Lease Servicing User Guide

Oracle Financial Services Lending and Leasing

Release 14.3.1.0.0

Part No. E82458-01

March 2017

ORACLE

Lease Servicing User Guide
March 2017
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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

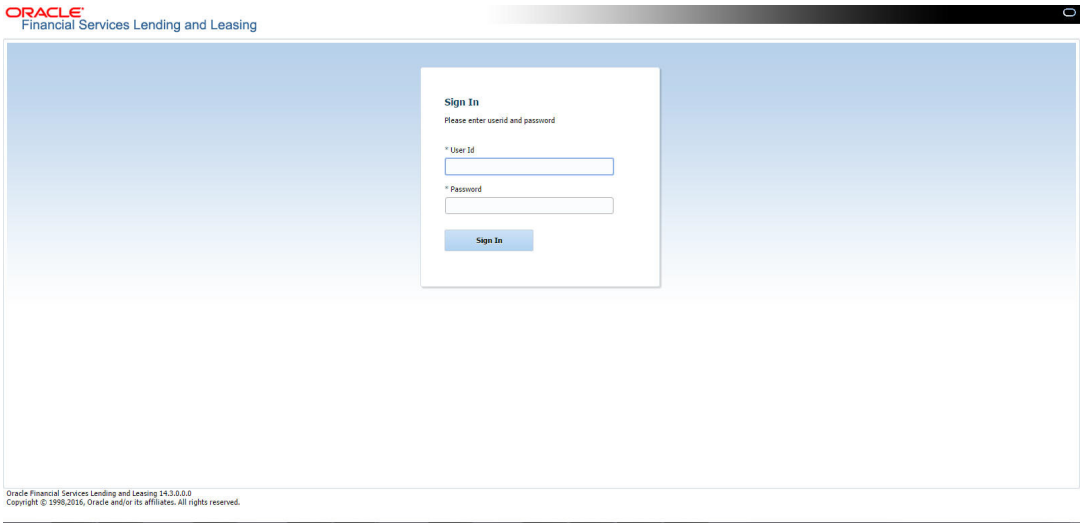
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

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

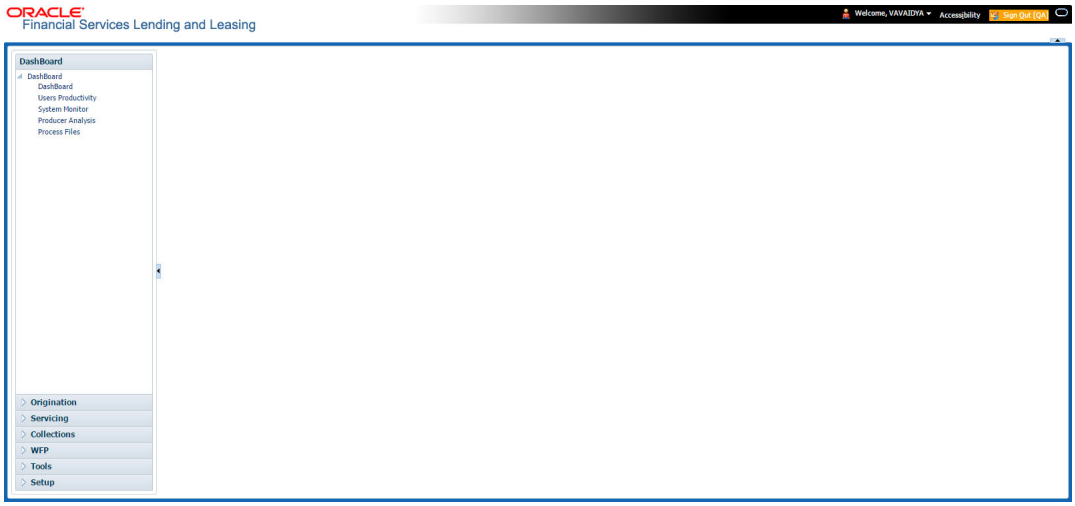
1.4.1 Home Screen

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

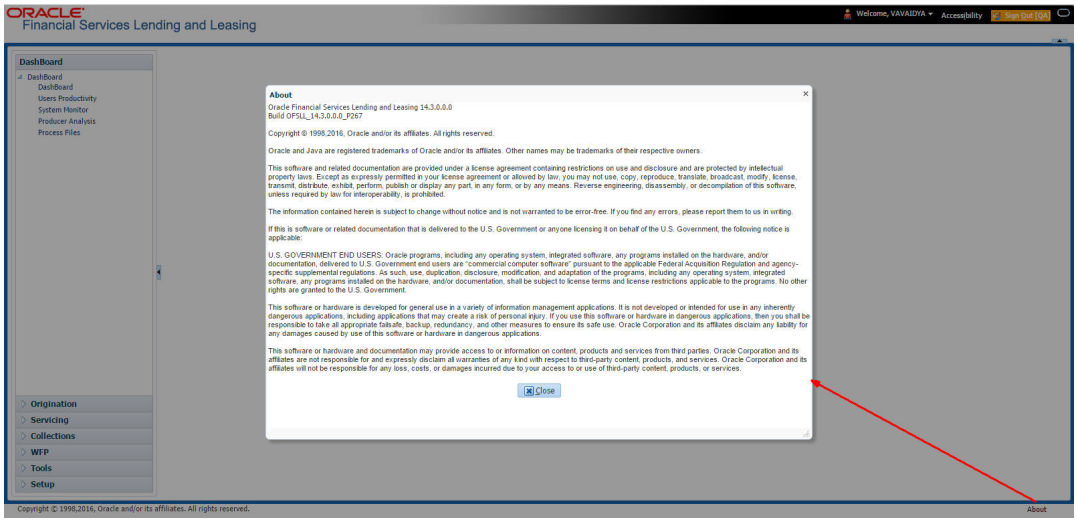
The Home screen consists of the following components:

- 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.



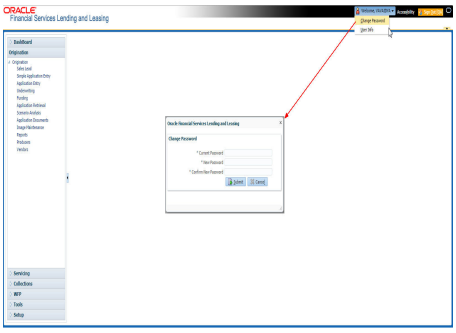
Header

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:

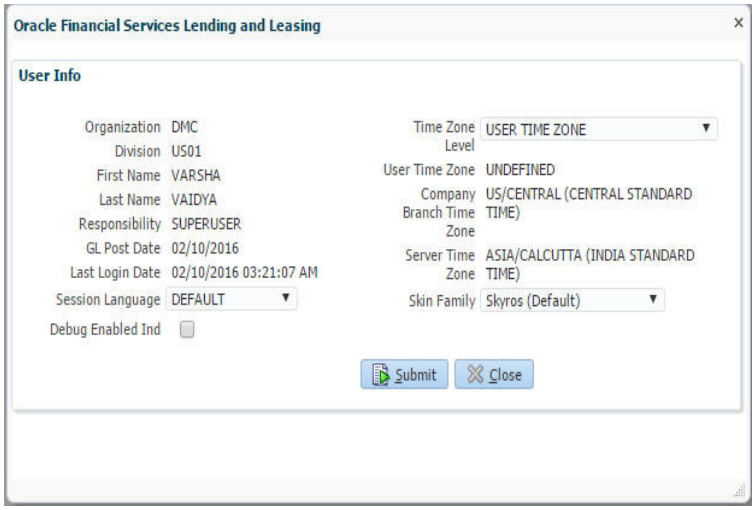


  – Change Password – Click to change the current password.



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.

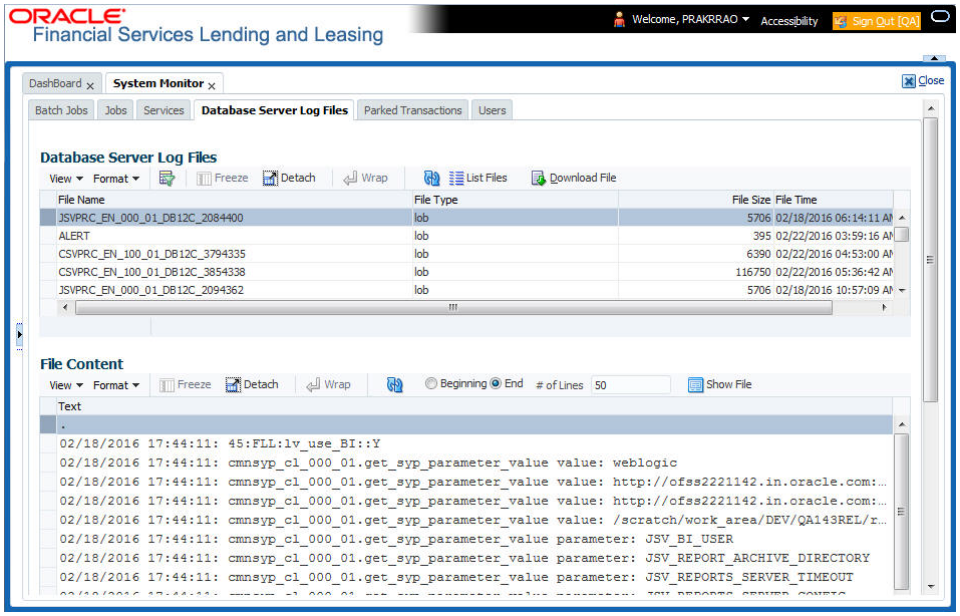
Debug Enabled Ind – Check this box to enable the debug indicator.

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.



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.

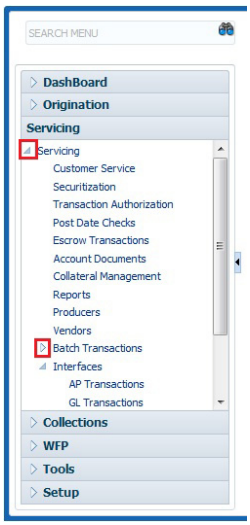
- **Accessibility** – Click the link to view accessibility features of the system.

  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.

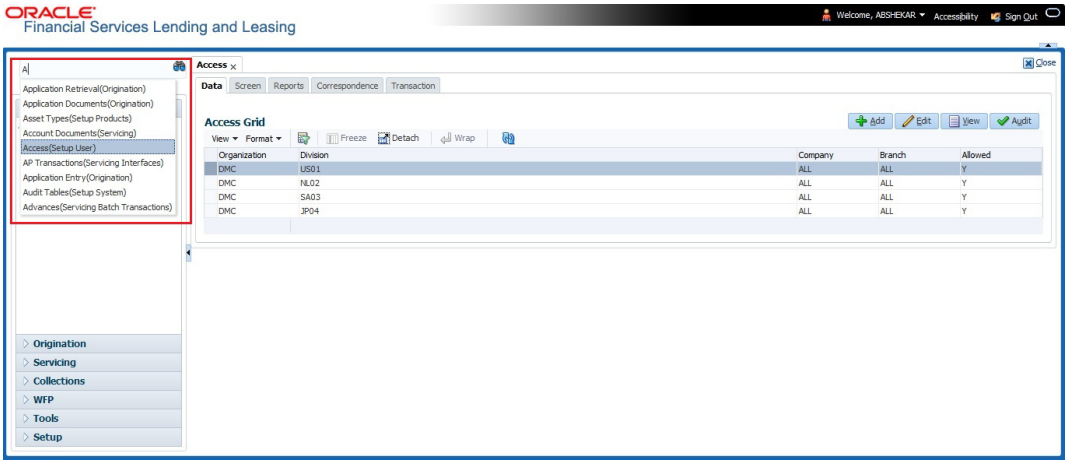


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

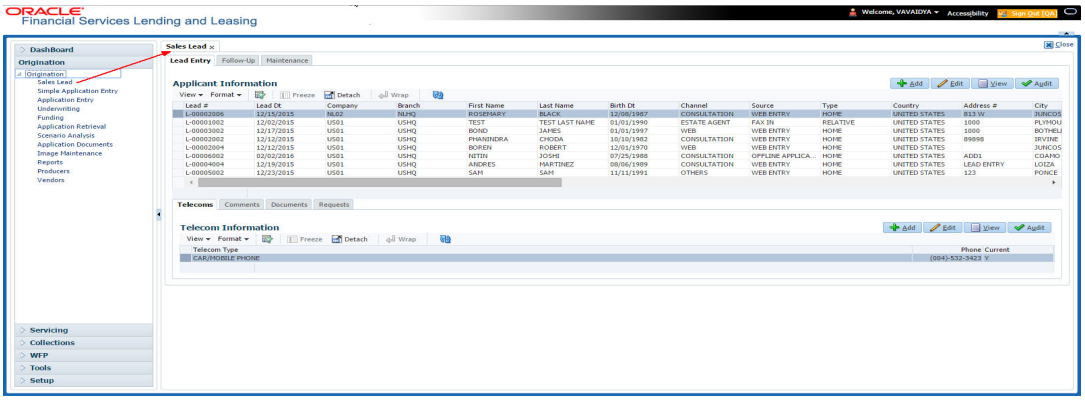
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press 'Enter'. The screen is displayed in the main window/work area.



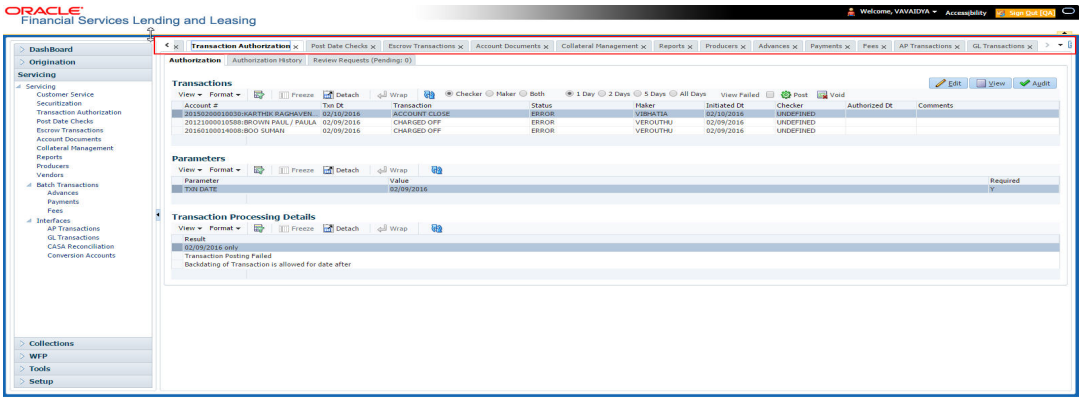
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

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.

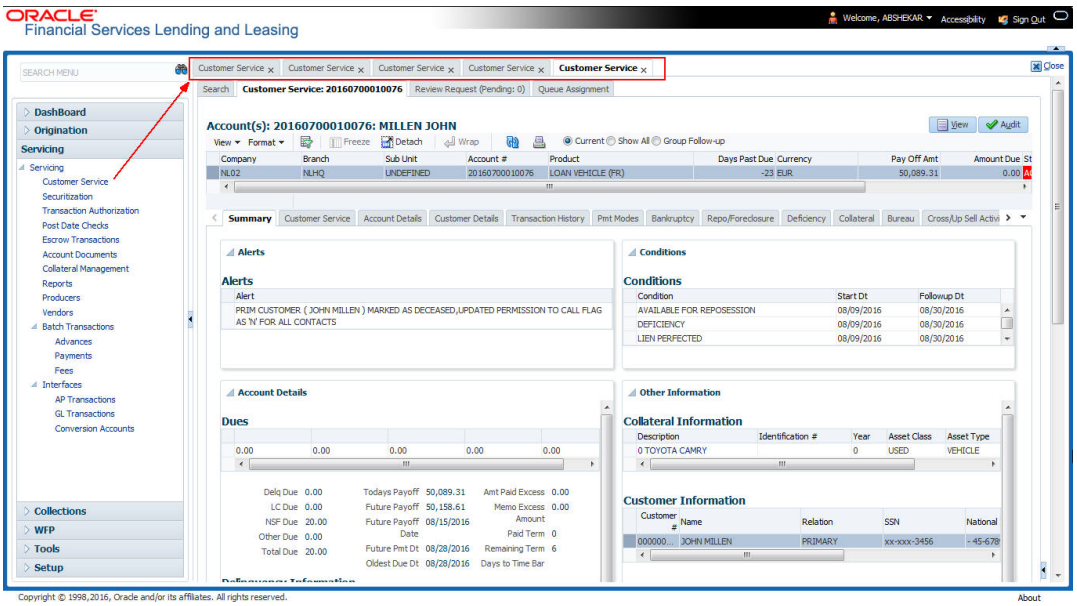


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

You can also open multiple Accounts at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac_Multi_tab_Ind' = 'Y' in MENU_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Accounts in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Servicing Module Master Tab. In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.



Few screens in Servicing and Collections are identical and are linked. Hence, when multi tab option is not enabled, 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:

Collection:

- Collection

- Bankruptcy
- Repossession
- Deficiency

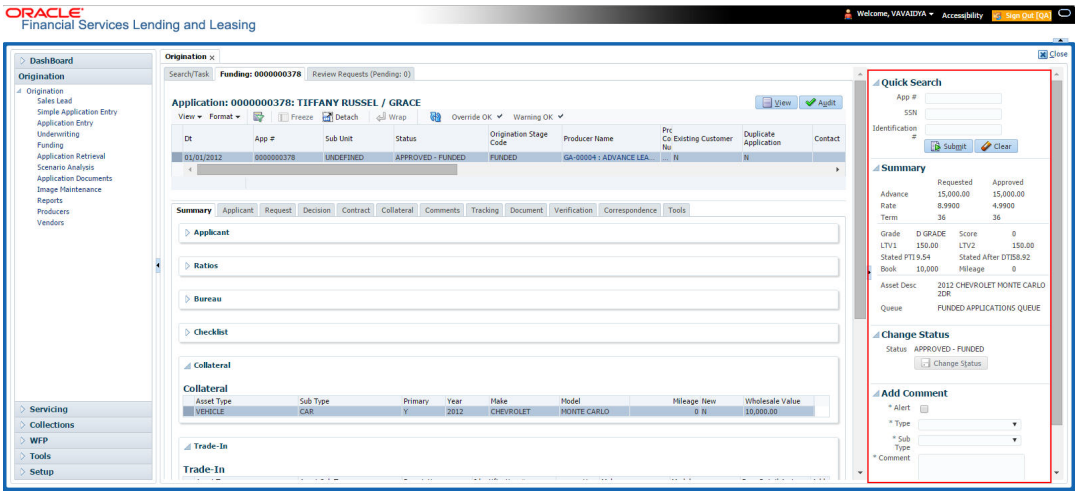
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

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:

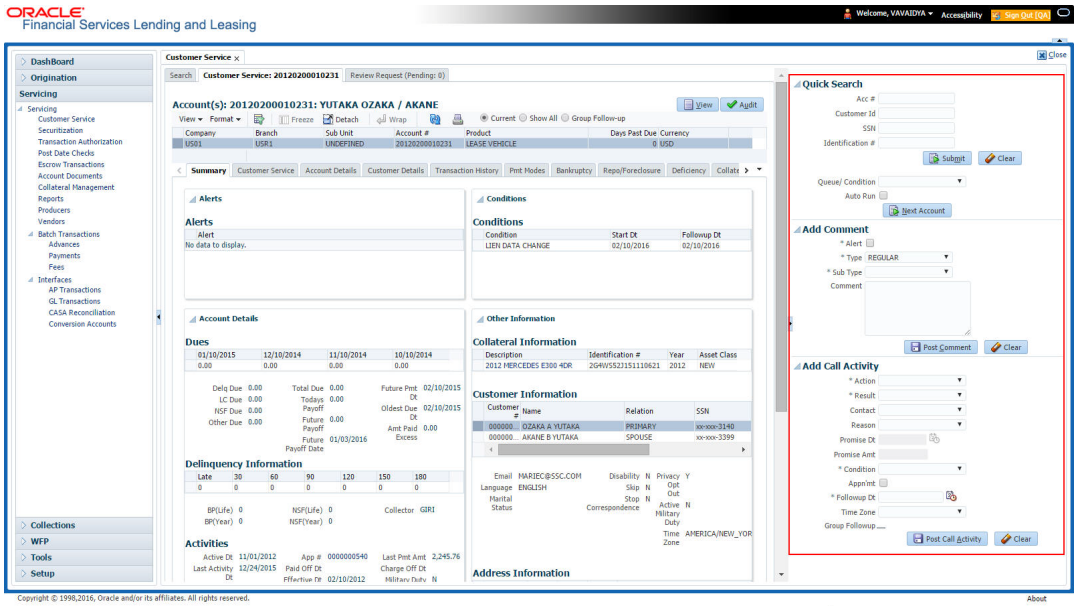


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found 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:



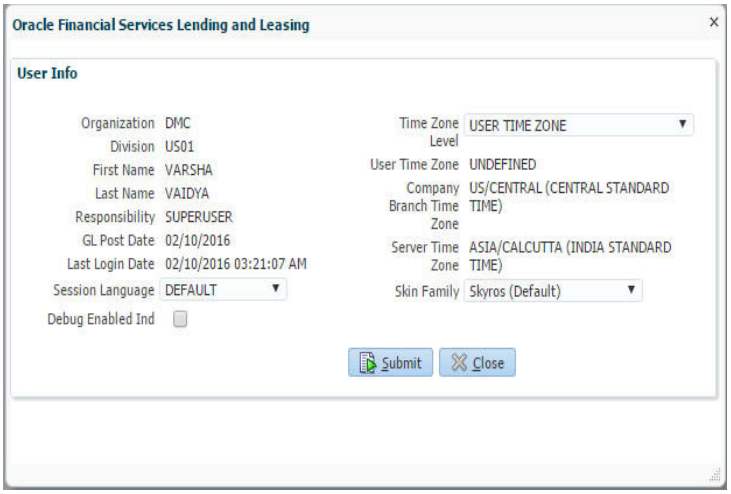
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple 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.

