Server Log Files section, click List Files.



3. Then in the Database Server Log Files section, you can view the following information. A brief description of the fields is given below

Field	View this:
File Name	Displays the name of file.
File Type	Displays the type of file.
File Size	Displays the size of file.
File Time	Displays the time stamp of file.

4. In the File Content section you can view the content of the file selected in the Database Server Log Files.
5. Click Show File. A File Download - Security Warning dialog box is displayed with the confirmation message “Do you want to save this file?”
6. Click Save.
7. In Save As dialog box, select the location you want to save the file, and click Save.

3.4.5 Monitoring Users

The Users Logins section allows you to view all users who have logged on to the system, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

To monitor users who have logged on to the system

1. Click Dashboard→ Dashboard→ System Monitor→ Users.
2. In the User Logins section, you can view the following information

User	User Name	Details	Login Date and Time	Logout Date and Time
NARESH	NARESH CHAMARTHI		02/09/2016 11:19...	12/30/4000 12:30...
LMANGALA	LALITHA MANGALAGIRI		02/09/2016 11:18...	12/30/4000 12:30...
SARAMAN	SARAVANAN RAMAN		02/09/2016 11:16...	12/30/4000 12:30...
NARESH	NARESH CHAMARTHI		02/09/2016 11:02...	02/09/2016 11:07...
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:52...	02/09/2016 10:55...
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:52...	02/09/2016 10:52...
VAVADHYA	VARSHA VAIDY...		02/09/2016 10:47...	02/09/2016 10:52...
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:46...	02/09/2016 10:52...
NVINAKO	NAGAVENKATA VINNAKOTTI		02/09/2016 10:41...	02/09/2016 10:42...
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:38...	02/09/2016 10:44...
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:34...	12/30/4000 12:30...
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 10:19...	02/09/2016 10:29...
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:17...	02/09/2016 10:33...
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:11...	02/09/2016 10:16...
NARESH	NARESH CHAMARTHI		02/09/2016 09:59...	02/09/2016 10:05...
VINOARUM	VINOTH ARUMUGASAMY		02/09/2016 03:17...	02/09/2016 03:47...
HMACHA	HARISH MACHA		02/09/2016 01:46...	02/09/2016 01:47...
VBHATIA	VINAY BHATIA		02/09/2016 01:04...	02/09/2016 01:28...
MADHUKARAN	MADHUKARAN R		02/09/2016 09:18...	02/09/2016 09:25...
NARPISH	NARPISH CHAMARTHI		02/09/2016 07:58...	02/09/2016 07:57...

A brief description of the fields is given below:

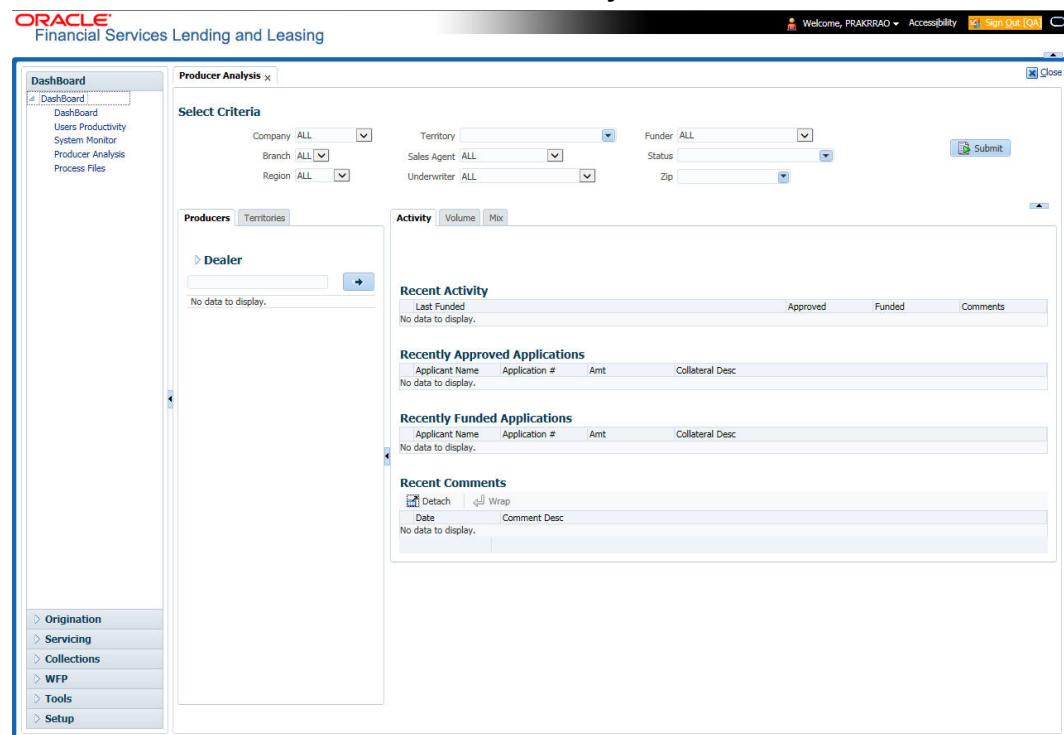
Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

3.5 Producer Analysis

The Producer analysis screen enables you to view and know the status of all applications sourced by different Producers.

Navigating to Producer Analysis

Click Dashboard→Dashboard→Producer Analysis.



You can filter producer details based on any or all of the following criteria:

- Company
- Branch
- Region
- Territory
- Sales Agent
- Underwriter
- Funder

You can select the values from the adjoining drop-down list. Click 'Submit' button. System displays the Producer details satisfying the criteria, you selected.

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

Select the producer you need to view the statistics. The system displays the statistics under 'Summary' sub tab and the status and sub status of various applications under 'Applications' sub tab, of the selected producer.

The system displays the following details under 'Summary' sub tab:

- Year
- Total Apps

- Approved
- Conditioned
- Rejected
- Withdrawn
- Funded
- Amount

The system displays the following details under 'Applications' sub tab:

- Company
- Branch
- App #
- Date
- Title
- Product
- Status
- Sub Status

3.6 Process Files

The Process files interface allows you to view the incoming and outgoing files exchanged with other systems for processing and also perform a bulk upload of required files.

The Process files interface also provide information on the type of files uploaded with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup→Administration→System→System Parameters screen.

For more information on enabling system parameters, refer to 'System Parameters' section in Setup Guides.

- CMN_FILE_PROCESS_TO_LOB
On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX_INCOMING_FILE_PATH
On enabling the above parameter, the incoming file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLQA/input'.
- UIX_OUTGOING_FILE_PATH
On enabling the above parameter, the outgoing file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLQA/output'.

3.6.1 Incoming Process File

The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. You can select the file required and upload it into the system for immediate processing.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The 'Process Files' module is open, specifically the 'Incoming Process File' section. The interface includes a sidebar with navigation links like Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files. The main area shows two tables: 'Incoming Process File' and 'Uploaded Files'. The 'Incoming Process File' table lists files from a directory path: /scratch/work_area/DEV/QA143REL/Input/lockbox. The 'Uploaded Files' table lists files from the same directory path, showing processing details like file type, file date, and status (e.g., PROCESSED ERROR).

View the list Incoming Process File

1. Click **Dashboard**→**Process Files**→**Incoming Process File**.
2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

A brief description of the fields is given below:

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	Select the type of file with the option available in the drop-down list.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

Upload Incoming Process File

1. Click **Dashboard**→**Process Files**→**Incoming Process File**.
2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click to refresh the grid data.
3. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.

The uploaded files are listed in below 'Uploaded Files' section and the status of the files are changed from 'Generated' to 'Uploaded'. In case of a processing error, the status of the file is indicated as 'Processed Error'.

3.6.1.1 Uploaded Files

The uploaded files section displays the list of incoming files uploaded into the system. You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days. You can click  to refresh the grid data.

On selection, you can view the following information:

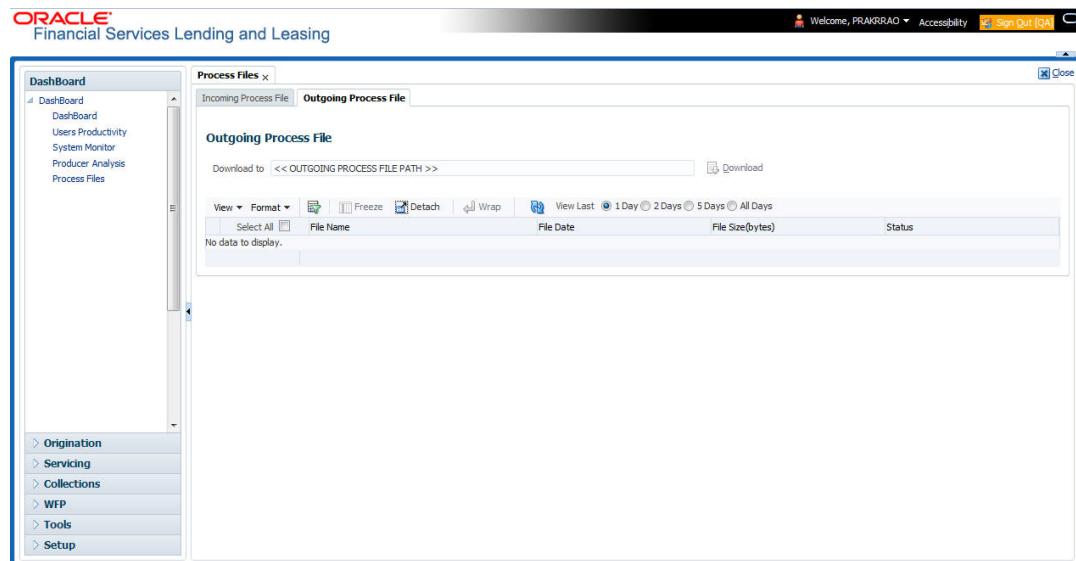
Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date when the file was uploaded.
Status	View the status of upload.

In the Uploaded Files section, you can do the following:

- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.
- Click **Download Log Data** to download a log of all the files uploaded.

3.6.2 Outgoing Process File

The outgoing process file section displays the list of files being shared for upload to other system for processing and allows you to download the required file for inspection.



You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days.

On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.

Field:	Description:
File Name	View the name of upload file.
File Date	View the date when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click **Dashboard**→**Process Files**→**Outgoing Process File**.
System displays the list of files shared for upload. You can click  to refresh the grid data.
2. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.

4. Customer Service

4.1 Introduction

After an application has cycled through the Line of credit origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Customer Service screen.

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

After an application completes the Line of credit origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

During the Line of credit application process, Accounts do not have sub statuses; instead, accounts use *conditions*. Conditions further define the status of an account; for example: delinquent, bankruptcy, scheduled for charge off, Do Not Charge Off. Conditions can be applied automatically by the system based on set up, and manually by the system users using Customer Service screen.

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

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

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

A queue can be associated with only one condition. In the following example, the Delinquent queue is associated with the Delinquent condition. However, an account can have more than one condition, so an account can be in more than one queue. 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 **Next Account** button in the **Quick Search** section.

4.2 **Customer Service screen**

Most of the screens on Customer Service screen contain Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

To view account details in Account(s) and Customer(s) sections, open **Customer Service** screen and load the account you want to work with.

On **Customer Service** screen's **Account(s)** section, view the following information: The system filters and displays information based on your selection:

Command Button:	Action Performed:
Current	Displays the current search account only. It does not matter how that account was searched like using account search screen or selected a queue from drop-down and pressed 'Next' button or account number was directly pasted in Acc# text box and pressed Submit button. This is the default option.
Show All	Displays the related accounts based on current selected customer's customer Id. To view the details of account number(s) other than current account, select the account in Account(s) section and click Submit.

Command Button:	Action Performed:
Group Follow-up	Displays the set of accounts that share same account condition as the selected account and bear same Customer Id. Other than having same account condition and Customer Id, the queue currently selected should have the Group Follow-up Indicator enabled in queue setup and follow-up date should fall in range of organization level system parameter UCS_GROUP_FOLLOWUP_DAYS.

In **Account(s)** section, click **View** to view the following information:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	The account number.
Product	The product for the account.
Currency	The currency for the account.
Pay Off Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Status	The account's status.
Oldest Due Dt	The oldest due date.

The system allows quick search of an account through **Quick Search** section in the right hand side of screen irrespective of the customer service screen on which you are working on. This is available in addition to the **Quick Search** section available in Results tab.

For more details on Quick Search refer 'Search Functions' chapter.

Comments can be added using **Add Comment** section in the right hand side of screen irrespective of screen you are working on. This is available in addition to the **Comments sub tab** available under Customer Service tab. This facilitates quick and easy reference.

For details on Comments refer **Comments sub tab** section in this chapter.

Call Activity functionality can be performed using **Add Call Activity** section in the right hand side of screen irrespective of the screen you are working on. This is available in addition to the **Call Activities** sub tab available under Customer Service tab. This facilitates quick and easy reference.

For details on Call Activity refer **Call Activities sub tab** section in this chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar includes 'Dashboard', 'Origination', 'Servicing' (with sub-options like Customer Service, Securityization, Transaction Authorization, Post Date Checks, Escrow Transactions, Account Documents, Collateral Management, Reports, Producers, Vendors, Batch Transactions, Advances, Payments, Fees, Interfaces, AP Transactions, GL Transactions, CASA Reconciliation, and Conversion Accounts), 'Collections', 'WFP', 'Tools', and 'Setup'. The main area displays account details for 'Customer Service: 20150900014275' with a review request of 'Pending: 0'. The 'Summary' tab is selected. The account summary table shows the following data:

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt
US01	USHQ	UNDEFINED	20150900014275	LINE HE (FR)	122	USD	19,748

Below the summary table are sections for 'Alerts' (no data to display), 'Conditions' (Condition: DELINQUENT, Start Dt: 10/05/2015, Followup Dt: 01/30/2016), 'Account Details' (Dues table showing Delq Due: 7,528, Total Due: 7,528, Future Pmt Dt: 09/27/2015, etc.), 'Delinquency Information' (table showing Late, 30, 60, 90, 120, 150, 180 days), and 'Activities' (Active Dt: 01/27/2016, App #: 0000001536, Last Pmt Amt: 0). To the right are sections for 'Other Information' (Collateral Information table showing Description: 2015 INVERNIZZI CONSTRU..., Identification #: E26A119602, Year: 2015, Asset Class: HC), 'Customer Information' (table showing Customer #: 000001..., Name: MILDRED BURKETT RODRIGUEZ, JR, Relation: PRIMARY, SSN: xx-xx-4417), and 'Address Information'.

4.3 Customer Service screen's Summary tab

Open **Customer Service** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen, identical to the one above but with a different background color. The left sidebar and account details are the same. The 'Summary' tab is selected, showing the same data as the previous screenshot: account summary table, 'Alerts' (no data to display), 'Conditions' (Condition: DELINQUENT, Start Dt: 10/05/2015, Followup Dt: 01/30/2016), 'Account Details' (Dues table), 'Delinquency Information' (table), and 'Activities' (Active Dt: 01/27/2016, App #: 0000001536, Last Pmt Amt: 0). The sections for 'Other Information', 'Customer Information', and 'Address Information' are also present on the right.

Alerts section

Any comment posted as an alert, are displayed in the alert section of Summary tab.

Conditions section

You can view any conditions like Bankruptcy, Repossession, Foreclosure etc posted on an account. The condition is posted in the account with a start date which is the effective date and follow up date which indicates the next follow-up date for further process.

Dues section

Unpaid dues and the dates are displayed in a tabular form. Details of payment amount due, fee due, payoff are also displayed.

In this field:	View this:
Delq Due	The total delinquent amount that is due so far in the account.
LC Due	The total amount of non-sufficient fee due in the account.
NSF Due	The non sufficient funds fee due.
Other Due	The total of any other dues pending in the account.
Total Due	The total of all dues including payment amount and all applicable fees.
Today's Pay-off	If the account is to be paid off as per the current date and the amount payable by the borrower.
Future payoff	The total Amount due on a future date. The borrower can know the total pay off amount for a future date, say 10 days from today.
Future Payoff Date	The date on which the future payoff is due.
Future Pmt Dt	The date till which the future payoff quote is valid.
Oldest Due Dt	The due date.
Amt Paid Excess	The excess amount paid.

Delinquency Information Section

View the following information in the **Delinquency Information** section:

In this field:	View this:
Late	Total number of times the account was delinquent for less than 30 days since start date.
30	Total number of times the account was delinquent for over 30 days since start date.
60	Total number of times the account was delinquent for over 60 days since start date.

In this field:	View this:
90	Total number of times the account was delinquent for over 90 days since start date.
120	Total number of times the account was delinquent for over 120 days since start date.
150	Total number of times the account was delinquent for over 150 days since start date.
180	Total number of times the account was delinquent for over 180 days since start date.
Category	The delinquency category.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.
BP (Life)	Total number of broken promises since the account start date.
BP (Year)	Total number of broken promises since this year.
NSF (Life)	Total number of non sufficient funds since the account start date.
NSF (Year)	Total number of non sufficient funds since this year.
Collector	The default collector working on the account.

Activities Section

View the following information in the **Activities** section:

In this field:	View this:
Active Dt	The date account was made active.
Last Activity Dt	The date on which most recent activity was performed in the account.
Due Day	The due day for payment.
Last Pmt Amt	The last payment amount.
Customer Grade	The customer grade.
App#	The application number from which this account was created.
Paid Off Dt	The date on which account was paid off. Note: Filed has value only if account has Paid-off condition.
Effective Dt	The date account became effective.
Current Pmt	The current payment amount.
Last Bill Amt	The last bill amount.
Last Pmt Amt	The last payment amount.

In this field:	View this:
Chargeoff Dt	The Date on which account was charged off. Note: This is applicable only if account has Charged-off condition. Else, no value displayed.
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 Service members Civil Relief Act (SCRA) of 2003.
Customer Score	The customer score.
Behaviour Score	The behavior score.
Producer	The producer through which the account was sourced.

Due Date Change section

The Due Date Change section displays the remaining number of transactions available for the account in the Summary tab. You can view the following information under **Due Date Change** section.

In this Field:	Do This:
Last Txn Dt	The last date on which the due date was changed.
Rem. Txn. Limit (Life)	Remaining number of due date changes allowed till account closure.
Rem. Txn. Limit (Year)	Remaining number of due date changes in the account for current calendar year.

Extensions section

The Extensions section displays the remaining number of transactions available for the account in the Summary tab. You can view following extension details as per the conditions maintained in the contract.

In this Field:	Do This:
Rem. Txn. Limit (Year)	Remaining number of extensions in the account for current calendar year.
Rem. Txn. Limit (Life)	Remaining number of extensions in the account till closure.
Last Txn Dt	The date when last extension was made.
Exten. Gap Rem. (Months)	The number of months remaining before you can post Extensions for an account.

Collateral Information section

You can view the Collateral Information in this section:

In this field:	View this:

Description	A brief description on the collateral. This is a hyper-link which when clicked opens Collateral Management screen with relevant collateral details.
Identification #	The identification number of the collateral. This is a hyper-link which when clicked takes you to the collateral management screen with the relevant asset details.
Year	The year of manufacture of the collateral.
Asset Class	The asset class of the collateral.
Asset Type	The type of collateral.
Sub Type	The sub type of the collateral.

Customer Information section

On Customer Service screen's **Customer Information** section, select the record you want to work with and view the following information:

In this field:	View this:
Customer #	Customer identification number (unique customer identifier).
Name	Customer's full name.
Relation	Customer's relationship to the account.
SSN	Customer's social security number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	Customer's date of birth.
Gender	Customer's gender.

Customer Details section

In this field:	View this:
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Status	Customer's marital status.
Disability	Customer's 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 screen.
Stop Correspondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to customer. This is selected using the Maintenance screen.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that customer does not want the FI to share his /her information with any other body, other than regulatory requirements. (optional).
Active Military Duty	Customer's Active Military Duty indicator. If selected, this indicates that the customer is serving Military Duty. This is selected using the Maintenance screen.
Time Zone	Customer's time zone.

Address Information section

In this field:	View this:
Type	Address type.
Current	If selected, indicates that this is the current address.
Permission to Call	If selected, indicates that you can contact the customer.
Mailing	If selected, indicates that this is the mailing address.
Address	Address details.
Phone	Phone number.

Employment Information section

In this field:	View this:
Type	Address type.
Current	If selected, indicates that this is the current address.
Permission to Call	If selected, indicates that you can contact the customer.

Employer	Employer Details
Address	Address details.
Phone	Phone number.

Telecom Information Section

In this field:	View this:
Type	The type of phone contact such as Home / Office / Car / Mobile phone.
Permission to Call	Permission as either Yes 'Y' or No 'N' to contact the customer over phone.
Phone	The customer's phone number.
Extn	The customer's phone extension.
Time Zone	The customer's time zone.
Best Time To Call	Preferred time to contact the customer, if specified.

4.4 Customer Service screen's Customer Service tab

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

4.4.1 Call Activities sub tab

Call activity section includes calls from customer, calls you make regarding the account or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

The Call Activities sub tab displays all the call activities defined by users in both "Customer Service > Call Activities tab" and in "Right Hand Splitter > Add Call Activity section",

4.4.1.1 Recording a Call Activity

To record a call activity

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

- Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**.
The system displays the following screen.

- You can complete the following optional fields:
- Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

In this field:	Do this:
Action	Select the action performed.
Result	Select the result of the action
Contact	Select who you contacted.
Reason	Select the reason for the communication.
Promise Date	Select the promise date.
Promise Amt	Specify the promise amount.
Condition	Select the condition or queue type. LOV that is used in the Condition field is the intersection of list of condition set ups for what is entered into Action and Result fields and open conditions on the account.
Appointment	Check this box to take an appointment. If Appointment is checked, then system allows you to select date and appointment time as per customer request. If appointment flag is not checked, then you can only enter the date with date picker.
Followup Dt	Specify the next follow-up date. The date when FLS will place the account in queue next time. (The system defaults this date automatically based on setup.)
Time Zone	Select the time zone for the customer.
Group Followup	Check this box to enable group followup.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- Click to **Save and Add** to add a new record. Click to **Save and Return** to return to the main screen.

The system creates two entries on Customer Service screen for the call activity.

The codes for Action and Result appear as a record on the Account Detail screen, under Call Activities tab. The description for Action and Result appear as a system generated comment on the Account Detail screen, under Comments tab.

4.4.1.2 Making an Appointment

The Appointment box on **Call Activities** section enables you to schedule an account to appear in a particular queue at a future date and time. When you make an appointment, account will appear in the front of queue listed in the Conditions field at the time listed in the Follow Up Dt field.

In order to view the account, you must be working in that queue at follow up time. Refer the 'Recording a Call Activity section'.

To make an appointment

1. Open **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click **Add** and specify the field details on **Call Activities** section (Refer, **Recording a call activity** section).
4. In **Condition** field, select the condition for queue you want the account to appear in.
5. In **Follow Up Dt** field, select the date and time you want account to appear using the calendar. This can be either current day or a day in future.
6. Select the **Appn'mt** box.
7. Click **Save And Add / Save And Return**.

If account is not worked within the queue on day of the appointment, nightly jobs will cancel the appointment. If the account's queue condition changes during nightly batch jobs, the outstanding appointments are cancelled.

4.4.1.3 Cancelling an Appointment

Using the **Call Activities** screen, you can cancel an appointment for an account. The account will still appear in the queue on follow up date, but no longer receive a priority.

To cancel an appointment

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

Click **Add**. The system displays **Call Activities** screen. If you need to change time for the appointment, create a new entry on account's **Call Activities** section with the same condition, but enter a new follow up date. If you need to cancel the appointment, create a new entry on account's **Call Activities** section with same condition, but don't check the **Appointment** check box.

(To create a new entry, refer **Recording a Call Activity** section.)

3. Click **Save**.

4.4.1.4 Recording a Promise to Pay

If you record an action on **Call Activities** screen as a 'promise to pay', it appears as a record on the **Account Details** screen's **Promises** section. The Promises section enables you to quickly view these actions without searching for them individually.

To record a promise to pay

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

2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click **Add**. The system displays the **Call Activities** screen. In **Action** field, select the action which is already performed, such as DC - DEALER CALLED
4. In the **Result** field, select a result involving a promise to pay, such as PP - PROMISE TO PAY.
5. You can complete the following optional fields:

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

6. In the **Promise Dt** field, record date when the person you spoke with promises to make payment.
7. In the **Promise Amt** field, record amount of payment the person you spoke with promises to pay.
8. In the **Condition** field, select the condition or queue type.
9. In the **Follow up Dt** field, enter next follow-up date for the promise-to-pay or accept the default date.
10. Click **Save**.

The system automatically notes this information as an entry on the Promises and Comments sub screens.

Note

If payment amount is within the tolerance limit, promise is considered to be kept. If the payment amount is not within tolerance limit, promise is considered to be broken. During this validation, only percentage tolerance is considered and not the contract tolerance amount.

4.4.1.5 Cancelling a Promise to Pay

Oracle Financial Services Lending and Leasing enables you to cancel promises to pay using the **Account Detail**'s screen **Call Activities** section. You might do this when a customer informs you prior to the promise date that he or she cannot make the payment.

To cancel the existing promise to pay

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click Add. The system displays the **Call Activities** screen.
4. Select the call activity entry for the promise to pay you want to cancel.

Click the **Cancel** box. The promise is marked as cancelled and will not be considered when processing promises; in other words, it will not be counted as either satisfied or broken.

4.4.1.6 Posting Offline Call Activities

The system facilitates posting of offline call activities against an account.

To Post Offline Call Activities:

1. The source file is provided in CSV format (pre-determined for fields & size). Each field in the file is separated by a comma (,) and each line is separated by return (New Line).
2. A batch job Offline call activity posting, loads the provided flat file in the specified format and system will process it line by line.
3. For each line, the system posts Call Action Code and the corresponding Call Result Code, for a given account number with SYSDATE.
4. The system will perform respective call activities and sets the follow-up date as SYSDATE + Follow up Days (As provided in the feed file)
5. During offline call activity, you can specify comments, if any, in the comments field. The system defaults comments received from offline call activity in the comments section sub tab under Customer Service screen.

4.4.2 Maintenance sub tab

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

Monetary tasks

Line of Credit:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive non-sufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account.
- Close an account
- 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
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual

Non-Monetary tasks

Line of credit:

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Adjust Dealer Compensation

The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup codes. The system also enables you to cancel the future dated transactions or transactions those have been submitted for nightly processing. All activities in the account, including who performed it, date and time stamp, are captured in the audit trail.

4.4.2.1 Creating Monetary and Non monetary Transactions

All monetary and non monetary tasks listed in the appendix **Transaction Parameters** are available for use on Maintenance screen. Each task requires a Transaction value and a Parameter value.

To use the Maintenance screen to complete monetary transaction

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service Maintenance screen. The left sidebar shows various service categories like Servicing, Origination, and Collections. The main area shows a list of accounts. A specific account, 20150900014275, is selected. The 'Maintenance' tab is active. Below it, the 'Transaction Batch Information' section is open, showing a table with a single row for a monetary transaction on 02/01/2016. The 'Monetary' checkbox is checked. There are buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

3. On the Maintenance screen's **Action** section, click **Add** in the **Transaction Batch Information Section** section:
 - Select the **Monetary** box to complete a monetary transaction.

-or-

- Clear the **Monetary** box to complete a non monetary transaction.
- 4. In the **Transaction** field, select transaction for the task you want to complete. Transaction availability depends on the type of Line of credit account, whether the transaction is monetary or non monetary, and user responsibility.

Note that, during set up, all transactions are configured to be processed either in real time or as a batch transaction. Accordingly, the 'Batch' check box is selected only if the selected transaction is to be performed through batch execution.

- 5. Click **Load Parameters**.
- 6. Specify all the required parameter values and click **Post**.
The system displays result (success or failure) in the Results section.

You can cancel a transaction by selecting the record and clicking **Void**. The parameter 'TPE_TXN_POST_DEFAULT_GLDATE' is used to default the transaction date to GL date. If the 'Default Transaction Date to GL Date' is Yes, then GL date will be defaulted as transaction date. If the value is 'No', then the transaction date will not be defaulted and you can specify the transaction date manually.

When transaction date is not equal to or less than the system date, transaction is considered to be back dated. System Date is 'OFSLL System Date' which is the GL Date. When user posts the back dated transaction, system displays warning message as "Confirm to post the back dated transaction" with YES/NO. If user selects 'Yes', then transaction proceeds. If user selects 'No', then the transaction gets cancelled.

System displays back dated posting warning message only if the parameter 'TPE_SHOW_BACKDATE_WARNING' is set to 'Y'

When an 'ON MILITARY DUTY TRANSACTION' is posted in an account:

- The system restricts users from bankruptcy /repossession/foreclosure conditions.
- System posts DO NOT CHARGE OFF condition on that account to exclude the account from Auto Charge Off process.
- The DO NOT CHARGE OFF condition is removed when 'OFF Military Duty' transaction is posted.

4.4.3 Comments sub tab

Oracle Financial Services Lending and Leasing enables you to record comments on the Customer Service screen using **Comments** tab. These comments also appear under the **Comments** sub tab.

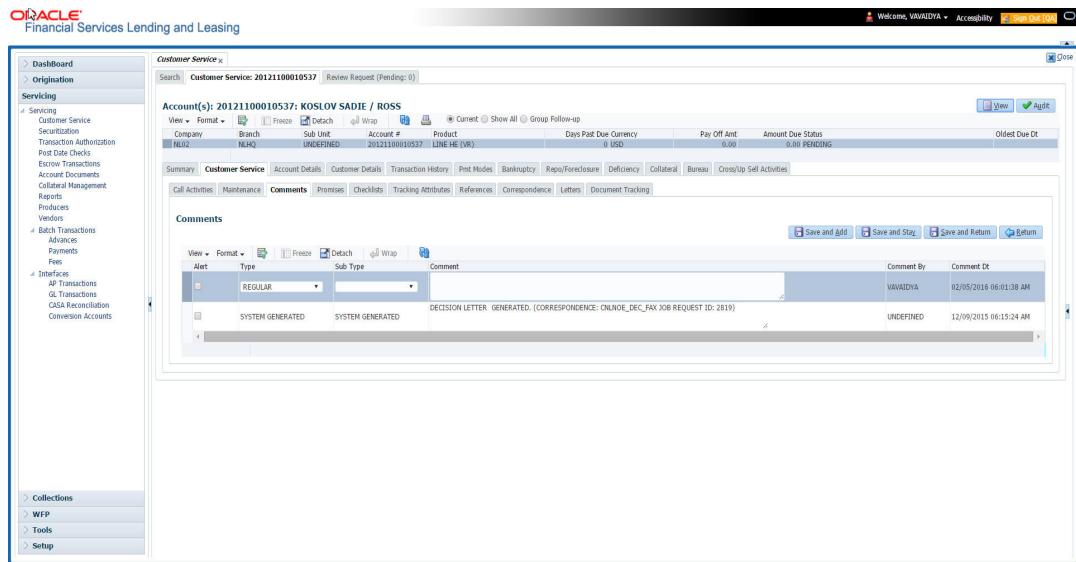
All the user added Comments in either Customer Service > Comments tab or in Right Hand Splitter > Add Comment section, are displayed in the Comments sub tab including system generated comments.

4.4.3.1 Recording an Additional Comment

To record an additional comment

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

3. Click Add. The system displays the **Comments** screen.



4. If you want to tag this comment as important, select the **Alert** box. If selected, the comment appears on Customer Service screen's Alerts section, after clicking **Save**.
5. In the **Type** field, select what type of comment you are adding.
6. In the **Sub Type** field, select what sub type of comment you are adding.
7. In the **Comment** field, specify your comment.
8. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

Comments can be viewed under the Comments tab View the following:

In this field:	View this:
Alert	If selected, Oracle Financial Services Lending and Leasing to recognizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.
Type	The type of comment.
SubType	The sub type of comment.
Comment	The text message entered in the Add Comments section.
Comment By	The user ID of person who entered comment in the Add Comments section.
Comment Dt	The date on which comment was entered in the Add Comments section.

4.4.4 Promises sub tab

The system automatically updates promise to pay request information as an entry under the Promises sub tab based on value defined in parameter at setup level.

In this field:	View this:
Promise Amt	The amount promised.

In this field:	View this:
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken ind	If selected, indicates that this is a broken promise.
Cancelled	If selected, indicates that this is a cancelled promise

If a call was recorded as a PROMISE TO PAY on the **Call Activities** section, it will appear under the **Promises** sub tab. The **Promises** sub tab enables you to quickly view details about the call and subsequent actions and displays 25 most recent promises to pay.

If system does not receive promised amount before the promised time, it notes broken promise on the Delinquency Information section of the Account Details screen. View the following information in the **Promises** sub tab.

Create Multiple Promises

In the Promises sub tab, you can capture more than one Promise at a go and track all promises, instead of adding multiple call activities to capture multiple promises.

To record multiple promises related to call activity, Click **Create Multiple Promises**. The system displays the 'Promises' section with the following fields:

In this field:	View this:
Action	Select the type of action from the drop-down list.
Result	Select the required result of action from the drop-down list. The Result field drop-down list displays only "Promise to Pay" related results based on the action selected.
Contact	Select the type of person you contacted from the drop-down list.
Reason	Based on the account condition and the reason stated by the contact, select the appropriate reason from the drop-down list.
Promise St Dt	Select the date from which the first promise is made from the adjoining calendar icon.
Frequency	Select the frequency of payment from the drop-down list.
Promise Amt	Specify the amount promised by the contact. Ensure that you do not enter zero or a decimal value.
No. of Promises	Specify the total number of promises made by the contact. A minimum of one promise need to exist.

In this field:	View this:
Appointment	Select the check box if a prior appointment is to be taken for future follow-up.
Comment	Specify additional details of the promise, if any.

Click **Create** to record the promise details. Based on the number of promises, equivalent records are created in the section below with the following information:

In this field:	View this:
Promise Dt	The first record indicates the promise start date and subsequent records will have dates incremented based on frequency and number of promises.
Promise Amt	View the amount promised.
Reason	Indicates the reason stated by the contact.
Contact	Indicates the contact selected.
FollowUp Dt	Indicates the followup date which is auto calculated by the system by adding 2-3 additional days from the promise date.
Appointment	Indicates if a prior appointment is required for future follow-up.
Comment	Specify additional details of the promise, if any.

If required, You can further modify the details of each record.

Click **Save and Return**. The recorded promises are populated in Call Activities tab for tracking.

For more information on Call Activities, refer Customer Service > Call Activities sub tab section.

4.4.5 Checklists sub tab

In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is a broken promise.
Cancelled	If selected, indicates that this is a cancelled promise

Oracle Financial Services Lending and Leasing enables you to use checklist to ensure that procedures are followed to complete various tasks. This instructional information appears under the **Checklist** sub tab.

4.4.5.1 Completing a Checklist for an Account

To complete a checklist for an account

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

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

The system loads checklist in the **Checklist** and **Checklist Action** sections.

4. Under **Action - Regular** tab, Click **Edit**. In the Action field, select an action you want to complete.
5. Under **Action - Document** tab, Click **Edit**. In Document tab, you can track documents pertaining to the checklist type and update the status.
6. Note your work with the **Yes/No/NA** option buttons. You can also add comments to each action on the checklist in the Comment column.

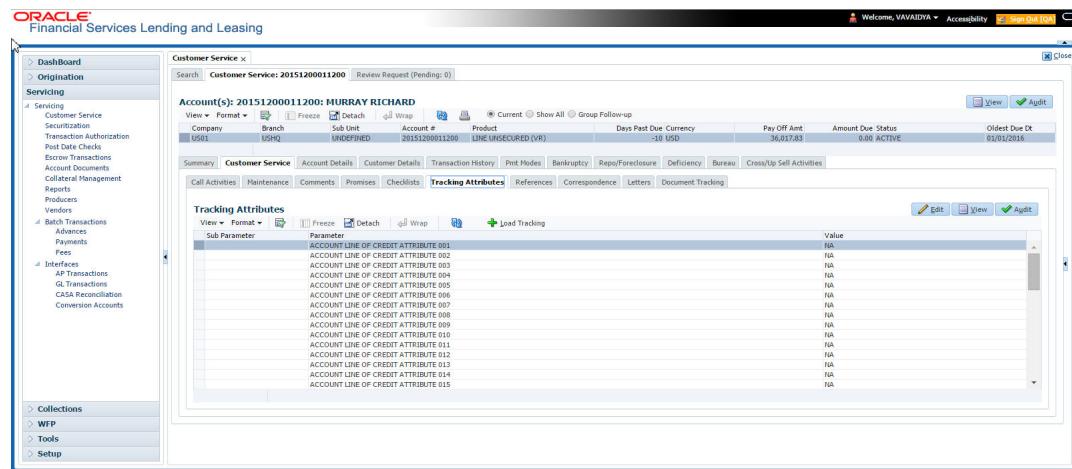
7. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

4.4.6 Tracking Attributes sub tab

The Tracking Attributes screen enables you to link information to an account that is not tracked by default in the system, but is part of your company's business practices; for example, the location of important documents, how customers receive pay checks, or the hint questions for remembering a PIN. Such attributes are defined during system setup.

To use the Customer Service screen's Tracking Attributes screen

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Tracking Attributes** sub tab.
3. Click **Load Tracking**. The system loads the tracking parameters.



4. Complete **Tracking** section by entering the requested parameter in the **Value** field.
5. Save any changes you made to the account.

4.4.7 References sub tab

The **References** sub tab enables you to view/add/edit references attached to the account during Line of credit origination cycle.

To use the Customer Service screen's References screen

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

3. Click Add.

Specify the following:

In this field:	Specify this:
Relationship	Referee's relationship with borrower.
Name	Referee's name and details in the following fields.
Country	The country.
Address	The address line.
Zip	The zip code.
City	The city.
State	The state.
Years	Number of years or months that the reference is known by the borrower.
Months	The number of months.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Comment	The comments regarding the reference.

4. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

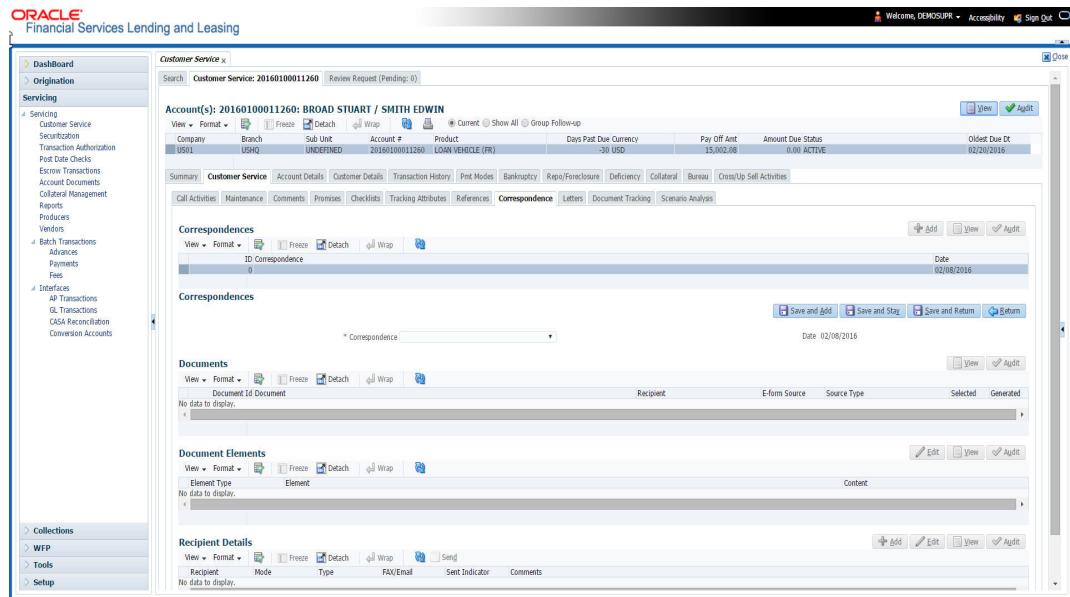
4.4.8 Correspondence sub tab

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

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

To generate an ad hoc correspondence

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



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

The system displays following information in the Correspondence screen for selected type of correspondence:

In this field:	View this:
Id	The correspondence id.
Correspondence	The correspondence which is to be generated.
Date	The correspondence generation date.

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

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

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

In this field:	View this:
Generated	'Y' indicates that Oracle Financial Services Lending and Leasing generated the document.
Selected	'Y' indicates that this document is selected to be included in the correspondence.

6. In the **Documents** section, select the correspondence you want to view.
7. The **Document Elements** section displays elements of the system used to generate correspondence.
Click **All** to view all elements in the correspondence.
- or -
8. Click **User Defined**, to view user-defined elements in the correspondence. In the **Document Elements** section, view the following information:

In this field:	Do this:
Element Type	View the document element type.
Element	View the element description.
Content	Enter/view value of the element.

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

The system displays a PDF of the ad hoc correspondence.

4.4.8.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Customers, Producers, and Others as an email.

To add recipient details

1. Open the the **Customer Service** screen and load the account you want to work with.
2. Click **Correspondence→Recipient Details**.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - Applicant - Customer - Producer - Others

Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as Customer / Producer , the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID. When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the status of FAX/Email selected.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.

5. Click **Send** to email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details::

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

4.4.9 Letters sub tab

The Oracle Financial Services Lending and Leasing Customer Service screen's correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings. The Letters screen enables you to create and view the following types of correspondence:

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

You can view format of all the above letter types by clicking 'View Letter' button. In case, the correspondence to a particular customer has been stopped using the Maintenance, 'View Letter' button will not be displayed and only Letters screen will be available.

To use the Letters screen

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads 'Welcome, DEMOSURF - Accessibility | Sign Out'. The left sidebar has a 'Customer Service' section with various sub-options like 'Dashboard', 'Origination', 'Servicing', 'Customer Service', 'Securitization', 'Transaction Authorization', 'Post Date Checks', 'Customer Payments', 'Account Documents', 'Collateral Management', 'Repos', 'Producers', 'Vendors', 'Batch Transactions', 'Advances', 'Payments', 'Fees', 'Interfaces', 'AP Transactions', 'Bank Correspondence', 'CASA Reconciliation', and 'Conversion Accounts'. The 'Customer Service' tab is selected. Below it, the 'Letters' sub-tab is selected. The main content area shows account details for account 20160100011260, which is for 'BROAD STUART / SMITH EDWIN'. The account has a balance of \$0.00 ACTIVE. Below the account details, there is a table of correspondence types and their file names:

Correspondence Type	File Name
COLLECTION LETTER_1	k081_em_100_02
COLLECTION LETTER_2	k082_em_100_02
COLLECTION LETTER_3	k083_em_100_02
PAID IN FULL LETTER	k080_em_111_01
PAVOFF QUOTE LETTER	k080_em_111_02
PAVOFF QUOTE LETTER	k080_em_111_03
PDC RENEWAL LETTER	k080_em_111_01
RATE CHANGE LETTER	k081_em_111_02
TERMINATE LETTER	k081_em_100_02
WELCOME LETTER	k080_em_100_03

Recipient Details

In the **Recipient Details** section, you can maintain the recipient details to whom the letter should be sent. You can specify the following recipient details:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> - Applicant - Customer - Producer - Others
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> - Fax - Email
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as Customer / Producer , the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID. When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the status of FAX/Email selected.

Field:	Do this:
Comments	Specify additional information as comments.

3. In the Recipient Details section, click **Save**.

4. Click **Send** to email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details:

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

4.4.9.1 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 screen).

The Collection letter 1 is available for Line of credit fixed and variable rate).

To generate the Collection letter 1

1. Open the Customer Service screen and load the account you want to work with.
2. Click the **Customer Service** tab, then click **Letters** sub tab.
3. On the **Letters** section, select **Collection Letter - 1**.
4. Click **View Letter** to generate Collection Letter - 1.



4.4.9.2 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 screen).

The Collection letter 2 is available for Line of credit (fixed and variable rate).

To generate the Collections letter 3

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

2. Click the **Customer Service** tab, then click **Letters** sub tab.
3. On the **Letters** section, select **Collection Letter - 3**.
4. Click **View Letter** to generate Collection Letter - 3.

Collection Letter

ORACLE
Financial Services Lending and Leasing

DEMO BANK USA
LINE1
LINE2
MINNEAPOLIS MN 55344 7255
Phone: ##### Ext: 101
Fax: #####

Date: 2/9/2016

INTERSHELL INTERNATIONAL CORP
100 CORPORATE N PL STE 404 ANX E # 160
FAIRGATE
CANTON MA 02021

Account number: 20150900014267
Amount past due: USD 5,329.00

Dear SHARP,

Our records indicate that you are past due on your loan in the amount of USD 5,329.00. This amount includes monthly payments together with all applicable fees due pursuant to your contract.

Several attempts have been made to contact you concerning this matter. In an effort to assist you in attaining a current status on your account, we would like to speak with you immediately. Please contact our office at ##### Ext: 101 to make suitable arrangements to bring your account current.

Thank you in advance for your anticipated cooperation.

Sincerely,

DEMO BANK USA

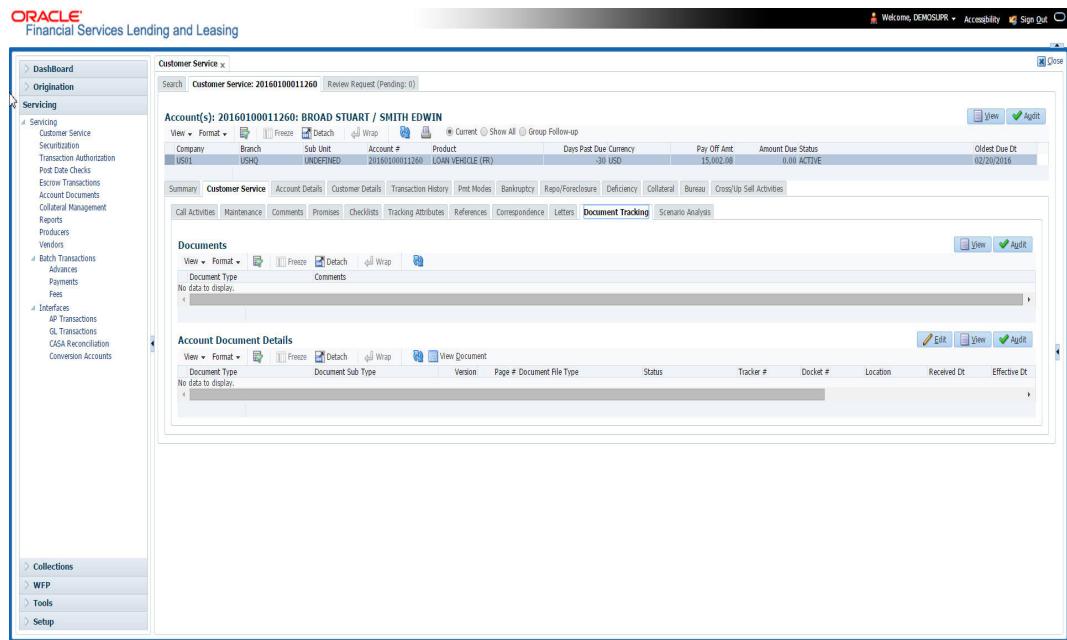
4.4.10 Document Tracking sub tab

You can view the documents attached to a particular account by loading the account on **Customer Service** screen, then clicking the **Document Tracking** sub tab. You can also open the Document Tracking screen and select from a list of all accounts with documents attached on the Document Tracking screen.

To use the Document Tracking screen

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

2. Click the **Customer Service** tab, then click **Document Tracking** sub tab.



3. In the **Documents** section, select the document you want to view and view the following information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify comment.

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

5. In the **Account Document Details** section, click **View** to view the following information:

In this field:	Do this:
Document Type	View the document type.
Document Sub Type	View the document sub type.
Version	View the version. Version numbers will be incremental by batch job, first version will start with 1.0.
Page #	<p>View the page number. In multiple paged documents, choose 1 in the Page # field on Account Document Details section to view all the pages in the document.</p> <p>Choose a specific page number to view only that page.</p>
Document File Type	View the document file type.
Status	View the status of the document.
Tracker #	View the tracking number of the document.
Docket #	View the docket number of the document.

In this field:	Do this:
Location	View the location of the document.
Received Dt	View the received date of the document.
Effective Dt	View the effective date of the document.
Expiry Dt	View the expiration date of the document.
Comment	Specify comment.

6. Click **View Document**.

The system opens a **File Download** dialog box.

- Click **Open** to view the document in the browser screen
- or-
- Click **Save** to download the document to a location of your choice.

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

8. Save your entry.

4.5 Customer Service screen's Account Details tab

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

4.5.1 Account Details sub tab

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation links for various services like Servicing, Origination, and Reporting. The main area is titled 'Customer Service' and shows account details for account 20151200011200, which is MURRAY RICHARD. The 'Account Details' tab is selected. The 'Account Information' section shows a table with columns: Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, # of Rate changes (Year), # of Rate changes (Life), and # of Extensions (Life). The table has one row with values: N, PRIME RATE, 5.00, 4.99, 11.98, 12/12/2015, 12/12/2015, 12/12/2015, 13.98, 1, 1, 0. The 'Interest and Accruals' section shows a table with columns: Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, # of Rate changes (Year), # of Rate changes (Life), and # of Extensions (Life). The table has one row with values: N, PRIME RATE, 5.00, 4.99, 11.98, 12/12/2015, 12/12/2015, 12/12/2015, 13.98, 1, 1, 0. The 'Credit Details' section shows a table with columns: Credit Limit, Hold (.), Consumed (.), Suspended (.), Available Credit (.), Over Limit Year, Over Limit Life, Last Advance Dt, and Last Advance Amt. The table has one row with values: 35,900.00, 0.00, 35,900.00, 0.00, 0.00, 0, 12/12/2015, 35,900.00.

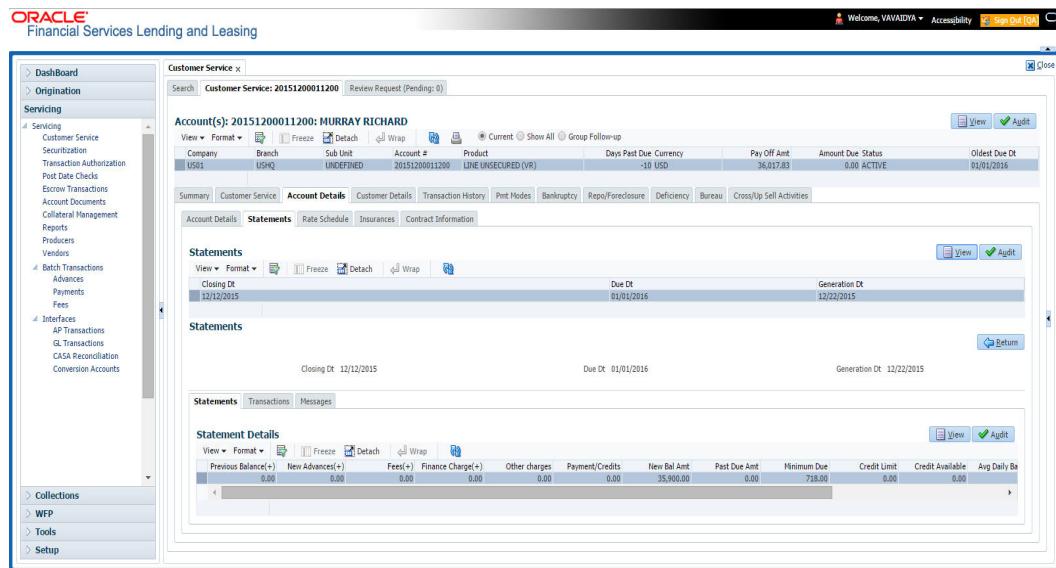
View the following information for Line of credit servicing product.

4.5.2 Statements sub tab

The Statements screen contains three display only sections. The **Statements** section displays a list of all statements generated during life of the account. The **Transaction** section displays monetary transactions applied to the account from closing date of the previous statement through closing date of the current statement. The **Messages** section displays user-defined message that appears in the statement.

To view the Statements screen

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Account Details** tab, then click **Statements sub tab**.



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

4. View the following information:

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

In the **Statements Details** section, select the statement you to view and click **View**.

5. View the following:
6. Click **Transactions** sub tab and click **View**
7. View the following information:

In this field:	View:
Txn Dt	The transaction effective date.
Transaction Type	The type of transaction.
Amount	The transaction amount.

Click **Messages** sub tab and click **View**.

8. View the following information:

In this field:	View:
Sequence	The sequence number.
Message	The message.

4.5.3 Rate Schedule sub tab

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

To view the Rate Schedule screen

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Account Details** tab, then click **Rate Schedule** sub tab.

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

3. In **Rate Schedule** section, click **View**.
4. View the following information:

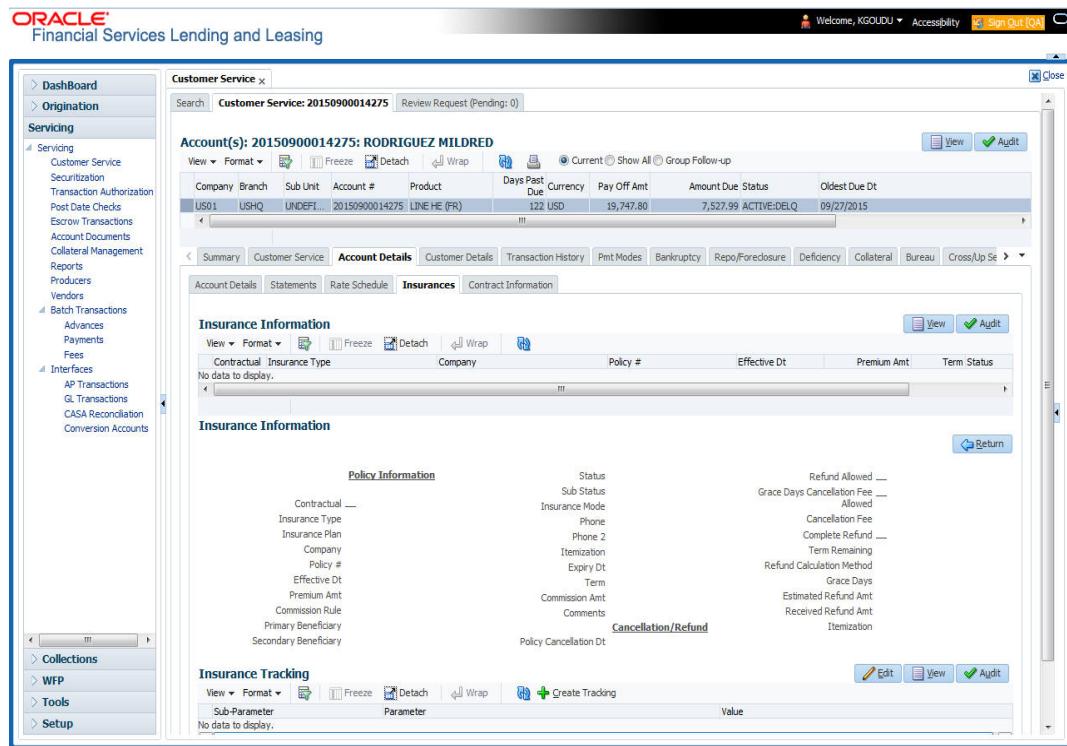
In this field:	View this:
Seq	The sequence number for rate adjustment.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

4.5.4 Insurances sub tab

If insurance information was entered on Funding screen during Line of credit origination, you can view financed insurance information on the **Customer Service screen's Insurances** screen. The Insurances screen displays the details of all financed insurances, including cancellation and refund information whenever applicable. It also displays the insurances that were financed after funding of Line of credit using the **Customer Service** screen's **Maintenance** screen.

To view the Insurances screen

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Account Details** tab, then click **Insurances** sub tab.



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

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

Click **View** and view the following information:

In this field:	View:
Policy Information section:	

In this field:	View:
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Insurance Plan	The insurance plan.
Company	The insurance company.
Policy#	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Beneficiary	The secondary beneficiary of the insurance.
Status	The status.
Sub Status	The sub status.
Insurance Mode	The insurance mode.
Phone	The insurance company's primary phone number.
Phone 2	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiry Dt	The insurance expiry date.
Term	The term of insurance.
Commission Amt	The insurance commission amount.
Comments	The comments regarding the insurance policy.
<u>Cancellation/Refund section:</u>	
Policy Cancellation Dt	The insurance cancellation date.
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View amount of the cancellation fee to be charged when the insurance is cancelled.
Complete Refund	If selected, a complete refund is allowed.
Term Remaining	The remaining term on the insurance at cancellation.

In this field:	View:
Refund Calculation Method	The refund calculation method.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Estimated Refund Amt	The estimated insurance refund.
Received Refund Amt	The insurance refund received.
Itemization	The contract itemization.

4. In the **Insurance Tracking** section, click **Create Tracking**.

The system loads insurance tracking parameters in the Insurance Tracking section.

5. If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to Create Tracking button.
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
6. Click **Edit** and complete the **Parameter** and **Value** fields.
7. Click **Save**.

4.5.5 Contract Information sub tab

The Customer Service screen Contract sub tab enables you to view contract and truth-in-lending information recorded during the funding process. It's a display only version of the same information found on the Funding screen's Contract screen.

To view an account's contract information

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

2. Click **Account Details** tab, then click **Contract Information** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar includes sections for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Securitization, Transaction Authorization, and Post Date Checks. The main area shows account details for account 20151200011200, which belongs to MURRAY RICHARD. The 'Contract Information' sub tab is selected. The interface includes tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Poreclosure, Deficiency, Bureau, and Cross/Up Sell Activities. The 'Contract Information' section displays detailed terms such as Contract Dt (12/12/2015), Credit Limit (35,900.00), Draw Term (24.00), Report Term (60.00), Term (60.00), Maturity Dt (12/01/2020), Index (PRIME RATE), and various rates and fees.

3. Line of credit Use the following sub tabs to view more information about the contract, if available:

- Contract
- Repayment
- Itemization
- Trade-In
- Insurances
- ESC
- Compensation
- Subvention
- Proceeds
- Disbursements
- Fees
- ACH
- Coupon
- PDC
- References
- Real Estate

For more information on the sub tabs of the Contract tab, refer the section **Contracts tab in Funding chapter of the Origination User Guide**.

4.6 Customer Service screen's Customer Details tab

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

Customer Details screen displays the information gathered on application entry process regarding the customer and customer's address, employment data, and phone numbers. Using this screen, you can update or add to a customer's address, employment information, or phone listing. Whenever you add or edit the customer details, a system generated comment will be posted in the account to keep record of old and new details.

Note that the 'Edit' option on this screen has user level security defined and based on your responsibility, you can either edit a few or all of the fields. The difference is that, you may either have access to edit only non-PII (Personal Identifiable Information) fields or edit all possible fields as per the customer maintenance transaction.

The list of possible editable fields in both these scenarios is given below:

Edit non-PII fields	All editable fields
Marital Status	Birth Date
Language	Marital Status
Education	Language
Mother's Maiden Name	Education
Class Type	Mother's Maiden
Email	Class Type
Stop Correspondence	Email
Disability	Stop Correspondence
Skip	Disability
Privacy opt out	Skip
Existing CIF	Privacy Optout
	Existing CIF
	Identification Details like
	Passport
	Issue Date
	Expiry Date
	Visa #
	Nationality
	National ID
	SSN
	License #
	License State

To view or edit customer information

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

2. Click **Customer Details** sub tab.

3. In the **Customer Information** section, click **View** the following information:

In this field:	View this:
Customer Information section	
Customer #	Customer number.
Relation	Customer 's relation with the bank.
ECOA	The Equal Credit Opportunity Act code.
Name	Customer's name.
Birth Dt	Customer's date of birth.
Marital Status	Customer's marital status.
Enabled	Status of the account.
Language	Customer's language.
Education	Customer's education.
Mother's Maiden Name	Customer's mother's maiden name.
Class Type	Customer's class type.
Email	Customer's e-mail address.

In this field:	View this:
Stop Correspondence	Customer's stop correspondence indicator. If selected, this indicates that the system will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance screen.
Disability	Customer's disability indicator.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.
Bankruptcy	Customer's bankruptcy indicator.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information.
Existing CIF	If selected, indicates that the customer is an existing CIF.
Identification Details section	
Passport #	Customer's passport number.
Issue Dt	Passport issue date.
Expiry Dt	Passport expiry date.
Visa #	Customer's visa number.
Nationality	Customer's nationality.
National ID	Customer's national identification.
SSN	Customer's social security number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
License #	Customer's licence number.
License State	State where the licence was issued.
Military Service	
Active Military Duty	Active military duty indicator. If selected, indicates that customer is on active military duty and may qualify for rates in accordance with the Service members Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.
Customer Decease Date	The deceased date of the customer.

When military duty transaction is posted on an account, the system does the following:

- Restricts the user from posting repossession/ foreclosure and bankruptcy activities on the account.
- Posts “DO NOT CHARGE OFF” condition on that account to exclude the account from Auto Charge Off process.

4.6.1 Customer sub tab

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

4.6.1.1 Address sub tab

Click **Address** sub tab to view address information for the customer in the following section:

In this field:	View this:
Type	The address type.
Current	If selected, indicates that this is the customer's current address.
Confirmed	If selected, indicates that the address is confirmed by the customer.
Mailing	If selected, indicates that this is the customer's mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number for every application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
Country	The country.
Postal Address Type	The postal address type.
Address #	The address.
Street Pre	The street pre.
Street Name	The street name.
Street Type	The street type.
Street Post	The street post.
Apt #	The apartment number.
Address 1	The customer's address.
Address 2	The customer's address.
Address 3	The customer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.

In this field:	View this:
State	The state code.
Phone	The phone number.
Address	The address.
Census Tract/ BNA Code	The census tract/BNA code.
MSA Code	The metropolitan statistical area (MSA) code.
Comment	Comments regarding the address.

4.6.1.2 Telecoms sub tab

1. Click **Telecom** sub tab to View/edit the Telecom information for the customer:

In this field:	Do this:
Type	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Select if this telecom number is current.
Permission to Call	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.</p>
Time Zone	Select the applicant's time zone.
Start Time	Specify the best time to call start time.
End Time	Specify the best time to call end time.
Period	Specify the time period.

4.6.1.3 Employment sub tab

1. Click **Employment** sub tab, in **Employment Information** section, click **View** to View/edit the employment information for customer in the following section:

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Permission to Call	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.</p>

In this field:	View this:
Type	The occupation.
Employer	The employer's name.
Occupation	The occupation.
Title	The title.
Department	The department of the employment.
Country	The country.
Address #	The address line.
Address Line 1	The employer's address.
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state.
Phone	The work phone number.
Extn	The work phone number extension.
Comment	Comments regarding the employment.

4.6.1.4 Tracking Attributes sub tab

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

In the **Tracking Attributes** section, click **Edit**

When you click **Create Tracking**, the system loads the tracking parameters.

- If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.
- If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- specify the requested parameter in the **Value** field and click **Save**.

Save any changes you made to the account.

4.6.2 Business sub tab

If this is a SME Line of credit, information gathered on the application entry process regarding the business and business's address, partners and affiliates data, and phone numbers appears on the Customer Service screen's Business screen. Using the Business screen, you

can update or add to a business's address, partners and affiliates information, or phone listing.

To view or edit business information

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click the Customer Service drop-down link, then click **Business**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Customer Service x'. The sub-title bar shows 'Customer Service: 20160100011260' and 'Review Request (Pending: 0)'. The left sidebar has a tree view with 'Servicing' expanded, showing 'Customer Service', 'Securitization', 'Transaction Authorization', 'Put Date Checks', 'Export Transactions', 'Account Documents', 'Collateral Management', 'Reports', 'Producers', 'Vendors', 'Mortgage Transactions', 'Advances', 'Payments', 'Fee', and 'Interfaces'. Under 'Interfaces', there are 'AP Transactions', 'GL Transactions', 'CSA Recconciliation', and 'Conversion Accounts'. The right side of the screen displays the 'Customer Details' section for account 20160100011260, which is 'BROAD STUART / SMITH EDWIN'. It shows details like 'Product: LOAN VEHICLE (FR)', 'Days Past Due: -30 USD', 'Pay Off Amt: 15,002.08', 'Amount Due Status: 0.00 ACTIVE', and 'Oldest Due Dt: 02/20/2016'. Below this are tabs for 'Customer' and 'Business'. The 'Business Details' section is currently active, showing a table with columns: Organization Type, Type of Business, Business Category, Name of the Business, Legal Name, Tax ID #, Start Dt, # of Employees (Curr), # of Employees, Contact Person, Business Checking Bank, and Bank A. The data shows 'C CORP' as the organization type, 'CORPORATE' as the type of business, 'BUSINESSN' as the business category, 'LEGALNA' as the legal name, 'xxxxxx000' as the tax ID, '12/13/2012' as the start date, '745' as the current number of employees, '745' as the total number of employees, 'CONTACTPER' as the contact person, 'CHECKINGB' as the business checking bank, and 'BANKA' as the bank A. Below this is an 'Address Information' section with a table for address details.

3. In the **Business Details** section, click **View**.
4. On **Business** screen, load the business whose information you want to view in the **Business** section using **First**, **Previous**, **Next**, and **Last** buttons.

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

In this field:	View this:
# of Locations	Number of locations of the business.
Management Since	Year the current management was established.

4.6.2.1 Addresses sub tab

Click **Addresses** sub tab and then click **View**. In the **Address** section, load the address information you want to view.

In this field:	View this:
Type	Address type.
Country	Country code.
Address #	Address number.
Postal Type	Postal type.
Pre	Pre
Street Name	Name of street.
Street Type	Type of street.
Post	Post box number.
Apt #	Apartment number.
Address 1	Address.
Address Line 2	Address Line 2
Zip	Zip code.
Zip Extn	Zip extension.
City	City.
State	State.
Phone	Phone number.
Ownership	Ownership type.
Comment	Additional comments.

4.6.2.2 Telecom sub tab

Click **Telecoms** sub tab and then click **View**. In **Telecom** section, view the following information:

In this field:	View this:
Telecom Type	Telecommunication type.
Phone	Phone number.

In this field:	View this:
Ext	Phone extension.
Current	If selected, indicates that this is the current record.

4.6.2.3 Partners sub tab

Click **Partners** sub tab and then click **View**. In the **Partners** section, load the business partner information you want to view or edit using **First**, **Previous**, **Next**, and **Last** buttons.

In this field:	View this:
First Name	Partner's first name.
MI	Partner's middle name.
Last Name	Partner's last name.
Suffix	Partner's suffix.
SSN	Partner's social security number.
Birth Dt	Partner's birth date.
Birth Place	Partner's birth place.
Director Ind	If selected, indicates that partner is the director of the business.
Networth	Partner's net worth.
Gross Income	Partner's gross income.
Language	Partner's language.
Nationality	Partner's nationality.
Title	Partner's title.
Ownership (%)	Percentage of ownership held by the partner.
Email	Partner's e-mail.
Phone	Partner's phone.
Extn	Partner's phone extension.

4.6.2.4 Affiliates sub tab

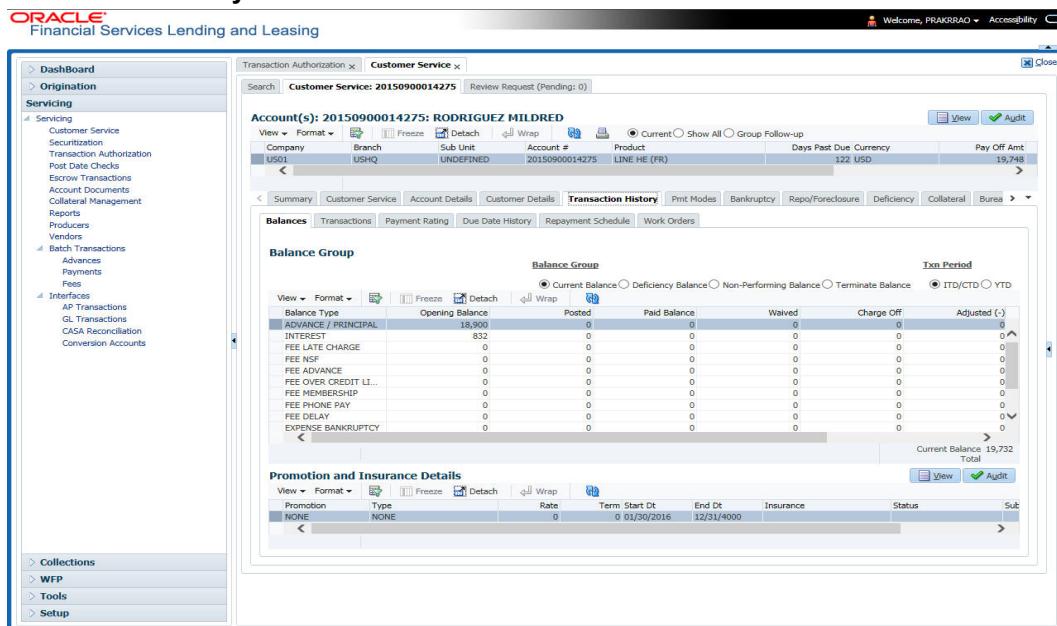
Click **Affiliates** sub tab, in the **Affiliates** section, load the business affiliate information you want to view using **First**, **Previous**, **Next**, and **Last** buttons.

In this field:	View this:
Organization Type	Affiliate's organization type.
Legal Name	Affiliate's legal name.

In this field:	View this:
Name of the Business	Affiliate's business name.
Tax ID #	Affiliate's tax identification.
Ownership (%)	Affiliate's percentage of ownership.
# of Employees	Affiliate's number of employees.
NAICS CODE	Affiliate's North American Industry Classification System code.

4.7 Customer Service screen's Transaction History tab

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



4.7.1 Balances sub tab

Details of an account balance can be viewed on the Balances sub tab.

The **Balance Group** in Balances section consists of the following four action buttons:

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

By default, the Current Balance option is selected. In case the status of an account is 'Charged Off', then the system defaults to 'Deficiency Balance' option.

Depending on which one you select, a different set of balance information appears. In all cases, the Balance screen can be viewed in the following two transaction period modes:

- ITD/CTD (Inception-to-date/Cycle-to-date)
- YTD (year-to-date)

To view account balance information

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Balances** sub tab
3. In the **Balance Group** section, select the balance you want to view.

Current Balance displays the current balances for accounts with an status of ACTIVE.

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening balance amount.
Posted	The amount posted (in addition to the opening balance).
Paid Balance	The amount paid.
Waived	The amount waived.
Charged Off	The amount charged off.
Adjusted (-)	The amount adjusted (negative adjustments).
Adjusted (+)	The amount adjusted (positive adjustments).
Balance	The current (closing) balance. The total active balance of the account is displayed at the bottom.