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:

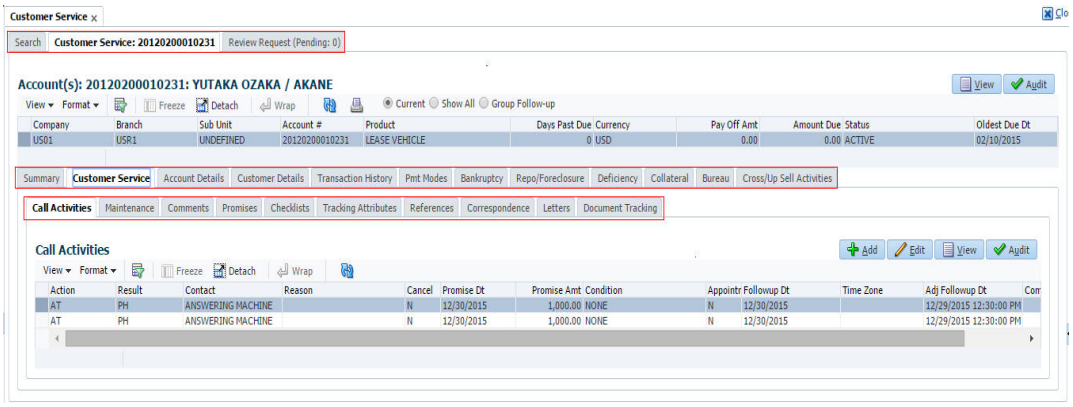
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit.**
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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.



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.

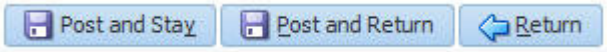
All or few of these actions are enabled when you select any of the Basic Operations.



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 Payment maintenance screens consist of the following actions.



The table below gives a snapshot of them:

Basic Actions	Description
Post and Stay	Click to post the transaction and remain in the same section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' button.
Post and Return	Click to save and return to main section. This button is displayed when you click ‘Modify Payment/Modify Payment Transaction’ buttons.
Return	Click to return to main section without modifications. This button is displayed when you click ‘Modify Payment/Modify Payment Transaction’ 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:

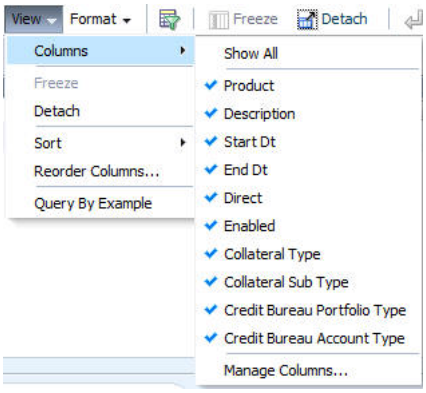
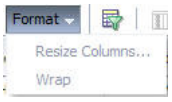
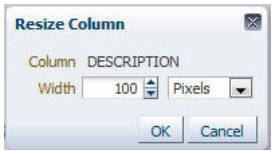
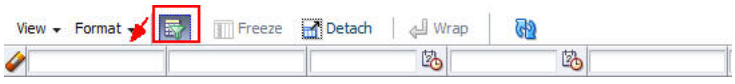
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

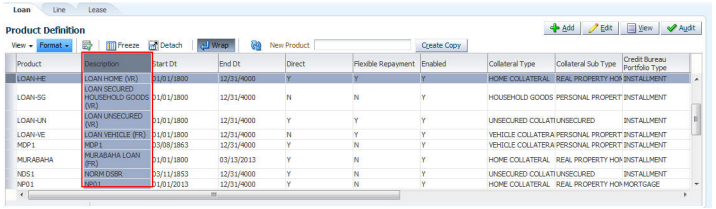
1.5.3 Personalization Options

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:

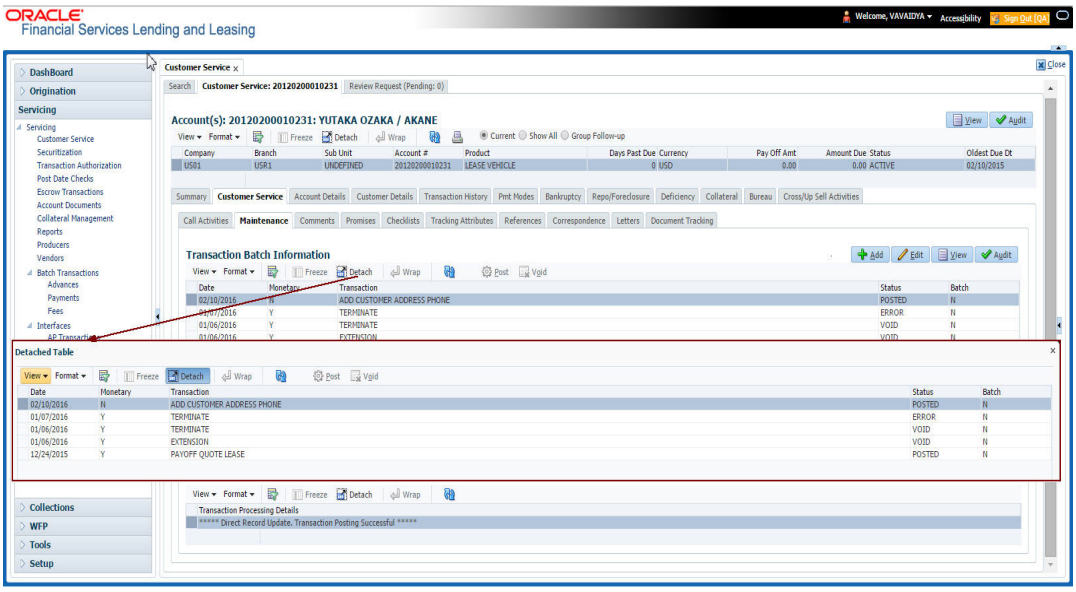
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format	Click to resize columns or wrap a data in the table cells.  Select the column you need to resize and select **Resize Columns** option from the **Format** drop-down list.  Specify the **Width** and unit for the selected column. Click **OK** to apply changes and **Cancel** to revert.
Query by Example	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. 
Freeze	Select the column at which you need to freeze the table and click **Freeze**. Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.

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



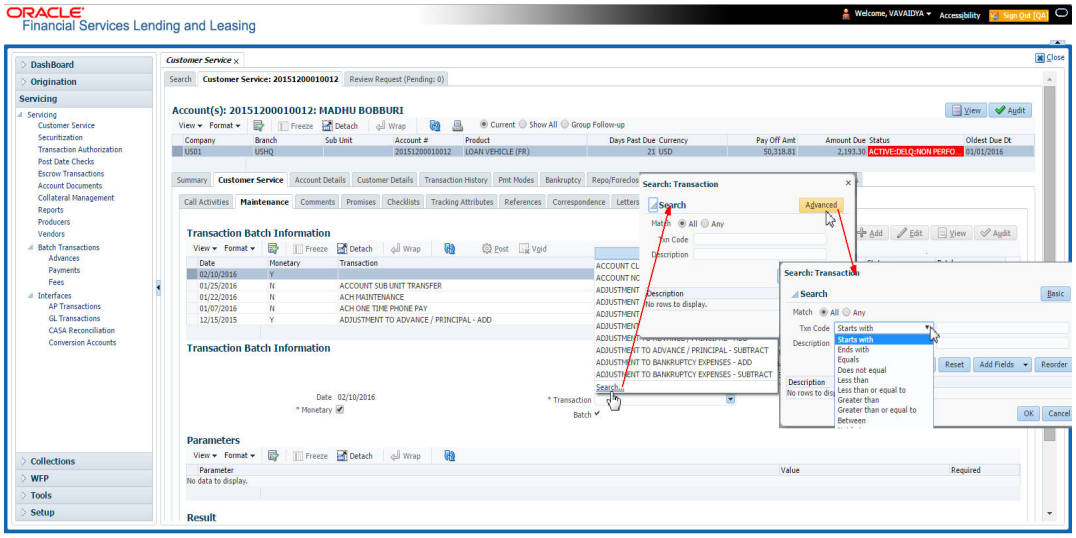
Click ‘Add’, ‘Edit’ or ‘View’ button to open a new screen in expanded mode with details.

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.

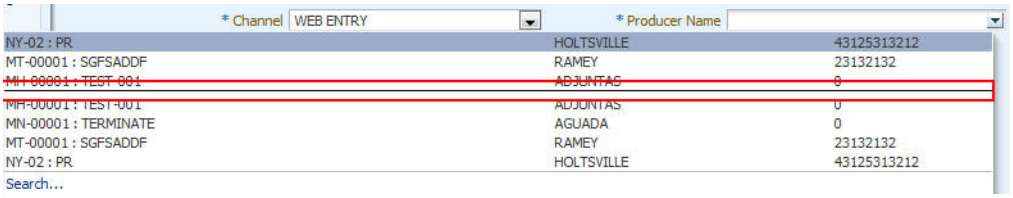


Click the arrow button available before ‘Search’ to toggle the search options.

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

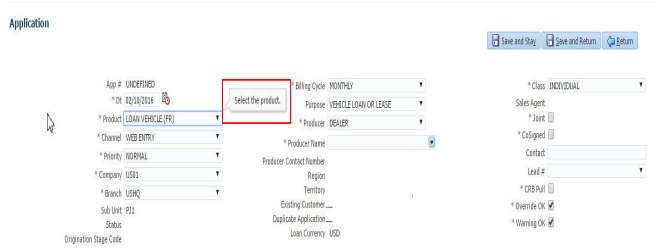
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

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



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 weak 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

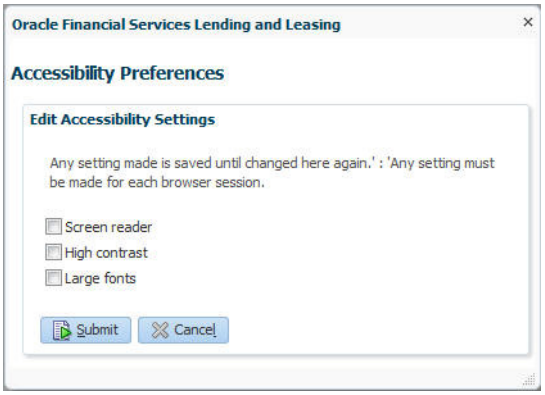
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- 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

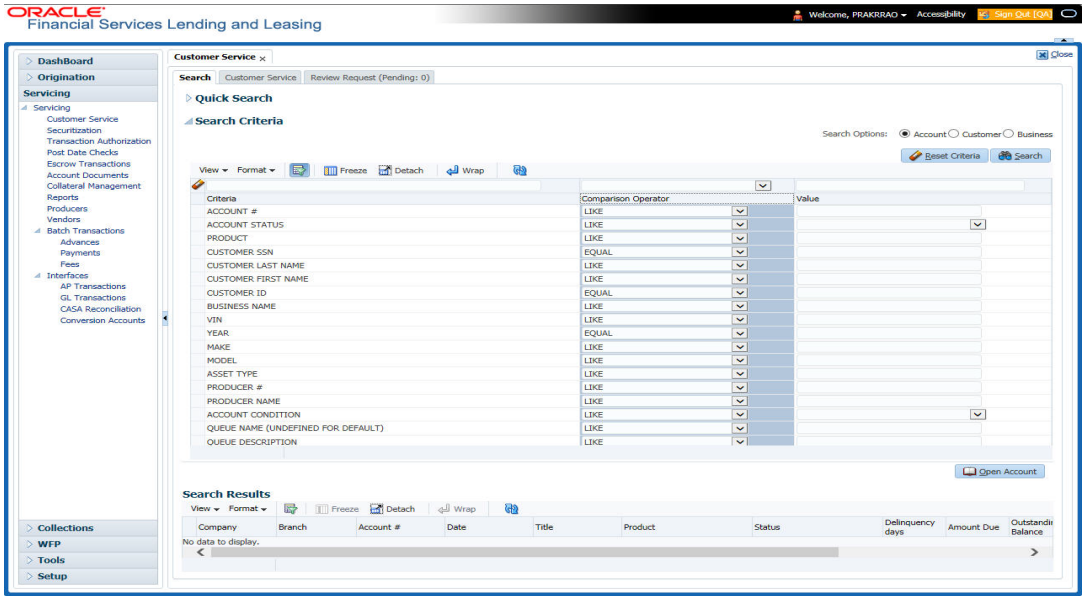
You need to define the required Settings for each browser session and defined settings are saved until next modification.

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,

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- **1234**0980988234ABIL230498098

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

- **1234**5
- **1234**A
- **1234**0

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

- 1234
- 0**1234**
- 098908LKJKLJLKJ000988071**1234**

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

- A**1234**
- 1**1234**

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

- 1234
- 0**1234**
- **1234**0
- AKJLKJ**1234**128424

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

- A**1234**B
- 0**1234**1
- A**1234**1

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%

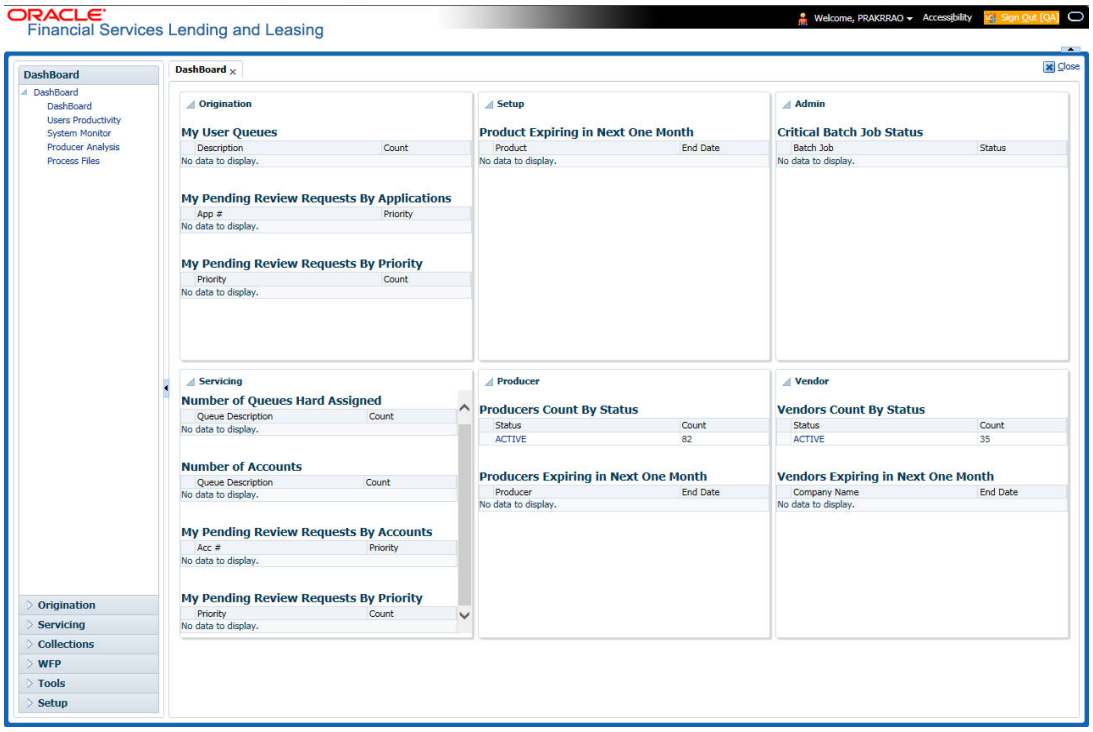
Result: The system searches for all applications with applicant’s first name starting with “JAN”

- 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.

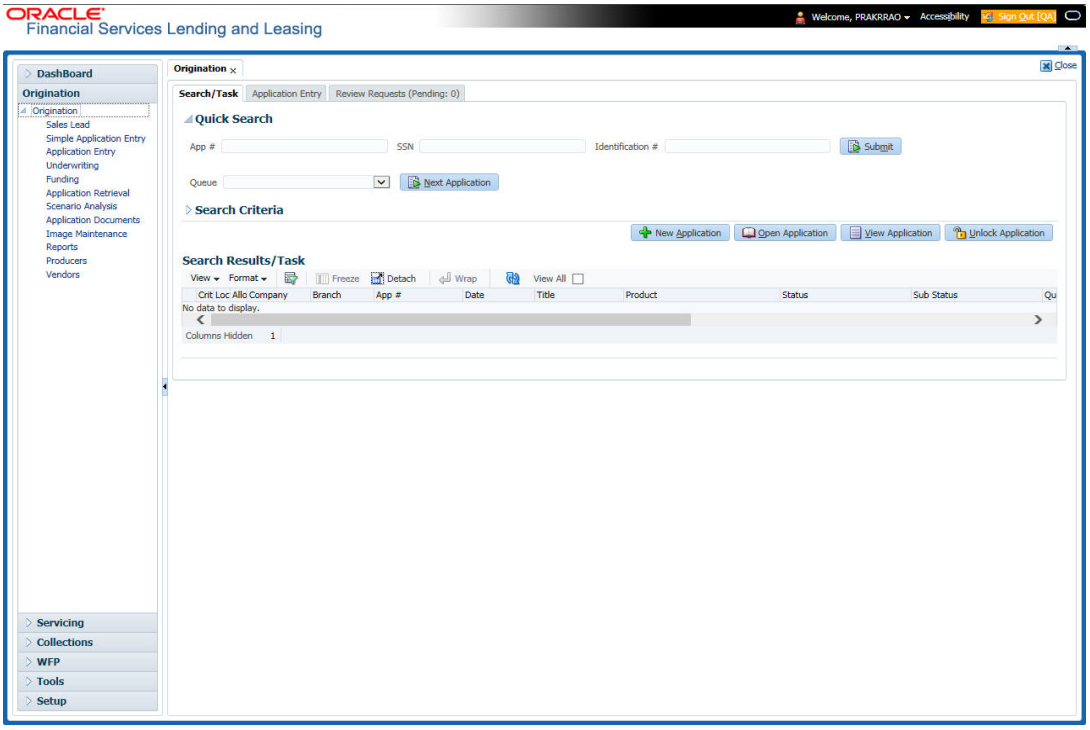
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

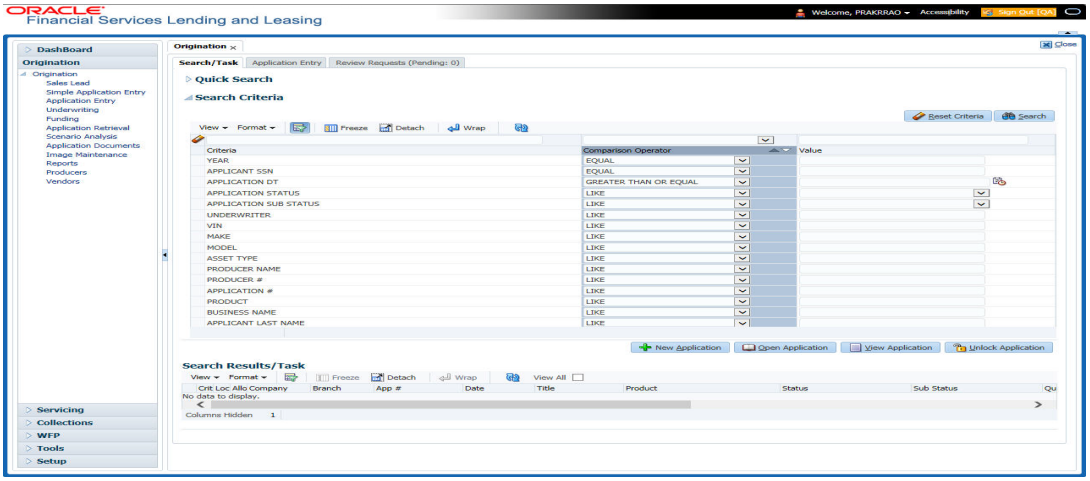
To view the Search/Task screen during Lease origination

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.



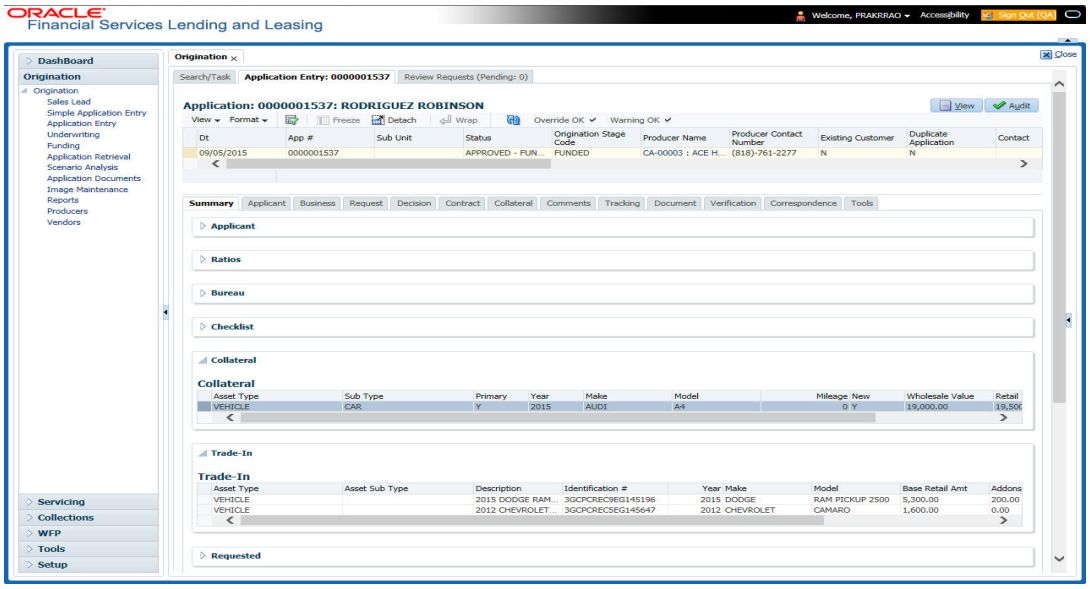
The search tab enables you to locate an application using a broad range of search criteria.

- During Lease 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.

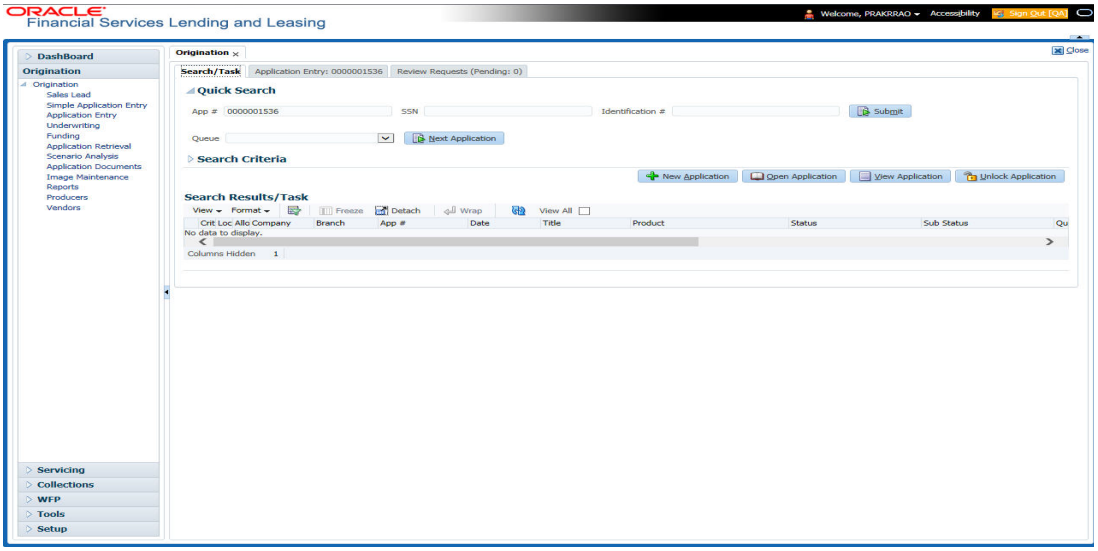
To load an account using the Quick Search section:

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 in 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.