Deficiency Balance displays the current balances for accounts with an status of CHARGED OFF. If you click **Deficiency Balance**, the following information appears:

In this field:	View:
Balance Type	The balance type.
Opening Deficiency	The opening deficiency balance.
Chg off Posted	The additional charged off amounts posted.
Recovery	The amount of deficiency balance paid.
Deficiency Balance	The current (closing) deficiency balance. The total deficiency balance of the account is displayed at the bottom.

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

In this field:	View:
Balance Type	The balance type.
Opening Non-Performing	The opening non performing balance.

In this field:	View:
Paid / Terminate	The amount of non performing balance paid or terminated.
Paid Excess	The additional non performing amounts posted.
Waived	The amount waived.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Balance	The current (Closing) non performing balance. The total non-performing balance of the account is displayed at the bottom.

Terminate Balance displays the current balance for accounts with a status of TERMINATE. Selecting **Terminate Balance** option displays the following account details.

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening non performing balance.
Paid / Terminate	The amount of non performing balance paid or terminated.
Waived	The amount waived.
Charge Off	The additional charged off amounts.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Terminate	The balance amount to terminate.

4. In the **Txn Period Balance** section, select how you want to view the balance:

Select **ITD/CTD** to view transactions by Inception-to-date /Cycle-to-date:

-or-

Select **YTD** to view the transactions by year to date.

4.7.2 Transactions sub tab

The Transactions screen displays all transactions that have occurred over the life of account. Transactions can be sorted by when the transaction was created (Post Dt) or the effective date of transaction (Txn Dt). You can also choose to view all transactions or reverse certain transactions. This information comes from the payments and advances applied to the account, maintenance tasks, and nightly processes such as billing.

To view the transaction history of an account

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

2. Click **Transaction History** tab, then click **Transactions** sub tab.

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

If you select this:	The system displays:
Good Payments	All valid payments that was neither voided nor reversed.
All Payments	All transaction involving payments.
Good Txns	All transactions that was neither voided nor reversed.
All Txns	All transactions.

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

-or-

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

5. In **View Option** section, click **View** to view the following information:

In this field:	View:
Transactions section	
Post Dt	The transaction posting date.
Txn Dt	The transaction effective date.
Description	The transaction details.
Currency	The currency of the transaction.
Amount	The transaction amount.
Details	The transaction details.

In this field:	View:
Balance Amt	The balance amount. This is the principal balance, not the total balance amount.
Payment Currency	The payment currency.
Payment Amount	The payment amount.
Payment Type	The payment type.
Reference	The reference number associated with the transaction.
Mode	The mode of the transaction.
Reason	The reason for the transaction.
Allocation Details	
Txn	The transaction allocation details.
Amt	The transaction allocation amount.

4.7.2.1 To Reverse (or Void) a Transaction

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Customer Service** drop-down link, then click **Transactions**.
3. In the **Transactions** section, select the transaction you want to reverse.
4. Click **Reverse**. A confirmation dialog is displayed.
5. Click 'Yes' to reverse the transaction. On confirmation, the reversal is posted for processing.

Some transactions cannot be reversed. If a transaction cannot be reversed, the Reverse button will be dimmed when transaction is selected. If the Reverse button is unavailable, the transaction anniversary cannot be reversed.

Access to the **Reverse** button can be restricted by user responsibility and account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration screen.

(For more information, see **Txn Codes tab (Transaction Super Group screen)** section of the **Administration (System) Setup** chapter in the **Oracle Financial Services Lending and Leasing Setup Guide**).

4.7.2.2 Voiding an Account

To void an account

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

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Customer Service** drop-down link, then click **Transactions**.
3. In the **Transactions** section, select ACTIVE entry in the **Description** field.

4. Click Reverse.

On the Transactions screen, Oracle Financial Services Lending and Leasing creates an entry of REVERSE ACTIVE and reverses all transactions. The system also changes status of the account to CLOSED: VOID and changes status of the application to APPROVED-VOID (or whatever the account's last status was before funding).

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

4.7.3 Payment Rating sub tab

Post Dt	Txn Dt	Description	Amount	Previous Sub Unit	New Sub Unit
02/22/2016	02/22/2016	ADVANCE / PRINCIPAL-CONTRA TRANSACTION	50,000.00	UNDEFINED	SUBUNIT2
02/22/2016	02/22/2016	ADVANCE / PRINCIPAL- SALE TRANSACTION	50,000.00	UNDEFINED	SUBUNIT2
02/22/2016	02/22/2016	INTEREST-CONTRA TRANSACTION	20.79	UNDEFINED	SUBUNIT2
02/22/2016	02/22/2016	INTEREST-SALE TRANSACTION	20.79	UNDEFINED	SUBUNIT2

To view the transaction history of an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Payment Rating** sub tab.

Pmt Rating	Rating Description	Acc Status	Status Description
3	90-119 DAYS PAST DUE DATE	80	ACCOUNT 90 DAYS PAST THE DUE DATE
Monthly/Year Rating	01/2016	12/2015	
Monthly/Year Rating	3	3	
Monthly/Year Rating		2	11/2015
Monthly/Year Rating		0	10/2015

The **Payment Rating** section displays month and year of payment and rating reported to credit bureaus through Metro 2 file for the past 24 months, including the following:

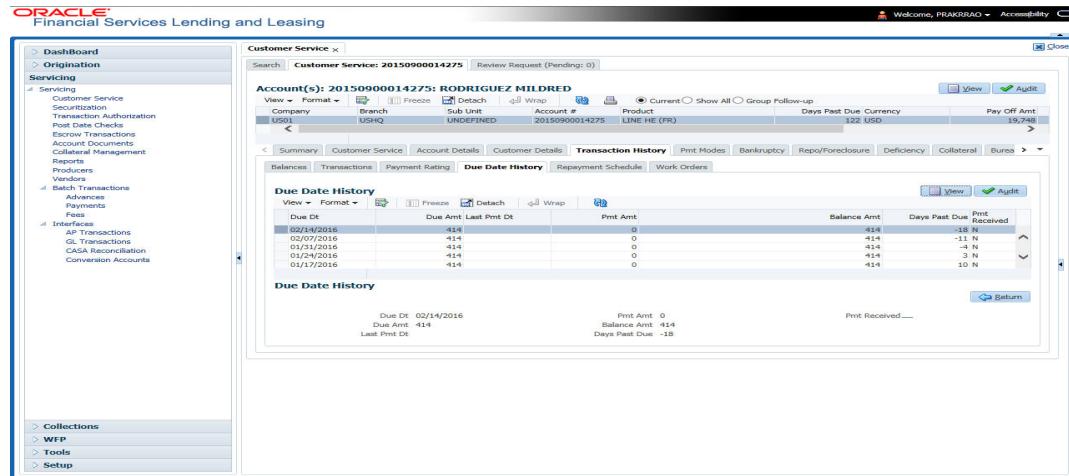
In this field:	View this:
Pmt Rating	The payment rating.
Rating Description	The payment rating description.
Acc Status	The credit bureau account status.
Status Description	The credit bureau account status description.
Month/Year Rating	The month/year of payment rating.

4.7.4 Due Date History sub tab

The **Due Date History** tab provides a delinquency history, by payment, by displaying a history of all due dates, along with when actual payment was made for that due date and the subsequent balance. If a payment was delinquent, Due Date History section displays the number of days the customer was delinquent against each due date.

Due Date History sub tab displays all the dues that have crossed the system date and also the history that is currently available in Transaction History > Due Date History sub tab.

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Due Date History** sub tab.



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

View the following:

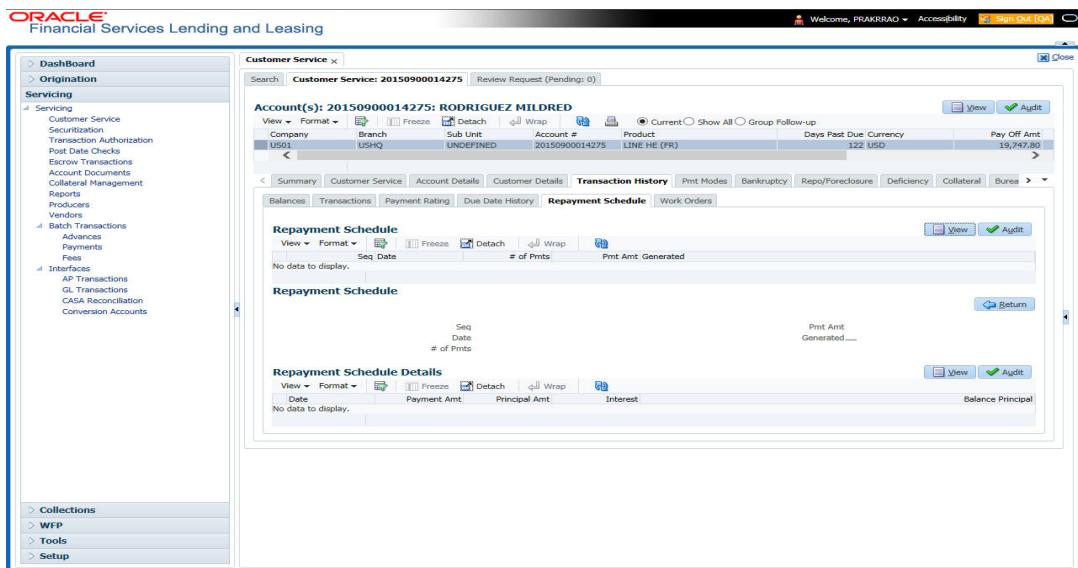
In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.

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

4.7.5 Repayment Schedule sub tab

The **Repayment Schedule** section contains information about schedule of repayment such as the date and payment amount.

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Repayment Schedule** sub tab.



View the following information:

In this field:	View this:
Repayment Schedule section	
Seq	The payment sequence number.
Date	The repayment date.
# of Pmts	The number of payments.
Pmt Amt	The payment amount.
Generated	If selected, indicates that the repayment schedule has been generated.
Repayment Schedule Details section	
Date	The repayment date.
Payment Amt	The payment amount.

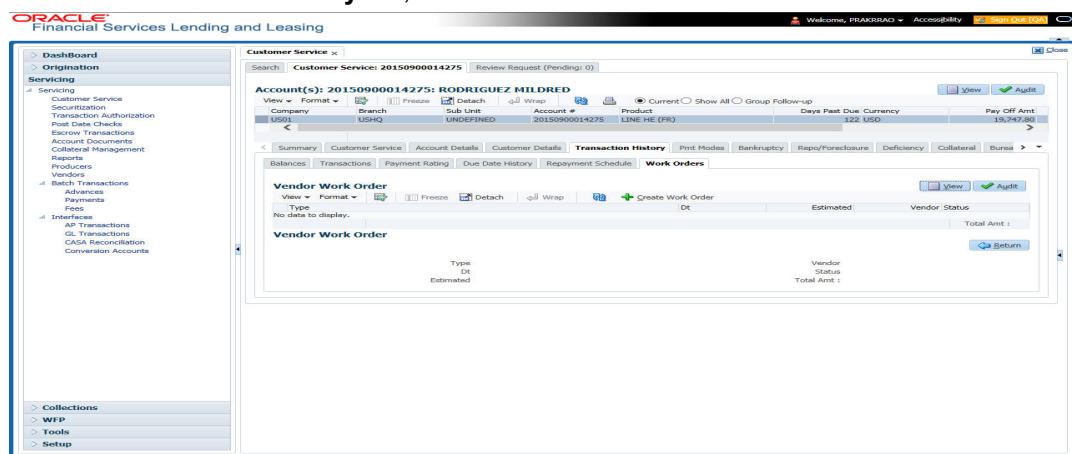
In this field:	View this:
Principal Amt	The amount paid to principal.
Interest	The amount paid to interest.
Balance Principal	The balance of the principal.

4.7.6 Work Order sub tab

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

To view the vendor work order screen

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Transaction History** tab, then click **Work Order** sub tab.



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

View the following display only information:

In this field:	View this:
Type	The assigned type.
Dt	The assignment date.
Estimated	The estimated dollar amount of work order.
Vendor	The vendor number and name.
Status	The assigned status.
Total Amt	The total estimated dollar amount of all work orders.

You can create/view and maintain vendor work orders related to an account.

- To create and maintain vendor work orders, click **Create Work Order**. The system opens Vendor Management screen. You can perform tasks and record additional information, such as changing the work order's status and adding comments in the Work Orders section.

If vendor screen is already opened in the main screen and user tries to create new work order or open an existing work order, system displays the warning message as “Vendor management screen is already open. Please close it and retry”.

- To view more detailed information about vendor work order, select the work order you want to view and click **View Work Order**. The **View Work Order** button appears faded if the responsibility does not allow access to the Vendor Work Order screen.

3. Click **Close** on the Vendor Management screen to return to the Customer Service screen.

For more information about using the Vendor Management screen, please refer to the **Vendor** chapter in the User Guide.

4.8 Customer Service screen's Pmt Modes tab

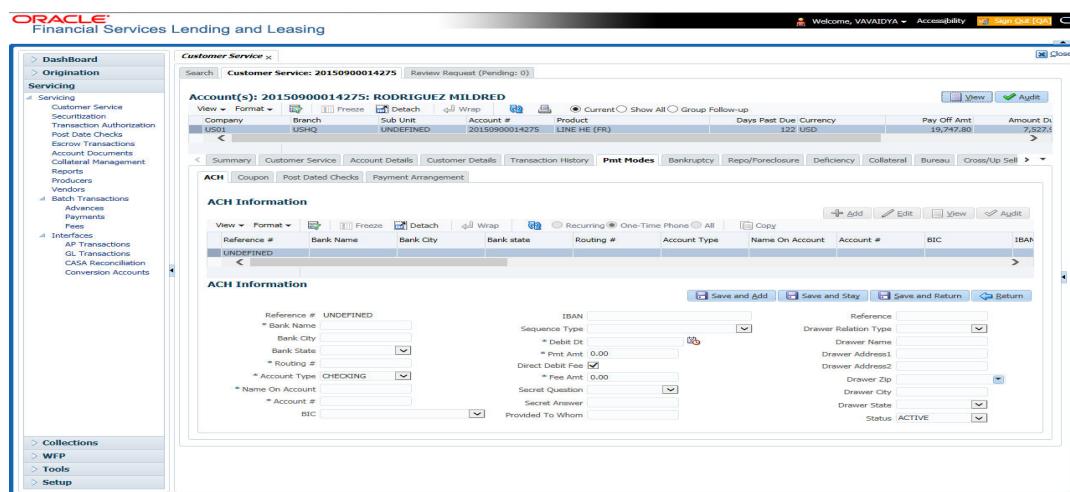
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

4.8.1 ACH sub tab

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

To view the ACH information screen

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



The system displays the ACH details depending on the following option selected:

- Recurring - Select ‘Recurring’ to display all the Recurring ACH details.
- One-Time Phone - Select this option to display one time ACH details.
- All - Select ‘All’ to display both recurring and one-time phone ACH details.

If you have selected ‘Recurring’ or ‘One-Time Phone’ option, you can further Add, Edit, or Copy the details and perform any of the [Basic Operations](#) mentioned in Navigation chapter. On save, the system will automatically post the transaction capturing the current transaction date along with a comment as ‘Direct Record Update’ for the particular ACH transactions.

If you have selected 'Recurring' option, the following fields are displayed:

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	Specify the city where the bank exist.
Bank State	Select the state where the bank exist form the drop-down list.
Routing #	The routing number.
Account Type	The type of account.
Name On Account	Specify the name of the account.
Account #	The account number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check-sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Sequence Type	<p>System displays the current Sequence Type of the selected account.</p> <p>Depending on the nature of direct debit, the sequence type can be one of the following:</p> <ul style="list-style-type: none"> - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment <p>However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.</p>
Pmt Day	The payment day.
Pmt Amt	The Payment amount.

In this field:	View this:
Pmt Amt Excess	The excess payment.
Pmt Freq	The payment frequency.
Fee Amt	The amount charged as fees.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Start Dt	The date the system began using ACH payments for this account
End Dt	The ACH end date.
Default	If selected indicates that this ACH is the default ACH for the account.
Status	The status of the account.

Note

This information can be edited using the Maintenance screen and the non monetary transaction ACH MAINTENANCE.

If you have selected 'One-Time Phone' or 'All' option, the following fields are displayed:

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	The bank city.
Bank State	List of available states.
Routing #	The routing number.
Account Type	The type of account.
Name On Account	The account name.
Account #	The account number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

In this field:	View this:
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check-sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Sequence Type	<p>System displays the current Sequence Type of the selected account.</p> <ul style="list-style-type: none"> - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment <p>However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.</p>
Debit Dt	The debit date.
Pmt Amt	The Payment amount.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Secret Question	Select the secret question from the drop down list.
Provided To Whom	The person to whom the ACH is concerned.
Reference	Additional reference if any.
Drawer Relation Type	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.
Drawer Address1	Address of withdrawer,
Drawer Address2	Address of withdrawer,
Drawer City	City of withdrawer,
Drawer State	State of withdrawer,
Drawer Zip	Zip of withdrawer,

In this field:	View this:
Status	The status of the account.

Note

This information can be edited using the Maintenance screen and the non monetary transaction ACH MAINTENANCE.

Copying ACH Details

You can copy and maintain ACH details from **Pmt Modes** sub tab of **Customer Service** screen. Copy option is available only when you have selected the ACH option as either Recurring or One-Time Phone.

To copy the ACH details

1. Select a record and click **Copy**.
2. A confirmation message is displayed as 'Do you want to Copy ACH Record?'. Click **OK** to copy and create a new record.

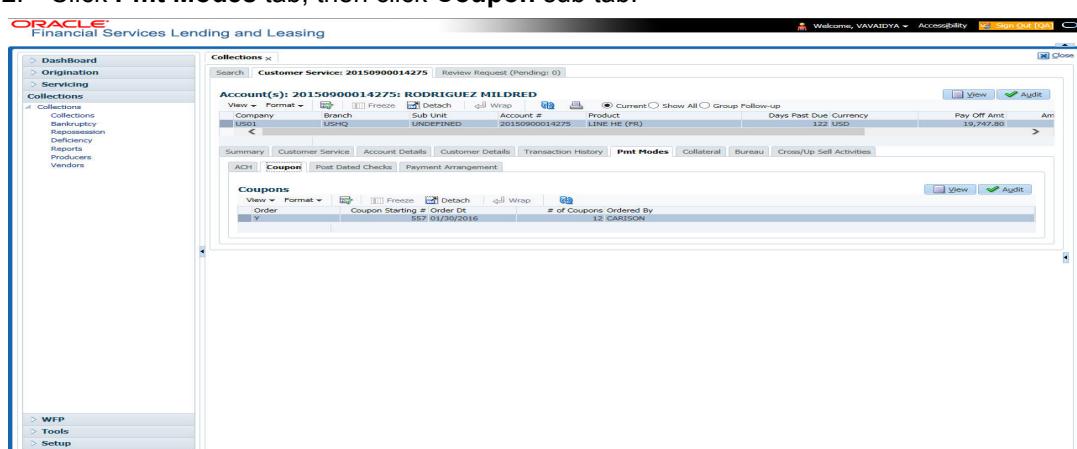
On confirmation, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a 'New ACH Transaction' capturing the current transaction date along with a comment as 'Direct Record Update'.

4.8.2 Coupon sub tab

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

To view the coupon screen

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



View the following:

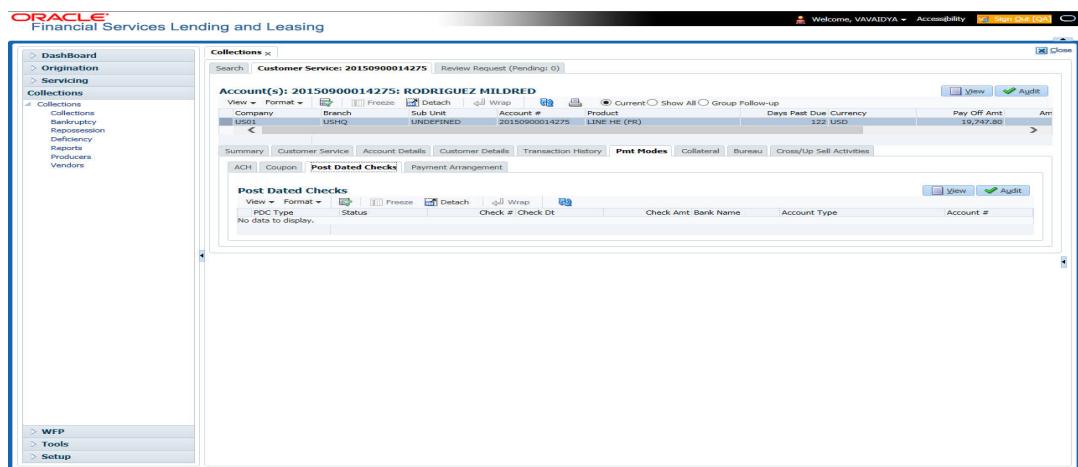
In this field:	View this:
Order	If the coupons are ordered for the selected account.
Coupon Start-ing #	The starting number of coupon ordered for the customer.
Order Date	The order date of the coupon.
# of Coupons	The total number of coupons ordered for the customer.
Ordered By	The person who ordered the coupons

4.8.3 Post Dated Checks sub tab

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

To view the post dated checks details screen

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



View the following:

In this field:	View this:
PDC Type	The type of post dated check in use.
Status	The status of the post dated check.
Check #	The check number of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Bank Name	The bank name of the post dated check.
Account Type	The account type of the post dated check.

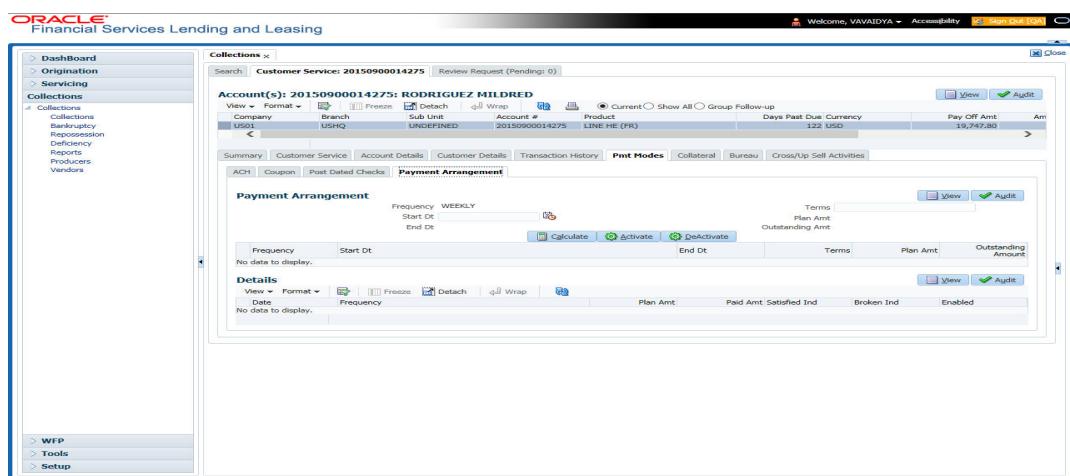
In this field:	View this:
Account #	The account number of the post dated check.
Comments	Additional information as comments, if any.

4.8.4 Payment Arrangement sub tab

The **Payment Arrangement** section enables you to define and calculate the payment amount for the account with status Charge-off. An alert message will be displayed in the Customer Service screen when the user tries to view the payment arrangement for account other than charged off status.

To view the **Payment Arrangement details** screen

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



The Payment Arrangement section is enabled only when the Payment Arrangement .

3. In the **Payment Arrangement** section, click **View** to view the following details:

In this field:	Do this:
Frequency	Displays the payment frequency.
Start Date	Enter the start date from when the customer pays.
Terms	Enter the number of payments. Note that if the term is specified as zero "0", an error message is displayed.
End Date	View the end date of the payment.
Plan Amount	View the payment amount which the customer plans to pay.
Outstanding Amount	View the outstanding amount.

4. In the **Details** section, click **View** to view the following details:

In this field:	View this:
Date	View the start date of the payment plan.

In this field:	View this:
Frequency	View the payment frequency.
Plan Amount	View the planned payment amount.
Paid Amount	View the paid amount.
Satisfied Ind	Indicates that the customer done the payment arrangements.
Broken Ind	Indicates that the customer did not make the payment arrangement.
Enabled Ind	Indicates that the arrangement is active

On Clicking **Deactivate**, the account will be deactivated.

To add a new payment rearrangement plan, previous plan has to be manually deactivated otherwise the system displays an error message. This condition applies to the payment arrangement previous plan even when the 'Broken Indicator' is selected.

Only one Payment arrangement plan can exist at a time. If a schedule broken by the customer make another payment arrangement, the first payment arrangement has to be deactivated and only then, the other payment can be added.

4.9 Customer Service screen's Bankruptcy tab

The Bankruptcy screen enables you to record the details of a bankruptcy. This information usually is supplied from the customer or customer's attorney. You can track each stage of the bankruptcy process based on its follow-up date and record information using the Details and Tracking sections.

As there are occasions when a borrower files bankruptcy more than once during tenure of the Line of credit, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view previous bankruptcy record using Next and Previous buttons in Detail section. The Current box in Detail section indicates the current bankruptcy details.

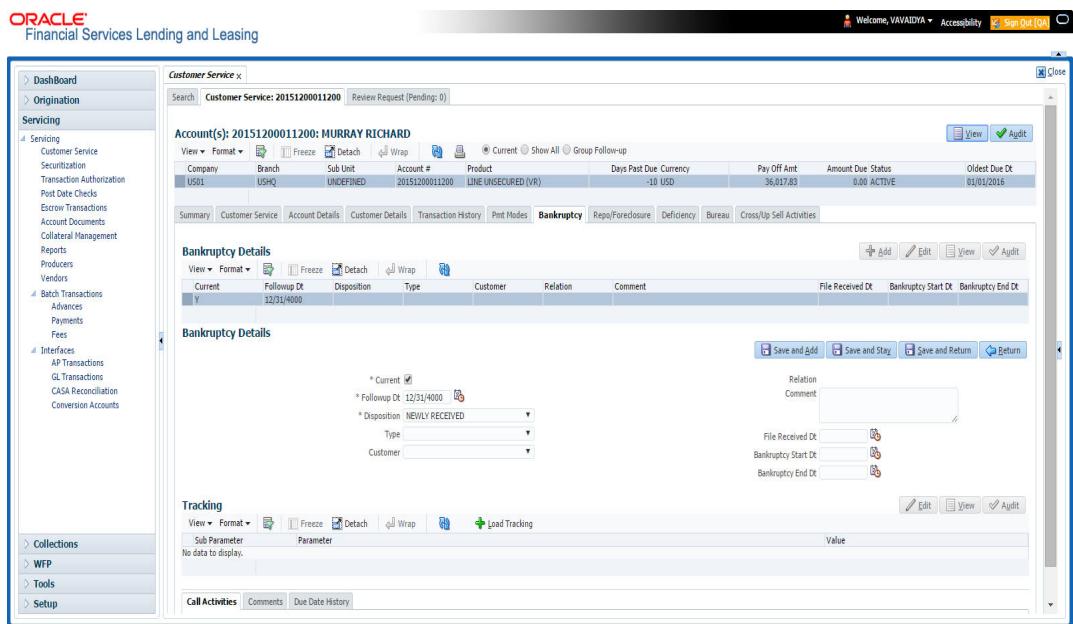
When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be done with respect to detail tracking record when the bankruptcy condition is closed.

To enter bankruptcy details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Bankruptcy** tab.
3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with.

-or-

Select **Add** to refresh the Bankruptcy screen to create a new record.



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'ORACLE Financial Services Lending and Leasing'. The top navigation bar includes 'Welcome, VAVAD/YA', 'Accessibility', and 'Sign Out [VA]'. The left sidebar has a 'Servicing' section with various sub-options like 'Customer Service', 'Securitization', 'Transaction Authorization', etc. The main content area shows a 'Customer Service' screen for account 20151200011200. The 'Bankruptcy' tab is selected. The 'Bankruptcy Details' section contains fields for 'Current', 'Followup Dt' (set to 12/31/4000), 'Disposition' (set to NEWLY RECEIVED), 'Type' (set to NEWLY RECEIVED), 'Customer' (a dropdown menu), 'Relation' (a dropdown menu), 'Comment' (a text input field), 'File Received Dt' (a date picker), 'Bankruptcy Start Dt' (a date picker), and 'Bankruptcy End Dt' (a date picker). There are also buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

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

Field:	Do this:
Current	Select to indicate this is the current bankruptcy record.
Follow up Dt	Enter the follow-up date for the bankruptcy.
Disposition	Select the bankruptcy disposition.
Type	Select the bankruptcy type.
Customer	Select the customer from the drop-down list
Relation	The system displays relation of the customer
Comment	Enter a comment.
File Received Dt	Select the file received date for the bankruptcy.
Bankruptcy Start Dt	Select the bankruptcy start date.
Bankruptcy End Dt	Select the bankruptcy end date.

5. Click **Save**.
6. In the **Tracking** section, click **Load Tracking**.
The system loads the bankruptcy tracking parameters.
7. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in parameter display.
8. Complete the **Create Tracking** section by entering information regarding bankruptcy in the Value field for each corresponding Parameter, click Save on the Bankruptcy screen.

4.9.1 Call Activities sub tab

Call activity section includes calls from customer, calls you make regarding the account or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

For details on how to Record a Call Activity, refer [*Call Activities sub tab*](#) section in “Customer Service screen’s Customer Service tab” section.

4.9.2 Comments sub tab

Oracle Financial Services Lending and Leasing enables you to record comments on the Customer Service screen using **Comments** tab. These comments also appear under the Comments sub tab.

For details on how to Record a Comment, refer [*Comments sub tab*](#) section in “Customer Service screen’s Customer Service tab” section.

4.9.3 Due Date History sub tab

The Due Date History tab section provides a delinquency history, by payment, by displaying a history of all due dates, along with when actual payment was made for that due date and the subsequent balance. If a payment was delinquent, Due Date History section displays the number of days the customer was delinquent against each due date.

For more details, refer [*Due Date History sub tab*](#) section in “Customer Service screen’s Transaction History tab” section.

4.10 Customer Service screen’s Repo/Foreclosure tab

The Repossession/Foreclosure screen enables you to record information regarding repossession/foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy screen. You can track each stage of repossession/foreclosure process based on the follow-up date and record information using the Details and Tracking section.

4.10.1 Repossession sub tab

On occasion, a lender performs multiple repossession for the same Line of credit. The Create New Repossession button on the Repossession screen enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view previous repossession information using the Next and Previous buttons in the Details section. The Current box in Details section indicates the current repossession record for each asset.

This tab will be available only when the collateral type associated with the Line of credit account is a Vehicle.

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

When the REPO call activity is posted, system defaults the primary collateral details and current status will be checked.

When a Repossession condition is opened on an account, the system defaults a detailed tracking record with ‘Current’ field enabled and ‘Follow up date’ defaulted to system date. The ‘Disposition’ is defaulted as ‘NEWLY RECEIVED’. The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the repossession condition is closed.

To Specify repossession details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Repo/Foreclosure** sub tab, then click **Repossession**.
3. In the **Repossession Details** section, select the repossession record you want to work with.

-or-

Click **Add** to refresh the Repossession screen to create a new record.

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

In this field:	Do this:
Current	Select to indicate this is the current repossession record.
Followup Dt	Specify the follow-up date for the repossession.
Disposition	Select the repossession disposition.
Type	Select the repossession type.
Collateral	Select the collateral involved in the repossession.
File Received Dt	Select the file received date for the repossession.
Repo Start Dt	Select the repossession start date.
Repo End Dt	Select the repossession end date.
Comment	Specify a comment.

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

The system loads the repossession tracking parameters.

6. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
7. Complete the **Tracking** section by entering information regarding repossession in the Value field for each corresponding Parameter, then click **Save**.

4.10.2 Foreclosure sub tab

The Foreclosure screen enables you to record information regarding foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy screen. You can track each stage of the repossession process based on follow-up date and record information using Details and Tracking section.

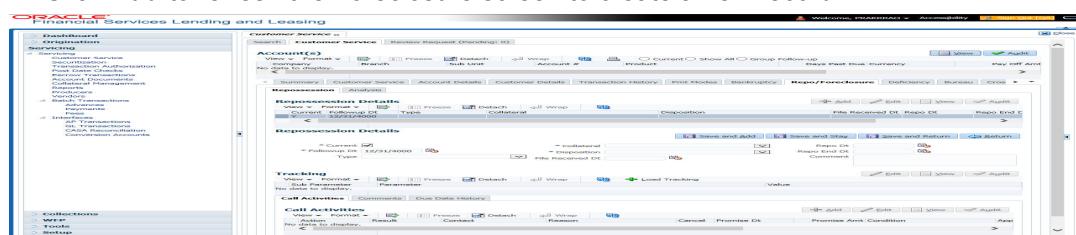
A lender can perform multiple foreclosures for the same Line of credit. The Create New Foreclosure button on the Foreclosure screen enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure screens to view the previous foreclosure information using Previous and Next buttons in Details section. The Current box in Details section indicates the current foreclosure record for each asset.

This tab will be available only when the Collateral type associated with the Line of credit account is home.

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

To enter foreclosure details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click the **Repo/Foreclosure** sub tab, then click **Foreclosure**.
3. In the **Foreclosure Details** section, select the foreclosure record you want to work with.
-or-
Click **Add** to refresh the Foreclosure screen to create a new record.



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

In this field:	Do this:
Current box	Select to indicate this is the current repossession/foreclosure record.
Followup Dt	Select the follow-up date for the repossession/foreclosure.
Disposition	Select the foreclosure disposition.
Type	Select the foreclosure type.
Collateral	Select the foreclosure asset.
File Received Dt	Enter the file received date for the foreclosure.

In this field:	Do this:
Foreclosure Start Dt	Enter the foreclosure start date.
Foreclosure End Dt	Enter the foreclosure end date.
Comment	Enter a comment.

5. In the **Tracking** section, click **Load Tracking**.
The system loads the foreclosure tracking parameters.
6. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
7. Complete the **Tracking** section by entering information regarding foreclosure in the Value field for each corresponding Parameter, then click **Save**.

4.10.3 Analysis sub tab

The Analysis screen enables you to create and analyze possible scenarios for re marketing and sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub screen. You can change the numbers if you expect more expenses by the time asset is sold. You can have up to three Repo/Foreclosure and three Sales analyzes on each Analysis screen.

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

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click the **Repo/Foreclosure** drop-down link, then click **Analysis**
3. In the **Analysis** section, select the analysis record you want to work with and click **Load**.
-or-

Click **Add** to refresh the Foreclosure screen to create a new record.

4. In the **Analysis** section, select the **Current** box if you wish to indicate that this is current analysis worksheet.
5. In the **Analysis** section, use the **Level** field to select analysis level you want to use, ACCOUNT or ASSET.
 - Select **Account** if you want analysis to use value of the entire account.
 - or –
 - Select **Asset** if you want analysis to use the value of a particular asset.
6. In the **Analysis** section, enter, view, or edit the following information:

In this field:	Do this:
Current Ind	Current Indicator. Select the check box if analysis is current.
Level	Select the Analysis level from the drop down list.
Balance %	Specify balance allocation percentage.
Analysis Dt	View the analysis date.
Current Value	View the asset current total value.
Asset	If you want to perform an analysis for a particular asset, select the asset.
Comment	Specify comment associated with the analysis.

7. Specify all the required information in **Analysis** or **Bid** section, depending on the type of incident you are analyzing.
8. Complete the details in **Expenses** and **Refunds** sub screens, corresponding to analyze or bid number on the **Analysis** screen. The data here is loaded to the analysis and bid columns as 'expenses' and 'refunds'.

- To complete the **Expenses** sub screen:

In this field:	Do this:
Expense Type	Select the expense type.
Manual	Indicates that the expense was entered manually.
Analysis1 Amt	Specify the expense amount for analysis1.
Analysis2 Amt	Specify the expense amount for analysis2.
Analysis3 Amt	Specify the expense amount for analysis3.
Bid1 Amt	Specify the expense amount for bid1.
Bid2 Amt	Specify the expense amount for bid2.
Bid3 Amt	Specify the expense amount for bid3.

- To complete the **Refunds** sub screen:

In this field:	Do this:
Refund Type	Select the refund type.
Manual	Indicates that the refund was entered manually.
Analysis1 Amt	Specify the refund amount for analysis1.
Analysis2 Amt	Specify the refund amount for analysis2.
Analysis3 Amt	Specify the refund amount for analysis3.
Bid1 Amt	Specify the refund amount for bid1.
Bid2 Amt	Specify the refund amount for bid2.
Bid3 Amt	Specify the refund amount for bid3.

Select the Corresponding Analysis/Bid to Load details Maintained in the Expense and Refund sections.

9. Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.
10. In **Status** field, select 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 either the **Final Analysis** or **Final Bid** section.

Note

You can approve only one analysis. Based on Analysis approved on 'Save And Return' Corresponding Radio button will be enabled in the Final section of Analysis details.

12. Click **Save**.

4.10.4 Call Activities sub tab

Call activity section includes calls from customer, calls you make regarding the account or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

For details on how to Record a Call Activity, refer *Call Activities sub tab* section in “Customer Service screen’s Customer Service tab” section.

4.10.5 Comments sub tab

Oracle Financial Services Lending and Leasing enables you to record comments on the Customer Service screen using **Comments** tab. These comments also appear under the Comments sub tab.

For details on how to Record a Comment, refer *Comments sub tab* section in “Customer Service screen’s Customer Service tab” section.

4.10.6 Due Date History sub tab

The Due Date History tab section provides a delinquency history, by payment, by displaying a history of all due dates, along with when actual payment was made for that due date and the subsequent balance. If a payment was delinquent, Due Date History section displays the number of days the customer was delinquent against each due date.

For more details, refer *Due Date History sub tab* section in “Customer Service screen’s Transaction History tab” section.

4.11 Customer Service screen’s Deficiency tab

The Deficiency screen enables you to record information about deficiency accounts i.e. accounts that are no longer collectable. You can create and track specific details on status of the charged-off account for timely follow-up and analysis. You can also track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking sections.

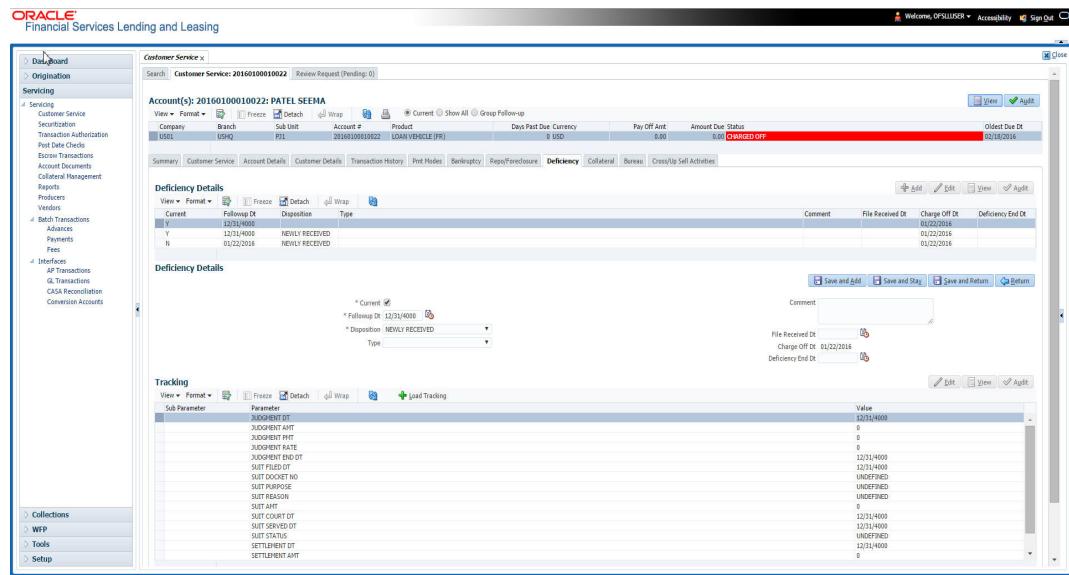
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view deficiency information. The **Current** field in **Deficiency Details** section indicates the current bankruptcy details. To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen’s Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

When a Deficiency condition is opened on an account, the system defaults a detailed tracking record with ‘Current’ field enabled and ‘Follow up date’ defaulted to system date. The ‘Disposition’ is defaulted as ‘NEWLY RECEIVED’. The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the deficiency condition is closed.

To enter deficiency details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Deficiency** tab.
3. In the **Deficiency Detail** section, select the deficiency record you want to work with
-or-

- Click **Add** to refresh the Deficiency screen to create a new record.



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

In this field:	Do this:
Current	Select to indicate this is the current deficiency record.
Followup Dt	Specify the follow-up date for the deficiency.
Disposition	Select the deficiency disposition.
Type	Select the deficiency type.
Comment	Specify a comment.
File Received Dt	Specify the file received date for the deficiency.
Charge Off Dt	Specify the deficiency start date.
Deficiency End Dt	Specify the deficiency end date.

- Click **Save**.
- In the **Tracking** section, click **Load Tracking**.
The system loads deficiency tracking parameters that track actions taken to collect on the account.
- If you want to reduce the list of parameters, select a sub attribute in the **Sub Attribute** field.
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.
- Complete the Tracking section by entering information regarding deficiency in the **Value** field for each corresponding **Parameter**, then click **Save**.

4.11.1 Call Activities sub tab

Call activity section includes calls from customer, calls you make regarding the account or changes to the condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date.

For details on how to Record a Call Activity, refer [Call Activities sub tab](#) section in “Customer Service screen’s Customer Service tab” section.

4.11.2 Comments sub tab

Oracle Financial Services Lending and Leasing enables you to record comments on the Customer Service screen using **Comments** tab. These comments also appear under the Comments sub tab.

For details on how to Record a Comment, refer [Comments sub tab](#) section in “Customer Service screen’s Customer Service tab” section.

4.11.3 Due Date History sub tab

The Due Date History tab section provides a delinquency history, by payment, by displaying a history of all due dates, along with when actual payment was made for that due date and the subsequent balance. If a payment was delinquent, Due Date History section displays the number of days the customer was delinquent against each due date.

For more details, refer [Due Date History sub tab](#) section in “Customer Service screen’s Transaction History tab” section.

4.12 Customer Service screen’s Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the Home and Seller sub tabs. To view the collateral details

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. System displays the following screen:
If the account’s collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:

Primary	Description	Status	Asset Type	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Name	Identification #	Year Model	Cond
Y	0	ACTIVE	JC	UNDEFINED				CUSTOMER			0	600
N	0	SUBSTITUTED	JC	NEW				CUSTOMER			0	600
N	0	SUBSTITUTED	JC	LIEN PERFECTED				CUSTOMER			0	600

Value	Format	Freeze	Detach	Wrap						
Current	Source	Edibon	Valuation Dt	Supplement	Wholesale Base	Usage	Retail Amt	Addons Amt (+)	Usage Value Amt (+)	Total Amt

Addons	View	Audit
Addons/Attributes		

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

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

Clicking on **Asset #** in the Vehicle sub tab takes you to Collateral Management screen opening respective collateral. You can modify the details on Collateral management screen by clicking on 'Edit' and saving the record.

The system displays a warning message if the Collateral Management screen is already open.

4.12.1 Valuation sub tab

With the Valuation sub screen, you can view the collateral or asset valuation for an account.

To view the collateral or asset valuation for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab and then Valuation.
3. Click the **Valuation** sub tab to view the following information:

In this field:	View this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	The valuation date of the vehicle.
Source	The valuation source.
Edition	The valuation edition.
Supplement	The valuation supplement.
Wholesale section	
Wholesale Base	The wholesale value.
Usage	The usage. This pertains to Line of credit and usually is entered as the current mileage.
Retail section	
Retail Amt	Specify the retail base value.
Addons Amt (+)	The add-ons value.
Usage Value Amt (+)	The usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Total Amt (=)	The total value.
Addons section	
Addons/Attrib-utes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

4.12.2 Tracking sub tab

With the Tracking sub screen, you can view collateral or asset tracking details to an account, such as the location of title, liens, and insurance information.

To view the collateral or asset tracking for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Collateral**.
3. On the available screen (**Vehicle**, **Home**, or **Other**), click the **Tracking** sub tab.
4. On the Tracking sub screen, enter, view, or edit the following information:

In this field:	View this:
Tracking Items section	
Select	If selected, indicates that this is the current record.
Tracking Item	The tracking type.
Disposition	The disposition.
Start Dt	The tracking start date.
End Dt	The tracking end date.
Followup Dt	The next follow-up date.
Comment	Comments if any.
Tracking Item Details section	
Enabled	Select to track the information from start date in the Start Dt field.
Parameter	The parameter.
Value	The tracking parameter value.

4.12.3 Seller sub tab

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

1. In **Seller Details** section, click **View**.
2. View the following:

In this field:	View this:
Seller Details	
Seller Type	The seller type.
Seller Name	The seller name.
Nationality	The nationality of the seller.
National Id	The national Id of the seller.
Authorized Signatory	The authorized signatory of the seller.

3. In **Seller Address** section click **View**.

4. View the following:

Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address #	The seller's address.
City	The seller's city name.
State	The seller's state name.

4.13 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during servicing for account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.
3. In the **View Report** section:

Click **Servicing** to view credit reports generated with the Customer Service screen.
-or-
Click **Origination** to view credit reports generated during Line of credit origination.
4. In the **Bureau Details** section, select the report you want to view.
The system displays report as a text file in the Text Report section.

To request a manual credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.
3. Click **Add** to open **New Request** section.
4. Complete the following fields:

In this field:	Do this:
Applicant/ Customer	Select the available applicant/customer from the drop-down list.
Spouse	Select the applicant's spouse from the drop-down list.
Bureau	Select the credit bureau from the drop-down list.
Report	Select the credit bureau report type from the drop-down list.

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

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

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

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

4.14 Customer Service screen's Cross/Up Sell Activities tab

The Customer Service screen's Cross/Up Sell Activities tab enables you to view and edit all the captured marketing trigger based events for respective customers linked primary accounts.

Oracle Financial Services Lending and Leasing Application has been integrated with a third party database marketing solutions provider to receive monitoring triggers related to marketing based call activities. Primarily the active customer details are shared through an input file and corresponding monitoring triggers data within the processed customer input file are uploaded back into designated location of OFSLL database through an automated interface.

The Customer Service screen's Cross/Up Sell Activities tab displays the first 10 marketing trigger based call activities with the opportunity details and follow-up requirements. You can select **View All** check box to view all the 'active' and 'closed' call activities.

4.14.1 Edit Cross/Up Sell Activity

To edit a reported Cross/Up Sell Activity

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Cross/Up Sell Activities**.
3. Select the record which you want to update and click **Edit**.
4. Complete the following fields:

In this field:	Do this:
Trigger Dt	View the date on which the activity has been recorded.
Product	Select the product from drop-down list.
Trigger Action	View the trigger action captured.
Trigger Description	View the description of the action.
Result	Select the result of the action from the drop-down list.
Reason	Select the desired reason for the result selected.
Appn'mnt	Select the check box to indicate if a prior appointment is required for next communication.
Followup Dt	Select the agreed follow-up date from the adjoining calendar icon.

In this field:	Do this:
Close	If there is no follow-up and the opportunity is closed, you can select this check box indicating the status of call activity as closed.
Time Zone	Select the time zone of the contact from the drop down list.
Comments	Specify additional information, if any.

5. Click **Save and Stay** or any other save option as explained in Basic Actions section.

4.14.2 Create Simple Application

You can use the call activity data and directly initiate the Line of credit Origination process from Cross/Up Sell Activities tab.

To create simple application

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Cross/Up Sell Activities**.
3. Select the required call activity record and click **Create Simple Application**.

The system opens Origination > Simple Application Entry screen with Application section capturing the details of call activity.

You can enter/edit the required details and continue creating credit application data into Oracle Financial Services Lending and Leasing Application.

For detailed information, refer to Simple Application Entry chapter in Line of credit Origination User Manual.

4.14.3 Close Opportunity

You can close an opportunity based on the response received from customer and if there are no follow-ups required. However, you can close an opportunity and de-link the same from an account only when all the records are closed.

To close an opportunity

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Cross/Up Sell Activities**.
3. Ensure that all the records are marked as closed and click **Close Opportunity**.

4.15 Review Request

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

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

- Reviewing a request
- Sending a review request
- Responding to a review request

- E-mailing a Review Request
- Closing a review request

Note the following:

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

4.15.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e. high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

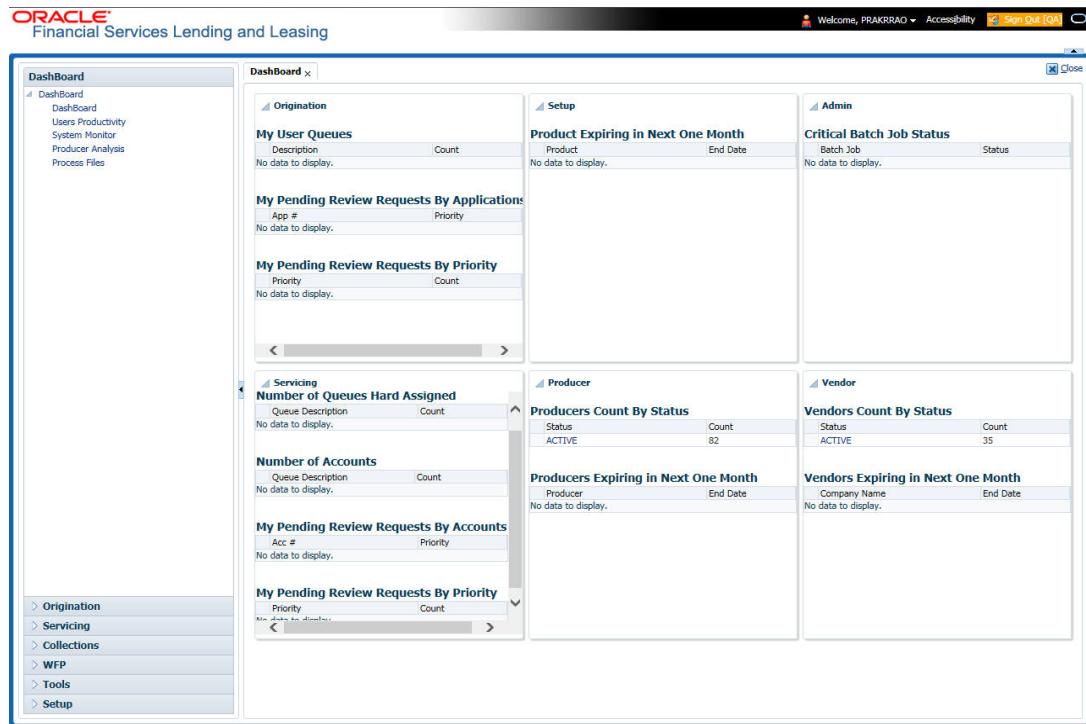
Comments Sections

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

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

4.15.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.



To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.
2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.

Fields	Descriptions
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Com- ment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

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

4.15.1.2 Sending a Review Request

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

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

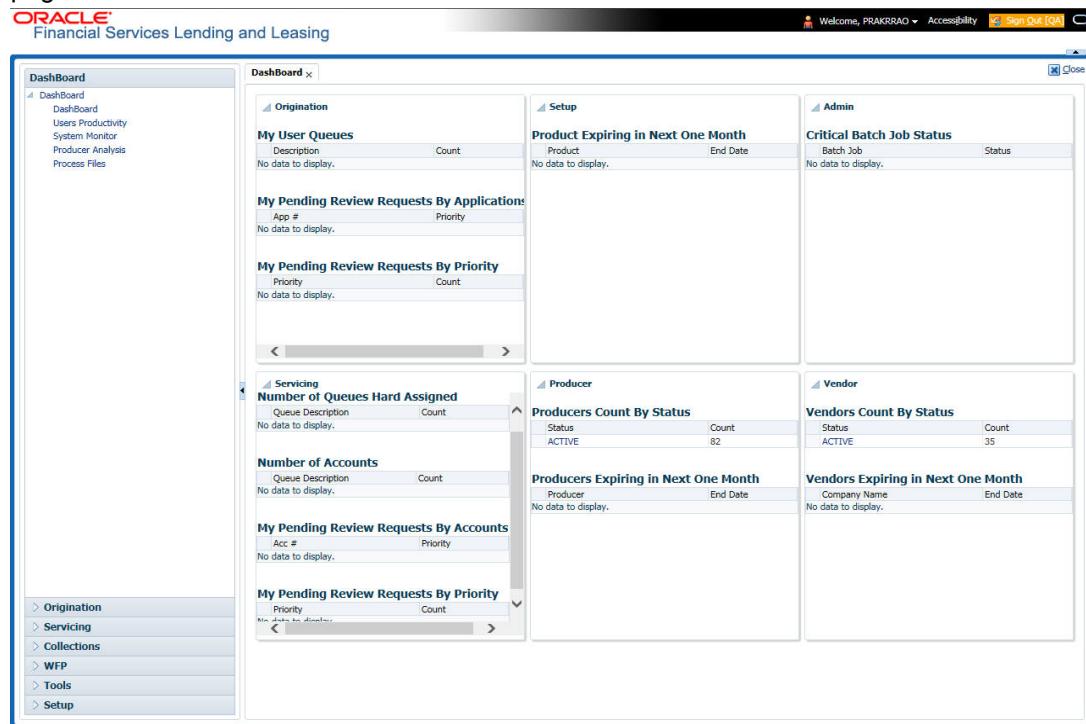
The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status **SENT TO ORIGINATOR**.

4.15.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.



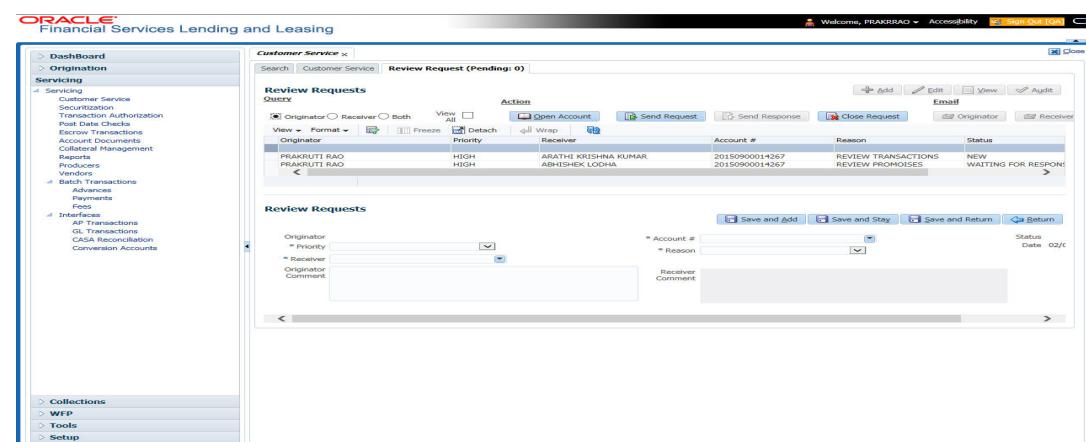
The screenshot shows the Oracle Financial Services Lending and Leasing application's dashboard. The 'Sourcing' tab is selected in the left sidebar. The main area displays various reports and status boxes. The 'My Pending Review Requests By Priority' section shows one message. The 'Sourcing' tab is selected in the left sidebar.

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Sourcing** main tab and then click **Sourcing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests tab**. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.



The screenshot shows the Oracle Financial Services Lending and Leasing application's Customer Service screen. The 'Sourcing' tab is selected in the left sidebar. The main area displays the 'Review Requests' section, which shows a list of review requests. The 'Sourcing' tab is selected in the left sidebar.

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

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

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

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

4.15.1.4 E-mailing a Review Request

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

To e-mail a review request

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

-or-

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

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

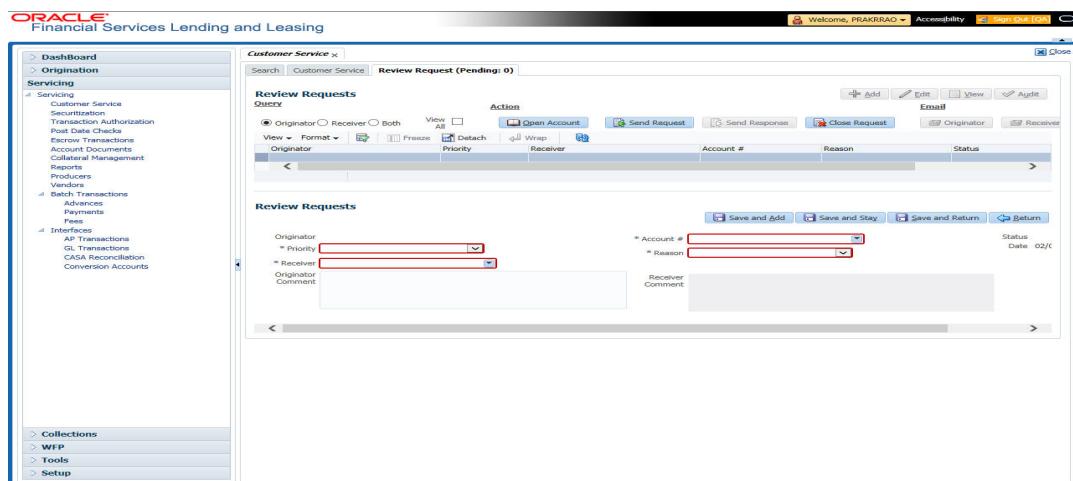
4.15.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.



5. Collections

5.1 Introduction

After an application has cycled through the Line of credit origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Collection screen.

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

Activating an Account

An account is automatically activated when you fund the contract using Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Line of credit origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNNN = serial number

X = check digit

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

5.2 Search Tab

There are two types of search available.

- Account
- Customer

5.2.1 Searching for a Customer or Account

There are a number of different ways to load customer details on the Collections screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

5.3 Customer Service screen

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

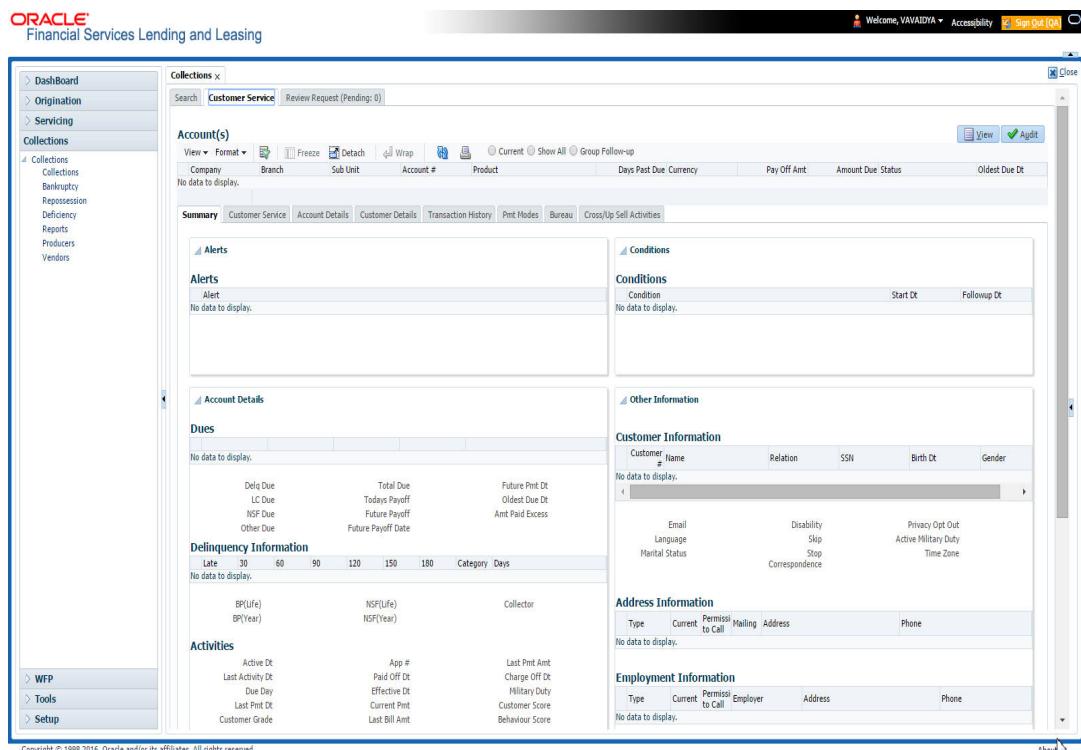
The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

To view account details in Account(s) and Customer(s) sections, open the **Collections** screen and load the account you want to work with.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

5.4 Customer Service screen's Summary tab

Open the **Collections** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

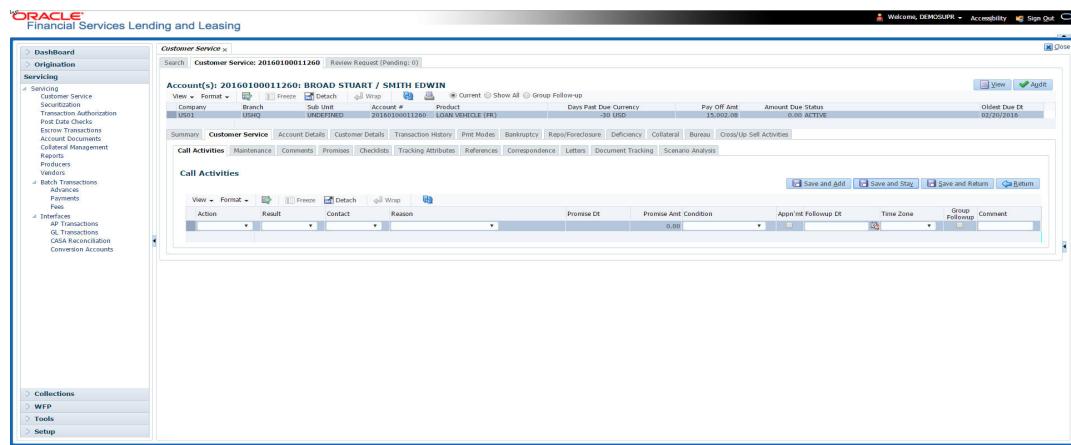
5.5 Customer Service screen's Customer Service tab

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

5.5.0.1 Recording a Call Activity

To record a call activity

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



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

5.6 Customer Service screen's Account Details tab

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

5.6.1 Account Details sub tab

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

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

For details on this screen refer [Customer Service screen's Account Details tab](#) section in **Customer Service** chapter.

5.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on the Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

To view or edit customer information

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

2. Click **Customer Details** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service' with a sub-tab 'Customer Details' selected. The interface includes a toolbar with various buttons like 'View', 'Audit', and 'Print'. On the left, a sidebar lists navigation options: Dashboard, Origination, Servicing, and Collections, with Collections expanded to show sub-options like Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area is divided into several sections: 'Customer Information' (with tabs for Customer, Business, and Edit), 'Identification Details', 'KYC', 'FATCA', and 'Power of Attorney'. Each section contains various input fields and dropdown menus. At the bottom of the main content area, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

For details on this screen refer [Customer Service screen's Customer Details tab](#) section in **Customer Service** chapter.

5.8 Customer Service screen's Transaction History tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service' with a sub-tab 'Transaction History' selected. The interface includes a toolbar with buttons for 'View', 'Format', 'Freeze', 'Detach', 'Wrap', and 'Print'. On the left, a sidebar lists navigation options: Dashboard, Origination, Servicing, and Collections, with Collections expanded to show sub-options like Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area displays a transaction history grid. The grid has columns for Date, Type, Description, Amount, and Balance. The 'Type' column includes categories like 'INTEREST CHARGE', 'FEE HONOR', 'FEE MAINTEN', 'FEE PRINCIPAL MAINTEN', 'FEE DELAY', 'EXPIRE BANKRUPTCY', and 'EXPIRE REPOSSESSION'. The 'Description' column provides more detail for each transaction type. The 'Amount' column shows the change in balance, and the 'Balance' column shows the current balance. At the bottom of the grid, there is a note: 'Current Balance Total: 19,020.00'.

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in **Customer Service** chapter.

5.9 Customer Service screen's Pmt Modes tab

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

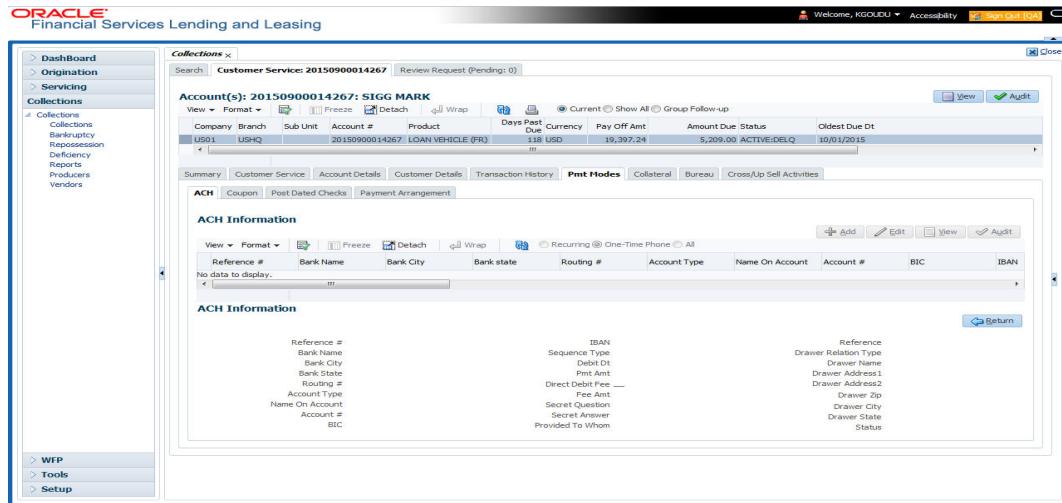
5.9.1 ACH sub tab

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

To view the ACH information screen

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

2. Click **Pmt Modes** tab, then click **ACH** sub tab.

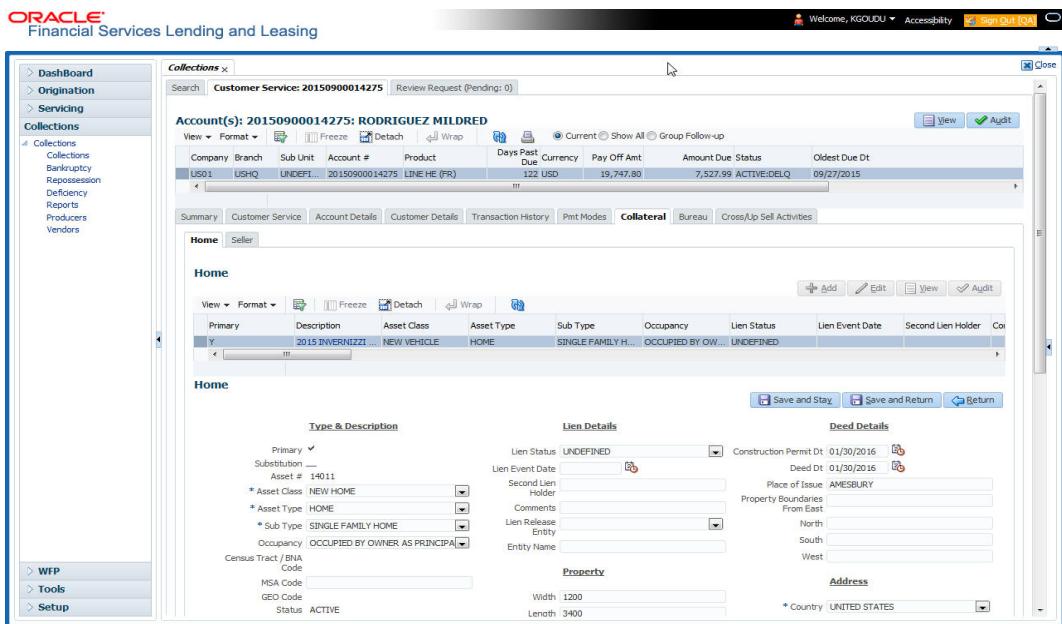


For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in **Customer Service** chapter.

5.10 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs. **To view the collateral details**

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:



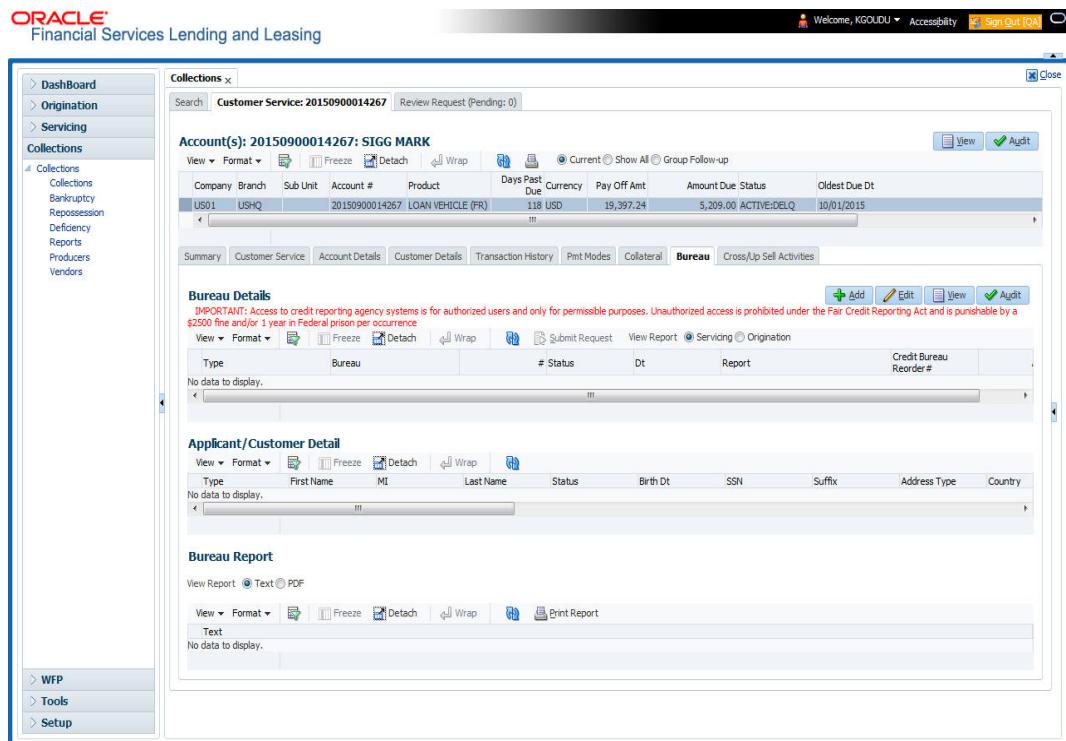
For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

5.11 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during Line of credit servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.