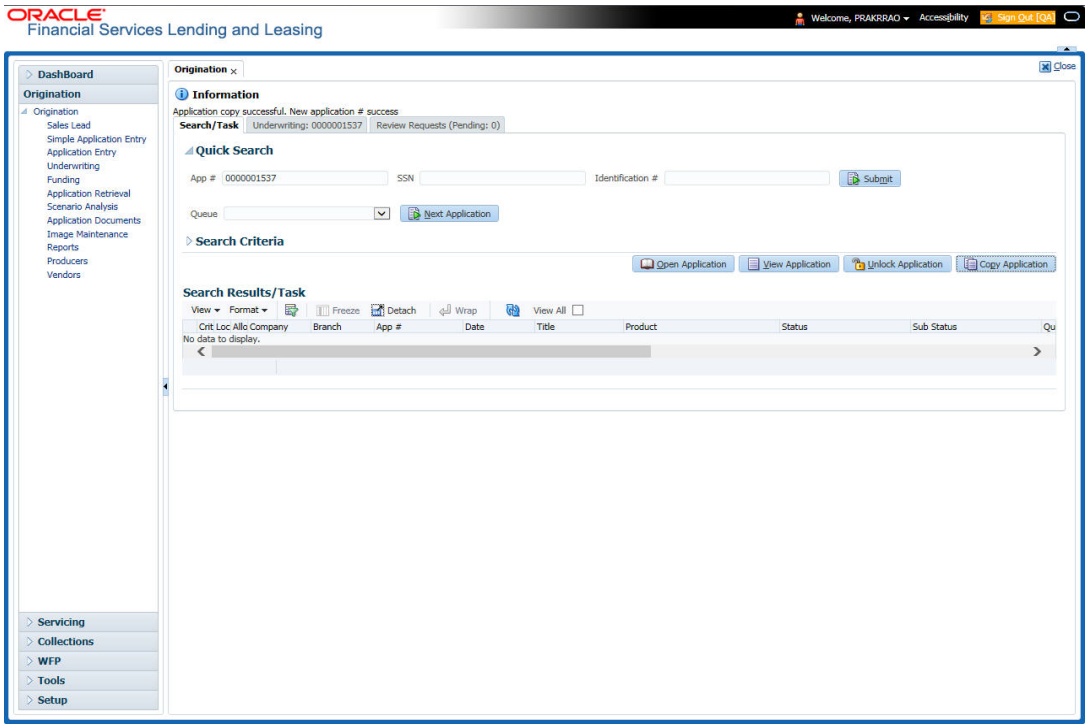
What is it?	What does it do?
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

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 Lease information, credit bureau data, and collateral information. The new application will have status/sub status as NEW - REVIEW REQUIRED.

To copy an application

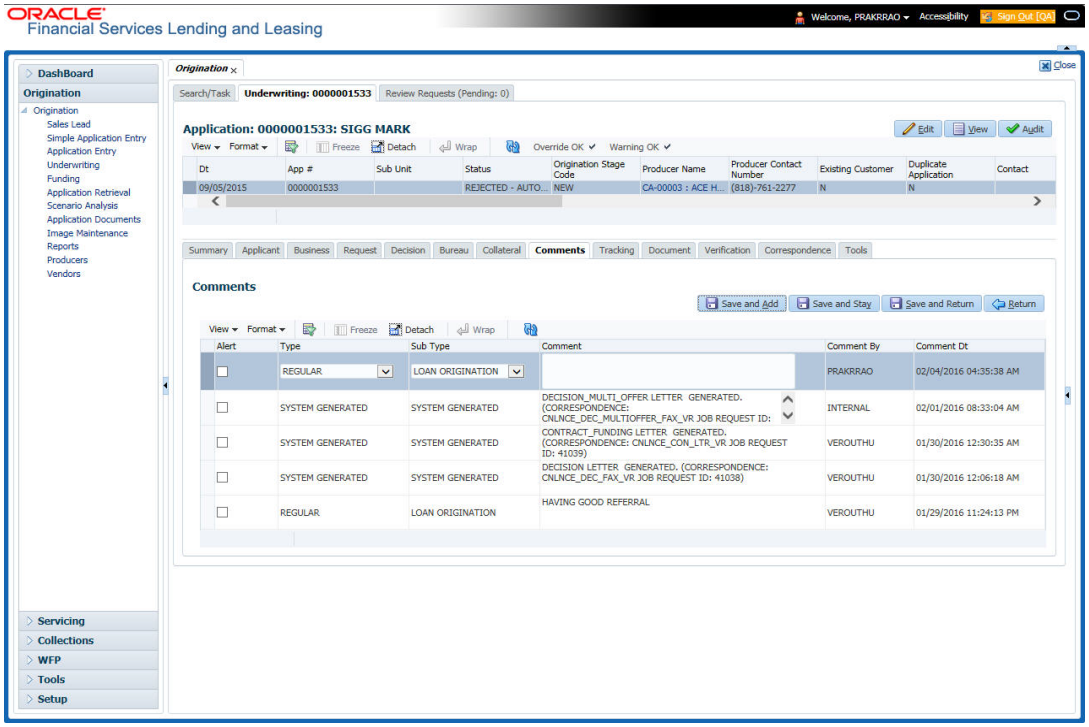
1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Search Results/Task** screen.
3. Click **Copy Application.**



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.



2.2.2.3 Unlocking an Application

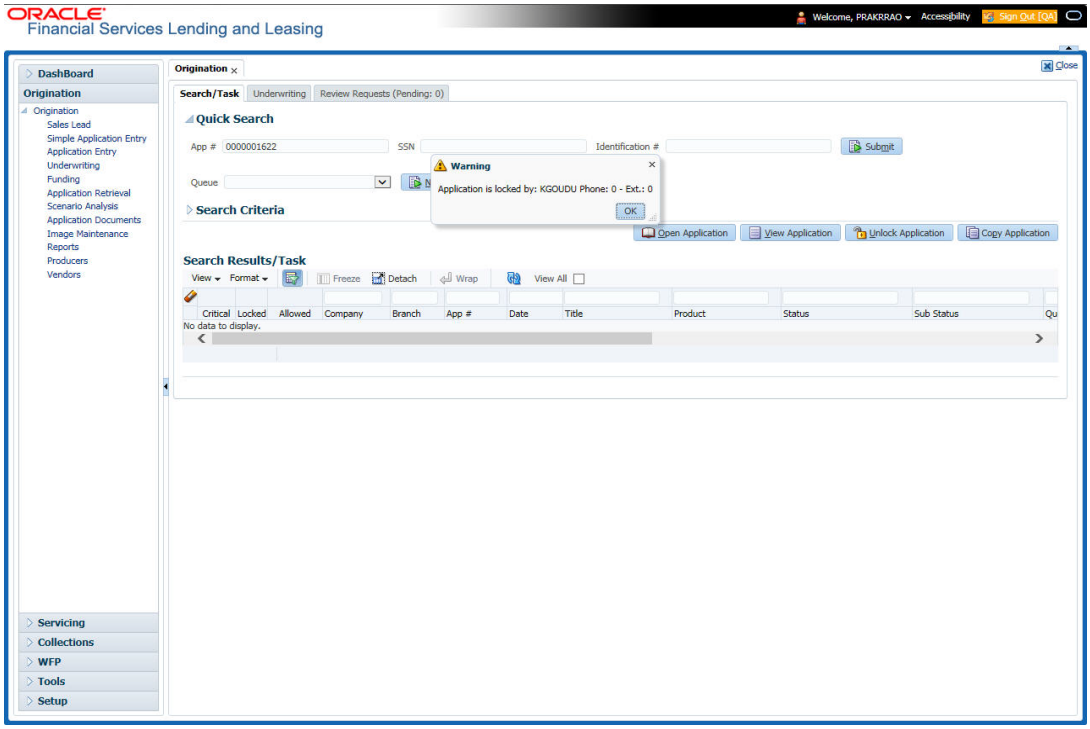
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

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.

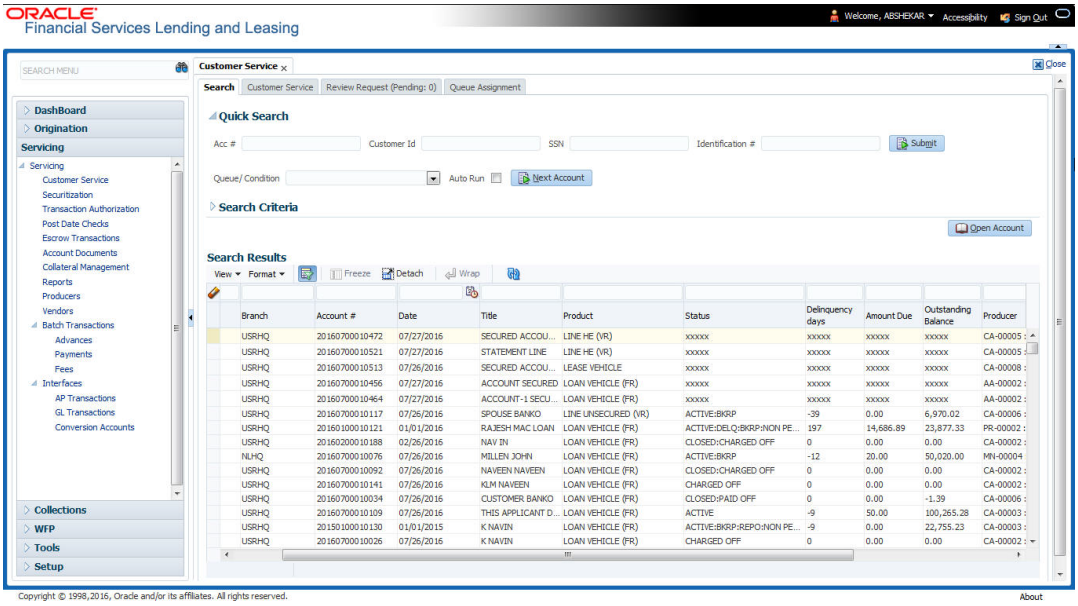
2.3 Searching for an Account and Customer

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 Lease 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.

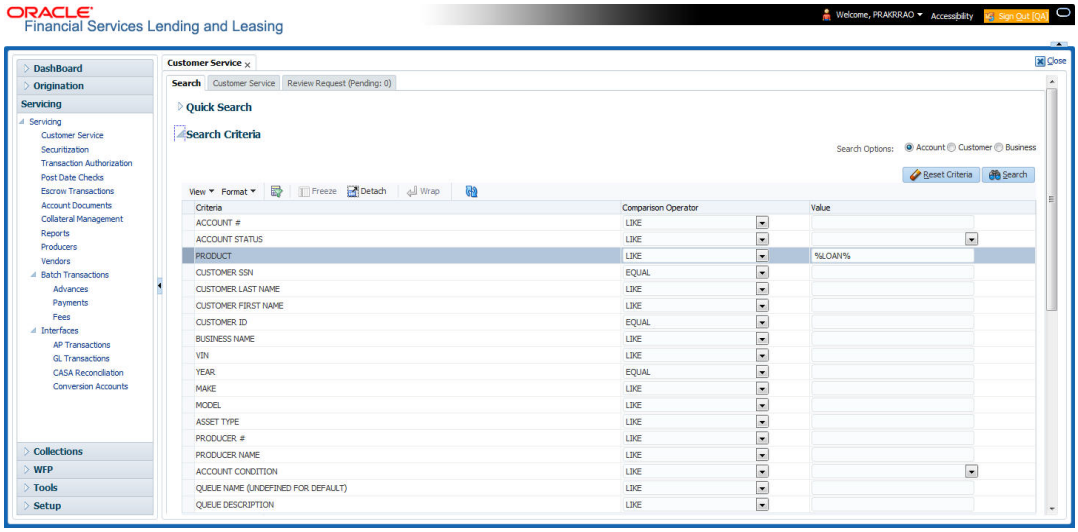
Depending on the link clicked, Customer Service screen appears, opening at Results screen.



Note

Oracle Financial Services Lending and Leasing does not display the financial details of secured accounts if the logged-in user is not authorized. Though the search display the results, the fields such as Status, Delinquency Days, Amount Due, and Outstanding Balance are masked with ‘xxxxx’ and clicking on the same displays an error message indicating ‘Cannot open secured account’.

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

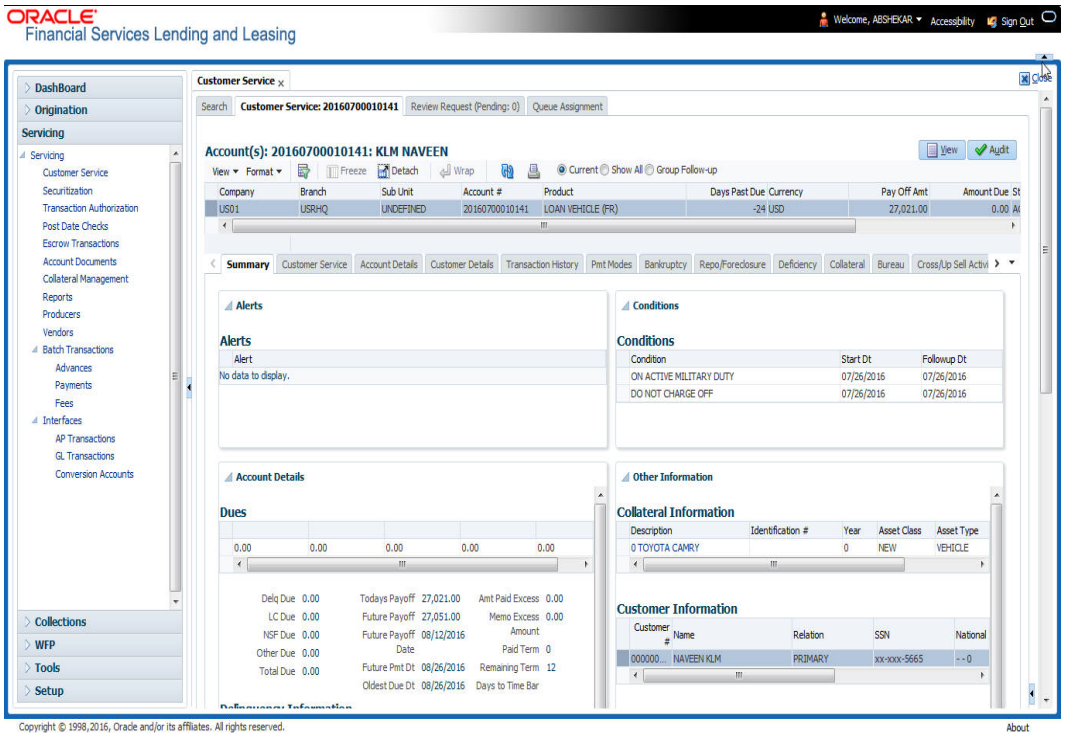


Using the Search tab

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.



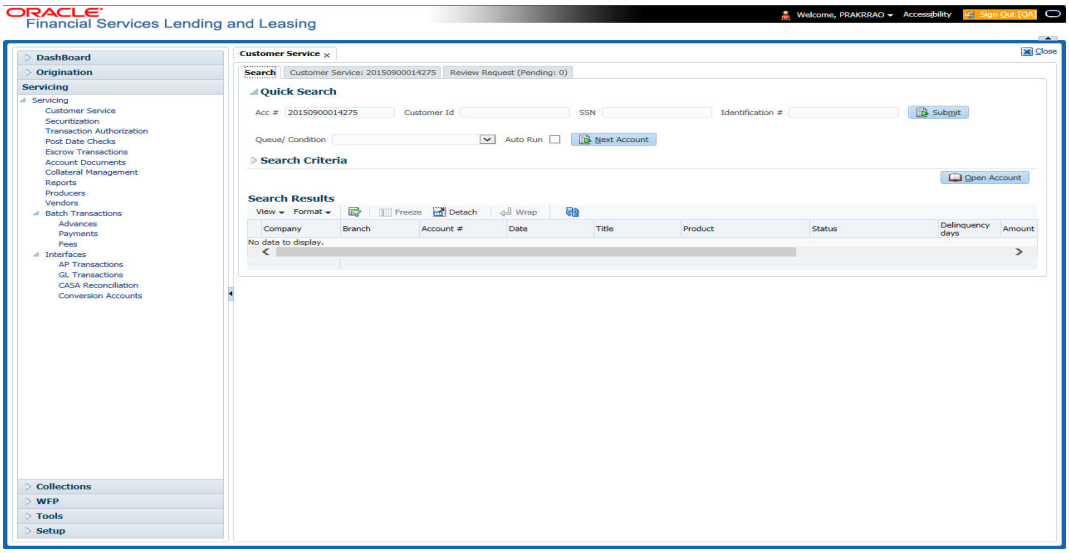
2.3.1 Quick Search section

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**.



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**.

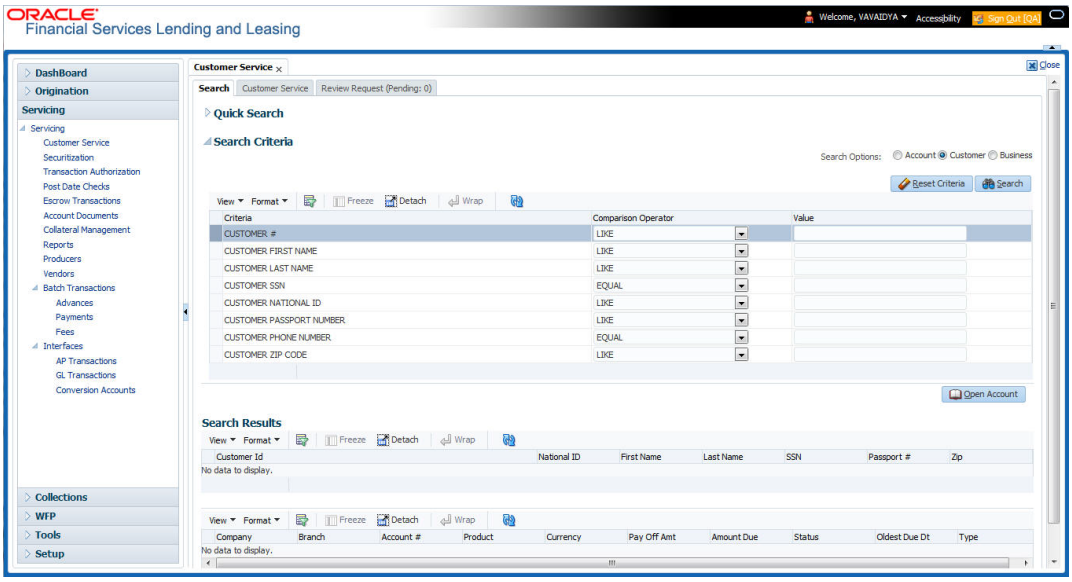
2.3.2 Search Using Customer Details

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

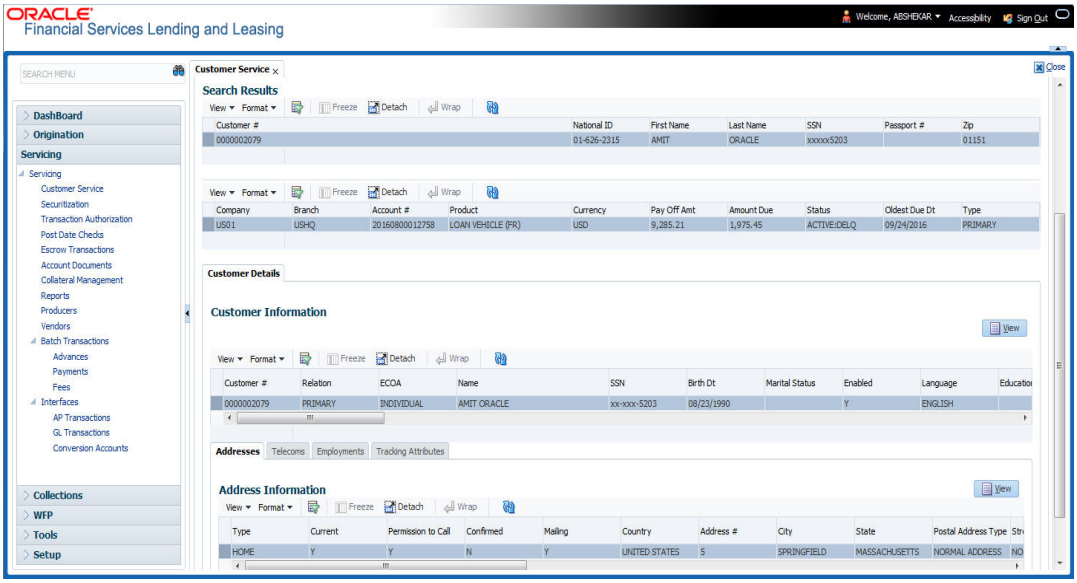
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

Select **Customer** as a search option.



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.



3. On the Search Results 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
Product	The Lease product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Type	The type of account.

Also the 'Customer Details' section below displays the Customer Information along with Addresses, Telecoms, Employments, and Tracking Attributes. You can click 'View' to display the details in each section.