3. For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

5.12 Review Request

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

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

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

Note the following:

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

5.12.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e. high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

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

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

5.12.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

The screenshot shows the Oracle Financial Services Lending and Leasing Servicing Dash Board. The left sidebar has a 'DashBoard' section with links: Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files. Below that are sections for Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'DashBoard x'. It contains several sections: 'Origination' (My User Queues, Product Expiring in Next One Month, Critical Batch Job Status), 'Setup' (Admin, Product Expiring in Next One Month), 'Admin' (Critical Batch Job Status), 'Servicing' (Number of Queues Hard Assigned, Producers Count By Status, Producers Expiring in Next One Month, Vendors Count By Status, Vendors Expiring in Next One Month), 'Producer' (Producers Count By Status, Producers Expiring in Next One Month), and 'Vendor' (Vendors Count By Status, Vendors Expiring in Next One Month). The 'My Pending Review Requests By Priority' section is highlighted in the 'Servicing' area. It has two sub-sections: 'My Pending Review Requests By Applications' (App #, Priority) and 'My Pending Review Requests By Accounts' (Acc #, Priority). Both sections show 'No data to display.'

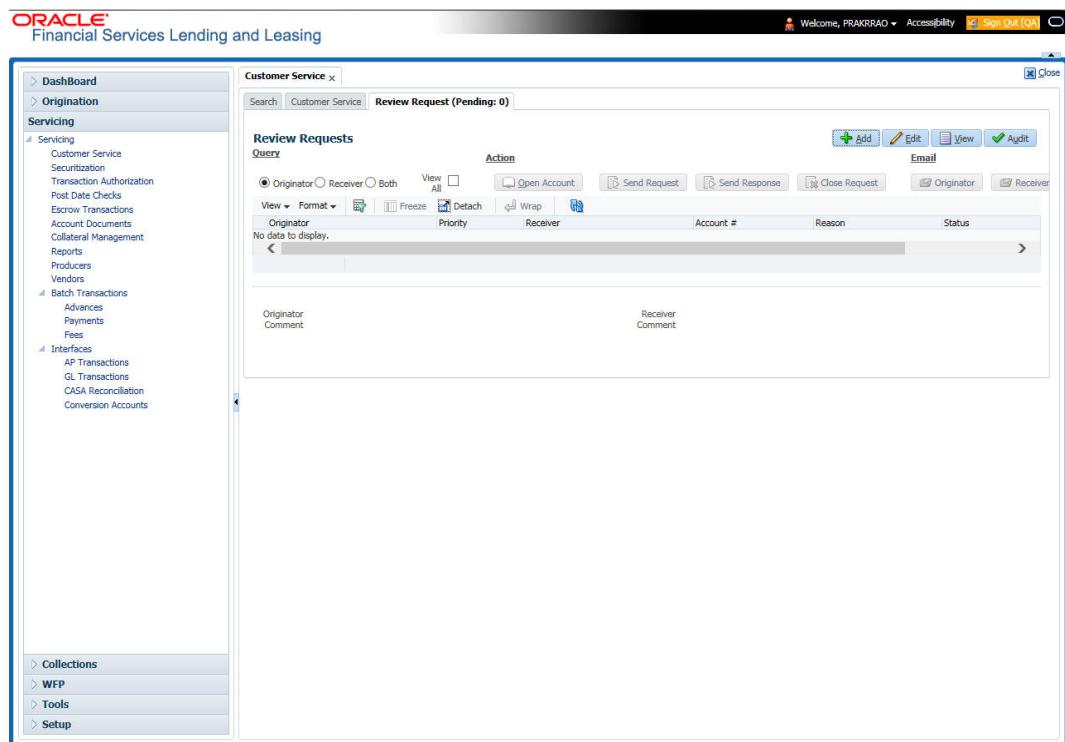
To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

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

In the Review Request record, the system displays all open review request you have received.



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service' and displays a 'Review Requests' grid. The grid has columns for 'Originator', 'Priority', 'Receiver', 'Account #', 'Reason', and 'Status'. A message at the top of the grid says 'No data to display.' The 'Query' section at the top of the grid has a radio button selected for 'Receiver'. The left sidebar contains a navigation menu with sections like 'Dashboard', 'Origination', 'Servicing' (which is expanded to show 'Customer Service', 'Securitization', 'Transaction Authorization', etc.), 'Batch Transactions', 'Interfaces', 'Collections', 'WFP', 'Tools', and 'Setup'.

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

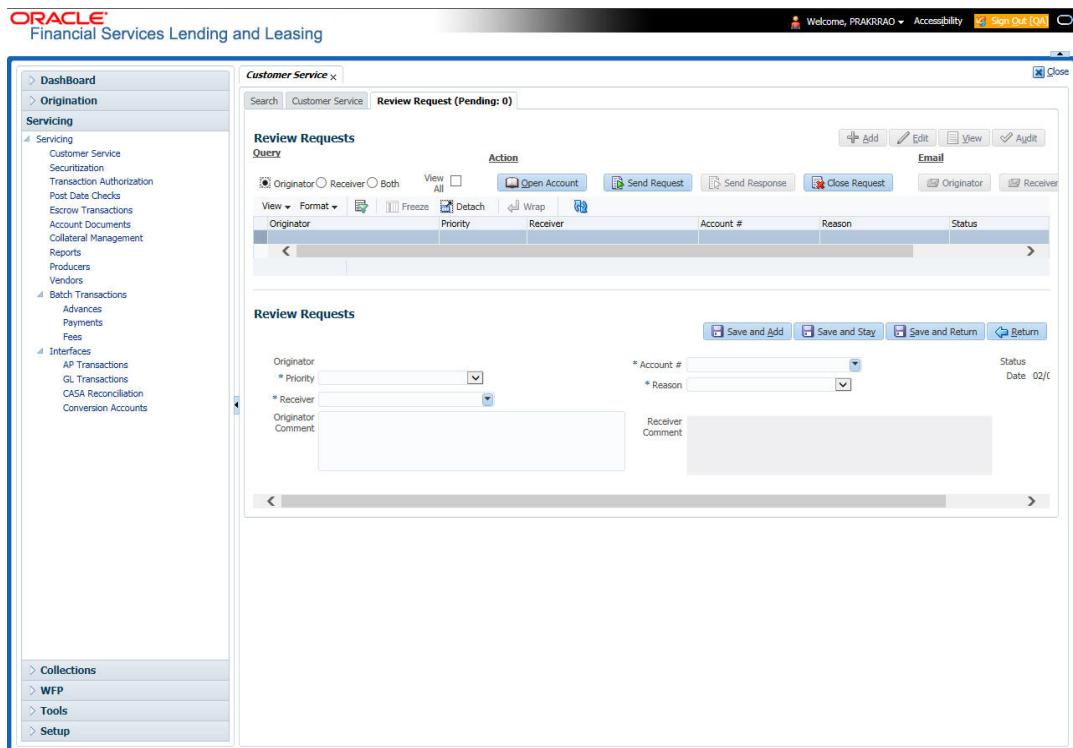
If you click **Open Account**, system loads the account in review request and displays the Account Details page.

5.12.1.2 Sending a Review Request

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

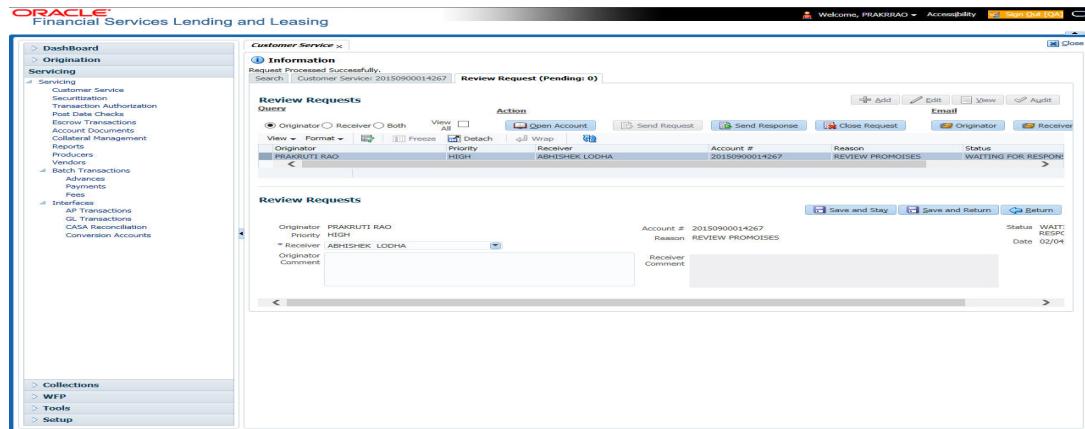
To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.
3. Click **Add** to create a new review request. The following screen is displayed:



4. In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
5. In **Receiver** field, select the person you want to receive the message.
6. In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
7. In **Reason** field, select the purpose for the review request.
8. In **Originator Comment** field, specify any additional message you want to send along with the review request.
9. Click **Save And Add/Save And Return**.

The review request is created and Send Request button is enabled in the Action section.

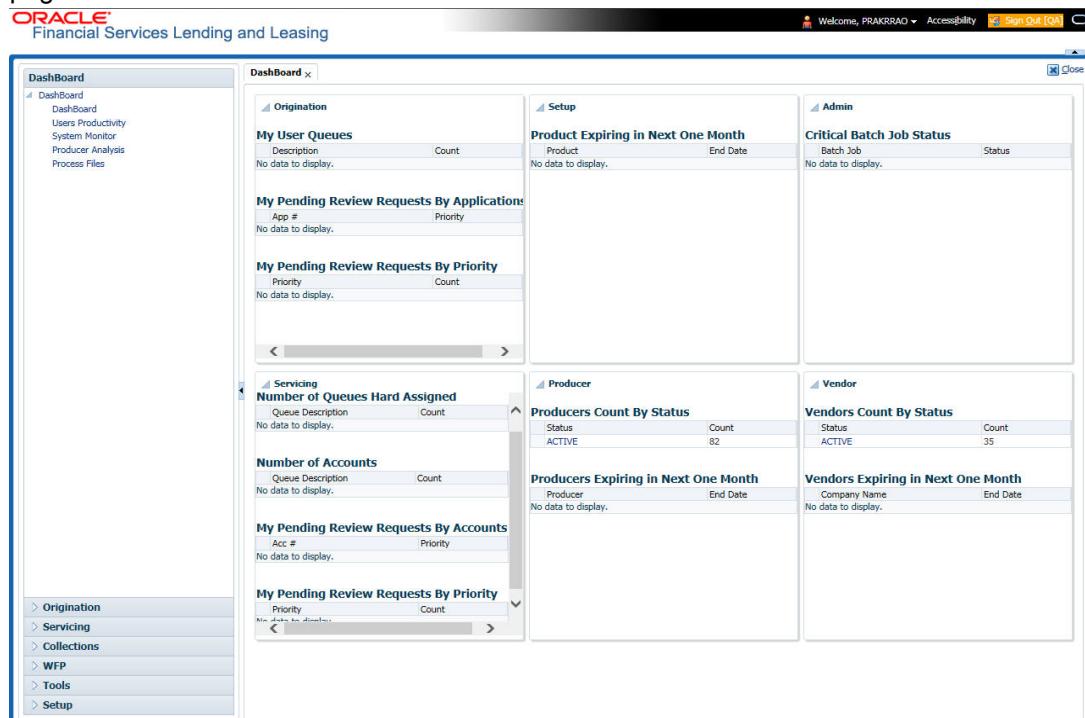


10. In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.

5.12.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.



To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests tab**. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

4. Perform requested task on review request on the account. Click **Review Request** tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

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

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

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

5.12.1.4 E-mailing a Review Request

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

To e-mail a review request

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

-or-

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

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

5.12.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

6. Bankruptcy

6.1 Introduction

After an application has cycled through the Line of credit origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Bankruptcy screen.

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Line of credit origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

6.2 Search Tab

There are two types of search available.

- Account
- Customer

6.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on the Bankruptcy screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

6.3 **Customer Service screen**

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

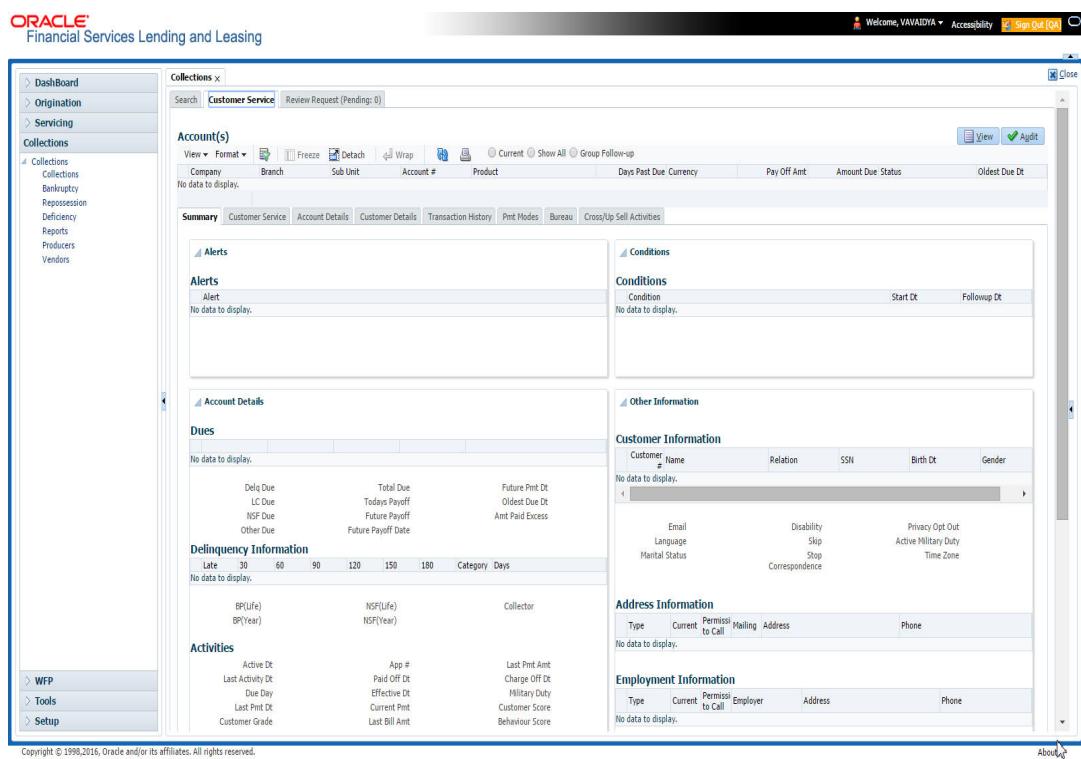
To view account details in the Account(s) and Customer(s) sections, open **Bankruptcy** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

6.4 Customer Service screen's Summary tab

Open the **Bankruptcy** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

6.5 Customer Service screen's Customer Service tab

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

6.5.1 Call Activities sub tab

With **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user defined.

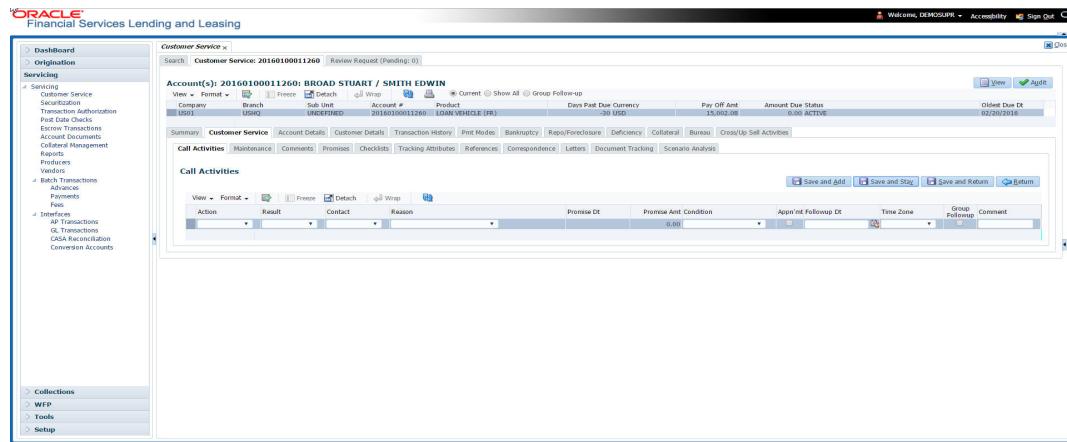
Each action and result has a code and description. The code for call action and call result is what appears on the Call Activity sub screen.

6.5.1.1 Recording a Call Activity

To record a call activity

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

2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in Customer Service chapter.

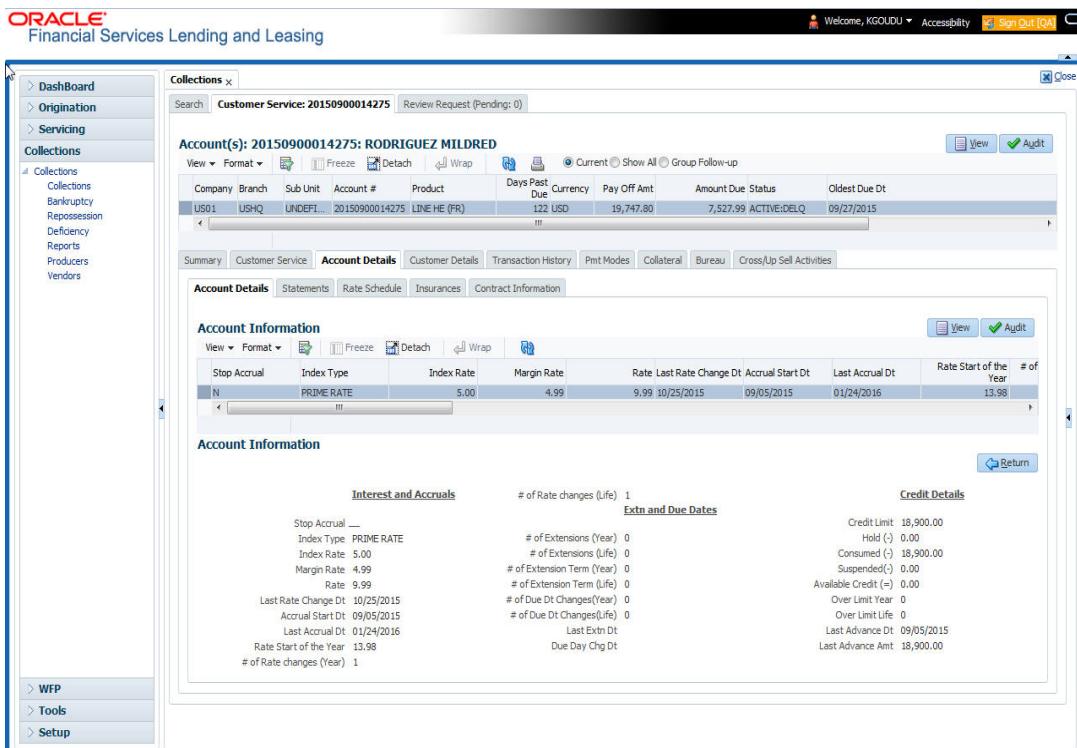
6.6 Customer Service screen's Account Details tab

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

6.6.1 Account Details sub tab

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

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



3. For details on this screen refer [Customer Service screen's Account Details tab](#) section in [Customer Service chapter](#).

6.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on the Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

To view or edit customer information

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

3. For details on this screen refer [Customer Service screen's Customer Details tab](#) section in [Customer Service chapter](#).

6.8 Customer Service screen's Transaction History tab

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

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in Customer Service chapter.

6.9 Customer Service screen's Pmt Modes tab

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

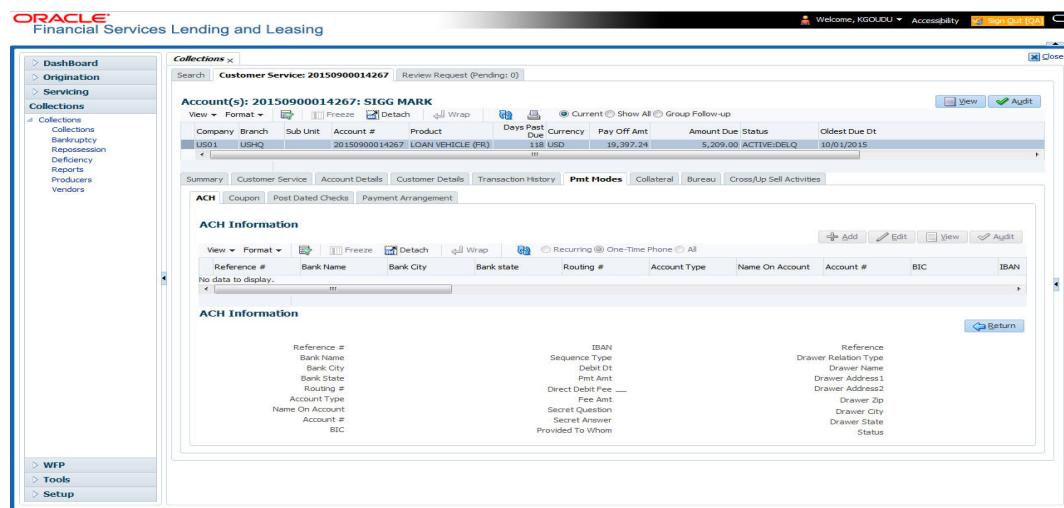
6.9.1 ACH sub tab

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

To view the ACH information screen

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

Click **Pmt Modes** tab, then click **ACH** sub tab.



For details on Pmt Modes tab refer [Customer Service screen's Pmt Modes tab](#) section in Customer Service chapter.

6.10 Customer Service screen's Bankruptcy tab

The Bankruptcy screen enables you to record the details of a bankruptcy. This information usually is supplied from the customer or customer's attorney. You can track each stage of the bankruptcy process based on its follow-up date and record information using the Details and Tracking sections.

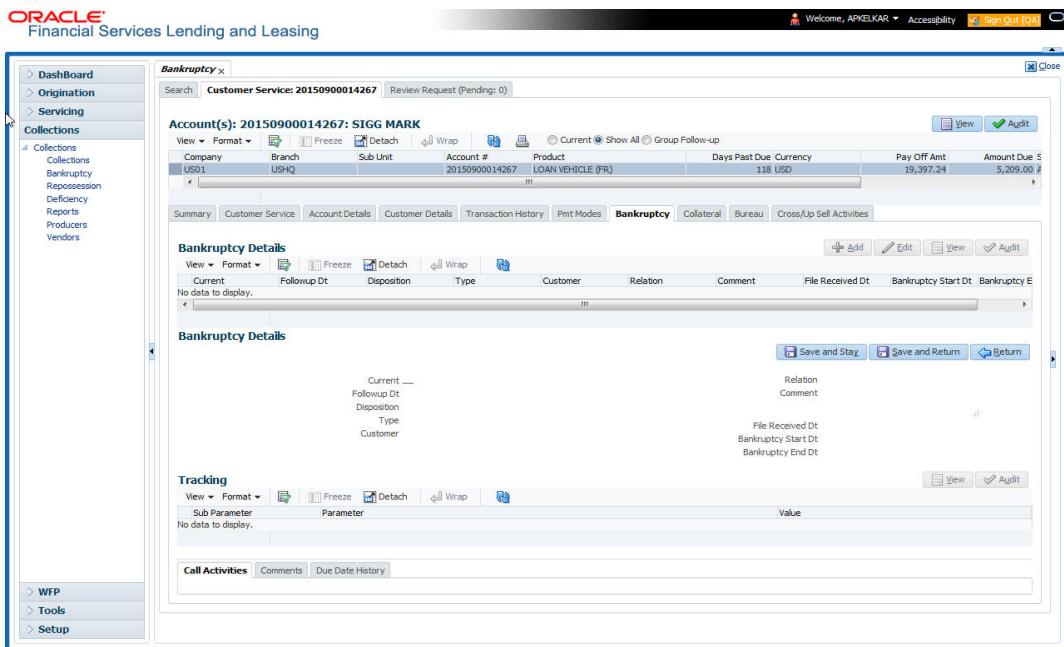
As there are occasions when a borrower files bankruptcy more than once during the tenure of the Line of credit , you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view the previous bankruptcy record using Next and Previous buttons in the Detail section. The Current box in Detail section indicates the current bankruptcy details.

To enter bankruptcy details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Bankruptcy** tab.
3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with.

-OR-

Select **Add** to refresh the Bankruptcy screen to create a new record.

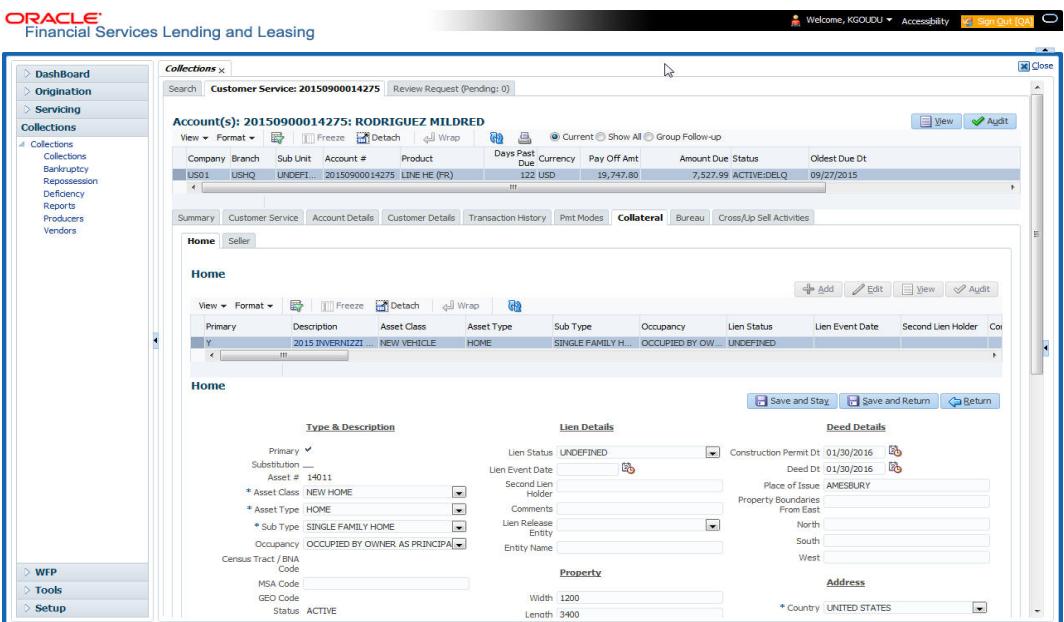


For details on this screen refer [Customer Service screen's Bankruptcy tab](#) section in **Customer Service** chapter.

6.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs. **To view the collateral details**

1. Open the **Customer Service** screen and load the account you want to work with.
 - Click **Collateral** tab. The system displays the following screen:



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

- If the account's collateral is a home, **Collateral** screen opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, **Collateral** screen opens at the **Other Collateral**.

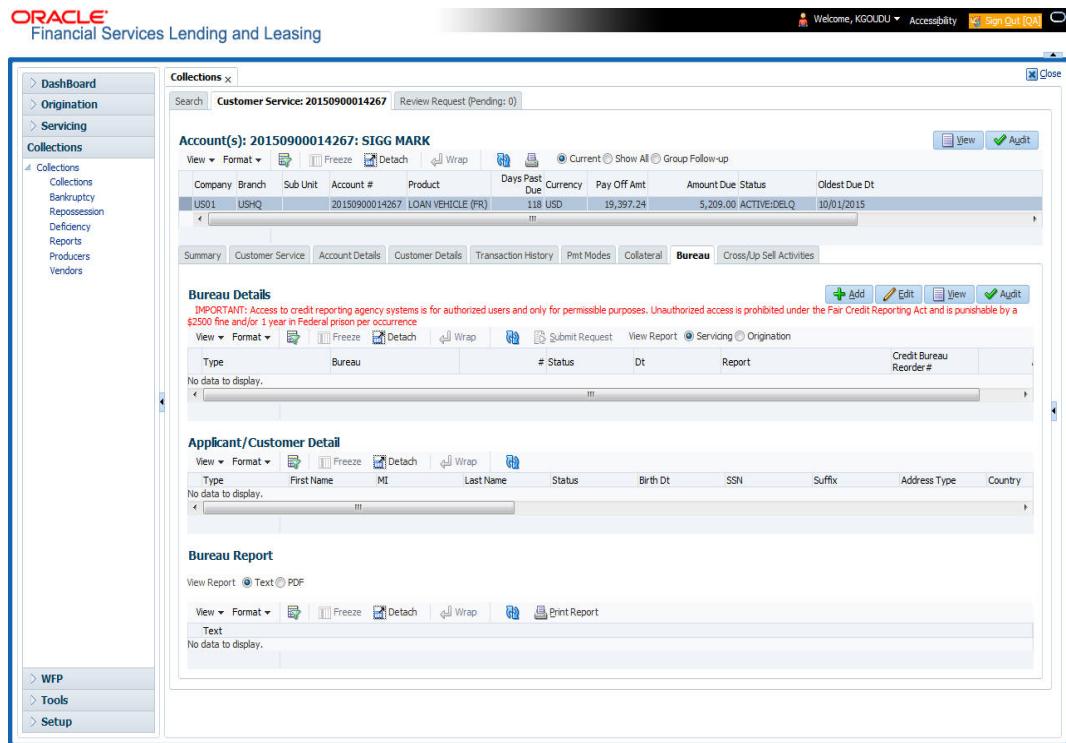
*For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.*

6.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during Line of credit servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service link bar, click **Bureau**.



*For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.*

6.13 Review Request

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

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

- Reviewing a request

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

Note the following:

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

6.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e. high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

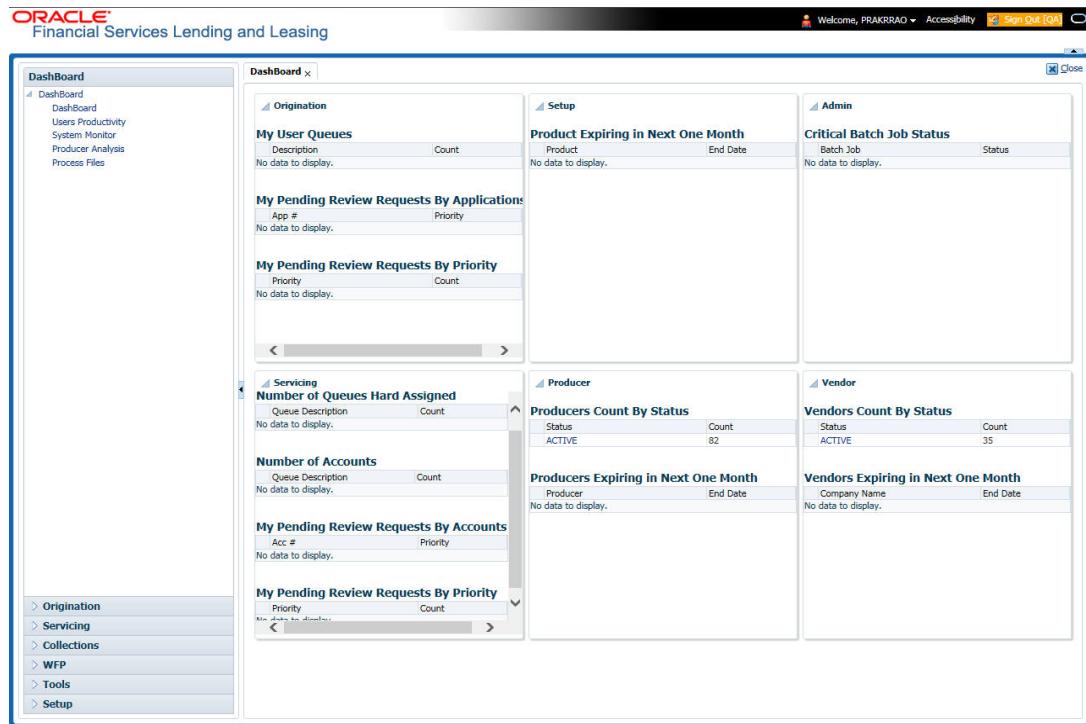
Comments Sections

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

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

6.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.



To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.
2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.

Fields	Descriptions
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

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

6.13.1.2 Sending a Review Request

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

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.

6.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

The screenshot shows the Oracle Financial Services Lending and Leasing application's dashboard. The 'My Pending Review Requests By Priority' section displays one unread message. Other sections include 'Origination', 'Setup', 'Admin', 'Servicing', 'Producer', and 'Vendor'.

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests tab**. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

The screenshot shows the Customer Service screen with a review request for PRAKRRUTI RAO. The 'Review Requests' table displays one record: Originator: PRAKRRUTI RAO, Receiver: ASHISHK LODHA, Account #: 20150900014267, Reason: REVIEW TRANSACTIONS, Status: NEW, and Status Date: 02/c.

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

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

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

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

6.13.1.4 E-mailing a Review Request

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

To e-mail a review request

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

-or-

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

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

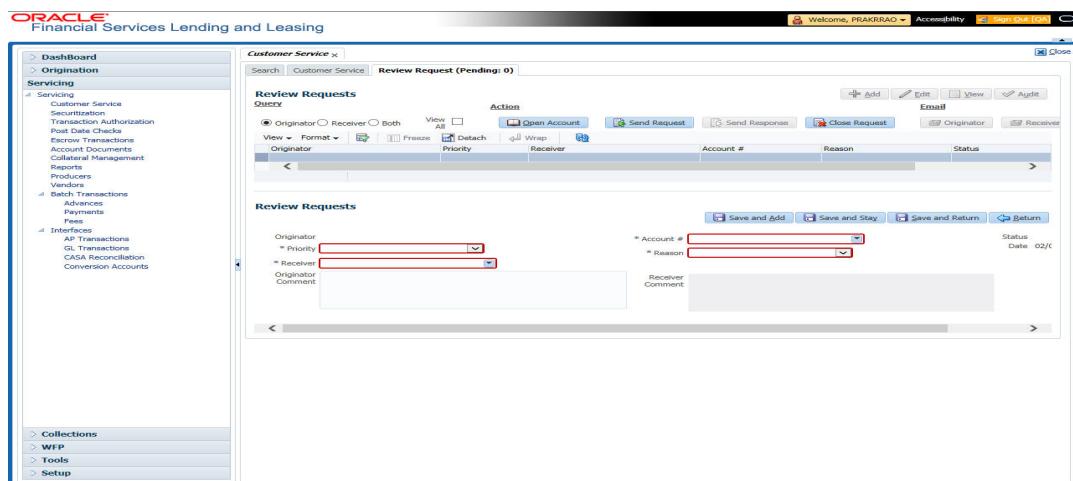
6.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.



7. Repossession

7.1 Introduction

After an application has cycled through the Line of credit origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Repossession screen.

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Line of credit origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

7.2 Search Tab

There are two types of search available.