4. On the Search **Results** 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**.

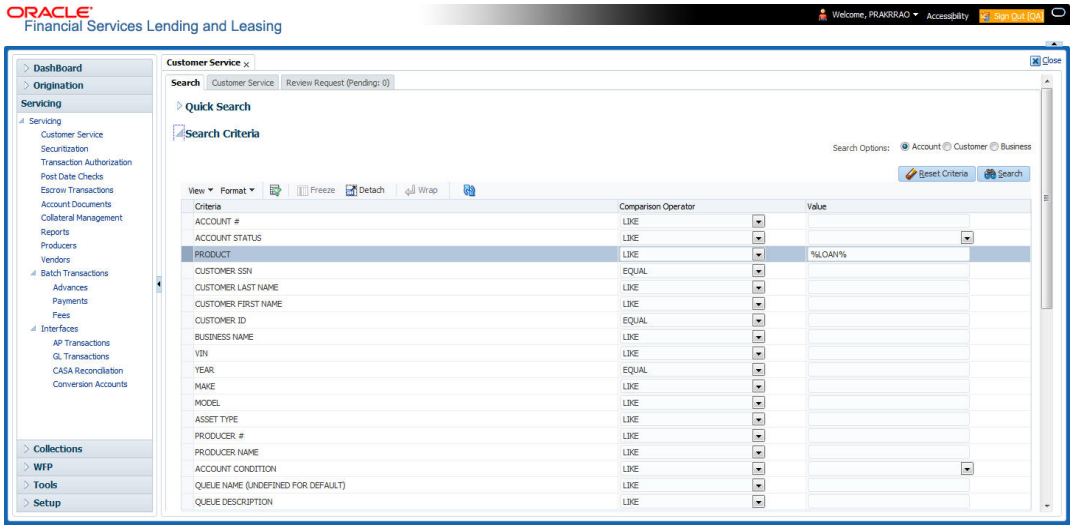
The system displays the account details on **Customer Service** tab.

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

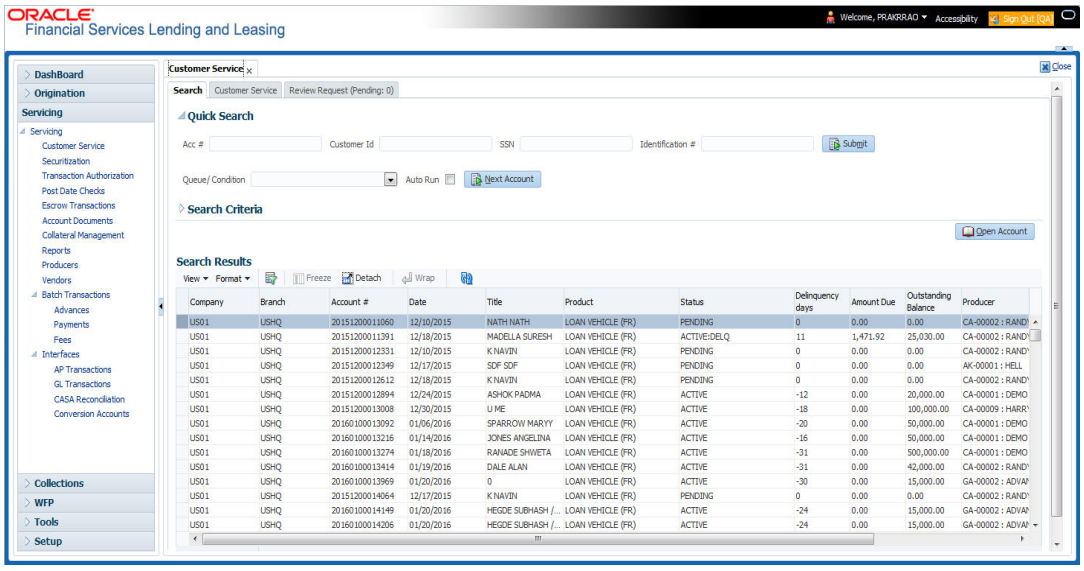
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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.



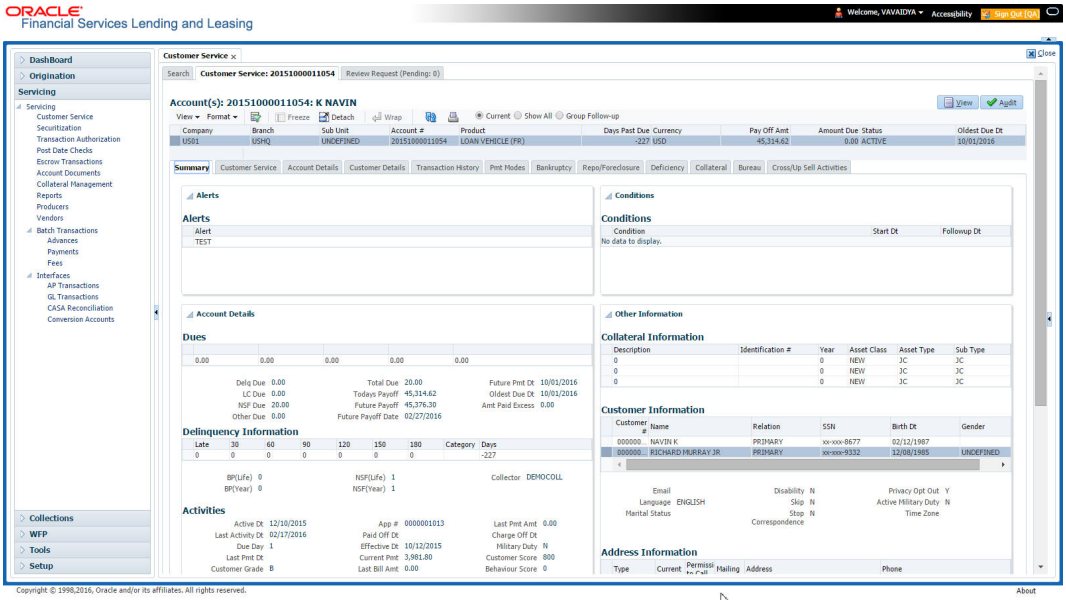
4. On the Search Results screen, view the following information for each account:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number

In this field:	View this:
Date	The date the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The Lease 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



You are now ready to begin work on the account.

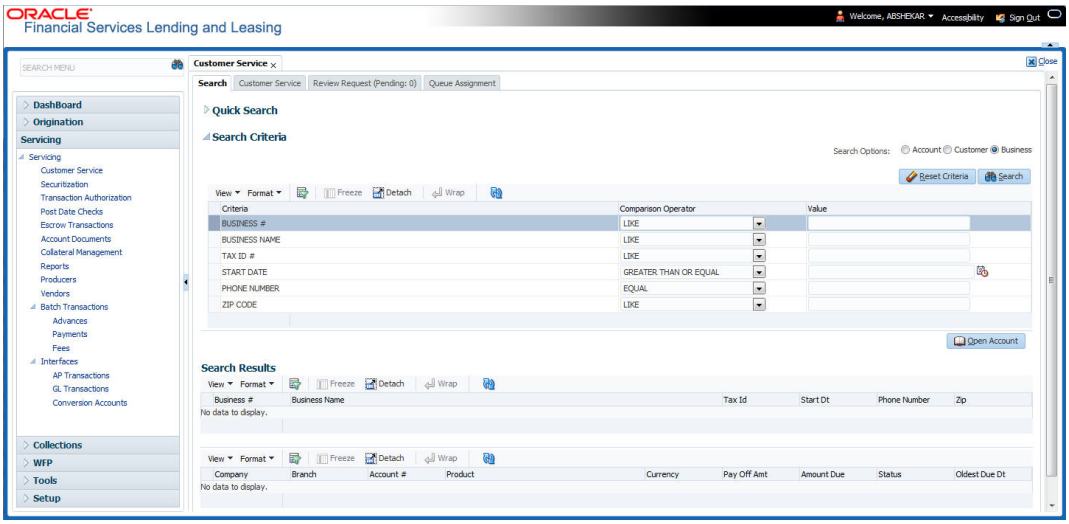
You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

2.3.4 Search Using Business Details

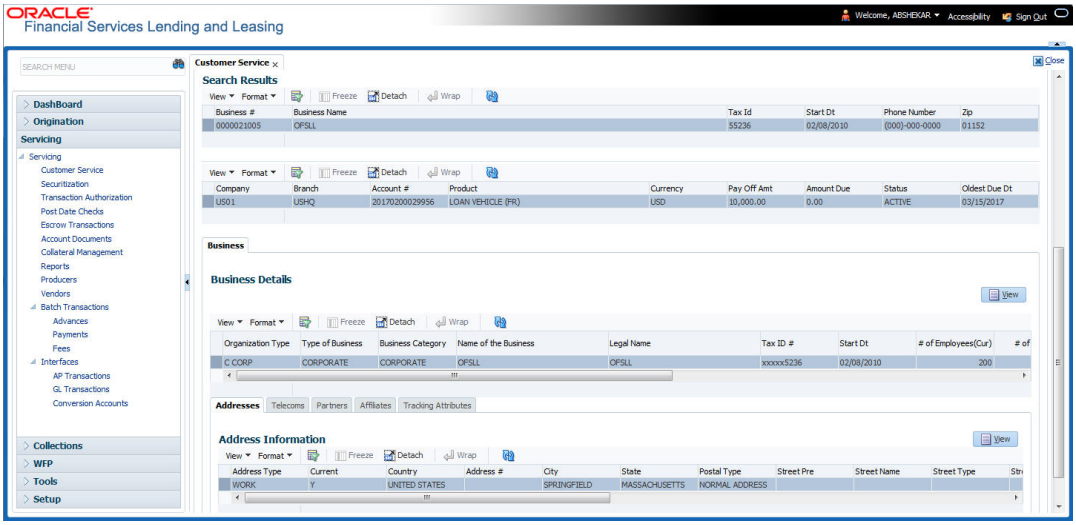
To search and load an account with specific business using the Search screen

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

1. Select **Business** as the search option.



2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. 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 records that meet your search criteria on 'Search Results' section.



You can view the view the following information for each business record:

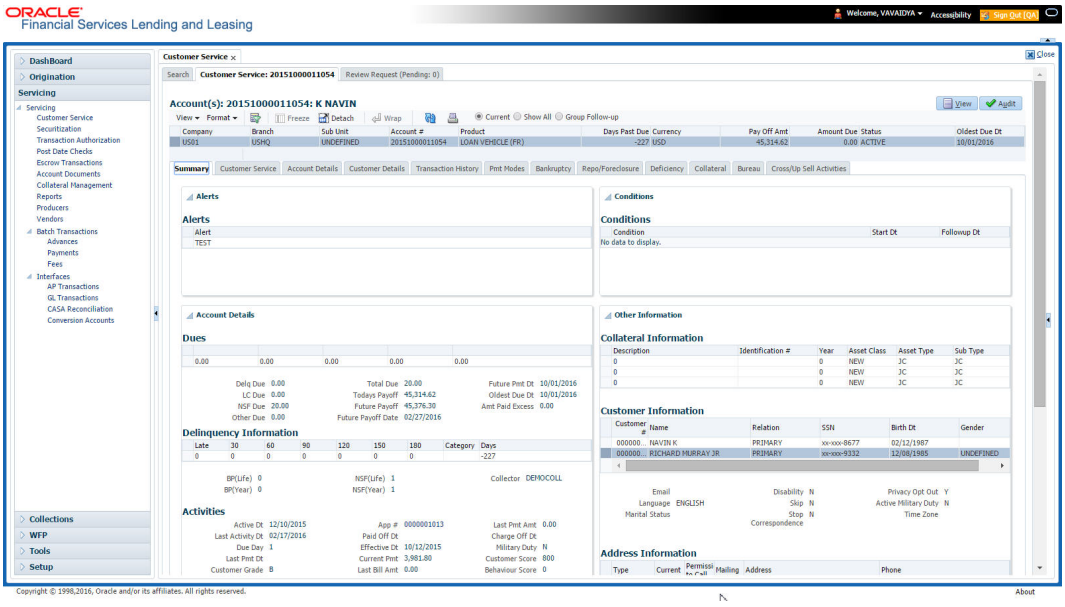
In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the business is established.

4. On the **Results** screen, select the business type of your interest. The sub section displays the accounts associated with the selected business with the following details:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Lease product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.

Also the 'Business' section below displays the Business Details along with Addresses, Telecoms, Partners, Affiliates and Tracking Attributes. You can click 'View' to display the details in each section.

5. Select the required account and click **Open Account**. The system loads the account associated with the business type in the Customer Service 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

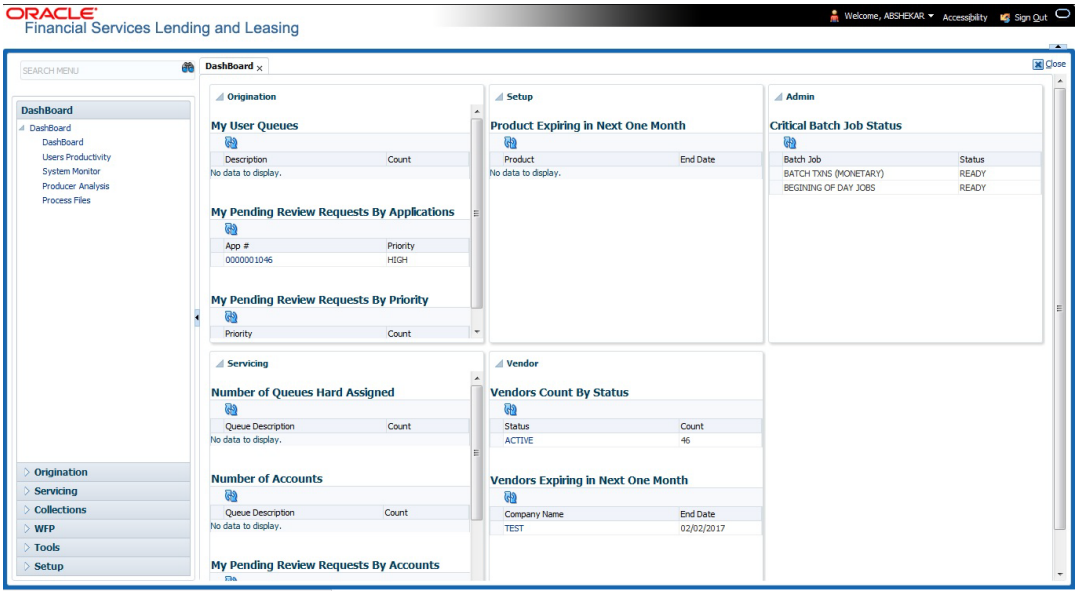
3.2 Dashboards

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**.



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.
- Each window in the dashboard is provided with a  Refresh button and clicking on the same would fetch the latest status of the dashboard being viewed.

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 Lease 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
- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, 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 Underwriting/Funding tasks

Daily tallies from the Lease

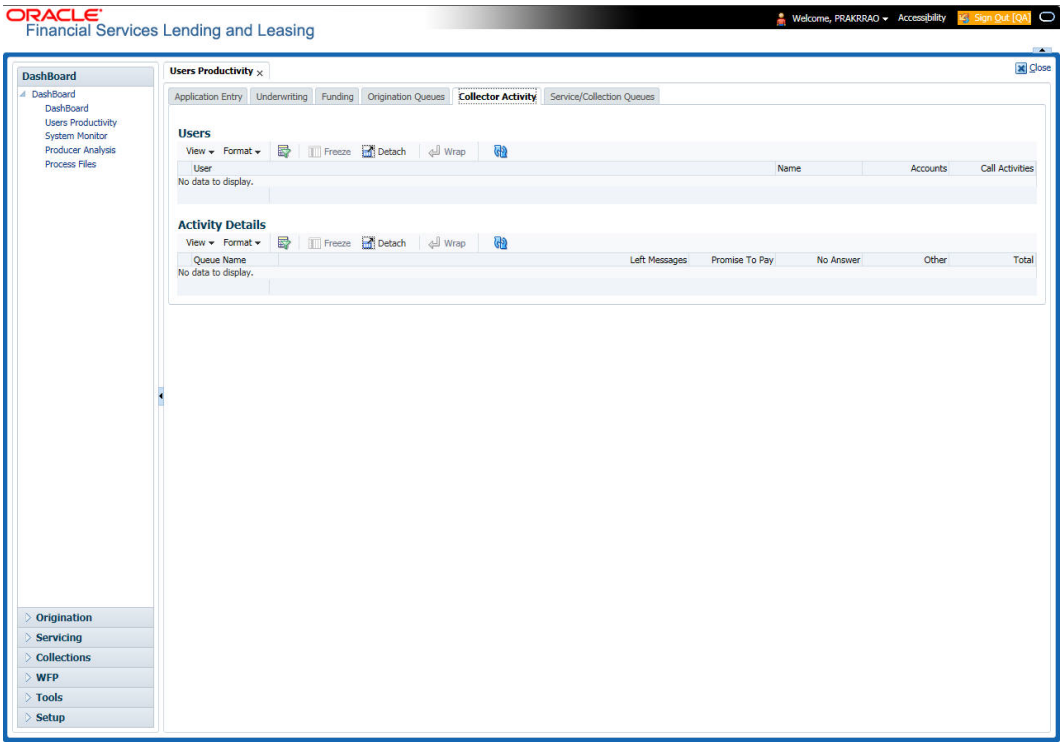
- Collector Activity

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.

Field:	View this:
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.

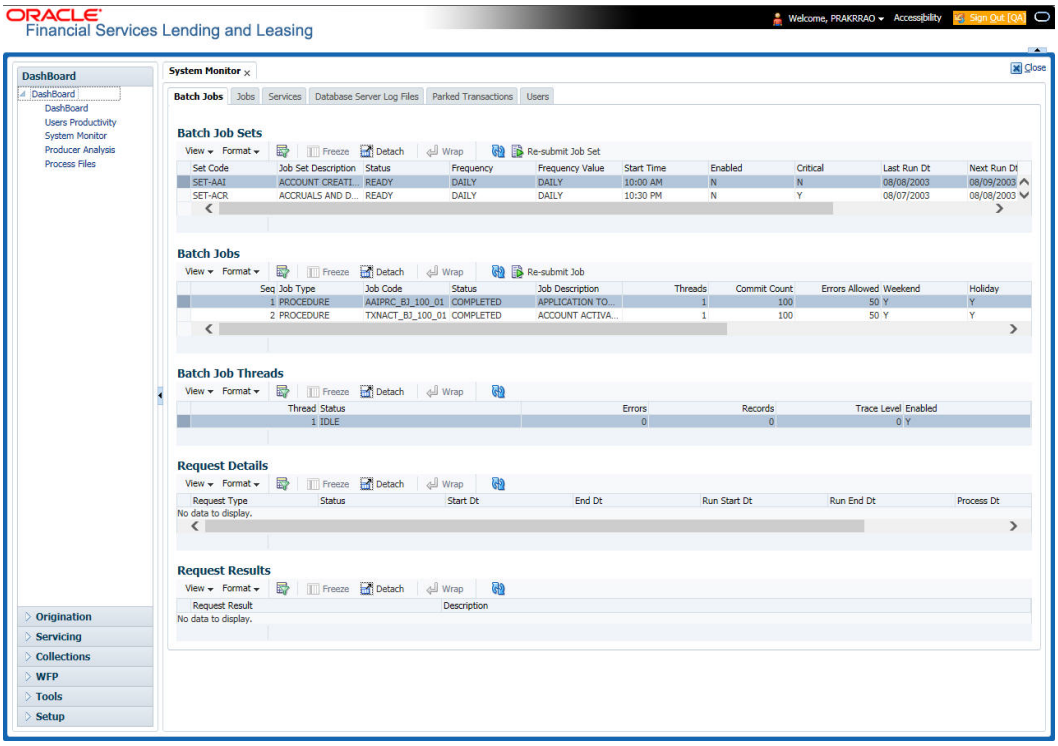
The Monitor Batch Jobs screen is only a display screen that contains the following sections:

- 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.

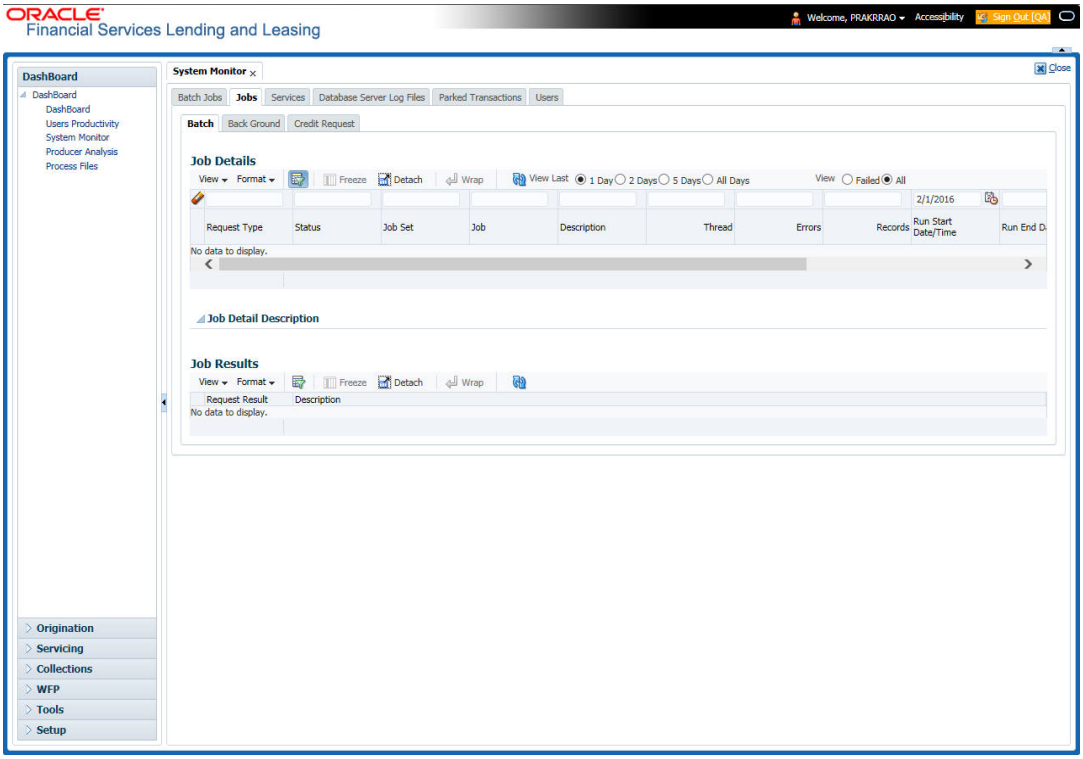
3.4.2 Monitoring Jobs

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.

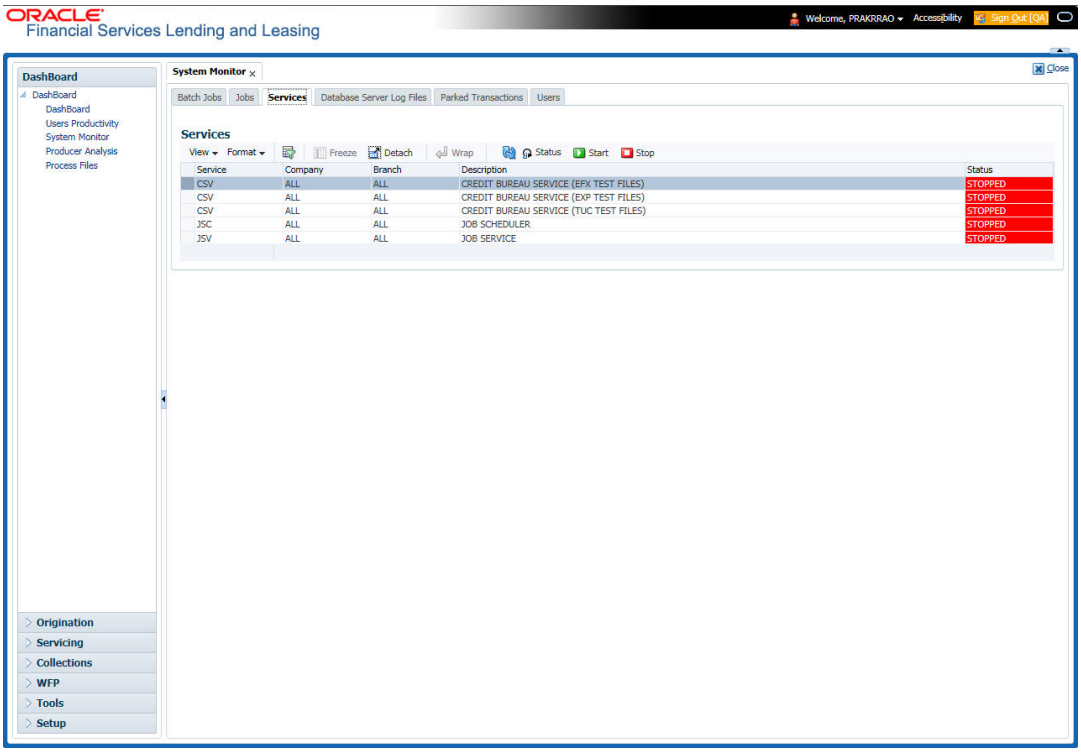
3.4.3 Monitoring Services

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.

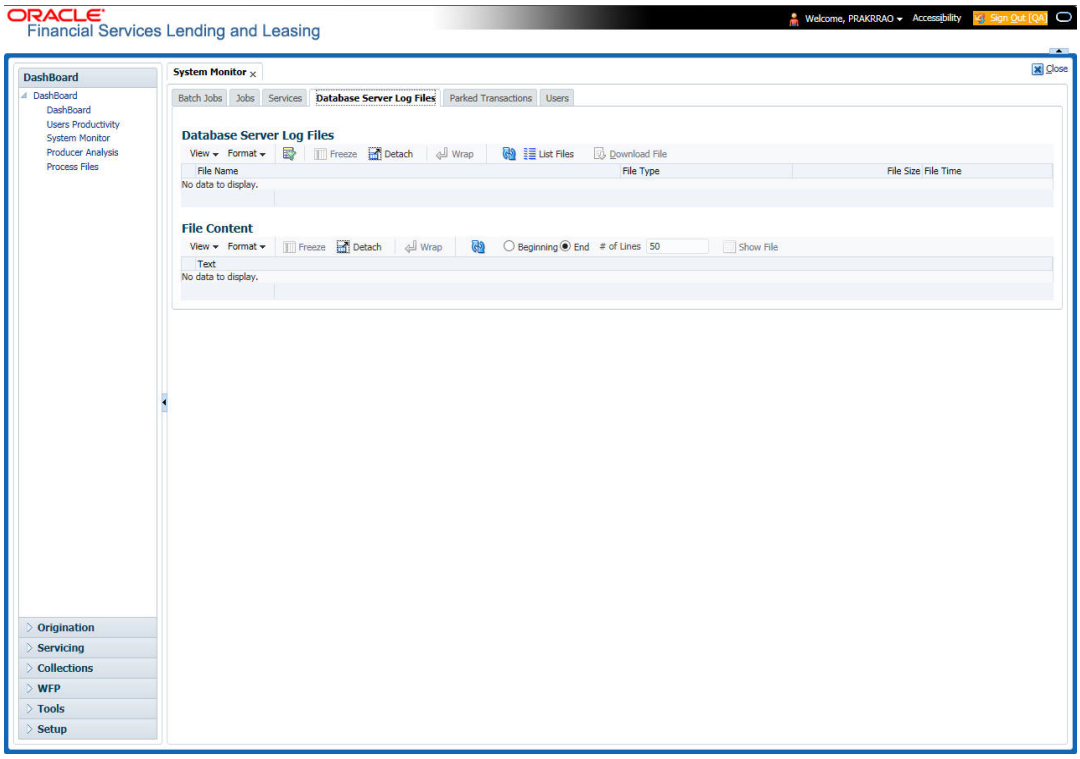
3.4.4 Data Server Log Files

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**.

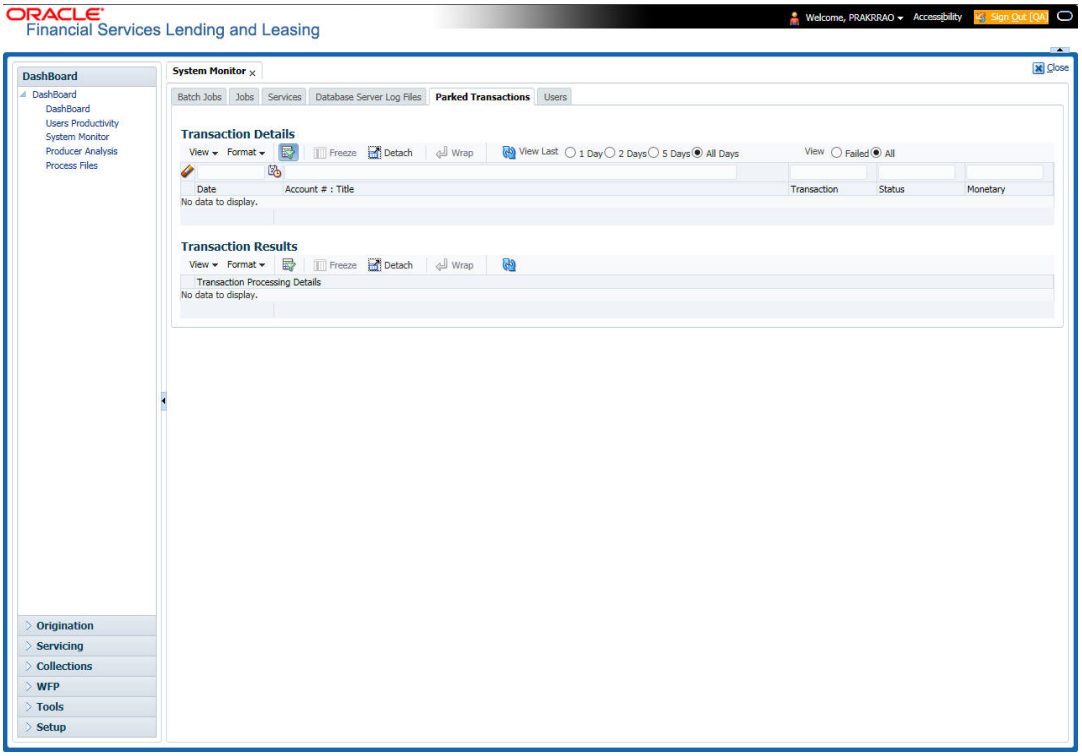
3.4.5 Parked Transactions

Transactions which are posted when the end of day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as “parked” transactions.

They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction screen.

To Monitor parked transactions

1. Click **Dashboard > Dashboard > System Monitor > Parked Transactions**
2. In the screen's **View Last** section, select time frame of the contents of the **Transaction Details** section.



A brief description of the fields is given below:

Select:	System Displays:
1 Day	All parked transaction from the last one-day.
2 Days	All parked transaction from the last two days.
5 Days	All parked transaction from the five days.
All Days	All parked transactions.

3. If you select **Failed** in the **View** section, system displays the failed transactions of the time frame you have selected.
4. In the **Transaction Details** section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.

A brief description of the fields is given below:

Field:	View this:
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.

Field:	View this:
Transaction	Displays the transaction
Status	Displays the status of transaction
Monetary	Displays if the transaction is a monetary transaction or not.

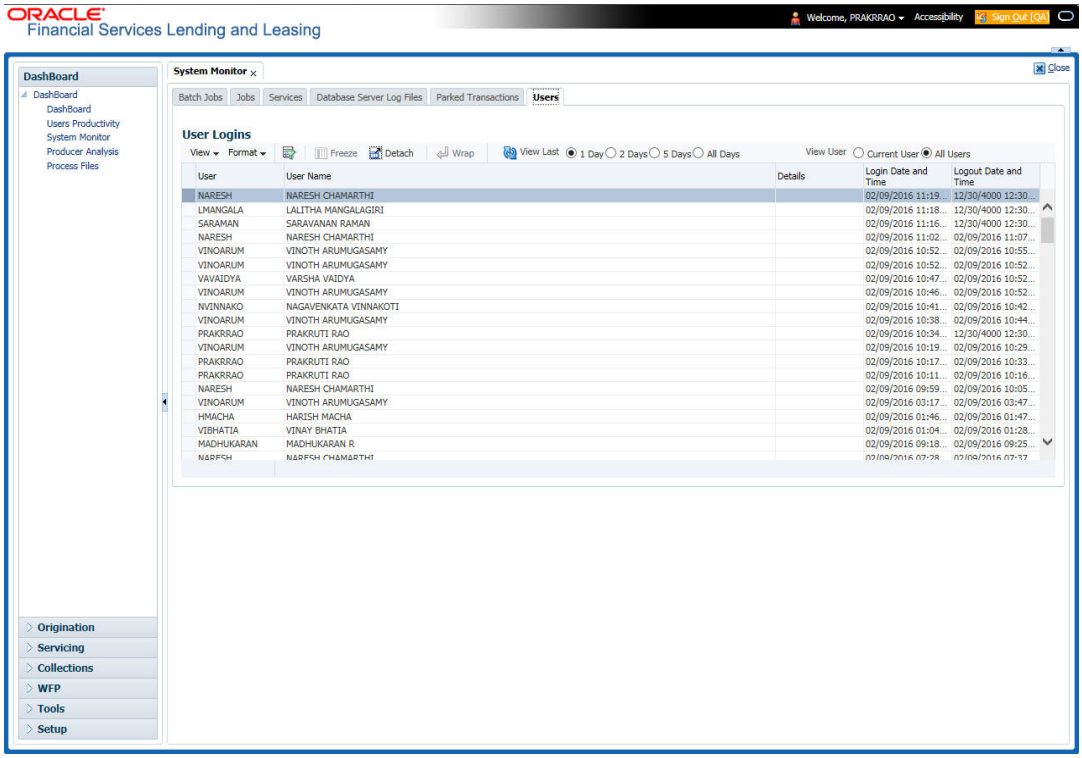
5. In the **Transaction Results** section, view the results of transaction in Transaction Processing Details field.

3.4.6 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



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.

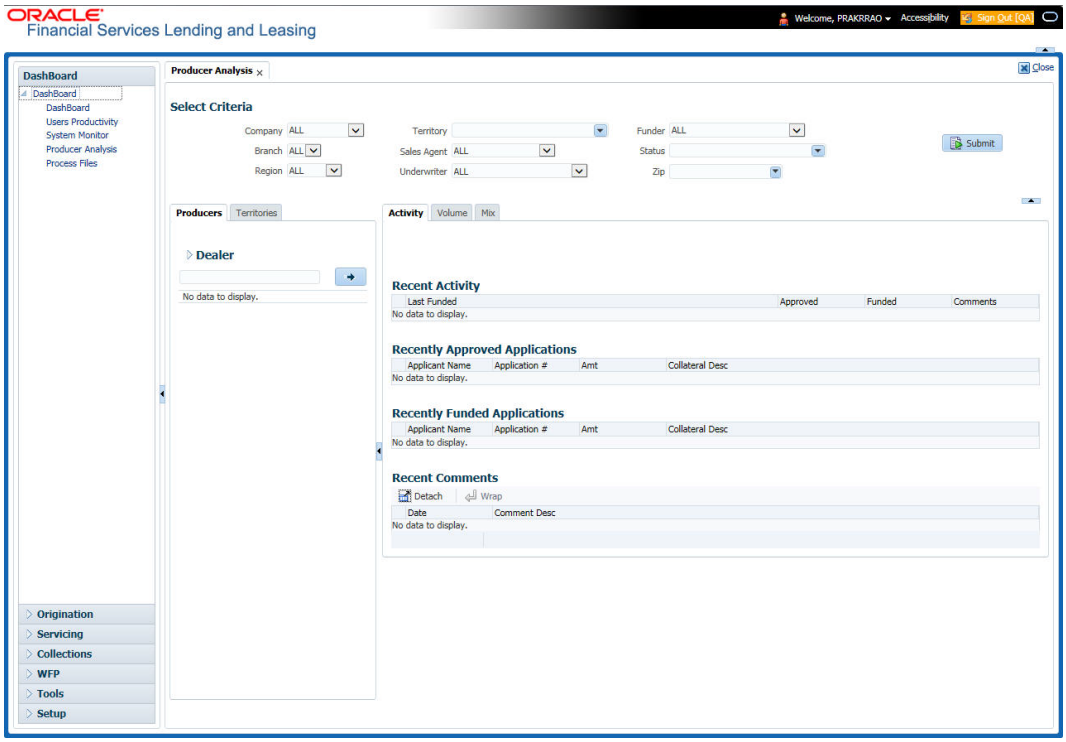
Field:	View this:
Logout Date and Time	Displays the logout date time for the user.

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

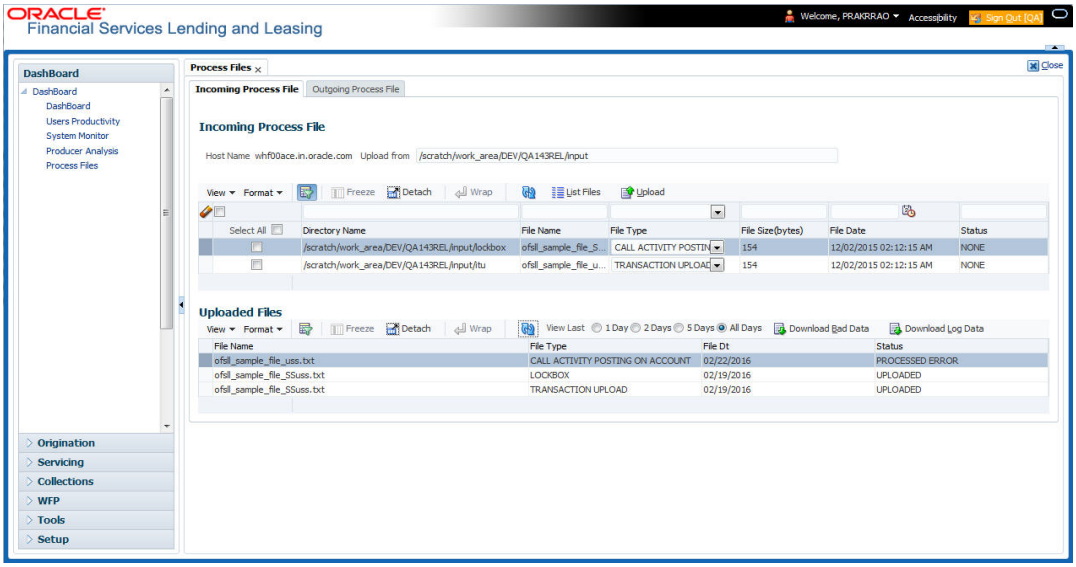
  On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX_INCOMING_FILE_PATH
- UIX_OUTGOING_FILE_PATH

  On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the ‘Parameter Value’ which by default is ‘SETME’. (For example: /tmp)

Depending on the CLOB parameter option, if set to ‘Y’ the incoming/outgoing file directories are to be manually created in Web Logic server. For details of directories, refer to ‘Creating Application Home directory’ section in Database Installation Guide.

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.



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:

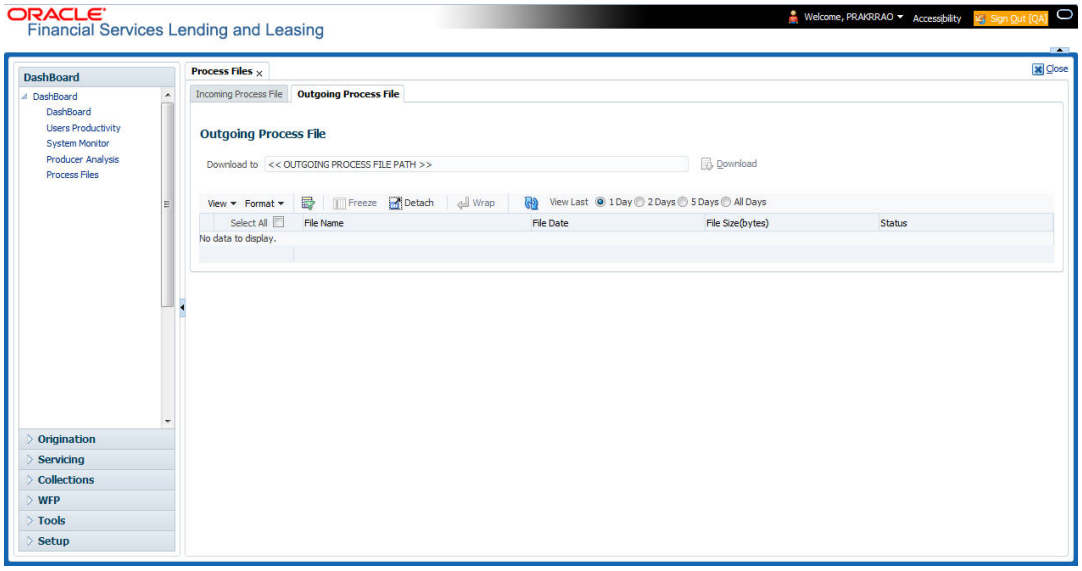
Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date when the file was uploaded.
Status	View the status of upload.

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.
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 Lease 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 Lease 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:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

During the Lease application process,applications had a status and sub status. Accounts do not have sub statuses; instead, accounts use *conditions*. Conditions further define the status of an account; for example: delinquent, bankruptcy, 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.
Days Past Due	The total number of days elapsed past due date.
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.
DLQ Reason	The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent. - 1st Payment Delinquency, when the first payment is delinquent. - NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account. - Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount. **Note**: System automatically removes the delinquency reason on the account if the payment is received. However, if the same payment is reversed, the conditions are posted back.
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.

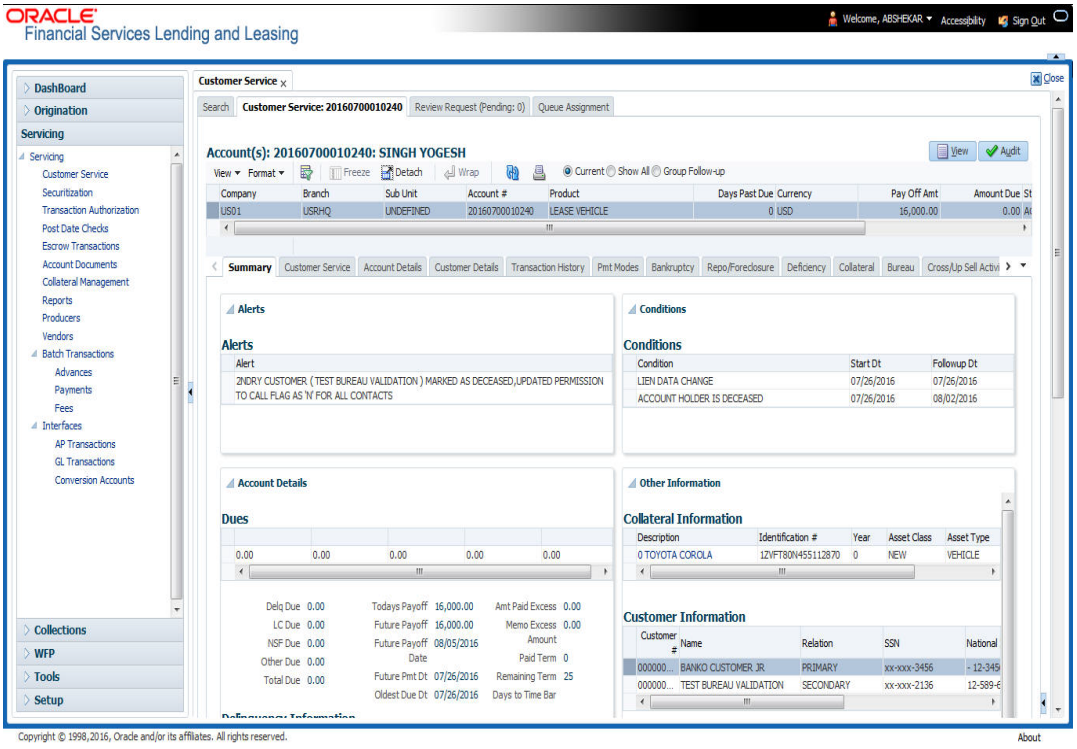
For more details on Quick Search refer 'Search Functions' chapter.

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.

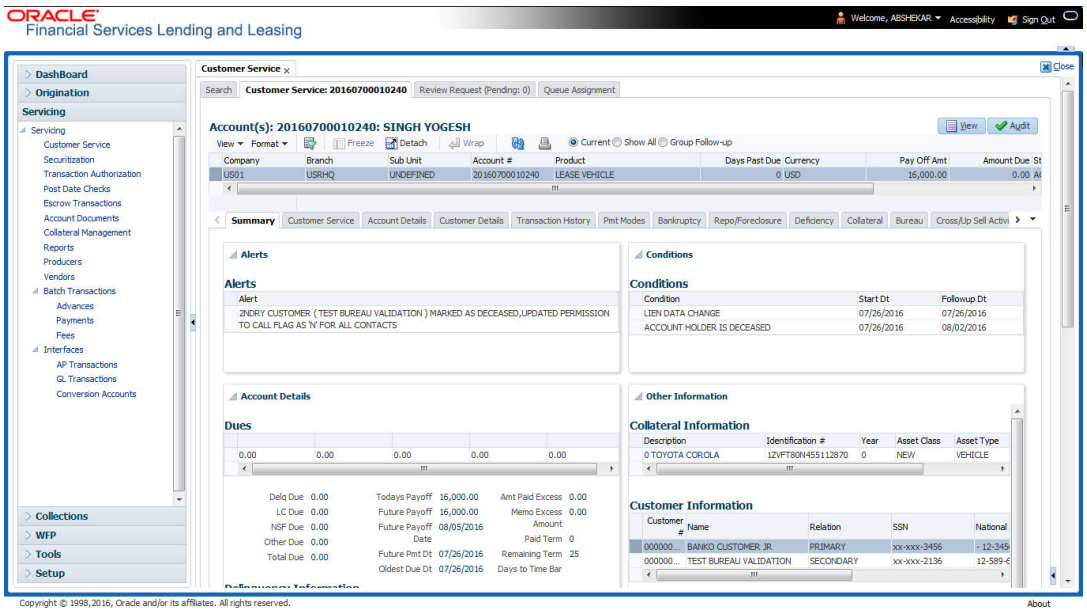
Call Activity functionality can be performed using **Add Call Activity** section in the right hand side of screen irrespective of the screen you are working on. This is available in addition to the **Call Activities** sub tab available under Customer Service tab. This facilitates quick and easy reference.