- Account
- Customer

7.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Repossession screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

7.3 **Customer Service screen**

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

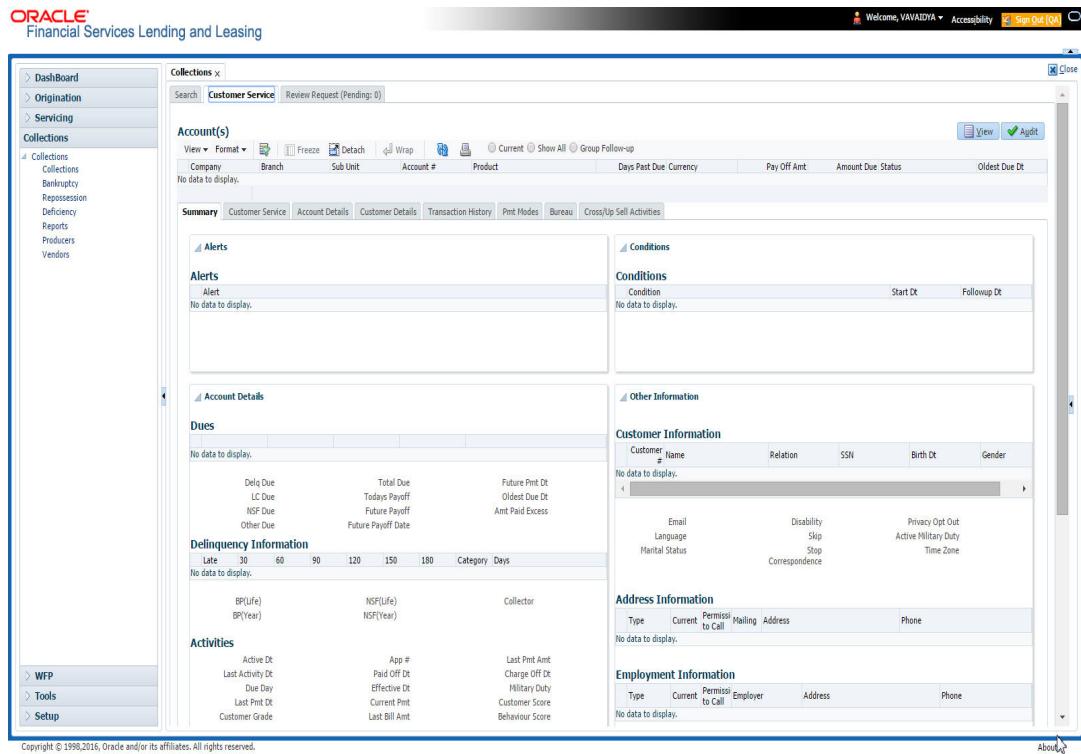
To view account details in the Account(s) and Customer(s) sections, open **Repossession** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

7.4 Customer Service screen's Summary tab

Open the **Repossession** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

7.5 Customer Service screen's Customer Service tab

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

7.5.1 Call Activities sub tab

With the **Call Activities** section, system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

7.5.1.1 Recording a Call Activity

To record a call activity

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

2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**.
 The system displays the following screen.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar includes links for Dashboard, Origination, Servicing, and Collections. Under Collections, there are sub-links for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area is titled 'Customer Service' with a sub-tab 'Customer Service'. The 'Call Activities' tab is selected. The interface includes various buttons like 'View', 'Format', 'Freeze', 'Detach', 'Wrap', and 'Audit'. A table displays account details: Company (US01), Branch (USHQ), Sub Unit (UNDEFI...), Account # (20150900014275), Product (LINE HE (FR)), Days Past Due (122), Currency (USD), Pay Off Amt (19,747.80), Amount Due (7,527.99), Status (ACTIVE), and Oldest Due Dt (09/27/2015). Below the table, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Possession, Deficiency, Collateral, Bureau, Cross/Up Sell Activities, Call Activities, Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. Buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' are at the bottom.

For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

7.6 Customer Service screen's Account Details tab

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

7.6.1 Account Details sub tab

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar includes links for Dashboard, Origination, Servicing, and Collections. Under Collections, there are sub-links for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area is titled 'Collections' with a sub-tab 'Customer Service'. The 'Account Details' tab is selected. The interface includes various buttons like 'View', 'Format', 'Freeze', 'Detach', 'Wrap', and 'Audit'. A table displays account details: Company (US01), Branch (USHQ), Sub Unit (UNDEFI...), Account # (20150900014275), Product (LINE HE (FR)), Days Past Due (122), Currency (USD), Pay Off Amt (19,747.80), Amount Due (7,527.99), Status (ACTIVE), and Oldest Due Dt (09/27/2015). Below the table, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Collateral, Bureau, Cross/Up Sell Activities, Account Details, Statements, Rate Schedule, Insurances, and Contract Information. The 'Account Information' section is expanded, showing tables for 'Interest and Accruals', 'Extn and Due Dates', and 'Credit Details'. The 'Interest and Accruals' table includes fields like Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, and Rate Start of the Year. The 'Extn and Due Dates' table includes fields like # of Rate changes (Life), # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year), # of Extension Term (Life), # of Due Dt Changes (Year), # of Due Dt Changes (Life), Last Extn Dt, Due Day Chg Dt, Credit Limit, Hold, Consumed, Suspended, Available Credit, Over Limit Year, Over Limit Life, Last Advance Dt, and Last Advance Amt. The 'Credit Details' table includes fields like Credit Limit, Hold, Consumed, Suspended, Available Credit, Over Limit Year, Over Limit Life, Last Advance Dt, and Last Advance Amt.

For details on this screen refer [Customer Service screen's Account Details tab](#) section in [Customer Service chapter](#).

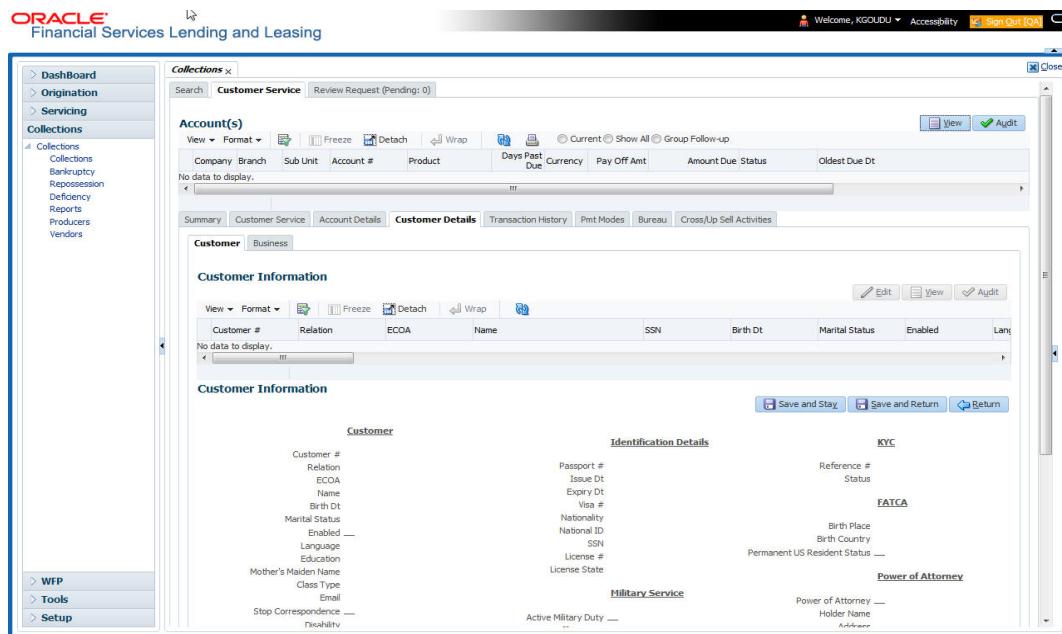
7.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

To view or edit customer information

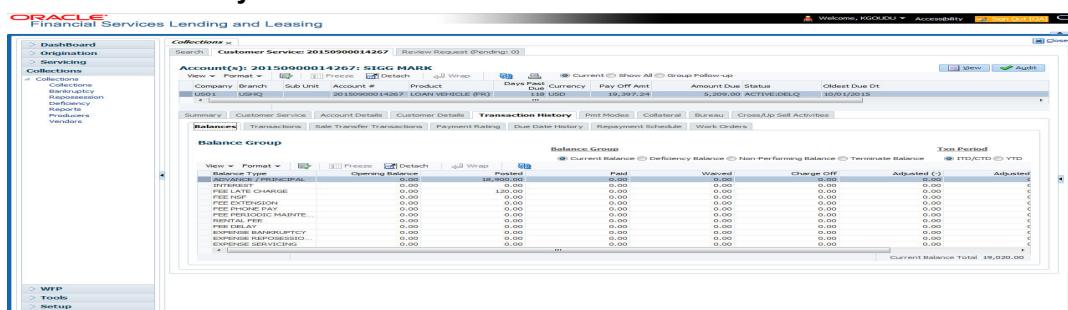
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer Details tab](#) section in [Customer Service chapter](#).

7.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in Customer Service chapter.

7.9 Customer Service screen's Pmt Modes tab

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

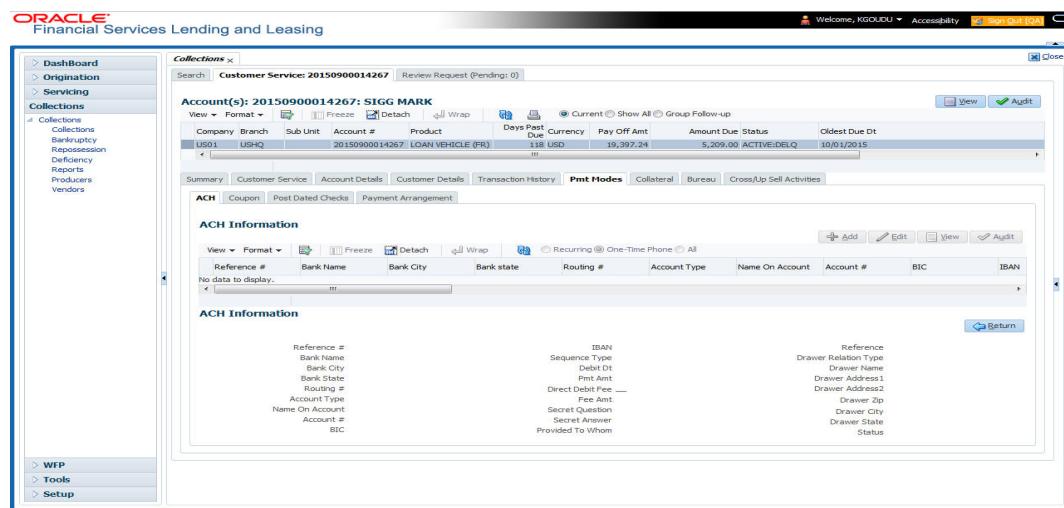
7.9.1 ACH sub tab

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

To view the ACH information screen

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

Click **Pmt Modes** tab, then click **ACH** sub tab.



For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in Customer Service chapter.

7.10 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure screen enables you to record information regarding repossession/foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy screen. You can track each stage of the repossession/foreclosure process based on the follow-up date and record information using Details and Tracking section.

7.10.1 Repossession sub tab

On occasion, a lender performs multiple repossession for the same Line of credit . The Create New Repossession button on the Repossession screen enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view previous repossession information using the Next and Previous buttons in Details section. The Current box in Details section indicates the current repossession record for each asset.

This tab will be available only when the collateral type associated with the Line of credit account is a Vehicle.

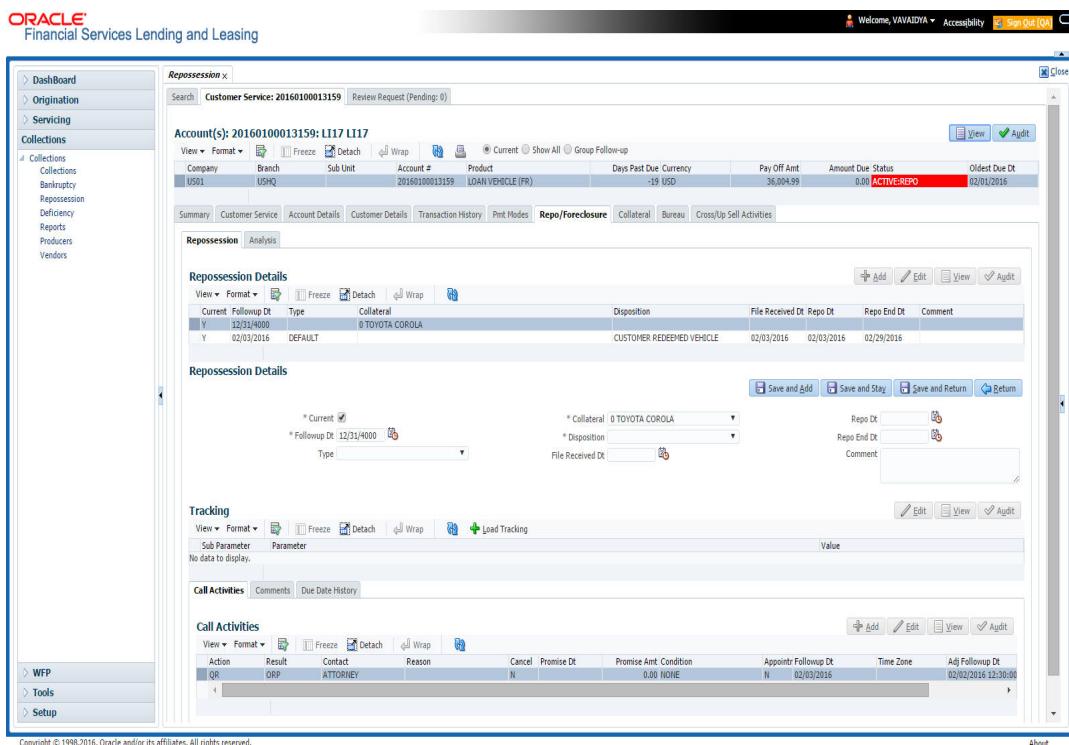
You can update the current record, but previous records cannot be modified.

To Specify repossession details for an account

1. Open the **Repossession** screen and load the account you want to work with.
2. Click the **Repo/Foreclosure** sub tab, then click **Repossession**.
3. In the **Repossession Details** section, select the repossession record you want to work with.

-or-

Click **Add** to refresh the Repossession screen to create a new record.



For details on this screen refer [Customer Service screen's Repo/Foreclosure tab](#) section in [Customer Service chapter](#).

7.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs. **To view the collateral details**

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

- Click **Collateral** tab. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The left sidebar has a "Collections" section with sub-options: Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area is titled "Collections x" and shows "Customer Service: 20150900014275" with "Review Request (Pending: 0)". Below this, the "Account(s): 20150900014275: RODRIGUEZ MILDRED" section is displayed. The "Collateral" tab is selected. The interface includes several tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Collateral, Bureau, Cross/Up Sell Activities, Home, and Seller. The "Collateral" tab is active, showing a table with columns: Primary, Description, Asset Class, Asset Type, Sub Type, Occupancy, Lien Status, Lien Event Date, Second Lien Holder, and Comments. One row is selected, showing "2015 INVERNIZZI NEW VEHICLE" as the primary asset. Below the table, detailed information is provided for the selected item, including Type & Description, Lien Details, Deed Details, Property, and Address fields.

- If the account's collateral is a vehicle, the **Collateral** screen opens at the **Vehicle** tab:
- If the account's collateral is a home, the **Collateral** screen opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at the **Other Collateral**.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

7.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Line of credit servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The left sidebar has links for Dashboard, Origination, Servicing, Collections (with sub-links for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors), WFP, Tools, and Setup. The main content area is titled 'Collections x' and shows account details for 'Customer Service: 20150900014267'. It includes tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Collateral, Bureau (which is selected), and Cross/Up Sell Activities. The Bureau section contains tabs for Add, Edit, View, and Audit. Below these tabs is a table with columns: Type, Bureau, # Status, Dt, Report, and Credit Bureau Reorder #. The table displays 'No data to display.' The Applicant/Customer Detail section has tabs for Add, Edit, View, and Audit, and shows a table with columns: Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The Bureau Report section has tabs for Text and PDF, and shows a table with a single entry: 'Text' and 'No data to display.'

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

7.13 Review Request

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

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

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

Note the following:

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

7.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e. high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.

Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

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

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

7.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes 'Welcome, PRAKRRAO', 'Accessibility', and 'Sign Out [qa]'. The main content area is titled 'DashBoard' and contains several sections:

- Origination:** 'My User Queues' (No data to display), 'My Pending Review Requests By Applications' (No data to display), and 'My Pending Review Requests By Priority' (No data to display).
- Setup:** 'Product Expiring in Next One Month' (No data to display).
- Admin:** 'Critical Batch Job Status' (No data to display).
- Servicing:** 'Number of Queues Hard Assigned' (No data to display), 'Number of Accounts' (No data to display), and 'My Pending Review Requests By Accounts' (No data to display).
- Producer:** 'Producers Count By Status' (Status: ACTIVE, Count: 82), 'Producers Expiring in Next One Month' (No data to display).
- Vendor:** 'Vendors Count By Status' (Status: ACTIVE, Count: 35), 'Vendors Expiring in Next One Month' (No data to display).

The left sidebar includes links for 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

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

In the Review Request record, the system displays all open review request you have received.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Transaction Authorization, and Escrow Transactions. The main area is titled 'Customer Service x' and shows a 'Review Request (Pending: 0)' screen. The 'Review Requests' table has columns for Originator, Priority, Receiver, Account #, Reason, and Status. A message at the bottom of the table says 'No data to display.'

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

The screenshot shows the same application interface as the previous one, but with a specific record selected in the 'Review Requests' table. The table row for 'PRAKRTI RAO' is highlighted. The 'View' button is clicked, and a modal dialog titled 'Review Requests' is displayed. This dialog contains fields for Originator, Priority, Receiver, Account #, Reason, and Status. The 'Originator' field is set to 'PRAKRTI RAO', 'Priority' is 'HIGH', 'Receiver' is 'ARATHI KRISHNA KUMAR', 'Account #' is '20150900014267', 'Reason' is 'REVIEW TRANSACTIONS', and 'Status' is 'NEW'. The 'Reason' field has a dropdown menu open. The dialog also includes buttons for Save and Add, Save and Stay, Save and Return, and Return.

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

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

7.13.1.2 Sending a Review Request

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

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status **SENT TO ORIGINATOR**.

7.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

The screenshot shows the Oracle Financial Services Lending and Leasing application's dashboard. The 'Sourcing' tab is selected in the left sidebar. The main content area displays several sections: 'My Pending Review Requests By Priority' (1 message), 'Number of Queues Hard Assigned', 'Number of Accounts', 'My Pending Review Requests By Accounts', and 'My Pending Review Requests By Priority' (1 message). The top right corner shows a sign-out link.

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Sourcing** main tab and then click **Sourcing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests tab**. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

The screenshot shows the Oracle Financial Services Lending and Leasing application's Customer Service screen. The 'Review Requests' section displays a list of review requests. The 'Open Account' button is highlighted. The left sidebar shows the 'Sourcing' tab is selected. The top right corner shows a sign-out link.

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service x' and shows a list of 'Review Requests'. The 'Query' section is set to 'Originator' and shows two entries: 'PRAKRUTI RAO' and 'PRAKRUTI RAO'. The 'Action' section includes buttons for 'Add', 'Edit', 'View', 'Audit', and 'Email'. The 'Email' button is highlighted. A modal dialog box is open, titled 'Review Requests', showing the recipient details: 'Originator: PRAKRUTI RAO', 'Priority: HIGH', 'Receiver: ARATHI KRISHNA KUMAR', 'Account #: 20150900014267', 'Reason: REVIEW TRANSACTIONS', and 'Status: NEW'. The 'Email' section contains the comment 'REVIEW PROMISES'.

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

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

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

7.13.1.4 E-mailing a Review Request

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

To e-mail a review request

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

-or-

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

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

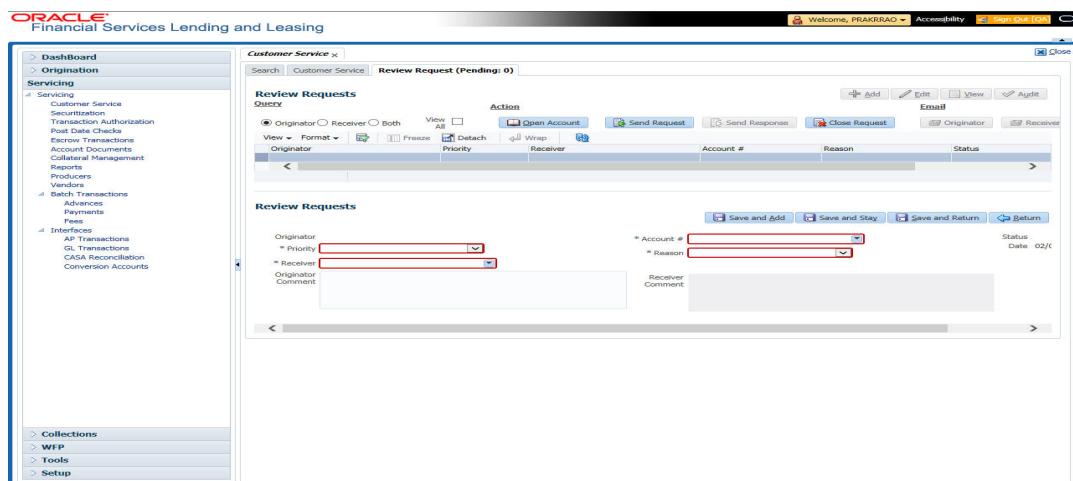
7.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.



8. Deficiency

8.1 Introduction

After an application has cycled through the Line of credit origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Deficiency screen.

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

Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

Account Mask

After an application completes the Line of credit origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

8.2 Search Tab

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Deficiency screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

8.3 **Customer Service screen**

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

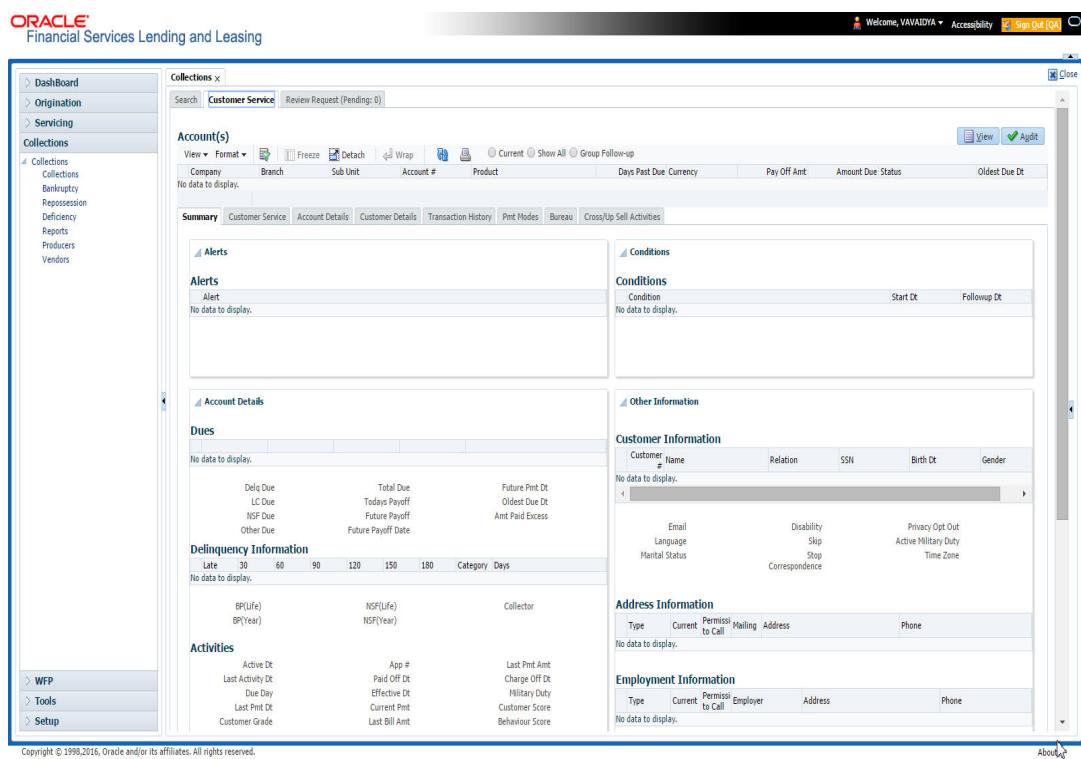
To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter*

8.4 Customer Service screen's Summary tab

Open the **Deficiency** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.



For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter

8.5 Customer Service screen's Customer Service tab

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

8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

8.5.1.1 Recording a Call Activity

To record a call activity

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

2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main title bar says 'Welcome, DEMOSUPER - Accessibility Sign Out'. The left sidebar has a tree view with 'Customer Service' expanded, showing 'Customer Details', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Possession', 'Deficiency', 'Collateral', 'Bureau', and 'Cross/Up Sell Activities'. The main content area has a title 'Customer Service x' and a sub-title 'Account(s): 20160100011260: BROAD STUART / SMITH EDWIN'. It shows a grid of account details: Company (US01), Branch (USHQ), Sub Unit (UNDEFI...), Account # (20160100011260), Product (LINE VEHICLE (FR)), Days Past Due (0), Currency (USD), Pay Off Amt (35,000.00), Amount Due (35,000.00), Status (ACTIVE), and Oldest Due Dt (02/20/2016). Below this is a 'Call Activities' tab, which is selected. The 'Call Activities' tab has sub-tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Possession, Deficiency, Collateral, Bureau, Cross/Up Sell Activities. The 'Call Activities' table has columns: Action, Result, Contact, Reason, Promise Dt, Promise Amt, Condition, Appoint Followup Dt, Time Zone, Group Followup, and Comment. Buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' are at the bottom of the table.

For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter

8.6 Customer Service screen's Account Details tab

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

8.6.1 Account Details sub tab

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main title bar says 'Welcome, KGOUDE - Accessibility Sign Out'. The left sidebar has a tree view with 'Customer Service' expanded, showing 'Customer Details', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Possession', 'Deficiency', 'Collateral', 'Bureau', and 'Cross/Up Sell Activities'. The main content area has a title 'Customer Service x' and a sub-title 'Account(s): 20150900014275: RODRIGUEZ MILDRED'. It shows a grid of account details: Company (US01), Branch (USHQ), Sub Unit (UNDEFI...), Account # (20150900014275), Product (LINE HE (FR)), Days Past Due (122), Currency (USD), Pay Off Amt (19,747.80), Amount Due (7,527.99), Status (ACTIVE), and Oldest Due Dt (09/27/2015). Below this is an 'Account Details' tab, which is selected. The 'Account Details' table has columns: Stop Accrual, Index Type, Index Rate, Margin Rate, Rate Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, and Rate Start of the Year. The 'Account Information' section is expanded, showing tables for 'Interest and Accruals' and 'Credit Details'. The 'Interest and Accruals' table includes fields like Stop Accrual, Index Type (PRIME RATE), Index Rate (5.00), Margin Rate (4.99), Rate (9.99), Last Rate Change Dt (10/25/2015), Accrual Start Dt (09/05/2015), Last Accrual Dt (01/24/2016), Rate Start of the Year (13.98), and # of Rate changes (Year) (1). The 'Credit Details' table includes fields like Credit Limit (18,900.00), Hold (-) (0.00), Consumed (-) (18,900.00), Suspended (-) (0.00), Available Credit (-) (0.00), Over Limit Year (0), Over Limit Life (0), Last Advance Dt (09/05/2015), and Last Advance Amt (18,900.00). Buttons for 'View' and 'Audit' are at the top of the 'Account Information' section.

For details on this screen refer [Customer Service screen's Account Details tab](#) section in [Customer Service chapter](#)

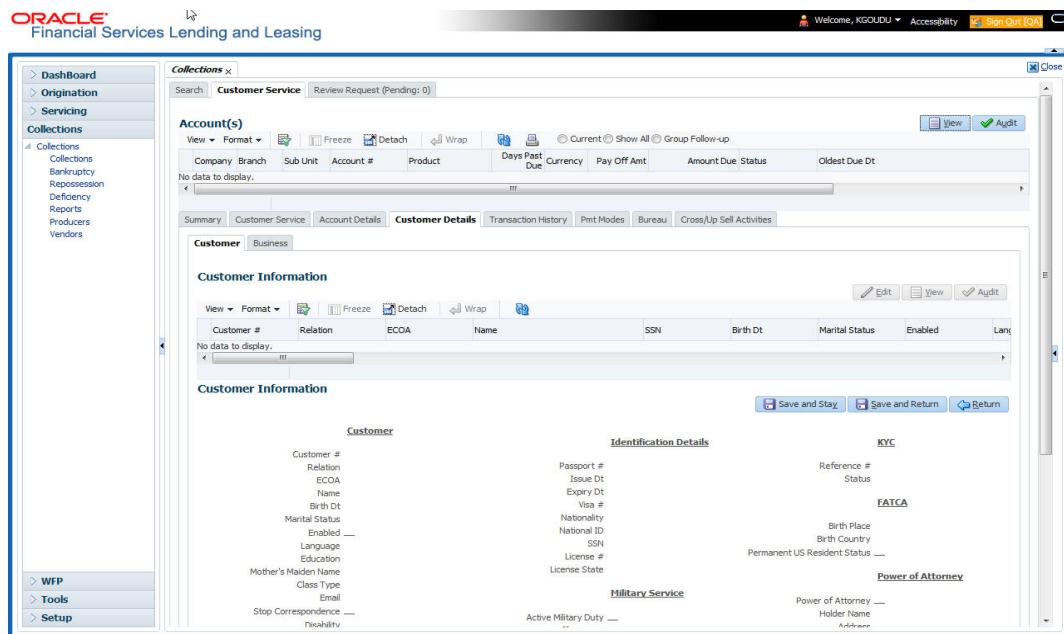
8.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

To view or edit customer information

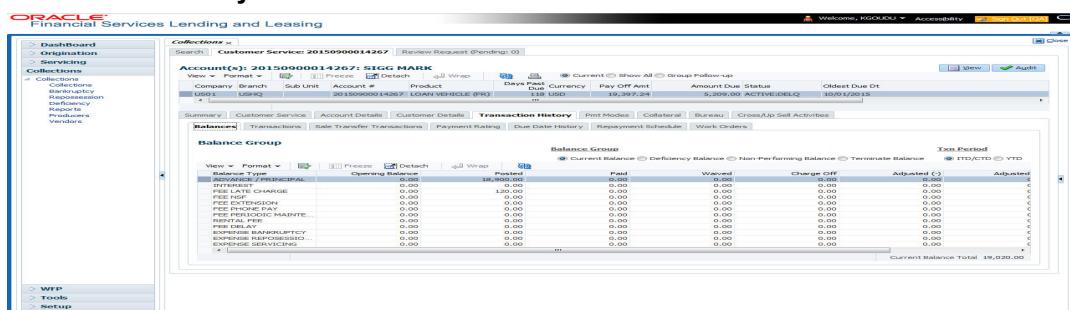
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer Details tab](#) section in [Customer Service chapter](#).

8.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in Customer Service chapter.

8.9 Customer Service screen's Pmt Modes tab

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

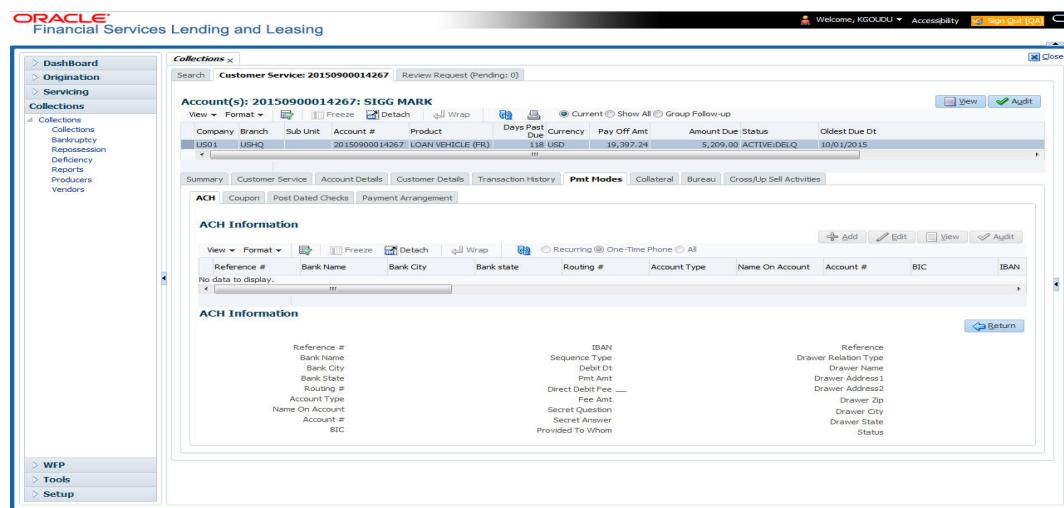
8.9.1 ACH sub tab

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

To view the ACH information screen

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

Click **Pmt Modes** tab, then click **ACH** sub tab.



For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in Customer Service chapter.

8.10 Customer Service screen's Deficiency tab

The Deficiency screen enables you to record information about deficiency accounts i.e. accounts that are no longer collectable. You can create and track specific details on the status of the charged-off account for timely follow-up and analysis. You can also track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking sections.

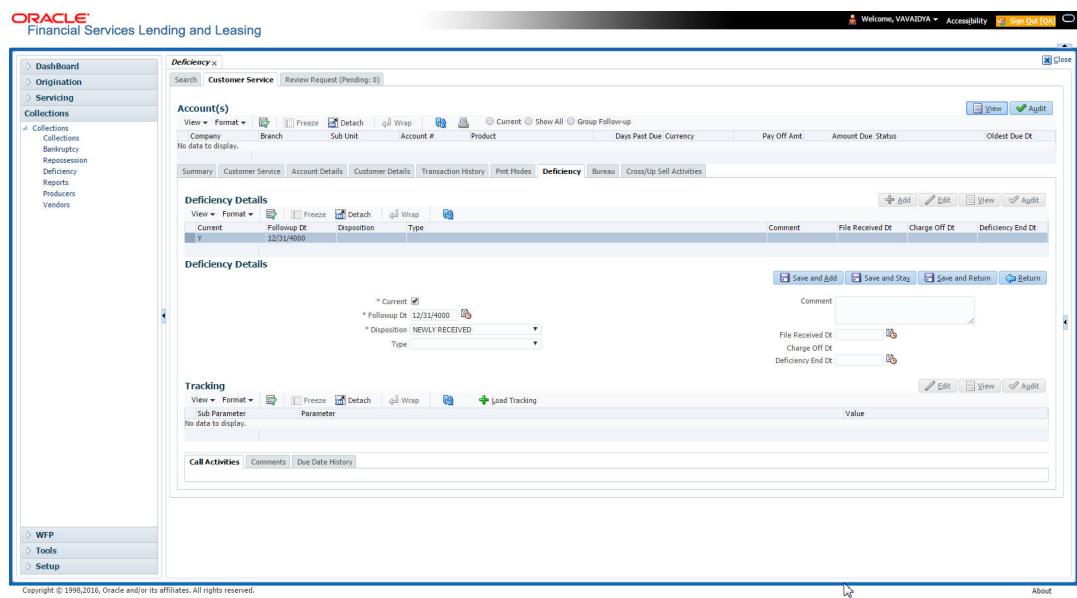
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

Note

To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

To enter deficiency details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Deficiency** tab.
3. In the **Deficiency Detail** section, select the deficiency record you want to work with
-or-
Click **Add** to refresh the Deficiency screen to create a new record.



For details on this screen refer [Customer Service screen's Deficiency tab](#) section in **Customer Service** chapter.

8.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs. **To view the collateral details**

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

- Click **Collateral** tab. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Collections x' and displays account details for 'RODRIGUEZ MILDRED' with account number '20150900014275'. The 'Collateral' tab is selected. The interface includes a left sidebar with navigation links for Dashboard, Origination, Servicing, and Collections (Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, Vendors). The main content area shows a list of collateral items, with one item selected for detailed view. The detailed view includes sections for Type & Description, Lien Details, Deed Details, Property, and Address.