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



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.



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.
Memo Excess Amount	The excess amount paid towards the membership fee.
Paid Term	The total count of paid dues.
Remaining Term	The total count of remaining outstanding dues to be paid.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.

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.
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.
Broken Promises (Life)	Total number of broken promises since the account start date.
Broken Promises (Year)	Total number of broken promises since this year.
Kept Promises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Promises (Year)	Total number of fulfilled promises since this year excluding Broken and Cancelled Promises.
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.

In this field:	View this:
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.
Producer	The producer through which the account was sourced.
X-ref	The cross reference number of third party origination system.
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.
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.

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.

Contract Information

You can view the contract information recorded during the funding process. It's a display only version of the same information found on the Funding screen's > Contract screen.

In this Field:	Do This:
Contract Dt	View the contract funded date.
Term	View the contract term.
Rate	View the interest rate.
Maturity Dt	View the contract maturity date.
Adjusted Cap Cost	View the adjusted capitalization cost considering any rebates, trade-ins or down payment.

Settlement Information

You can view the account settlement details as recorded in Account Details when the 'Account Settlement Transaction' is posted.

In this Field:	Do This:
Effective Dt	View the settlement agreement start date.
Good Through Dt	View the settlement agreement expiry date.
Agreed Amt	View the settlement amount agreed by customer to the lender.
Paid Till Dt	View the total amount paid by the customer and allocated to account balances during the agreed period (between effective date and Good through date).

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 day to call	Preferred day of the week to contact the customer, if specified.
Best Time To Call	Preferred time to contact the customer, if specified.

Outbound Call History

Displays outbound call statistics with following references:

In this field:	View this:
Today	The total number of outbound calls as of today.
Last 7 days	The total number of outbound calls in the past 7 days.
Last 30 days	The total number of outbound calls in the past 30 days.

Work Order Details

Displays work order details as indicated below:

In this field:	View this:
Work Order #	View the work order number.
Case #	View the case number if associated with the work order.
Work Order Type	View the type of work order.
Vendor	View the vendor to whom the work order is assigned.
Status	View the status of work order.

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.

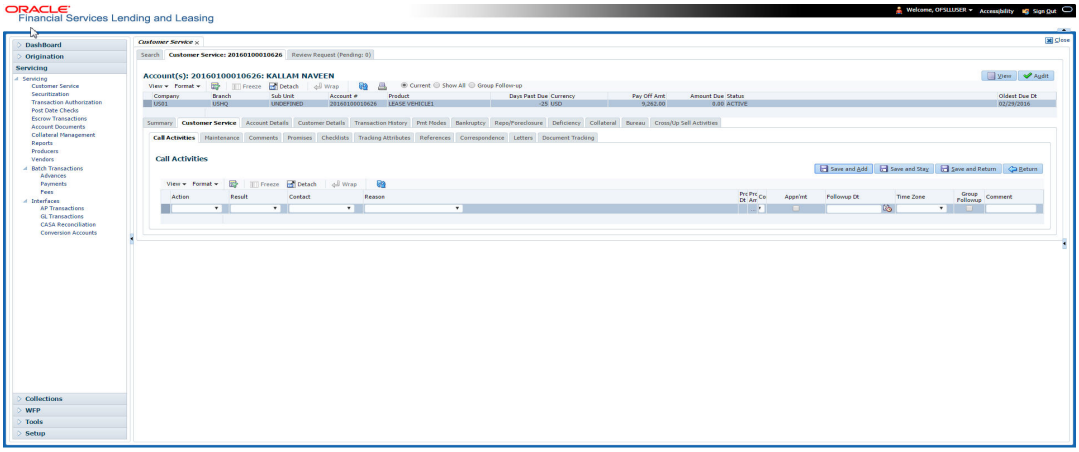
Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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



3. You can complete the following optional fields:

4. Perform any of the Basic Operations mentioned in Navigation chapter.

In this field:	Do this:
Dt	System defaults the current date.
Action	Select the action performed from the drop-down list.
Result	Select the result of the action from the drop-down list. Depending on the action selected, filtered results are displayed for selection.
Contact	Select who person you contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Promise Date	Select the promise date from the adjoining calendar.
Promise Amt	Specify the promise amount.
Condition	Select the condition or queue type from the drop-down list. The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select 'None' if there are no specific conditions.
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. Based on this date, system automatically adds the account in queue for follow-up.
Time Zone	Select the time zone of the customer.
Group Followup	Check this box to enable group followup.
Comment	Specify additional information of the call activity, if any.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. 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 Customer Service screen, under Call Activities tab. The description for Action and Result appear as a system generated comment on the Customer Service screen, under Comments tab. If the account is delinquent, then the delinquency days is also appended in the system generated comment.

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?).

In this field:	Do this:
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.

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.

6. During offline call activity, you can also include the alert flag as ‘Y’ or ‘N’ for a comment as the last parameter (i.e. after comments and separated by a comma). Oracle Financial Services Lending and Leasing recognizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.

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 Lease produce and the user’s responsibility. This section explains how to complete the following tasks:

Monetary tasks

Lease:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive 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
- Account Settlement Transaction
- Change a due date
- Change ACH due date

  ‘Change ACH due date’ is optional. So, while posting a due date change transaction, you can choose whether to change the ACH due date or not. If you select 'Yes' for Change ACH due date, then it changes both the ACH due date and due date. If you select 'No', it changes only due date. By default, system sets 'No’ for Change ACH due date parameter. When due date change transaction is being reversed, the original data for due date and Change ACH due date (if this was also changed) would be retained.

  In the ACH Maintenance transaction, the ACH default Indicator gets set to ‘Y’ if ACH date gets defaulted from due date maintenance.

Non-Monetary tasks

Lease:

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

- Add or stop servicing of accounts with post dated checks as a repayment method
- Re-order coupon books
- Adjust Dealer Compensation

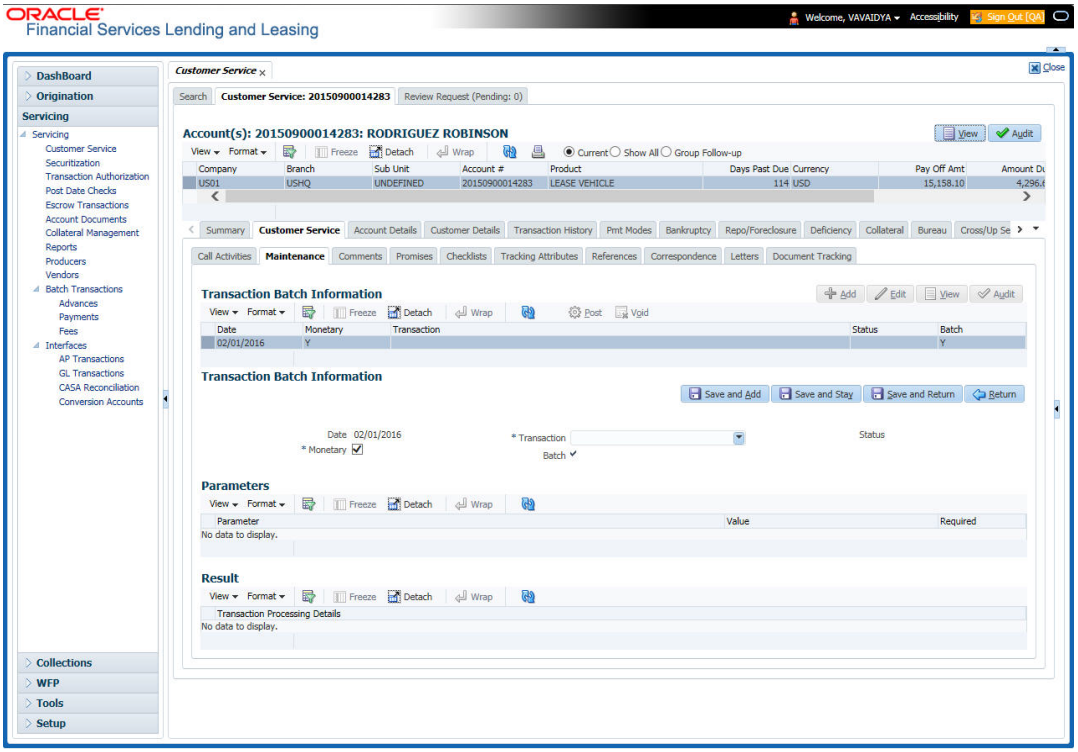
The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup codes. The system also enables you to cancel the 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.



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 Lease 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/delete comments on the Customer Service screen using **Comments** tab. These comments also appear under the **Comments** sub tab.

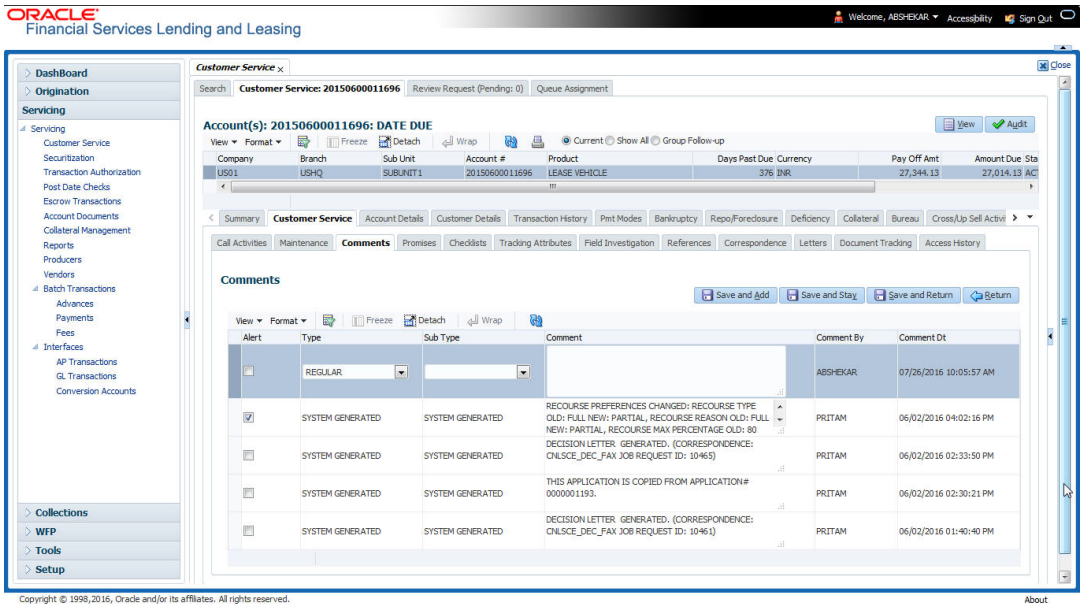
All the user added Comments in either Customer Service > Comments tab or in Right Hand Splitter > Add Comment section, are displayed in the Comments sub tab including system generated comments.

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 **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.

4.4.3.2 Deleting Comment(s)

You can delete 'REGULAR' type comments displayed in the Comments sub tab.

To delete a 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. Select the row which consists of the comment and click **Delete** from the actions.
4. Click 'Yes' to confirm delete in the warning message displayed.

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.
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 'Y', indicates that this is a broken promise.
Cancelled	If 'Y', 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.

A promise is considered to be broken in either of the following conditions:

- If system does not receive the promised amount 'ON or Before' the promised date.
- If a payment is received but the paid amount is not up to the tolerance limit, as defined in Setup > Contract screen.

System automatically updates the consolidated status of all promises in Customer Service > Summary tab, 'Delinquency Information' section. 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.

In this field:	View this:
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.
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

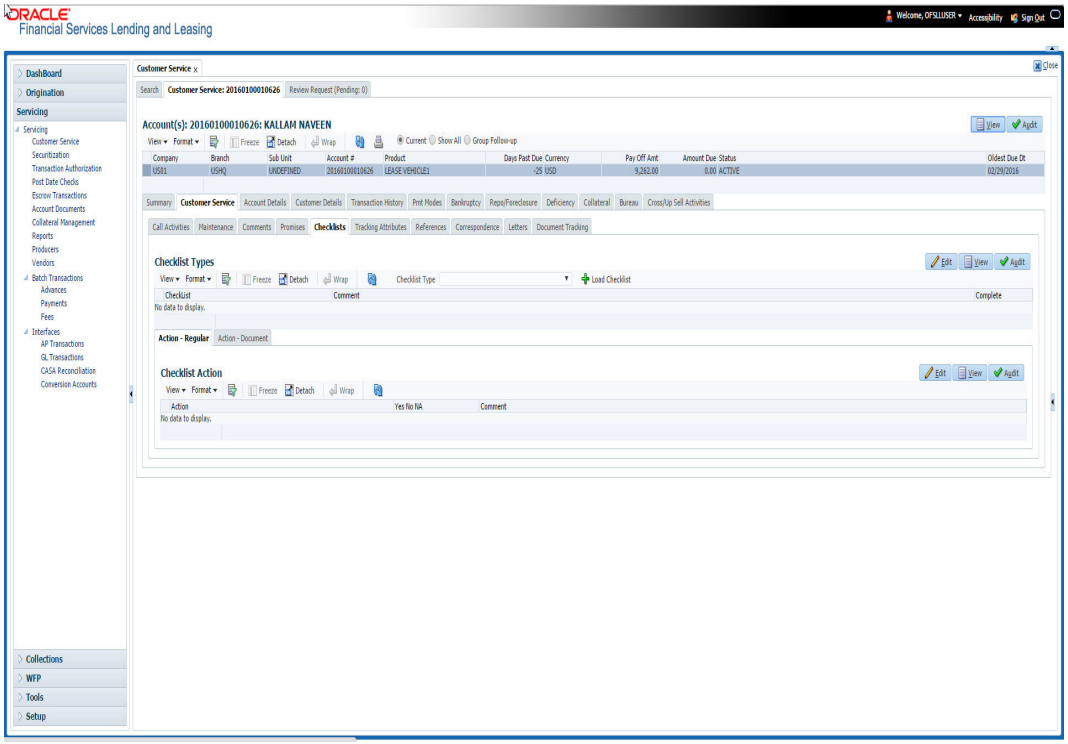
In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is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

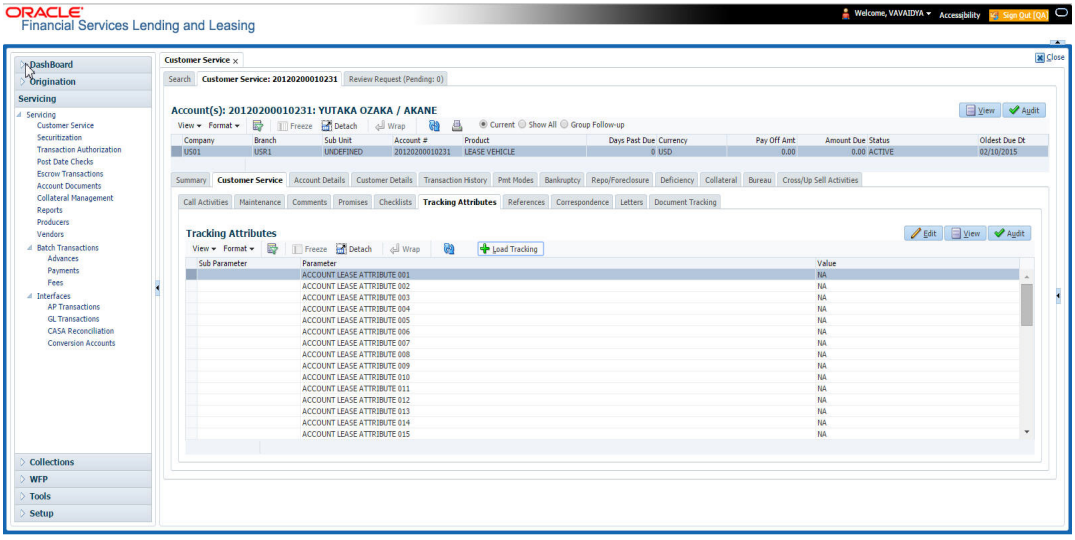
5. Under **Action - Document** tab, Click **Edit**. In Document tab, you can track documents pertaining to the checklist type and update the status.
6. Note your work with the **Yes/No/NA** option buttons. You can also add comments to each action on the checklist in the Comment column.
7. Click **Save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

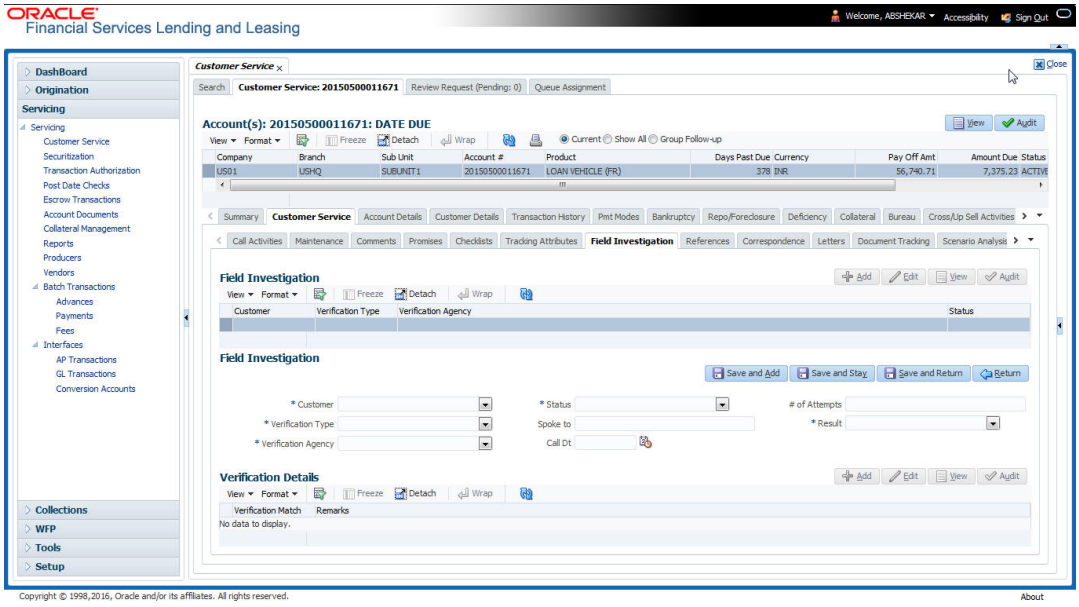
4.4.7 Field Investigation Sub Tab

The Field Investigation sub tab allows you to record the field investigation details for further processing. Field investigation primarily consists of verifying cusotmer's contact points and the other details to be verified such as address, employment, asset etc through a specific verifying agency.

To record field investigation and create work-order

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

2. Click the **Customer Service** tab, then click **Field Investigation** sub tab.



3. In **Field Investigation** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this
Customer	Select the customer attached to the account from the adjoining drop-down list
Verification Type	Select the field verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the field verification status from the adjoining drop-down list.
Spoke to	Specify the name of the person contacted during field verification.
Call Dt	Select the date when the customer was contacted from the adjoining calendar.
# of Attempts	Specify the number of attempts made to contact the customer.
Result	Select the field verification result from the adjoining drop-down list

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In **Verification Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this
Remarks	Specify remarks, if any regarding the field verification.
Verification Match	Check the box if the verification has matched.

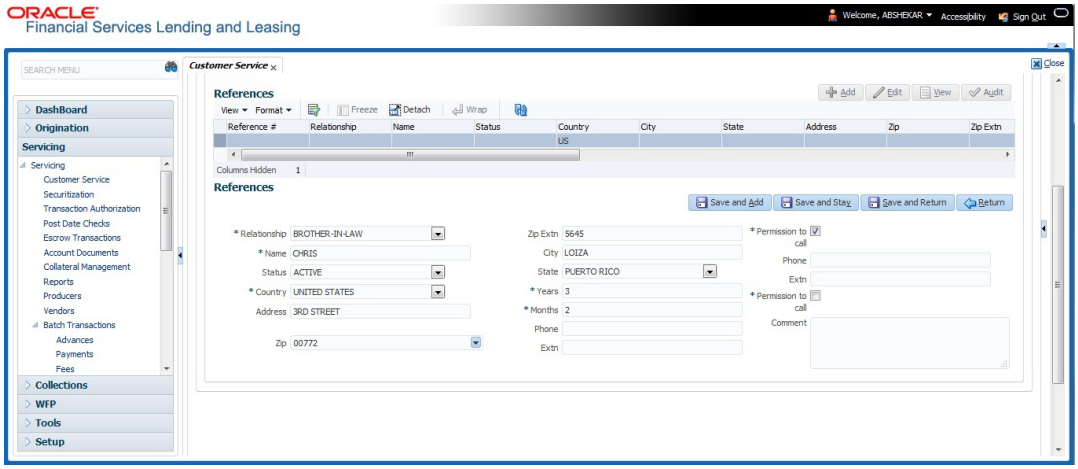
6. Perform any of the Basic Actions mentioned in Navigation chapter.

4.4.8 References sub tab

The **References** sub tab enables you to view/add/edit references attached to the account during Lease 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 details:

In this field:	Specify this:
Relationship	Referee's relationship with borrower.
Name	Referee's name and details in the following fields.
Status	Select the status of the reference as either 'Active' or 'Inactive' from the drop-down list.
Country	The country.
Address	The address line.
Zip	The zip code.
Zip Extn	The zip code extension
City	The city.
State	The state.
Years	Number of years that the reference is known by the borrower.
Months	The number of months that the reference is known by the borrower.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.

In this field:	Specify this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the account. Else, an error message is displayed.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the account. Else, an error message is displayed.
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.

Note

You can also post a non-monetary transaction to add or modify contact reference details. For more details, refer to Appendix - 'Transaction Parameters' chapter. For references updated through the Customer Service screen, system automatically appends a comment as 'Direct Update' while posting the respective transactions.

4.4.9 Correspondence sub tab

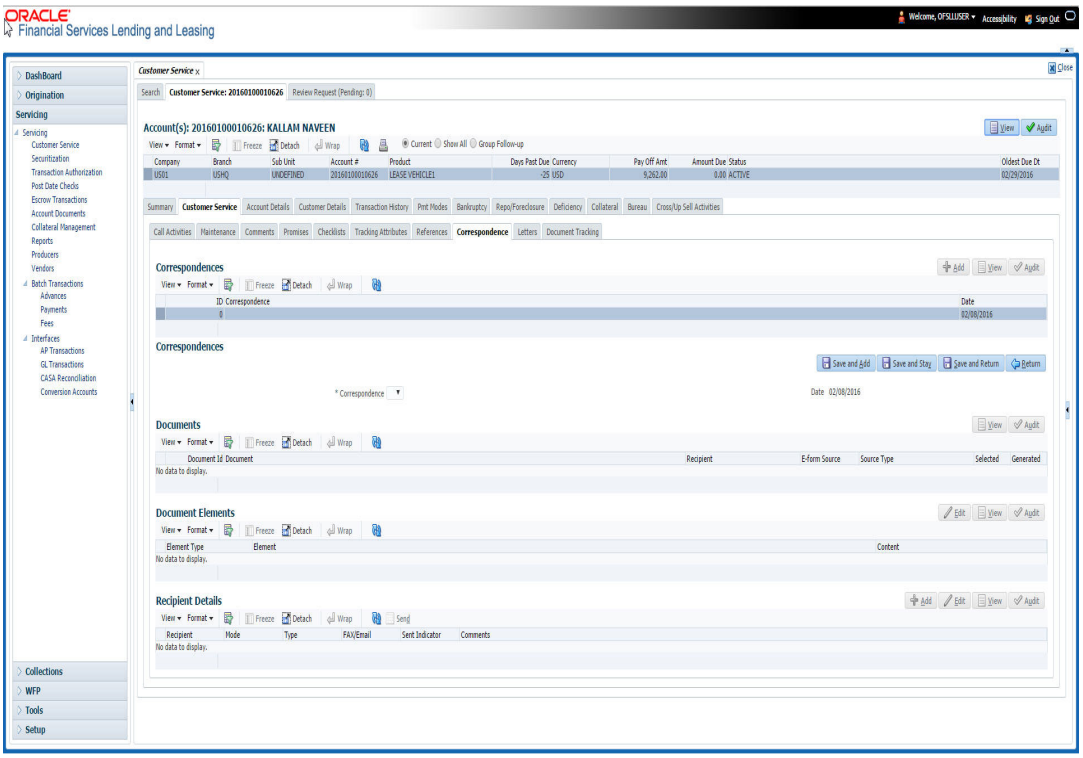
Ad-hoc correspondence enables you to include information from accounts in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

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.
Generated	'Y' indicates that Oracle Financial Services Lending and Leasing generated the document.

In this field:	View this:
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.
8. Click **All** to view all elements in the correspondence.

   - or -

9. 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.

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

The system displays a PDF of the ad hoc correspondence.

4.4.9.1 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

4.4.10 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:

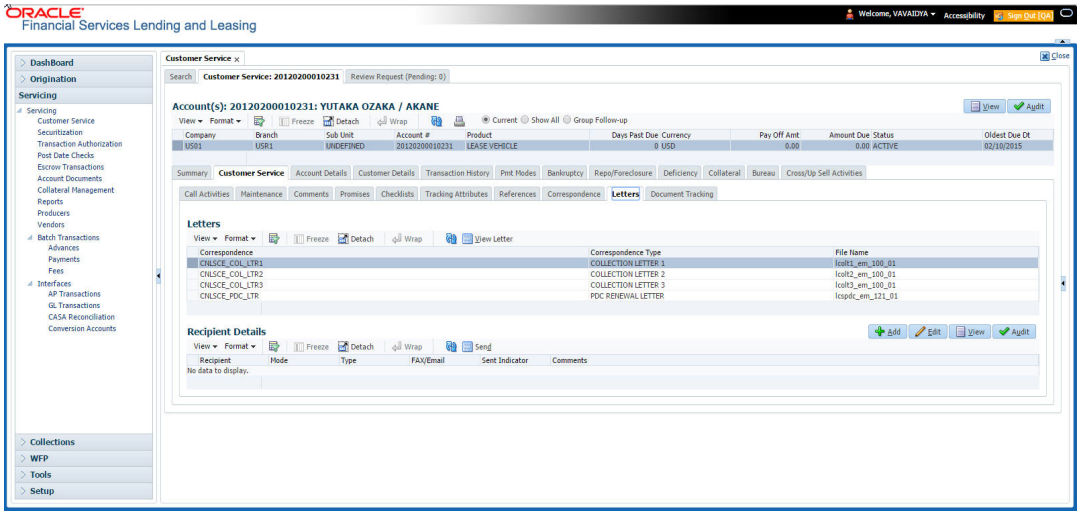
- Welcome letter
- Paid in Full letter
- PayOff quote letter
- Rate change intimation letter
- PDC renewal letter

- Servicing:
  - Pay Off quote letter
  - PDC renewal letter

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.



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: - Applicant - Customer - Producer - Others
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.

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

4.4.10.1 Servicing: Payoff Quote

The predefined Payoff Quote is sent if a payoff quote is requested for an account. Payoff quotes can be manually generated using Maintenance screen on the Customer Service screen with the monetary Payoff Quote transaction.

To generate a payoff quote letter

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 **Payoff Quote Letter**.
4. Click **View Letter** to generate Payoff Quote Letter.



Payoff Amount Letter

ORACLE
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Name:
Account number:
Collateral:

This letter is in regards to the payoff request. The payoff amount is . This payoff amount is good through .

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

Sincerely,

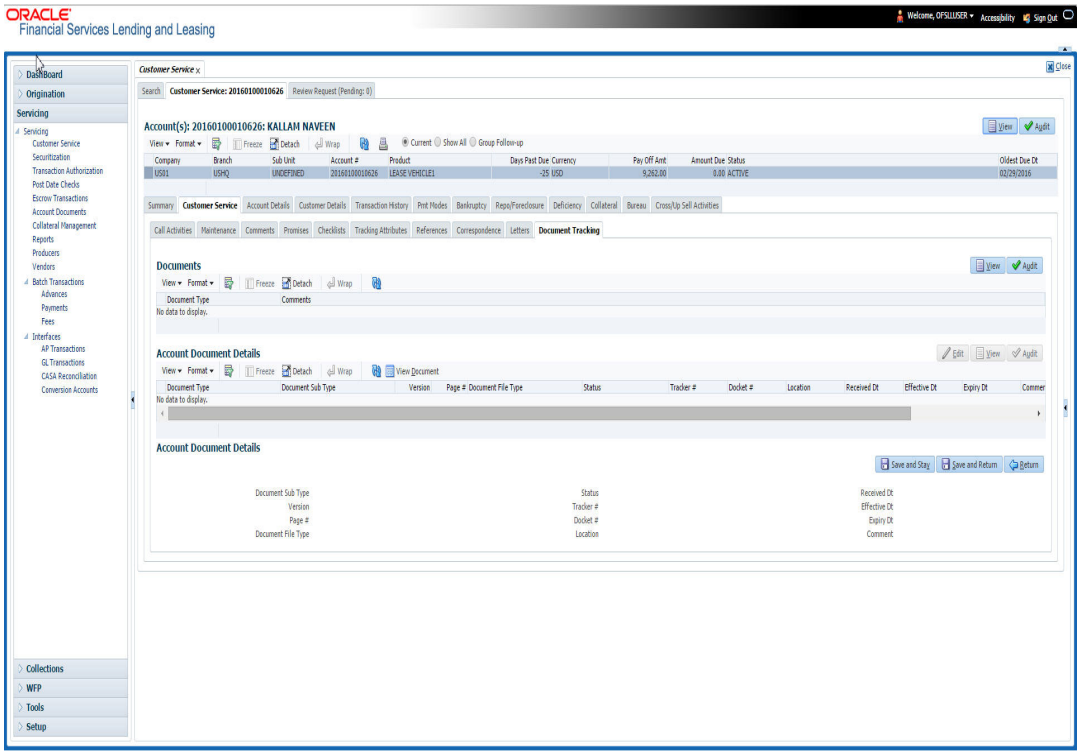
4.4.11 Document Tracking sub tab

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 #	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. Choose a specific page number to view only that page.
Document File Type	View the document file type.
Status	View the status of the document.

In this field:	Do this:
Tracker #	View the tracking number of the document.
Docket #	View the docket number of the document.
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.

4.4.12 Access History

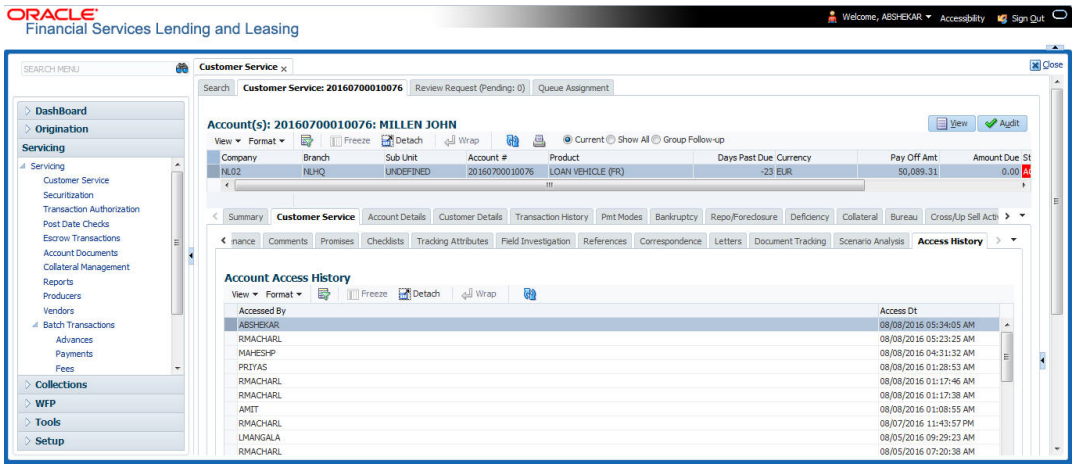
The Access History tab in Customer Service screen displays the list of users who have accessed a particular account in Oracle Financial Services Lending and Leasing application.

Irrespective of the action performed on the account or the way through which the account is accessed such as using search, queue/conditions, review requests and so on, system records every access and displays the user details in 'Account Access History' section.

Starting with the last user, the Account Access History section displays the list in descending order along with their logged-in User ID (Accessed By), date and time (Access Dt) of login in separate columns.

To view the account access history

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



You can click (refresh) to fetch the latest data.

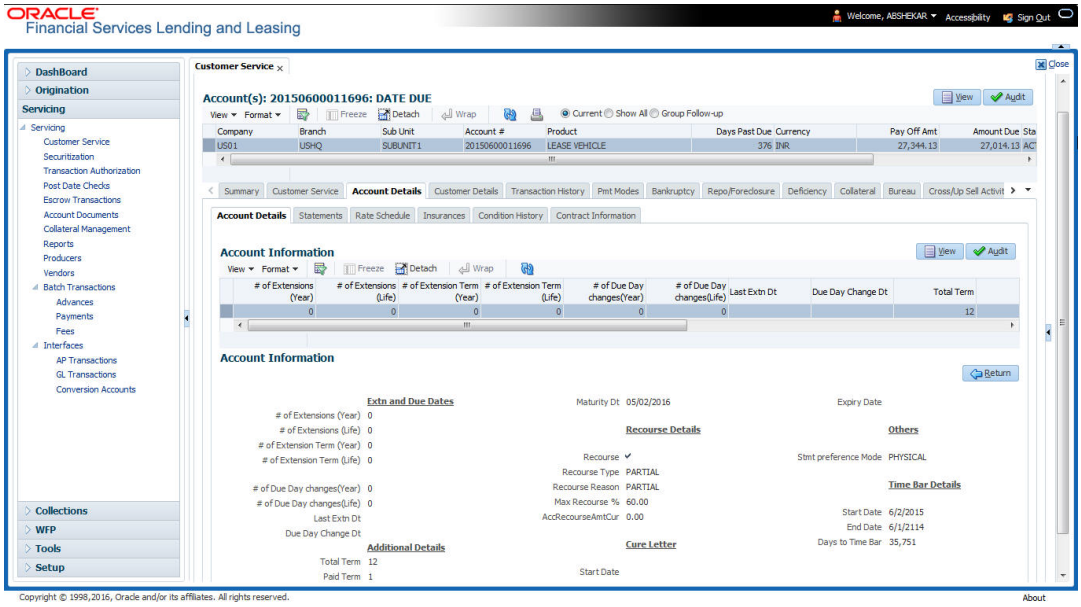
4.5 Customer Service screen's Account Details tab

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**.



View the following information for Lease servicing product.

In this field:	View this:
# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Extension Term (Life)	The number of terms extensions granted (life).
# of Due Day Changes (Year)	The number of due day changes allowed in a year.
# of Due Day Changes (Life)	The number of due day changes allowed in a life of an account.
Last Extn Dt	The last extn date.
Due Day Change Dt	The due day change date.
Additional Details	
Total Term	The total term.

In this field:	View this:
Paid Term	The paid term.
Maturity Dt	The maturity date.
Recourse Details - This section displays the recourse information captured in Origination or the information updated during servicing in the respective Contract screen.	
Recourse	View the recourse indicator. If selected, it indicates that there is a recourse associated with the Loan.
Recourse Type	The recourse type as either 'Partial' or 'Full'.
Recourse Reason	The recourse reason depending on the type of recourse selected.
Recourse Max %	Percentage of recourse allowed.
Recourse Amt	Flat recourse amount allowed.
Cure Letter - This section displays the 'Cure Letter' details if it has been issued on the account on nonconforming to certain terms that are in violation of obligations and which are to be fixed within the time provided in cure letter. System populates the Cure Letter details when the non monetary transaction 'CURE LETTER DATE MODIFY' is posted on particular account.	
Start Date	Displays the start date mentioned in Cure letter.
Expiry Date	Displays the date when the Cure notice expires.
Others	
Stmt preference mode	The account statement preference mode (Email or PHYSICAL) as defined in Origination > Contract screen is displayed here.
Time Bar Details - System considers those accounts which are in ACTIVE or CHARGED OFF status and having dues, as time barred debts and displays the following time bar details:	
Start Date	View the time bar start date which is the last payment date made on the account. The time bar years is calculated starting from this date.
End Date	View the time bar end date. System calculates this date from the start date till the total time bar years specified in Setup > Products > Contract screen.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.
Settlement Information - System displays the account settlement details when the 'Account Settlement Transaction' is posted.	
Effective Dt	View the settlement agreement start date.
Good Through Dt	View the settlement agreement expiry date.

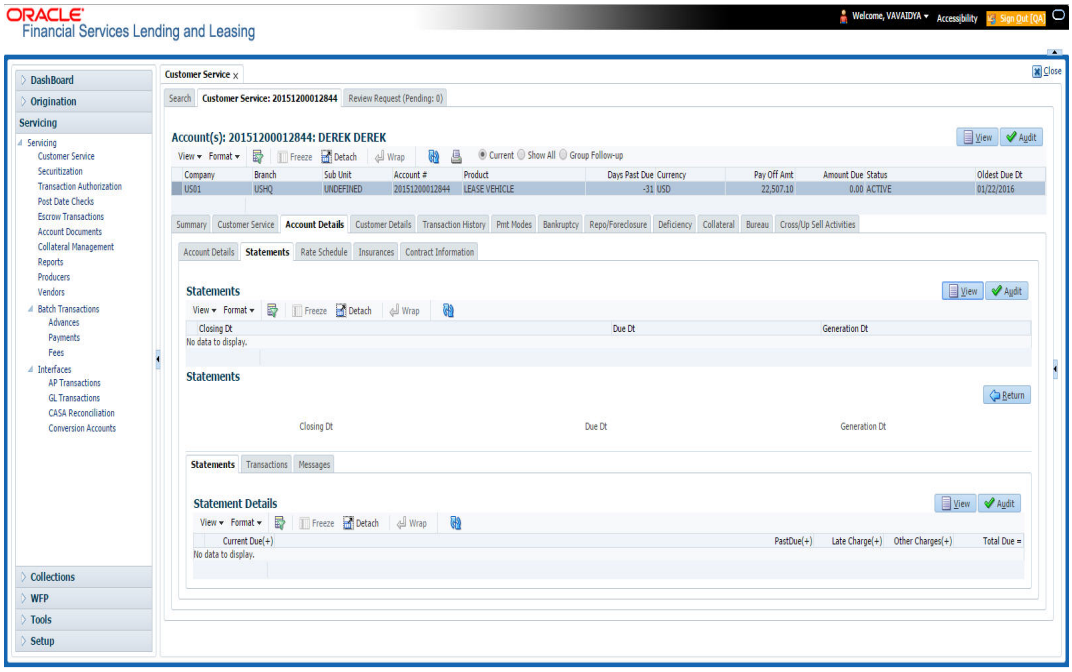
In this field:	View this:
Agreed Amt	View the settlement amount agreed by customer to the lender.
Paid Till Dt	View the total amount paid by the customer and allocated to account balances during the agreed period (between effective date and Good through date). System computes the total of all Good payment amounts received between 'effective date' and 'good through date' and displays total amount paid only after the batch (ACCOUNT SETTLEMENT PROCESSING) is executed.

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.

In this field:	View:
Generation Dt	The statement generation date.

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

5. View the following:

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

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.

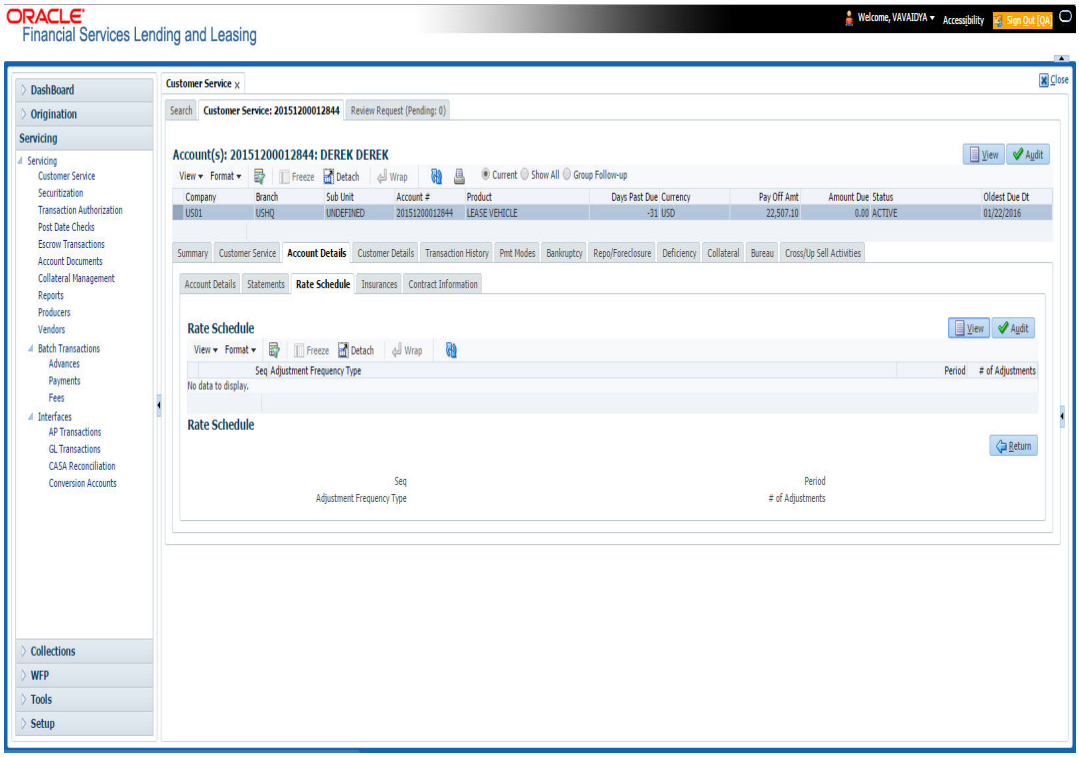
4.5.3 Rate Schedule sub tab

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.

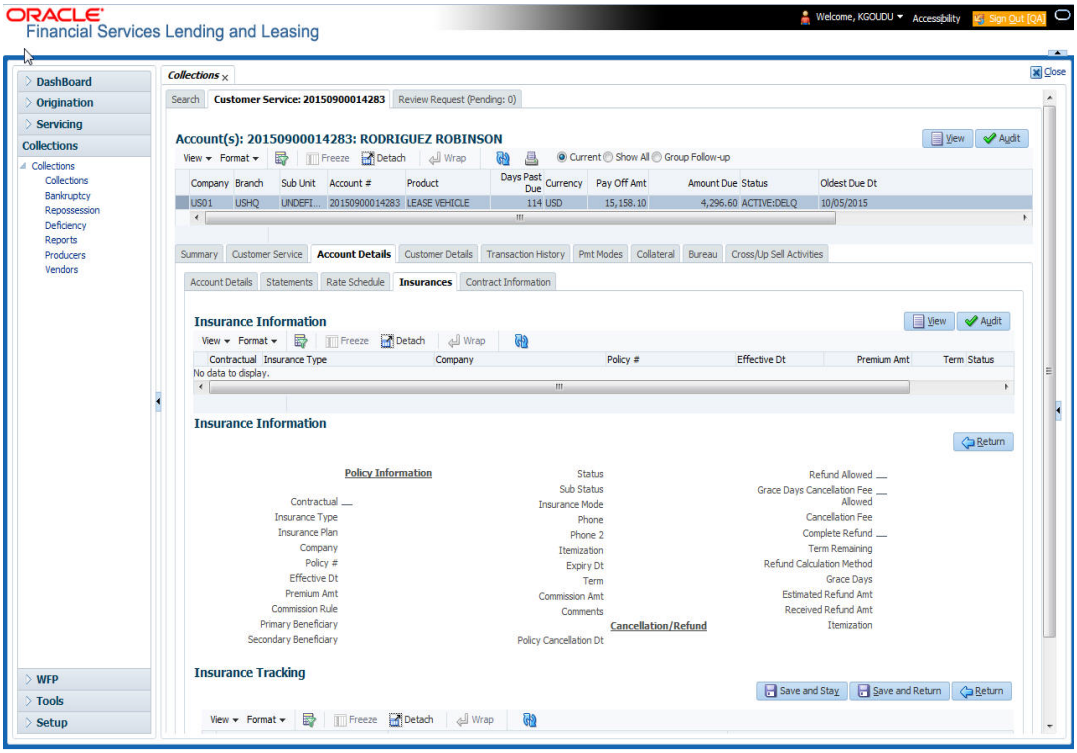
4.5.4 Insurances sub tab

If insurance information was entered on Funding screen during Lease 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 Lease 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:	
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.