- If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:
- If the account's collateral is a home, the **Collateral** screen opens at **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at **Other Collateral**.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

8.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Line of credit servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The left sidebar has links for Dashboard, Origination, Servicing, Collections (with sub-links for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors), WFP, Tools, and Setup. The main content area is titled 'Collections x' and shows account details for 'Customer Service: 20150900014267'. It includes tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Collateral, Bureau (which is selected), and Cross/Up Sell Activities. Below these tabs are sections for 'Bureau Details', 'Applicant/Customer Detail', and 'Bureau Report'. The 'Bureau Details' section contains a note about credit reporting agency access and includes buttons for Add, Edit, View, and Audit. The 'Applicant/Customer Detail' section has a table with columns for Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The 'Bureau Report' section has a 'Text' tab selected, showing a note about no data to display.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter

8.13 Review Request

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

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

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

Note the following:

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

8.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records according to priority levels i.e. high, normal or low based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application/Account	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and removes its record from the Review Request page. The status can be viewed by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either originator or receiver of the review request which cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.

Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

Comments Sections

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

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

8.13.1.1 Reviewing a Request

System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, user information (Welcome, PRAKRRAO, Accessibility, Sign Out), and a close button. The main content area is titled 'DashBoard' and contains several sections:

- Origination:** 'My User Queues' (Description, Count) - No data to display.
- Setup:** 'Product Expiring in Next One Month' (Product, End Date) - No data to display.
- Admin:** 'Critical Batch Job Status' (Batch Job, Status) - No data to display.
- Servicing:**
 - Number of Queues Hard Assigned:** 'Number of Queues Hard Assigned' (Queue Description, Count) - No data to display.
 - Number of Accounts:** 'Number of Accounts' (Queue Description, Count) - No data to display.
 - My Pending Review Requests By Accounts:** 'My Pending Review Requests By Accounts' (Acc #, Priority) - No data to display.
 - My Pending Review Requests By Priority:** 'My Pending Review Requests By Priority' (Priority, Count) - No data to display.
- Producer:** 'Producers Count By Status' (Status, Count) - ACTIVE: 82.
- Vendor:** 'Vendors Count By Status' (Status, Count) - ACTIVE: 35.
- My Pending Review Requests By Priority:** 'Producers Expiring in Next One Month' (Producer, End Date) - No data to display.
- My Pending Review Requests By Priority:** 'Vendors Expiring in Next One Month' (Company Name, End Date) - No data to display.

The left sidebar includes a 'Dashboard' section with links to 'Dashboard', 'Users Productivity', 'System Monitor', 'Producer Analysis', and 'Process Files'. Below this are sections for 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

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

In the Review Request record, the system displays all open review request you have received.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service x' and shows a 'Review Requests' table. The 'Query' section is selected, and the 'Receiver' radio button is checked. The table has columns for Originator, Priority, Receiver, Account #, Reason, and Status. A message at the bottom of the table area says 'No data to display.'

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service x' and shows a 'Review Requests' table. The table has a single row selected, showing data for PRAKRTI RAO and ARATHI KRISHNA KUMAR. The 'View' button is clicked, and a 'Review Requests' dialog is open. The dialog contains fields for Originator (PRAKRTI RAO), Priority (HIGH), Receiver (ABHISHEK LODHA), Account # (20150900014267), Reason (REVIEW TRANSACTIONS), and Status (NEW). The dialog also includes buttons for Save and Add, Save and Stay, Save and Return, and Return.

4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Transaction	The transaction selected.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

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

8.13.1.2 Sending a Review Request

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

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**.

The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status **SENT TO ORIGINATOR**.

8.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.

To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests tab**. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

2. In the **Review Request** record, select the record you want to view and click **View**.

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

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

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

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

8.13.1.4 E-mailing a Review Request

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

To e-mail a review request

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

-or-

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

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

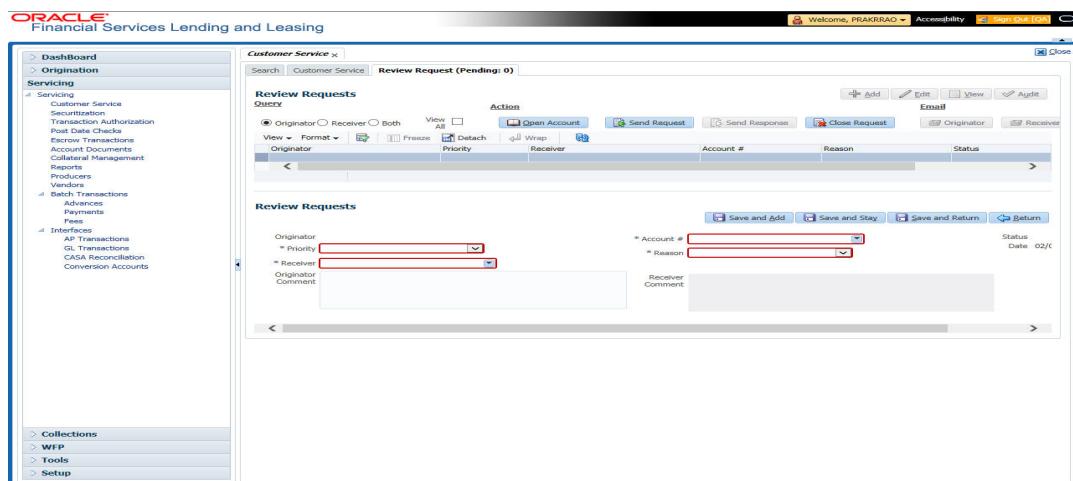
8.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.



9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

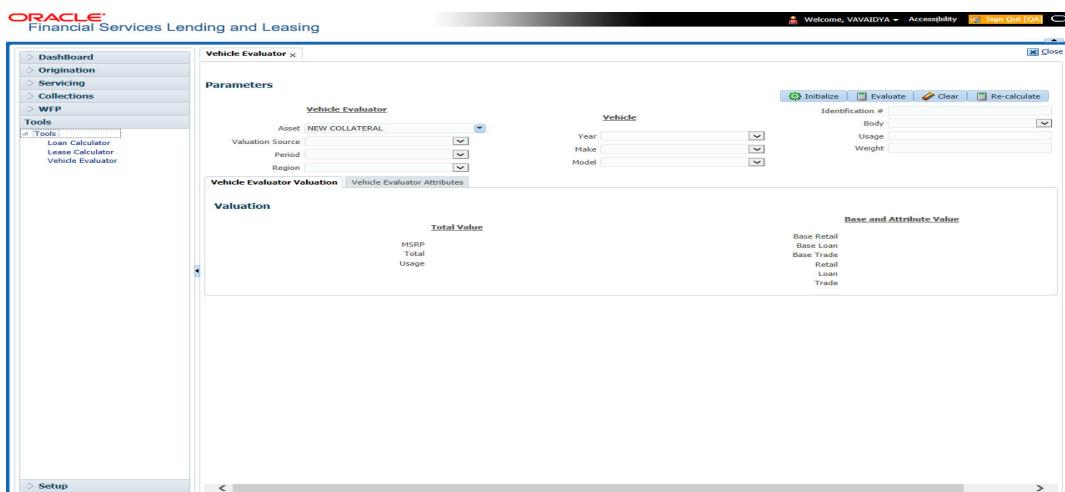
9.1 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools**→**Tools**→**Vehicle Evaluator**



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source**, **Period** and **Region** fields.
4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #** -or- Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
 - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
 - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.

- In either case, the system displays following information about the vehicle:
- In the **Vehicle** section, view the returned information:

Field:	View this:
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

9.1.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.

Field:	View this:
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

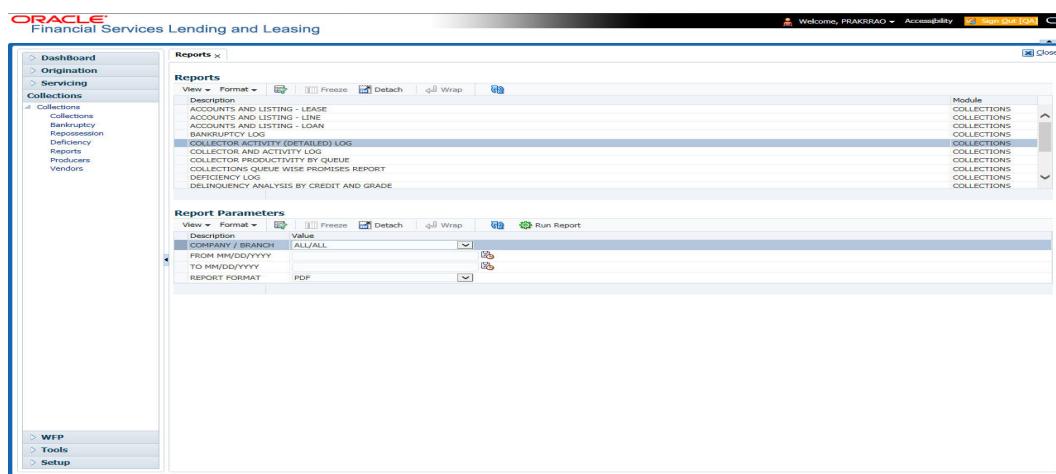
The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

10. Oracle Financial Services Lending and Leasing Reports

During day, or at end of the day, you may want to retrieve any information from several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Collections→Collections→Reports**.



10.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report

Report : bankruptcy Log									ORACLE	
Financial Services Lending and Leasing									Date: 2/9/2016 1:51 AM	
Company : US01									Branch : USHQ	
ALL AMOUNT ARE IN USD										
Pool Id	Type	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date		
UNDEFIN ED	NEWLY RECEIVED		201512000 11375	ANAND AJITHA	51034.65				02/04/2016	
Pool Total : 51,034.65										
Branch Total : 51,034.65										
Company Total : 51,034.65										

10.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity (Detailed) Log report

Report : Collector activity (Detailed) Log
Date: 2/9/2016 1:32 AM

ORACLE®
Financial Services Lending and Leasing

Date From: 01/01/1800 To : 01/01/2048										
Company:		NL02								
Branch:		NLBQ								
ALL AMOUNT ARE IN USD										
Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	C
12/17/2015	SHASHANK SRIVASTAVA	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N
		Accounts Worked:	1	Collector Activity count:	1	Collector Total:			1,000.00	
	HARSHAL TUMGIRE	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N
		20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	N
		Accounts Worked:	2	Collector Activity count:	2	Collector Total:			2,000.00	
12/23/2015	NUTAN KHAIRNAR	20120200010843	LEWIS JERRY / JEAN	O	TB	PM	12/26/2015	12/24/2015	2,000.00	N
		Accounts Worked:	1	Collector Activity count:	1	Collector Total:			2,000.00	
		Date Count:	1	Date Activity Count:	1	Date Total:			2,000.00	
12/19/2015	VENKATESHWAR ULU ROUTHU	20120200011635	MOORE FREDRICK / CATHERINE	I	CC	CB	12/22/2015		0.00	N
		Accounts Worked:	1	Collector Activity count:	1	Collector Total:			0.00	
		Date Count:	1	Date Activity Count:	1	Date Total:			0.00	
		Branch Count:	5	Branch activity Count:	5	Branch Total:			5,000.00	
		Company Count:	115	Company activity count:	115	Company Total:			41,344.00	
		Grand Count:	132	Grand activity count:	132	Grand Total:			57,367.00	

10.3 Collector Activity Log

This collection report lists collector.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Account Number
- Department
- User Name
- Report Format

Example of the Collector Activity Log report

Report : Collector Activity Log								ORACLE® Financial Services Lending and Leasing
Date	Collector Name	Account	Call Type	Action Type	Result Type	Count	Comments	
01/19/2016	SERVICE OFSSL	20120400010114	I	CC	HU	5	ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 10078) COLLECTION1 LETTER GENERATED, (CORRESPONDENCE: CNLICE_COL_LTR1_VR JOB REQUEST ID: 10121) COLLECTION2 LETTER GENERATED, (CORRESPONDENCE: CNLICE_COL_LTR2_VR JOB REQUEST ID: 10128) COLLECTIONS LETTER GENERATED, (CORRESPONDENCE: CNLICE_COL_LTR_VR JOB REQUEST ID: 10130) WELCOME LETTER GENERATED, (CORRESPONDENCE: CNLICE_WEL_LTR_VR JOB REQUEST ID: 6141) CUSTOMER CALLED-HUNG UP, CONTACTED, BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016	
	SERVICE OFSSL	20120400010114	I	CC	HU	1		
	SERVICE OFSSL	20120400010114	I	CC	HU	1		
	SERVICE OFSSL	20120400010114	I	CC	HU	1		
	SERVICE OFSSL	20120400010114	I	CC	HU	1		
	SHASHANK SRIVASTAVA	20120400010114	I	CC	HU	1		
12/17/2015	HARSHAL TEMGIRE	20120200010091	I	CC	PP	10		
	HARSHAL TEMGIRE	20120200010091	I	CC	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/24/2015	
	KIRAN GOUDU	20121000010174	I	AT	PH	1	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015	
	KIRAN GOUDU	20121000010174	I	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015	
	KIRAN GOUDU	20121000010174	I	AT	PH	1	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015	
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015	
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015	
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015	
	KIRAN GOUDU	20120200010091	I	CC	PP	3	COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: HOME, UPTO 12/31/2015	
12/30/2015	NAGA/ENKATA VINNAKOTI	20120200010231	I	AT	PH	42		
	SERVICE OFSSL	20120200010231	I	AT	PH	52	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/30/2015, NEXT FOLLOWUP DATE: 12/30/2015	
	VARSHA VAIDYA	20120200010231	I	AT	PH	2	ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 10105) PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015	
						58		
							Department Total: 148 Branch Total: 146 Company: 3375	

10.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Productivity by Queue report

Report : Collector productivity By Queue		ORACLE® Financial Services Lending and Leasing
Date: 2/9/2016 1:24 AM	Creation Date From: To:	

10.5 Deficiency Log

This collection report lists deficiencies.

Parameters:

- Company/Branch
- Report Format

Example of the Deficiency Log report

Report : Deficiency Log									
Date: 2/9/2016 1:07 AM									
Company: NL02									
Branch: NLHQ									
Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance	
UNDERPIN ED	RECEIVED	201202000 10091	SPARROW JACK / MARY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65		
	RECEIVED	201202000 10100	DALE ALAN / JESSICA/LOAN- UN	02/16/2012	02/16/2012	03/10/2012	5011.65		
	RECEIVED	201202000 10540	ANDERSON NEC / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77		
	RECEIVED	201201000 10315	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77		
	RECEIVED	201201000 11412	ANDERSON NEC / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77		
	RECEIVED	201201000 11554	THORPE GRAHAM / MARY/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77		
	RECEIVED	201202000 11555	DALE ALAN / JESSICA/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58		
	RECEIVED	201202000 11560	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58		
	RECEIVED	201202000 11578	POTTER HARRY / RUDY/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58		
	RECEIVED	201203000 10826	DICKENS GEORGE / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27		
	RECEIVED	201203000 11692	JULIAN BRETON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27		
Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance	
	RECEIVED	11741	VE						
	NEWLY	201204000 10544	SCHWARZ ALLAN / SCHWARZ/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	15798.03		
	RECEIVED	201204000 11865	SCHWARZ ALLAN / CHELSEA/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	18630.61		
	RECEIVED	201204000 11873	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	15798.03		
	RECEIVED	201204000 11899	TRACY/LOAN-VE	12/24/2015	12/24/2015	07/10/2012	14993.07		
	Pool Count:	17					Pool Total:	240,576.90	
	Branch Count:	17					Branch Total:	240,576.90	
	Company Count:	33					Company Total:	490,659.00	

10.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

Parameters:

- Company/Branch
- Producer

Example of the Delinquency Analysis by Credit and Grade report

Report : Delinquency Analysis By Credit Grade									
Date: 2/9/2016 1:03 AM									
Product: All Grade: All									
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	0	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ	Branch: NLHQ
Grade	Balance	# of	# of	Total	Amount	90+	Total	Percent of	Total
C GRADE	49,094.93	0	0	5	0.00	45,404.83	45,404.83	0.000	95.23%
D GRADE	17,612.85	0	0	3	0.00	17,735.63	17,735.63	0.000	95.53%
RECEIVED	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
NEWLY	0.00	0	0	0	0.00	0.00	0.00	0.000	0.00%
TOTAL	73,162.86	0	0	12	0.00	70,736.14	70,736.14	0.000	99.40%
GRAND	53,348.05	0	0	9	0.00	53,005.53	53,005.53	0.000	99.39%
Total: 73,162.86	0.00	0							

- Product
- Producer
- Report Format

Example of the Delinquency Analysis by Producer report

Report: Delinquency Analysis By Producer										ORACLE® Financial Services Lending and Leasing					
Date: 10/11/2013 16:00 PM		Product: ALL										Producer: ALL			
Company: TEST1		Branch: TEST1		ALL AMOUNT ARE IN USD				ALL				Percent of Amount			
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total	Total	
MS-00001 H&H BLOCK	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64	11.64	
Branch Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64	11.64	
Company Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64	11.64	
Company: US001		Branch: US001		ALL AMOUNT ARE IN USD				ALL				Percent of Amount			
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total	Total	
CA-00001 NANDY'S SALES	130,799.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CA-00002 VOLKSWAGEN OF WOODLAND HILL	206,781.96	2	1	0	3	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.27	8.27	
CA-00003 AUTO JUNKIE	32,283.88	0	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92	5.92	
CA-00004 JEEP POD HILL	50,403.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Branch Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79	4.79	
Company Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79	4.79	
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67	5.67	

10.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report

Report : Delinquency Analysis by State										ORACLE® Financial Services Lending and Leasing					
Date: 2/9/2016 0:58 AM		Product: ALL										State: ALL			
Company: NL002		Branch: NL002		ALL AMOUNT ARE IN USD				# of Accounts				Amount			
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total	Total	
DISTRICT OF COLUMBIA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.00	0.00	99.691	99.691	99.691	
FLORIDA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.00	0.00	99.691	99.691	99.691	
GEORGIA	11,916.78	0	0	2	2	0.00	0.00	11,805.66	11,805.66	0.00	0.00	99.068	99.068	99.068	
ILLINOIS	17,814.83	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.00	0.00	99.527	99.527	99.527	
NORTH CAROLINA	17,720.79	0	0	3	3	0.00	0.00	17,591.61	17,591.61	0.00	0.00	99.271	99.271	99.271	
OHIO	12,010.80	0	0	2	2	0.00	0.00	11,944.68	11,944.68	0.000	0.000	99.449	99.449	99.449	
Branch Total:	71,162.86	0	0	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400	99.400	
Company Total:	71,162.86	0	0	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400	99.400	
Grand Total:	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691	99.691	
Branch: NL001		ALL AMOUNT ARE IN USD										# of Accounts			
State	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total	Total	
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240	95.240	
IA, IOWA	22,866.90	0	0	2	2	0.00	0.00	21,777.70	21,777.70	0.000	0.000	95.237	95.237	95.237	
Branch Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238	95.238	
Company Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238	95.238	
Grand Total:	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240	95.240	
Company: US001		Product: ALL										State: ALL			
Branch	Branch:	US001	USHQ	ALL AMOUNT ARE IN USD										Total	

10.9 Delinquency Log

This collection report lists delinquencies.

Parameters:

- Company/Branch
- Report Format

Example of the Delinquency Log report

10.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Non Monetary Txns Log report

10.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format
- Queue Name

Example of the Collection Queue Wise Promise report

Report : Collection Queue Promises Log
 Date: 2/9/2016 1:43 AM

ORACLE®
 Financial Services Lending and Leasing

Date From: To:

10.12 Payment Promise Log

The collection report lists payment promises.

Parameters:

- Company/Branch
- Collector
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Promise Log report

Report : Payment Promise Log		ORACLE® Financial Services Lending and Leasing								
Report Date: 2/8/2016 6:15 AM		Promise Date From: 01/01/1800 To: 01/01/2048								
All Amounts Are In USD		Collector	Acc. Due Date	Category	Promises	Collected	Promises	Count	kept	Ratio
HARSHAL TRIVEDI		20130000010091		0 Days	1,000.00	0.00	1	1	Y	
12/3/2015		20130000010093		0 Days	1,000.00	0.00	1	1	Y	
				COLLECTOR Total	2,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
12/3/2015		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	
				COLLECTOR Total	3,000.00	0.00	2	2	100.00%	
KIRAN GUPTA		20131000010174		30 Days	3,000.00	0.00	1	1	Y	

Example of the Repossession/Foreclosure Log report

Report : Repossession/Foreclosure Log
Date: 3/14/2016 18:29 PM

ORACLE®
Financial Services Lending and Leasing

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD

Type	Disposition	Account #	Customer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date
NEWLY RECEIVED		20150600010169	UNIT1 SUB 0 TOYOTA CAMRY	51,373.78			03/04/2016
NEWLY RECEIVED		20150600010169	UNIT1 SUB	51,373.78			03/04/2016
		Type Count: 2	Type Total:	102,747.56			
		Branch Count: 2	Branch Total:	102,747.56			
		Company Count: 2	Company Total:	102,747.56			
		Grand Count: 2	Grand Total:	102,747.56			

10.14 Accounts and Listing - Line

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report

Report : Account Listing Log (Line)
Date: 2/9/2016 4:50 AM

ORACLE®
Financial Services Lending and Leasing

Company: NL02

Branch: NLHQ

ALL AMOUNT ARE IN USD

Status	Account #	Customer	Product	Effective Dt	Interest Bal	Principal Bal	Balance
ACTIVE	20120600010154	GODFREY STEVEN /	LOC-HR	06/10/2012	3.06	4,000.00	6,035.40
	20120600010526	JENNIFER TAYLOR CHRIS /	LOC-HR	06/10/2012	3.06	4,000.00	6,035.40
	20120600012126	SCROOGES STEVEN /	LOC-HR	06/10/2012	3.06	4,000.00	5,975.40
	20120600012134	TAYLOR CHRIS /	LOC-HR	06/10/2012	3.06	4,000.00	5,975.40
	20120600010517	SCHINCIUS EDWARD /	LOC-HR	07/10/2012	3.06	4,000.00	5,989.57
	20120700010972	SHAWNA GEN / FUMA	LOC-HR	07/10/2012	3.06	4,000.00	5,989.57
	20120800010366	SALAS MARCELIO /	LOC-HR	08/10/2012	3.06	4,000.00	5,927.21
	20120800010863	SCHONHOVEN MARK /	LOC-HR	08/10/2012	3.06	4,000.00	5,927.21
	20120900010359	RAWLINGS HENRY /	LOC-HR	09/10/2012	3.06	4,000.00	5,849.84
	20120900010721	IVANOV ISAC /	LOC-HR	09/10/2012	3.06	4,000.00	5,849.84
	20121000010174	REBECCA GLENN /	LOC-HR	10/10/2012	3.06	4,000.00	5,804.01
	20121000010710	YOUNG KELVIN / LISA	LOC-HR	10/10/2012	3.06	4,000.00	5,804.01
		Status Count: 12	Status Total:	36.72	48,000.00	71,162.86	
		Branch Count: 12	Branch Total:	36.72	48,000.00	71,162.86	
		Company Count: 12	Company Total:	36.72	48,000.00	71,162.86	
Company: US01							
Branch : USHQ							
ALL AMOUNT ARE IN USD							
Status	Account #	Customer	Product	Effective Dt	Interest Bal	Principal Bal	Balance
ACTIVE	20160100013167	L117 L117	LOC-PR	01/12/2016	0.00	100,000.00	100,000.00
	20160100013169	K HARGRAVE	LOC-HR	01/12/2016	0.00	100,000.00	100,000.00
	20160100013170	ROBERT BORN	LOC-HR	01/12/2016	71.44	100,000.00	100,000.00
	20160100013670	KRISHNA MARANT	LOC-PR	01/20/2016	0.00	60,000.00	60,000.00
		Status Count: 10	Status Total:	481.45	534,606.00	538,782.02	
		Branch Count: 10	Branch Total:	481.45	534,606.00	538,782.02	
		Company Count: 10	Company Total:	481.45	534,606.00	538,782.02	
		Grand Count: 22	Grand Total:	518.17	582,606.00	609,944.88	

11. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding
 - or-
- Up front on a monthly basis
 - or-
- When the interest is earned
 - or-
- When the payment is received from customer based on the set up compensation plans.

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

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

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

11.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection**→**Collections**→ **Producers**.
2. The system displays the Producers setup screen.

Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled
UNDEFINED					02/03/2016	12/31/9999	ACTIVE	Y
AK-00001	HELL	US01	USR1		12/22/2015	12/31/9999	ACTIVE	Y
CA-00001	DEMO	US01	USHQ		11/06/2013	12/31/9999	ACTIVE	Y
CA-00002	CA-00002	RANDYS AUTO SA...	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y
CA-00003	CA-00003	ACE HEADQUART...	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y
CA-00004	CA-00004	VOLKSWAGEN OF...	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y
CA-00005	CA-00005	AUTO JUNGLE	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y
CA-00006	CA-00006	SIMI VALLEY CHR...	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y
CA-00007	CA-00007	PHANINDRA	US01	USHQ	12/12/2010	12/31/9999	ACTIVE	Y
CA-00008	CA-00008	PHANINDRA1	US01	USHQ	12/19/2012	12/31/9999	ACTIVE	Y

To set up the Producer

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

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.

Field:	Do this:
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop-down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Type*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2

Field:	Do this:
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Phone 1	Specify phone number 1.
Extn 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.

Field:	Do this:
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

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

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

11.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the producer's bank, such as bank's name, routing number, account type and account number. Once this sub screen is completed, the information goes into effect immediately. To complete the Payment Details

1. Click **Collection**→**Collections**→**Producers**→**Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Field:	Do this:
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Disbursement Currency	Select the disbursement currency from the drop-down list.

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

1. Compensation Plan sub screen

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

- Subvention Subvention Receivables In the Subvention Receivables section, you can view the following details. The Transactions in the action block. All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve can be posted by selecting 'Others' option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting 'Subvention' option in the action block.

On selecting 'Others' or 'Subvention' option, click **Add** and specify the following field information.

Click **Post** to post the transaction for processing.

Holdback/Loss Reserve Holdback/Loss Reserve Proceed Holdback and Loss Reserve for the producer.

Holdback/Loss Reserve

1. Click **Producers** → **Holdback/Loss Reserve**.
2. In the Proceed Holdback section, you can view the account and Holdback amount details.

In the Loss Reserve section, you can view Loss Reserve amount details.

11.1.2 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

1. Click **Collection**→**Collections**→**Producers**→**Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.

11.1.3 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. Click **Collection**→**Collections**→**Producers**→**Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

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

11.1.4 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Collection**→**Collections**→**Producers**→**Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

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

11.1.5 Summary

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

To view summary on the Summary

1. Click **Collection**→**Collections**→**Producers**→**Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

11.1.6 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1 day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

To view Title Status Summary on the Summary

1. Click **Collection**→**Collections**→**Producers**→**Summary** sub tab.
2. On the **Title Status Summary** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
3. Select the **Title Status Summary** period as 1 day/2 days/5 days/7 days/All.

A brief description of the fields are given below:

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has 'Perfected Title'

Field:	View this:
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.

12. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

12.1 Vendor Detail Screen

The Vendors screen allows you to set up vendor information. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collections→Collections→Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Work Orders
 - Follow-up
 - Invoices

12.1.1 Vendors tab

1. Click **Collections→Collections →Vendors→Vendors**. The details in the screen are grouped into the following tabs:
 - Payment Details
 - Vendor Groups
 - Tracking Attributes
 - Comments

2. In the **Collections**→**Collections**→**Vendors**→**Vendors**→**Vendor Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	Displays the vendor number. The system generates the vendor number by default.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Phone 1	Specify primary phone number.

Field:	Do this:
Extn 1	Specify the primary phone extension.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

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

12.1.1.1 Payment Details

Click **Collections**→**Collections** →**Vendors**→**Vendors**→**Vendor Details**→**Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
City	Specify city.
State	Select state from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.

Field:	Do this:
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>

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

12.1.1.2 Vendor Groups

Click **Collections**→**Collections** →**Vendors**→**Vendors**→**Vendor Details**→**Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.

Field:	Do this:
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

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

12.1.1.3 Tracking Attributes

Click **Collections**→**Collections** →**Vendors**→**Vendors**→**Vendor Details**→**Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

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

12.1.1.4 Comments

Click **Collections**→**Collections** →**Vendors**→**Vendors**→**Vendor Details**→**Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

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

12.1.2 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides.

1. Click **Collections→Collections→Vendors→Work Order**. The details are categorized into two:
 - Services
 - Tracking Attributes
2. In the **Collections→Collections→Vendors→Work Order→Work Order**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Work Order interface. At the top, there is a toolbar with buttons for Add, Edit, View, and Audit. Below the toolbar is a grid table titled 'Work Order' with columns: Work Order #, Account, Collateral Description, Vendor, Company, Branch, Status, Type, Assigned By, Reference #, Followup Dt, Estimated, Billed Amt, and Paid. The grid contains several rows of work order data. Below the grid is a 'Work Order' detail section with tabs for Work Order, Work Order Details, Account Information, and Vendor Information. The Work Order tab shows fields for Work Order # (UNDEFINED), Account (PR-06002-AJITHA), Vendor (USR1), Company (MV-00001-ESCR0.), Branch (NL02), Status (NEW), Type (SERVICING), and various dates and amounts. The Work Order Details tab shows fields for Dt (02/09/2016), Status Dt (02/09/2016), Currency (USD), Estimated (0.00), Billed Amt (0.00), and Paid (0.00). The Account Information tab shows fields for Reference # (VAAVIDYA), Assigned By (VAAVIDYA), and Followup Dt (01/12/2016). The Vendor Information tab shows fields for Contact, Phone, Ext, Fax, and Comment.

A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Account	Select account number for the work order from the drop-down list.
Vendor	Select vendor who will service the work order from the drop-down list.
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Status	Select the service status from the drop-down list.
Type	Select the work order type from the drop-down list.
Work Order Details section	
Dt	Displays the work order date.
Status Dt	Displays the last work order status change date.
Currency	Select currency for the work order from the drop-down list.

Field:	Do this:
Estimated	Displays the estimated amount for the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Account Information section	
Collateral	Select asset associated with the work order from the drop-down list.
Reference #	Specify the vendor reference.
Assigned By	Specify the user who created the work order.
Followup Dt	Specify the next follow-up date. You can even select from the adjoining Calendar icon.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

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

12.1.2.1 Services

In the **Collections**→**Collections** →**Vendors**→**Work Order**→**Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Service	Select the service type from the drop-down list (required).
Fee Type	Select the vendor fee type from the drop-down list.
Currency	Select the currency from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Displays amount billed by the vendor for the service.
Paid	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

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

12.1.2.2 Tracking Attributes

Click **Collections→Collections →Vendors→Work Order→Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

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

12.1.3 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Collections→Collections →Vendors→Follow-up tab**. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Collections→Collections →Vendors→Follow-up→Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record.

The screenshot shows the Oracle Vendors application interface. The top navigation bar includes 'Vendors', 'Work Orders', 'Follow-up' (which is selected), and 'Invoices'. The 'Follow-up' tab is active, showing a grid of 'Work Order Follow-up' records. The columns include Company, Branch, Followup Dt, Work Order #, Dt, Assignment Type, Account, Vendor, Status, Status Dt, Assigned By, and Estin. Below the grid, a 'Work Order Follow-up' detail view is open. It displays information for a specific work order: Company US01, Branch USHQ, Followup Dt 12/12/2015, Work Order # WO:0001001, Dt 12/12/2015, Account 20150100011170:ROBERT BOREN, Vendor PR-01001-PINNACLE PARTS & SERVICE, Status NEW, Status Dt 12/12/2015, and Work Order details like Vendor PR-01001-PINNACLE PARTS & SERVICE, Status NEW, Status Dt 12/12/2015, Work Order # WO:0001001, Dt 12/12/2015, Account 20150100011170:ROBERT BOREN, and Vendor PR-01001-PINNACLE PARTS & SERVICE, Status NEW, Status Dt 12/12/2015, Work Order # WO:0001001, Dt 12/12/2015, Account 20150100011170:ROBERT BOREN. The bottom section shows 'Assigned Services' with a grid of records.

A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount for the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

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

12.1.3.1 Assigned Services

In the **Collections**→**Collections**→**Vendors**→**Follow-up**→**Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.

Field:	Do this:
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

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

12.1.4 Invoices Tab

1. Click **Collections**→**Collections** →**Vendors**→**Invoices** tab. The details are grouped into two:
 - Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
 - Tracking Attributes
2. In the **Collections**→**Collections** →**Vendors**→**Invoices**→**Invoice Information**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.

Field:	Do this:
Invoice #	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.

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

A brief description of the fields is given below:

Field:	Do this:
Work Order	Select the work order from the drop-down list.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date.
Collectible	Check this box to collect the agreed amount from the customer.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Collections→Collections →Vendors→Invoices→Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

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

7. In the **Collections**→**Collections** →**Vendors**→**Invoices**→**Payment Schedules**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency from the drop-down list.
Payment Amt	Specify the payment amount.
Status	Select the payment status from the drop-down list.
Payment Dt	Specify the payment date. You can even select the date from the adjoining Calendar icon.
Payment Reference	Specify the payment reference.
Payable Id	Specify the payable requisition Id.
Disbursement Currency	Select the currency from the drop-down list.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. In the **Collections**→**Collections** →**Vendors**→**Invoices**→**Related Invoice/Work Order Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	View this:
Invoice #	Displays the invoice number.
Invoice Status	Displays the invoice status.
Status Dt	Displays the invoice status date.
Currency	Displays the currency.
WO Estimated Amt	Displays the work order estimated amount.
WO Agreed Amt	Displays the work order agreed amount.
WO Paid Amt	Displays the work order paid amount.

Field:	View this:
WO Status	Displays the work order status.

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

Appendix A: Transaction Parameters

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on responsibility of the Oracle Financial Services Lending and Leasing user, nature of account, and whether the account is a Line of credit.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

A.1 Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for 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
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precomputed Line of credit to interest bearing Line of credit
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- 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

A.1.1 Late Charges

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account number 20150900014275, which is associated with customer Rodriguez Mildred. The 'Dues' section shows a total due amount of 7,527.99. The 'Delinquency Information' section shows the following data:

Category	Days
BP(1)fe	0
BP(1)ye	0
NSF(1)fe	0
NSF(1)ye	0
Collector	DEMOCOLL

The 'Customer Information' section shows the following details for Mildred Rodriguez:

Customer #	Name	Relation	SSN	Birth Dt	Gender
000001	MILDRED BURKETT RODRIGUEZ, JR	PRIMARY	xx-xxx-4417	01/03/1965	UNDEFINED

Other sections visible include 'Alerts', 'Conditions', 'Other Information', 'Collateral Information', and 'Address Information'.

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

Late charges appear in LC Due field on the Dues section of Summary tab of the Customer Service screen. This is the first screen to appear on the Customer Service screen when you

load an account.

To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

A.1.2 Nonsufficient Fund Fees

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

Nonsufficient fund fees appear in the NSF Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen

when you load an account.

To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Subtract	Txn Date Amount

To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

A.1.3 **Repossession Expenses**

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

Repossession expenses appear in Other Due field on the Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

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

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Subtract	Txn Date Amount

To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

A.1.4 Bankruptcy Expenses

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

Bankruptcy expenses appear in the Other Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account 20150900014275, customer Rodriguez Mildred. The Dues section shows the following table:

02/14/2016	02/07/2016	01/31/2016	01/24/2016	01/17/2016
414.11	414.11	414.11	414.17	7,113.82

Below the table, the 'Other Due' field is highlighted with a red box, showing a value of 0.00. The interface also includes sections for Alerts, Conditions, Other Information, Collateral Information, Customer Information, and Address Information.

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

To post a bankruptcy expense

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities				
Balances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders				
Balance Group				
Balance Group				Txn Period
<input type="radio"/> Current Balance <input type="radio"/> Deficiency Balance <input type="radio"/> Non-Performing Balance <input type="radio"/> Terminate Balance <input type="radio"/> ITD/CTD <input type="radio"/> YTD				Deficiency Balance Total 12,032.48
View ▾ Format ▾ 				
Balance Type		Opening Deficiency	Chg Off Posted	Recovery
ADVANCE / PRINCIPAL		0.00	15,000.00	2,967.52
INTEREST		0.00	12.48	12.48
FEE LATE CHARGE		0.00	0.00	0.00
FEE NSF		0.00	0.00	0.00
FEE EXTENSION		0.00	0.00	0.00
FEE PREPAYMENT PENALTY		0.00	0.00	0.00
FEE PHONE PAY		0.00	0.00	0.00
FEE PERIODIC MAINTENANCE		0.00	0.00	0.00
RENTAL FEE		0.00	0.00	0.00
FEE DELAY		0.00	0.00	0.00
EXPENSE BANKRUPTCY		0.00	0.00	0.00
EXPENSE REPOSSESSION/FORECLOSURE		0.00	0.00	0.00
EXPENSE SERVICING		0.00	0.00	0.00

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Subtract	Txn Date Amount

To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

A.1.5 Phone Pay Fees

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

Phone pay fees appear in Other Due field on Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

To waive a phone pay fee

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

A.1.6

Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds insurance premium amount to advance/principal balance on the Line of credit and adjusts the Line of credit receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Line of credit. After you post the transaction Line of credit will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract

link's Contract screen. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

To add financed insurance

Transaction	Parameters
Insurance addition	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes premium refund amount based on the refund method associated with insurance item. If you enter a

value for PREMIUM AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Line of credit receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Line of credit based on remaining balances. After posting the transaction, Line of credit will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

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 Financial Services Lending and Leasing re-computes the repayment amount using new premium amount and adjusts advance/principal balance on Line of credit and Line of credit receivables.

To modify financed insurance information

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

A.1.7 Index/Margin Rates

You can change the current index rate type and margin rate of a variable rate Line of credit 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

A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or 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 Results section of Maintenance screen.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Customer Service x' and shows account details for 'SRIV SHANK'. The 'Maintenance' tab is selected. The 'Transaction Batch Information' section shows a transaction for 'CHARGED OFF' on '02/02/2016'. The 'Parameters' section shows 'Txn Date' set to '02/02/2016'. The 'Result' section displays a message: '***** Transaction Posting Successful *****'.

To generate a payoff quote for an account Line of credit

Transaction	Parameters
Payoff Quote	Txn Date
	Payoff Quote Valid Up To Date
	Assess Payoff Quote Fee
	Payoff Quote Ltr Print
	Comment

A.1.9 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance screen. You can also payoff an account using the Consumer

Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in Activities section's Paid Off Dt field on Account Details screen.

The system also notes the amount of the principal that was waived when account was paid off in the Waived column on Account Balances screen.

To pay off an account

Transaction	Parameters
Paid off	Txn Date

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

A.1.10 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Line of credit have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). 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 Line of credit still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.

Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)
ADVANCE / PRINCIPAL	0.00	5,000.00	0.00	0.00	5,000.00	0.00
INTEREST	0.00	11.65	0.00	0.00	11.65	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PE...	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSESSL...	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Customer Service' and has tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', and 'Cross/Up Sell Activities'. The 'Account Details' tab is selected. On the left, there is a sidebar with sections for 'Origination' (Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, Vendors), 'Servicing' (Collections, WFP, Tools, Setup), and 'Collections' (WFP, Tools, Setup). The main content area shows 'Dues' (02/10/2013 to 10/10/2012), 'Deficiency Information' (Late 30, 60, 90, 120, 150, 180 days), and 'Activities' (Last Activity Dt: 12/24/2015, Due Day: 10, Last Pmt Dt: 06/18/2012, Customer Grade: C, Producer: IL-00003 : SAM LEMAN CHRYSLER PLYMOUTH MAZDA). The 'Chargeoff Dt' field in the 'Activities' section is highlighted with a red box. The 'Address Information' and 'Employment Information' sections are also visible on the right.

However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

To charge off an account

Transaction	Parameters
Charged Off	Txn Date

A.1.11 Account Closure

The system automatically closes an account when its status changes from ACTIVE status to PAID or VOID. It is manually closed if it has status as CHARGE OFF. Accounts marked as

CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

The screenshot shows the 'Transaction Batch Information' screen. At the top, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. Below these are sub-tabs for Call Activities, Maintenance, Comments, Promises, Checklists, Trading Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. The main area is titled 'Transaction Batch Information' and contains a table with columns for Date, Monetary, Transaction, Status, and Batch. The table includes rows for ACCOUNT CLOSE, ADD CUSTOMER ADDRESS PHONE, ASSET MAINTENANCE, PAID OFF, and another ASSET MAINTENANCE. Below the table are sections for 'Parameters' and 'Result'. The 'Parameters' section shows a single entry for 'TXN DATE' with a value of '01/22/2016' and a required field indicator 'Y'. The 'Result' section displays a message: '***** Transaction Posting Successful *****'.

To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.12 Advance (Principal) Balance

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

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

The screenshot shows the 'Transaction History' screen. At the top, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. Below these are sub-tabs for Balances, Transactions, Transfer Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The main area is titled 'Balance Group' and contains a table with columns for Balance Type, Opening Balance, Posted, Paid, Waived, Charge Off, Adjusted (-), Adjusted (+), and Balance. The table includes rows for ADVANCE / PRINCIPAL, INTEREST, FEE LATE CHARGE, FEE NSF, FEE EXTENSION, FEE PREPAYMENT PENALTY, FEE PHONE PAY, FEE PERIODIC MAINTENANCE, RENTAL FEE, FEE DELAY, EXPENSE BANKRUPTCY, EXPENSE REPOSSESSION/FORECLOSURE, and EXPENSE SERVICING. The 'Adjusted (+)' column is highlighted with a red border. At the bottom of the table, it says 'Current Balance Total 100,040.00'.

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

A.1.13 Interest

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account 20160100013993, specifically for customer KVK KRISJNA. The Transaction History tab is active, showing a list of transactions including ADVANCE / PRINCIPAL, INTEREST, and FEE LATE CHARGE. The interface includes a sidebar with various service navigation links and a bottom section for Promotion and Insurance Details.

To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Subtract	Txn Date Amount

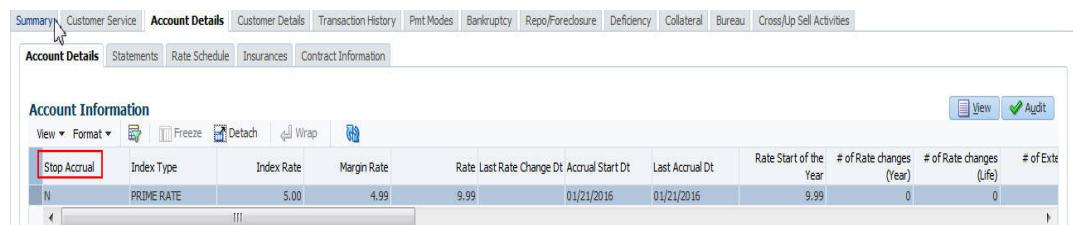
To waive the interest

Transaction	Parameters
Waive Interest	Txn Date Amount

A.1.14 Interest Accrual

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

On the Line of credit Details screens, Stop Accrual box is selected in Interest and Accruals section.



Stop Accrual	Index Type	Index Rate	Margin Rate	Rate	Last Rate Change Dt	Accrual Start Dt	Last Accrual Dt	Rate Start of the Year	# of Rate changes (Year)	# of Rate changes (Life)	# of Extra
N	PRIME RATE	5.00	4.99	9.99	01/21/2016	01/21/2016	01/21/2016	9.99	0	0	

To remove Stop Accrual indicator, post the start ACCURAL transaction.

To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

To stop interest accrual for an account

Transaction	Parameters
Stop Accrual	Txn Date

A.1.15 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 the system for simple interest Line of credit.

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

To indicate that a borrower is on active military duty

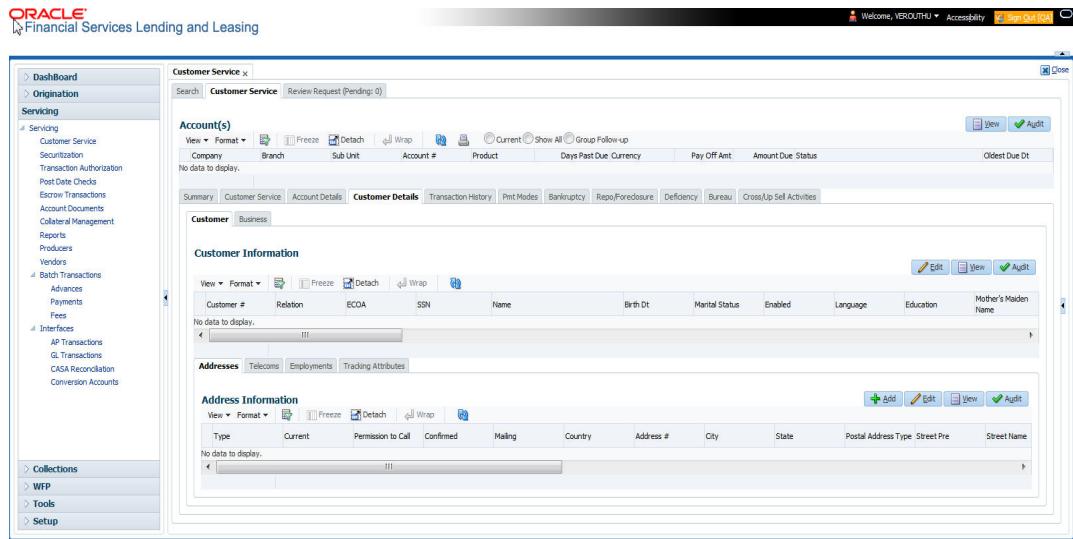
Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

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

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

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

Transaction	Parameters
Borrower off Military Duty	Txn Date
	Borrowers Relation With Account



A.1.16 Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

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

The system also notes change on Line of credit Details screens in Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
Due Date Change	Txn Date
	Due day
	Due Date

A.1.17 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Line of credit. The Payment Refund transaction is posted at the maintenance screen in servicing. The refund is posted only when the refund amount is equal to Payment amount. Else an error message is displayed.

Date	Monetary	Transaction	Status	Batch
02/09/2016	Y	PAYOUT QUOTE	POSTED	N
12/17/2015	Y	ADJUSTMENT TO ACH FEE - ADD	OPEN	N
12/15/2015	Y	PAYOUT QUOTE	POSTED	N

To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
	Payment Amount
	Payment Date
	Refund Amount

A.1.18 Extensions

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

The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.

Dues

01/01/2016	12/01/2015	11/01/2015	10/01/2015	09/01/2015
0.00	0.00	0.00	0.00	0.00

Debt Due: 0.00 Total Due: 0.00 Future Pmt Dt: 02/01/2016
 LC Due: 0.00 Todays Payoff: 0.00 Oldest Due Dt: 02/01/2016
 NSF Due: 0.00 Future Payoff: 0.00 Amt Paid Excess: 0.00
 Other Due: 0.00 Future Payoff Date: 02/01/2016

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	1	1	1	1	6		-10

BP(Life): 1 NSF(Life): 2 Collector: DEMOCOLL
 BP(Year): 1 NSF(Year): 2

Activities

Active Dt: 12/07/2015	App #: 0000001003	Last Pmt Amt: 65,000.00
Last Activity Dt: 01/22/2016	Paid Off Dt:	Charge Off Dt:
Due Day: 1	Effective Dt: 01/01/2015	Military Duty: N
Last Pmt Dt: 01/12/2016	Current Pmt: 3,134.35	Customer Score: 700
Overholder Grade: 4	Last Pmt Amt: 37,797.20	Behavior Group: n

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

Customer Service

Customer Service: 20160100010452 Review Request (Pending: 0)

Account(s): 20160100010452: SRIV SHANK

Company: US01	Branch: USHQ	Sub Unit: UNDEFINED	Account #: 20160100010452	Product: LINE-HE (VR)	Days Due: 0	Currency: USD	Pay Off Amt: 0.00	Amount Due: 0.00	Status: CHARGED OFF	Oldest Due Dt: 02/29/2016
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Account Details

Account Information

Stop Accrual: Y	Index Type: PRIME RATE	Index Rate: 12.00	Margin Rate: 4.99	Rate: 16.99	Last Rate Change Dt: 01/28/2016	Accrual Start Dt: 01/28/2016	Last Accrual Dt: 01/28/2016	Rate Start of the Year: 16.99	# of Rate changes (Year): 0	# of Rate changes (Life): 0	# of Extensions (Year): 0	# of Extensions (Life): 0
-----------------	------------------------	-------------------	-------------------	-------------	---------------------------------	------------------------------	-----------------------------	-------------------------------	-----------------------------	-----------------------------	---------------------------	---------------------------

Interest and Accruals

Stop Accrual: Y
 Index Type: PRIME RATE
 Index Rate: 12.00
 Margin Rate: 4.99
 Rate: 16.99
 Last Rate Change Dt: 01/28/2016
 Accrual Start Dt: 01/28/2016
 Last Accrual Dt: 01/28/2016
 Rate Start of the Year: 16.99
 # of Rate changes (Year): 0

Extn and Due Dates

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

Credit Details

Credit Limit: 100,000.00
 Hold (-): 0.00
 Consumed (-): 0.00
 Suspended (-): 0.00
 Available Credit (=): 100,000.00
 Over Limit Year: 0
 Over Limit Life: 0
 Last Advance Dt
 Last Advance Amt: 0.00

To apply an extension

Transaction	Parameters
EXTENSION	Txn Date
	Extension Term
	Reason
	Stop Accrual

While posting an extension, ensure that the minimum number of required payments, as defined at contract level is met. Else, system displays an error message on verification. Also while posting subsequent extension transactions, ensure that the minimum gap requirement between two extensions is satisfied.

To adjust an extension fee

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

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

A.1.18.1 Extension Override

You can post 'EXTENSION OVERRIDE' transaction when you want the system to bypass extension validations which are defined at contract level.

Note the following:

- You can post a 'EXTENSION OVERRIDE' transaction only if you are authorized.
- There are no validations done when an extension override transaction is posted.
- Backdating an extension is allowed and also while backdating, system validates for the number of payments as of Transaction date.
- If 'EXTENSION OVERRIDE' transaction is posted on a backdated transaction which has 'TXN Date' appearing before the transaction extension date, then all the transactions from the date of previous extension will be reversed and re-posted. Here again, no validation rules are checked.

To apply an extension

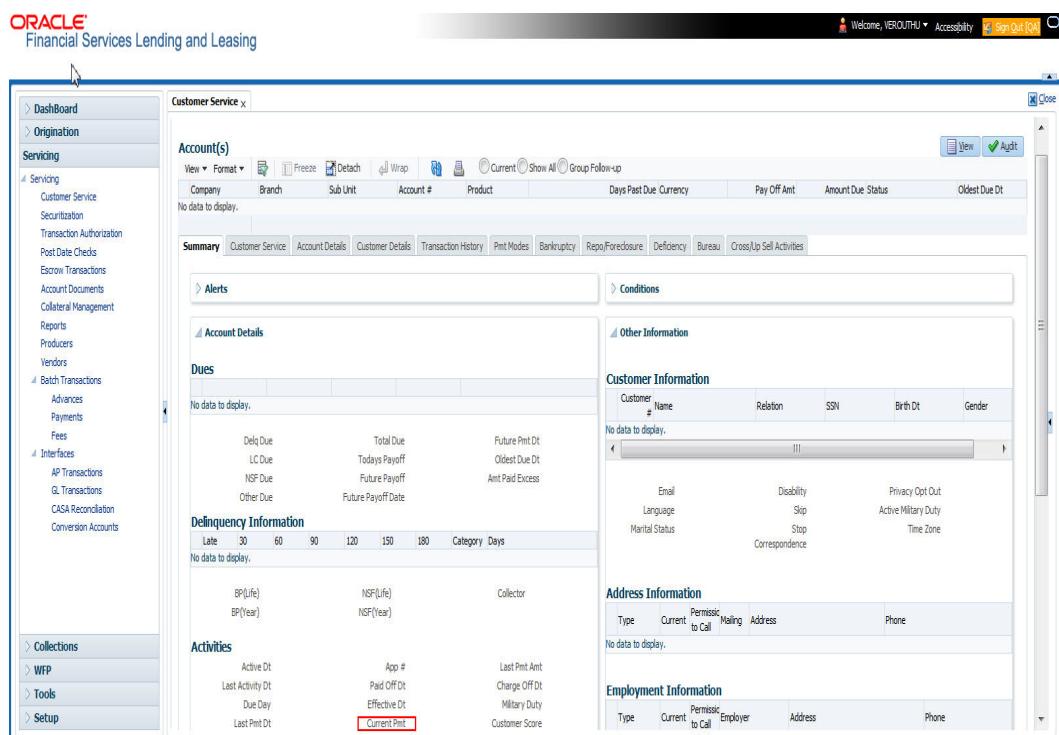
Transaction	Parameters
EXTENSION	Txn Date
	Extension Term

A.1.19 Payment Amount

You can change the current payment amount of an account. The new payment amount has to be calculated manually as Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

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

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, Reporting, and Collections. The main window is titled 'Customer Service' and displays the 'Account(s)' screen. The 'Activities' section is the active tab, showing fields for Active Dt, App #, Last Pmt Amt, Last Activity Dt, Paid Off Dt, Charge Off Dt, Due Day, Effective Dt, Military Duty, and Last Pmt Dt. The 'Current Pmt' field is highlighted with a red box. Other sections visible include 'Customer Information', 'Address Information', and 'Employment Information'.

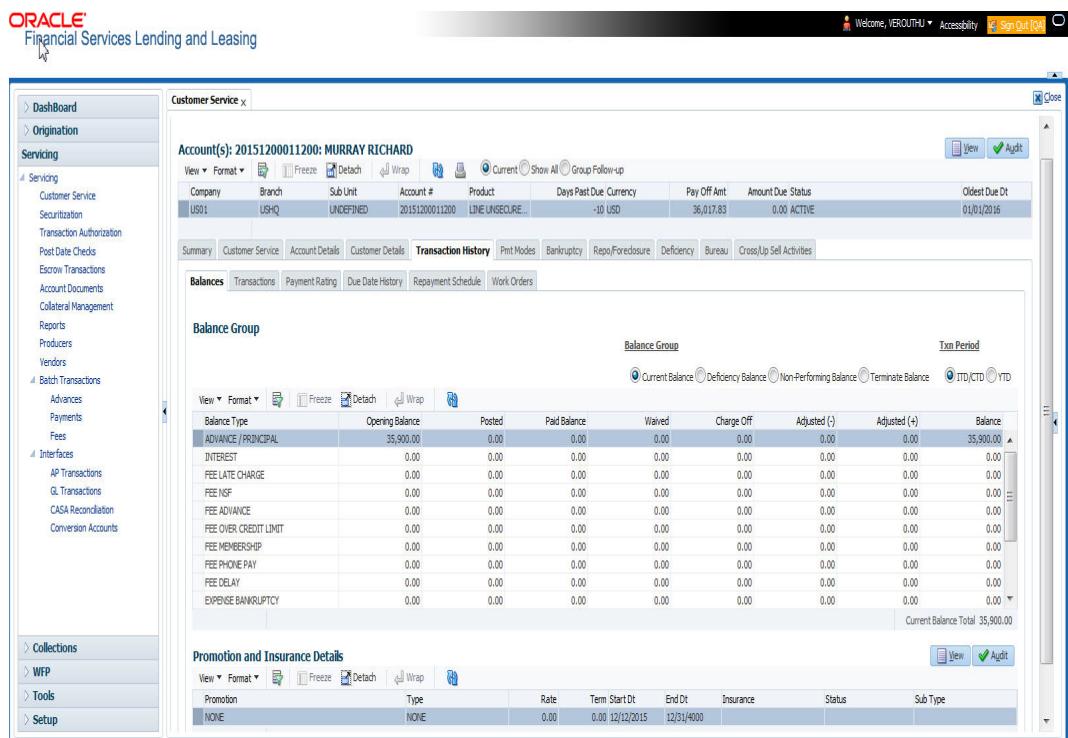
To change the payment amount

Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.20 Prepayment Penalty

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

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



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays the following details:

- Customer Service x**
- Account(s): 20151200011200: MURRAY RICHARD**
- Transaction History** tab is selected.
- Balance Group** table:

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE/PRINCIPAL	35,900.00	0.00	0.00	0.00	0.00	0.00	0.00	35,900.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	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
- Promotion and Insurance Details** table:

Promotion	Type	Rate	Term Start Dt	End Dt	Insurance	Status	Sub Type
NONE	NONE	0.00	0.00	12/31/4000			

To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

A.1.21 Escrow Payment

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

The following transactions allow you to adjust or waive the escrow advance.

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

To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

To waive escrow advance

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount

To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

A.1.22 Escrow balance refund

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

A.1.23 Pay Off Quote Fee

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

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

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

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	30,000.00	0.00	0.00	0.00	0.00	0.00	30,000.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	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

Current Balance Total 30,000.00

Promotion	Type	Rate	Term Start Dt	End Dt	Insurance	Status	Sub Type
NONE	NONE	0.00	0.00	12/24/2015	12/31/4000		

View **Audit**

To adjust a pay off quote fee

Transaction	Parameters
Adjustment to Payoff Quote Fee - Add	Txn Date Amount
Adjustment to Payoff Quote Fee - Subtract	Txn Date Amount

To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

A.1.24 Nonperforming Accounts

Line of credit accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

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

To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

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

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Performing	Txn Date

A.1.25 Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit

When converting a precomputed Line of credit into a simple interest Line of credit, Oracle Financial Services Lending and Leasing assumes the following default values:

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

The resulting 'new' simple interest Line of credit will have the same account number with details entered/computed above.

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

To reschedule precomputed Line of credit to interest bearing Line of credit

Transaction	Parameters
Reschedule Pre-Compute Line of credit to Interest Bearing Line of credit	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.2 Nonmonetary Transactions

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

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor

- Mark a customer as deceased
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation

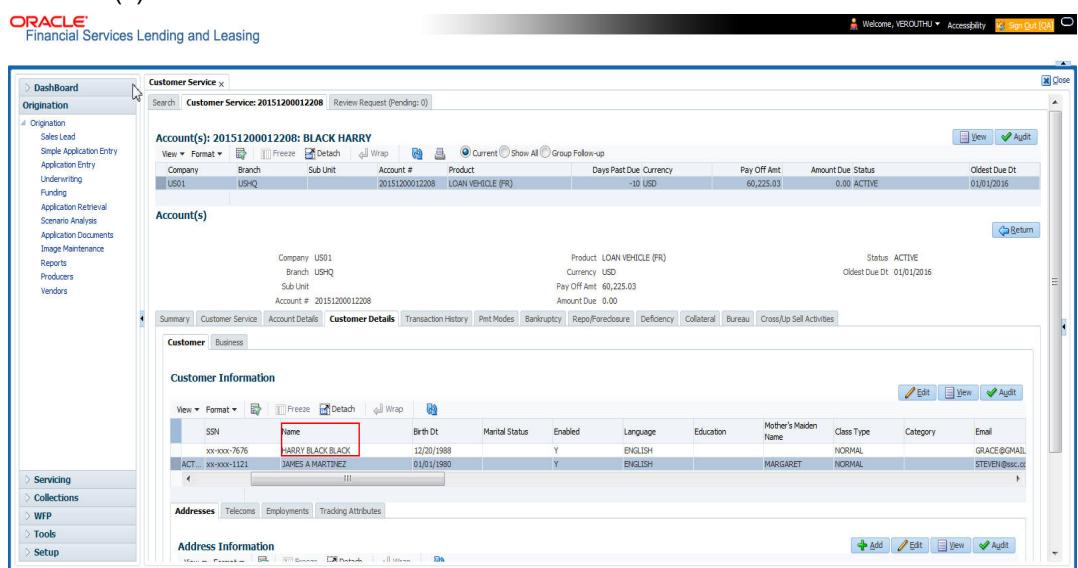
A.2.1 Customer Name Maintenance

You can update and change a customer's name.

To update a customer's name

Transaction	Parameters
Customer Name Maintenance	Txn Date
	Relation Type Code
	Customer First Name
	Customer Middle Name
	Customer Last Name
	Customer Generation
	Code

The new details appear throughout the system; for example, in Customer Service screen's Customer(s) section and Customer Details screen's Customer section.



A.2.2 Customer Details Maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependents, and email address.

To change other details about a customer

Transaction	Parameters
Customer Maintenance	Txn Date
	Relation Type Code
	Customer SSN
	Customer 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 Licence State Code
	Customer Time Zone

The new details appear throughout the system.

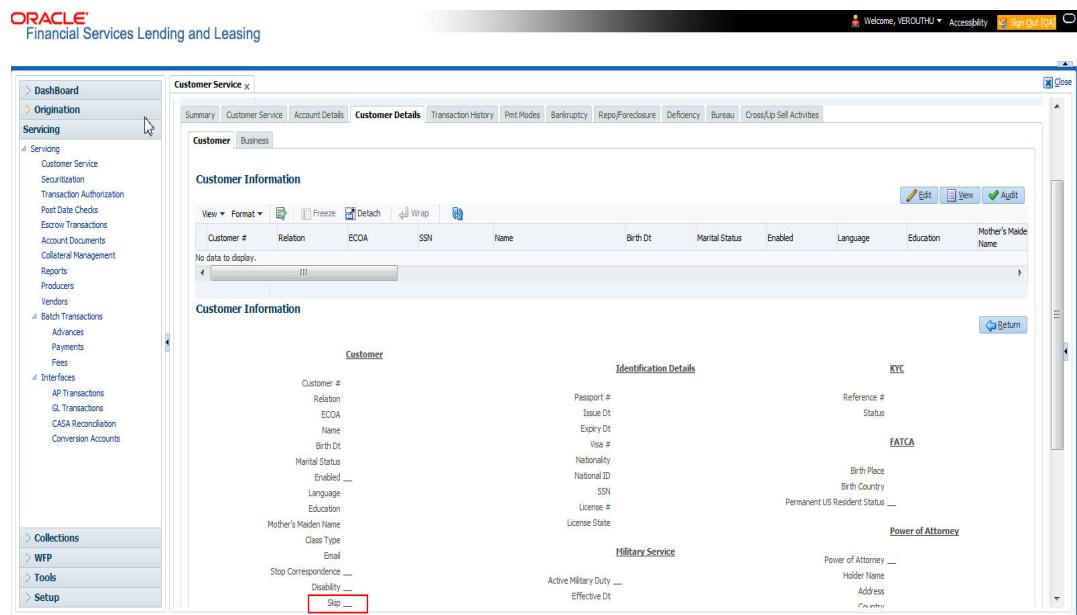
A.2.3 Skipped Customers

When a customer cannot be located, the system enables you to mark that person as “skipped” (as in, “the person is a skipped debtor.”) Marking a customer as skipped indicates that the customer’s whereabouts are unknown.

To mark a customer as “skipped”

Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

The Skip box is selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.



To remove the Skip indicator, follow the above procedure. However, you can also type **N** in the CUSTOMER SKIP INDICATOR parameter.

A.2.4 Mark Customer as Deceased

You can mark a particular customer as deceased by posting a non-monetary transaction. Marking a customer as deceased indicates that the 'Account holder is deceased' and this condition is posted on the account and an Alert is populated in Comments tab and Summary tab.

To mark a customer as “deceased”

Transaction	Parameters
Mark Customer as Deceased	Deceased Date
	Relation Type Code

You need to specify the deceased date of the customer and select the relation type code from the drop-down list.

System identifies all the related accounts based on Customer ID and marks ‘the customer deceased date’ on all accounts (primary or joint holder) held by the customer. If the transaction is successful, a confirmation message is displayed in the Results section displaying all the customer accounts on which this status is posted.

The Customer Deceased Date is also indicated on the Customer Details screen’s Military Service section.

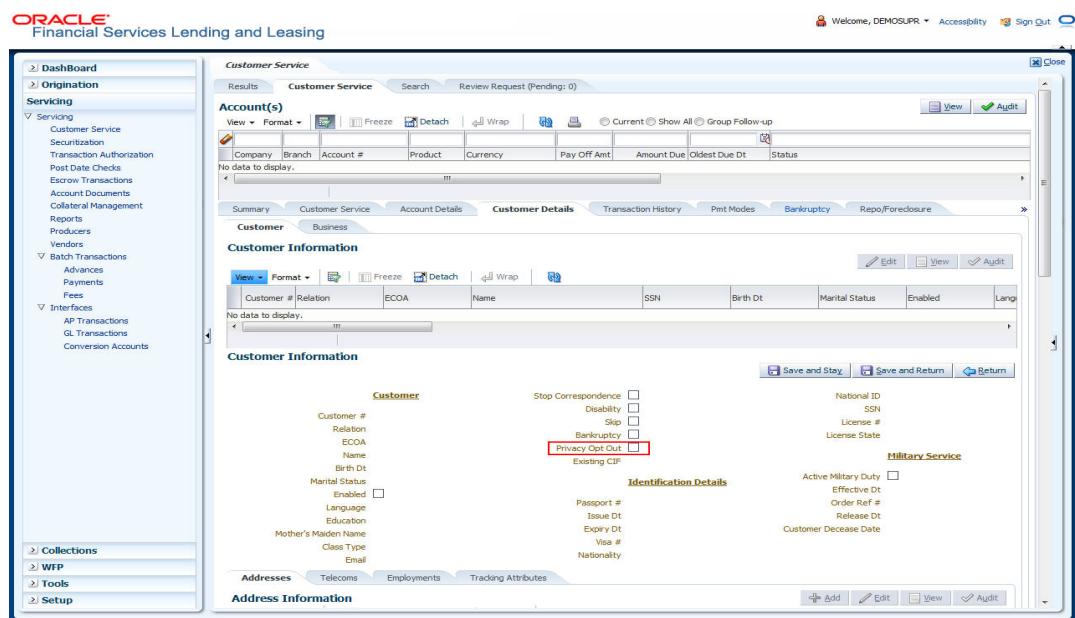
A.2.5 Privacy Opt-Out Indicator

You can change the customer's Privacy Opt-Out indicator

To change the customer's privacy opt-out indicator

Transaction	Parameters
Customer Privacy Info Sharing Preference	Privacy Opt Out
	Effective Date
	Relation Type Code

The Primary Opt-Out box is selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.



To remove the Primary Opt-Out indicator, follow above procedure. However, you can also type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

A.2.6 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 the system.

To stop correspondence with a customer

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

The Stop Correspondence box is selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

To remove the Stop Correspondence indicator, follow the above procedure; However, you can also type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.

Note

In case any issues on existing Line of credit accounts, you can back port this functionality. Contact your account manager.

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

A.2.8 ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

Transaction	Parameters
ACH Maintenance	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess
	ACH Payment Day
	ACH Start Date
	Txn Date

This information appears in the ACH section of the Account Details screen.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window title is "Customer Service" with account number "20160100013422" and "Review Request (Pending: 0)". The left sidebar contains a navigation tree with categories like "Dashboard", "Origination", "Servicing", "Collections", "WFP", "Tools", and "Setup". The main content area displays account details for "SUBRAMANIAN SWATHY". The "Account Details" tab is selected, showing a table with columns: "ib Unit", "Account #", "Product", "Days Past Due", "Currency", "Pay Off Amt", "Amount Due", "Status", and "Oldest Due". A single row is selected for "20160100013422" with "LOAN VEHICLE (FR)" as the product. Below this, the "Contract Information" tab is active, showing a table for a "Contract" with columns: "Contract Dt", "Amt Financed", "Term", "Due Day", "Maturity Dt", "Finance Charge", "Total of Pmts", "Down Pmt", and "Final Pmt". A single row is selected for "01/19/2016" with "750,000.00" as the amount financed. The "ACH Information" tab is also visible at the bottom.

A.2.9 Stop an ACH

To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details screen.

A.2.10 Statement Reprinting (batch only)

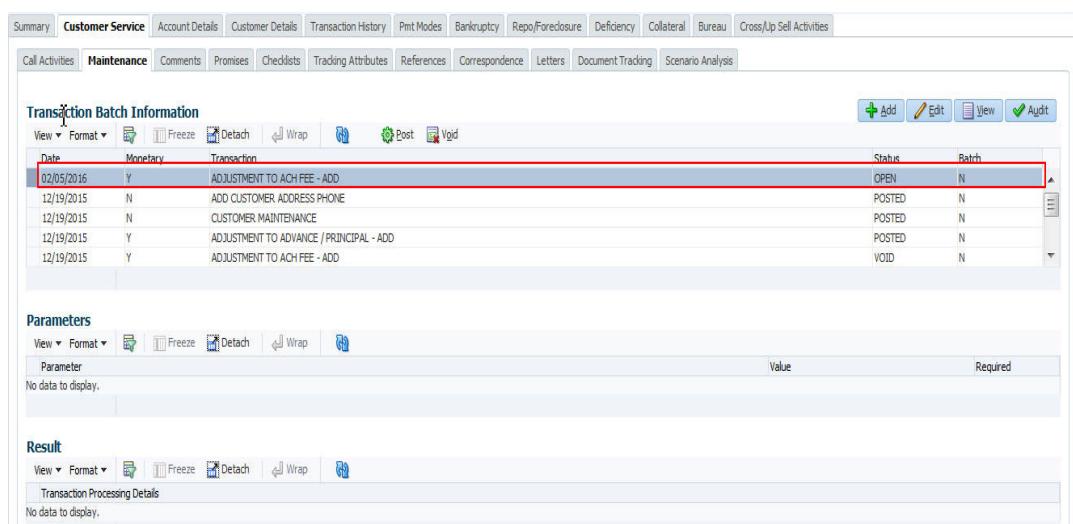
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	Statement Closing Date

A.2.11 Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.



Date	Monetary	Transaction	Status	Batch
02/05/2016	Y	ADJUSTMENT TO ACH FEE - ADD	OPEN	N
12/19/2015	N	ADD CUSTOMER ADDRESS PHONE	POSTED	N
12/19/2015	N	CUSTOMER MAINTENANCE	POSTED	N
12/19/2015	Y	ADJUSTMENT TO ADVANCE /PRINCIPAL - ADD	POSTED	N
12/19/2015	Y	ADJUSTMENT TO ACH FEE - ADD	VOID	N

To add a new ACH bank

Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess

A.2.12 Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdc Check Number
	pdc Check Date
	pdc No Of Checks
	pdc Check Amount
	pdc Bank Routing Number
	pdc Account Type
	pdc Account Number
	pdc Bank Name
	pdc Bank Branch Name
	pdc Docket Code
	pdc Comments
	pdc Frequency

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Line of credit account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

A.2.14 Extended Service Contract (ESC)

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

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

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

A.2.15 Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

The above refers to the account insurance and not asset or collateral insurance. For example, 'Credit Life and Disability'.

A.2.16 Escrow Information and Maintenance

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

To add new escrow insurance details

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference

To add new escrow tax details

Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
Reason	
Reference	

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

To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

A.2.17 Escrow Analysis Disbursements

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

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disbursements	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance**To refund or adjust insurance**

Transaction	Parameters
Insurance Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

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

A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

A.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

Post the 'OFF MILITARY DUTY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Line of credit.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

A.4 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

The system date is saved as Valuation Date along with other valuation details during batch run. Once the batch is run, black book values will load process to Oracle Valuation Section

Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Line of credit	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (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 = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12