In this field:	View:
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.
Cancellation/Refund section:	
Policy Cancellation Dt	The insurance cancellation date.
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View amount of the cancellation fee to be charged when the insurance is cancelled.
Complete Refund	If selected, a complete refund is allowed.
Term Remaining	The remaining term on the insurance at cancellation.
Refund Calculation Method	The refund calculation method.

In this field:	View:
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.

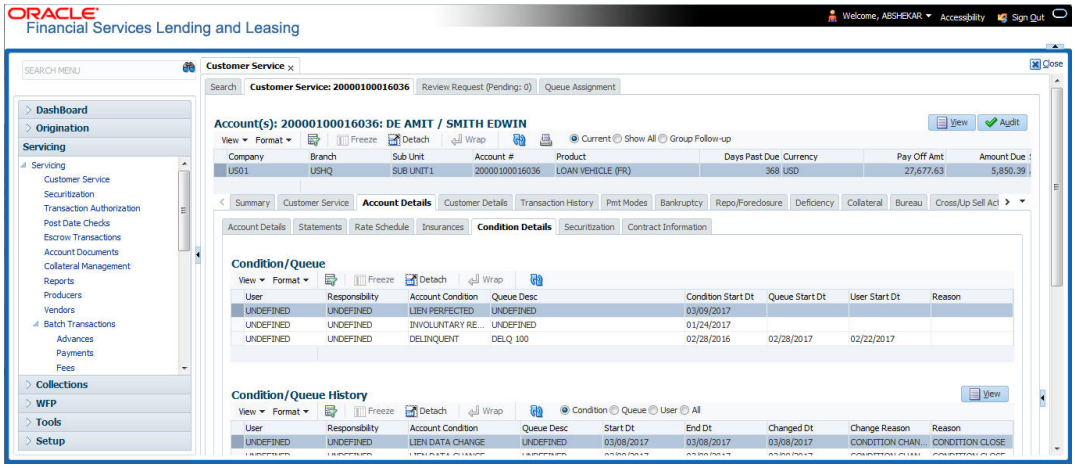
4. In the **Insurance Tracking** section, click **Create Tracking**. The system loads insurance tracking parameters in the Insurance Tracking section.
5. If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to Create Tracking button.
   If your 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 Condition Details sub tab

The Customer Service screen's Condition Details tab displays the detailed log report of Account Vs Queue configuration changes i.e. every time an account has been changed from one queue/user/condition to another.

To view Condition Details

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



The Condition Details tab is further categorized into following sections:

- Condition/Queue
- Condition/Queue History

Condition/Queue

The Condition/Queue section displays the closed Conditions, Queues and User changes which were defined initially and later re-assigned to different Queues with Hard Assigned Users.

A current active Condition can be opened in any of the following cases:

- When a Call Activity is posted with Conditions on account
- When Conditions are posted by specific batch events
- When Conditions are posted by specific transactions (For example, Borrower on Military duty)

The Condition/Queue section displays the following information:

- User (Current Queue Assigned User If any)
- Responsibility (Current User Responsibility)
- Account Condition
- Queue Description
- Condition Start Dt
- Queue Start Dt
- User Start Dt

Condition/Queue History

The Condition/Queue section displays only the closed Conditions which were defined on the account and later was re-assigned to different Queues with Hard Assigned Users.

The Condition/Queue History section displays the following information:

- User (Old Queue Assigned User If any)
- Responsibility (Old User Responsibility)
- Account Condition
- Queue Description
- Start Date
- End Date
- Changed Date
- Change Reason
- Reason (specified in Queue Assignment tab)

In the Condition/Queue History section, select the required record and click ‘View’.

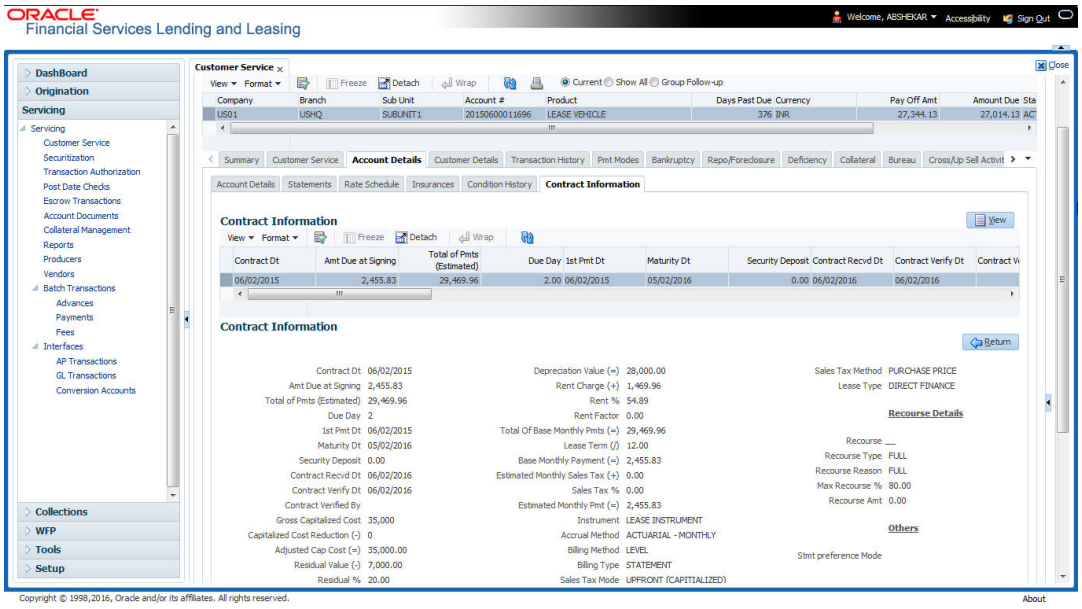
4.5.6 Contract Information sub tab

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.



3. 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.

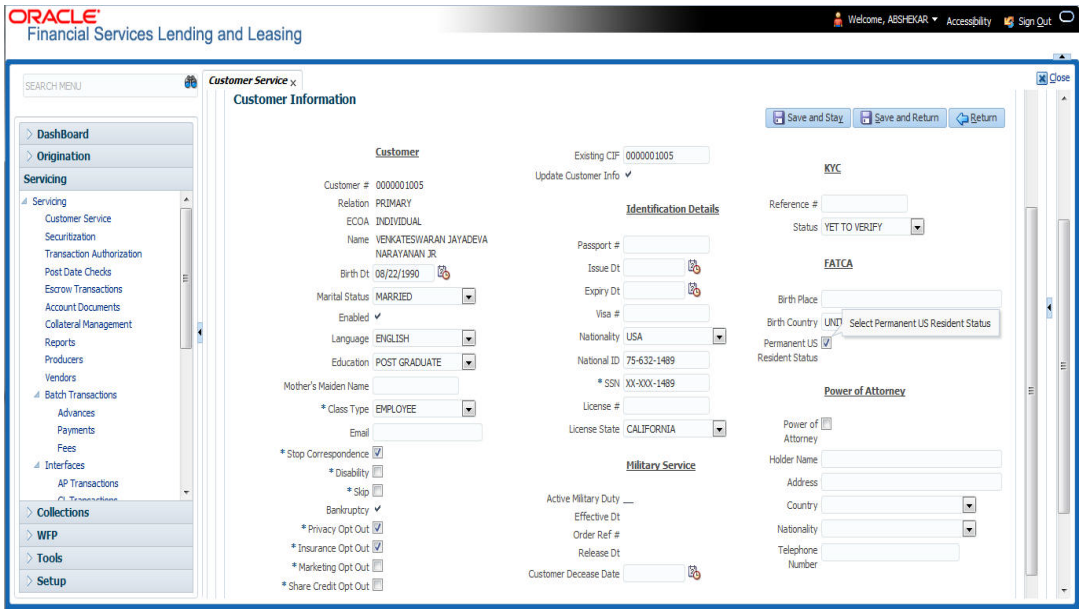
The list of possible editable fields in both these scenarios is given below:

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.
Stop Correspond-ence	Customer’s stop correspondence indicator. If selected, this indi-cates that the system will not send the customer any correspond-ence, such as monthly statements. This is selected using the Maintenance screen.
Disability	Customer’s disability indicator.

In this field:	View this:
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.
Insurance Opt Out	Insurance Opt Out indicator. If selected, indicates that the applicant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the applicant has elected to refrain from financial information and share credit related inquiries.
Existing CIF	If selected, indicates that the customer is an existing CIF.
Update Customer Info	If selected, indicates that the system was allowed to override the existing customer information with the latest address and communication details during account creation.
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.

In this field:	View this:
Customer Decease Date	The deceased date of the customer. You can also post a non monetary transaction to indicate if a customer is deceased. Refer to section Mark Customer as Deceased for more information.

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 if 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 prequalification 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.

In this field:	View this:
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.
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	Check this box if customer has provided permission to contact through the specified phone number. 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.
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 end the call.
Period	Specify the time period.
Best day to call	Select the preferred day of the week to contact the customer from the drop-down list.
End Time	Specify the best time to end the call.

In this field:	Do this:
Period	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

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	Check this box if customer has provided permission to contact through the specified phone number. 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.
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**.

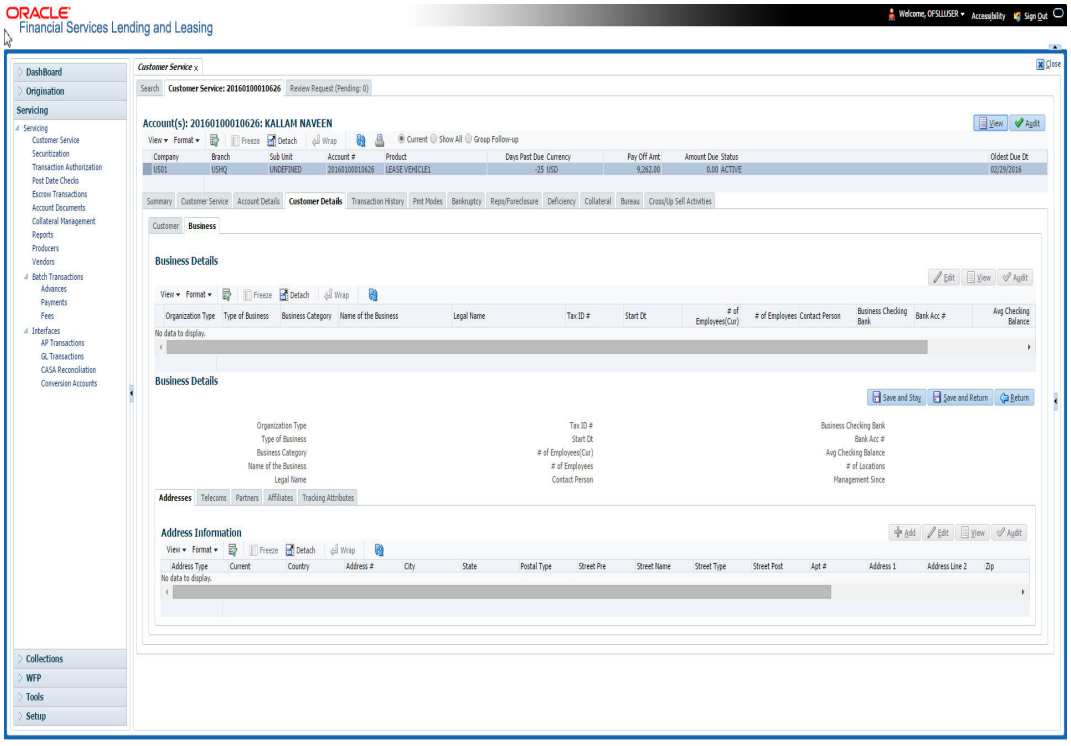
Save any changes you made to the account.

4.6.2 Business sub tab

If this is a SME Lease, 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 screen, click the Customer Details tab and then click **Business**.



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.

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

4.6.2.1 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.

In this field:	View this:
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.
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.

In this field:	View this:
Ownership (%)	Percentage of ownership held by the partner.
Email	Partner's e-mail.
Phone	Partner's phone.
Extn	Partner's phone extension.

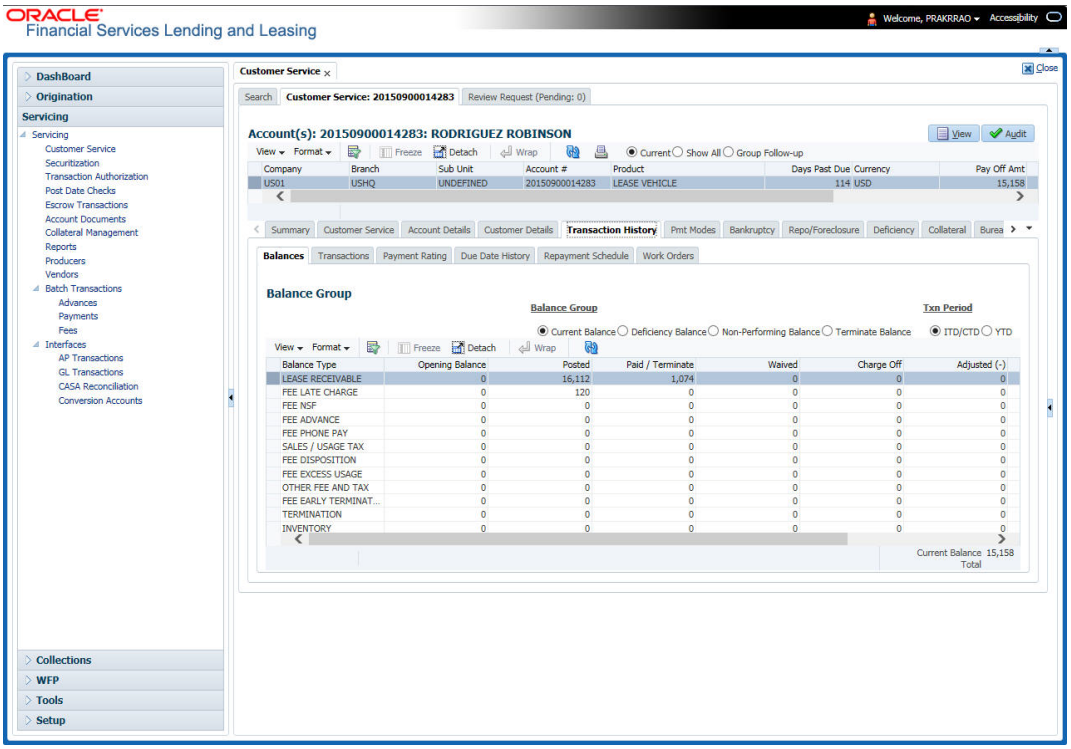
4.6.2.4 Affiliates sub tab

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.
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.
Paid / Terminate	The amount of non performing balance paid or terminated.
Paid Excess	The additional non performing amounts posted.
Waived	The amount waived.

In this field:	View:
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.

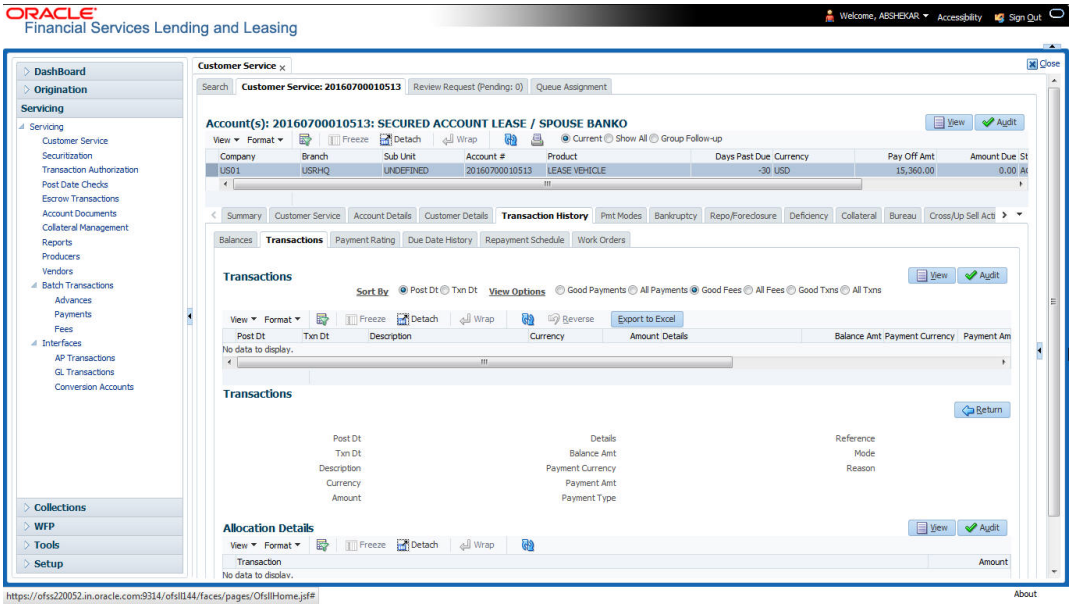
4.7.2 Transactions sub tab

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 choose to view all transactions, export account transaction details to a file, 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 Fees	All valid fees that was neither voided nor reversed.
All Fees	All transaction involving fees.
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-

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

6. 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.

In this field:	View:
Details	The transaction details.
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 screen, click **Transaction History** tab and 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 screen, click **Transaction History** tab and 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)**.

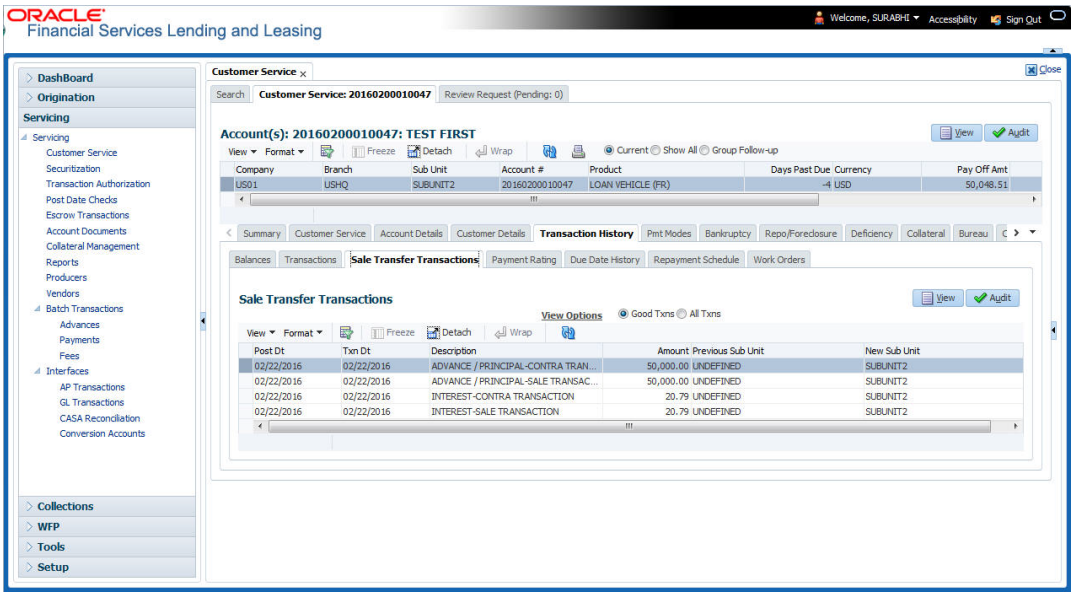
4.7.2.3 Export Account Transaction Details

In the Transactions sub tab, you can export the required account transactions and allocation details to a file.

To export account transaction details

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
3. In the **Transactions** section, select the required transaction.
4. Click **Export to Excel**. The details are exported to a .xls file with options to save or open.

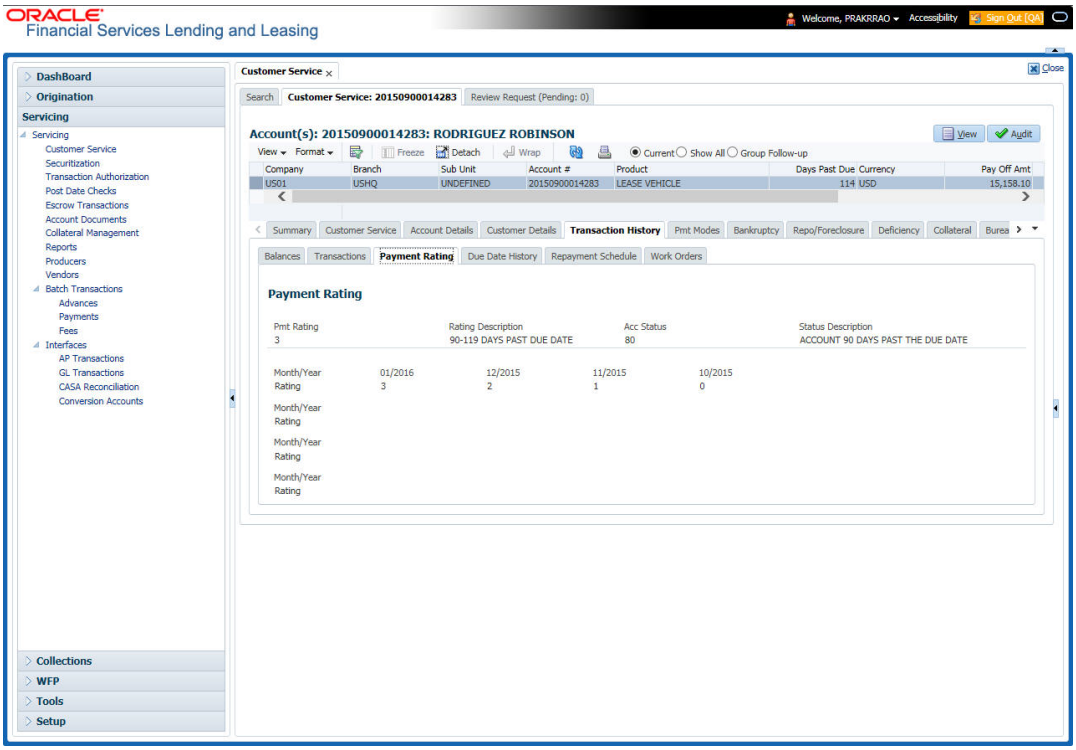
4.7.3 Payment Rating sub tab



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.



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.

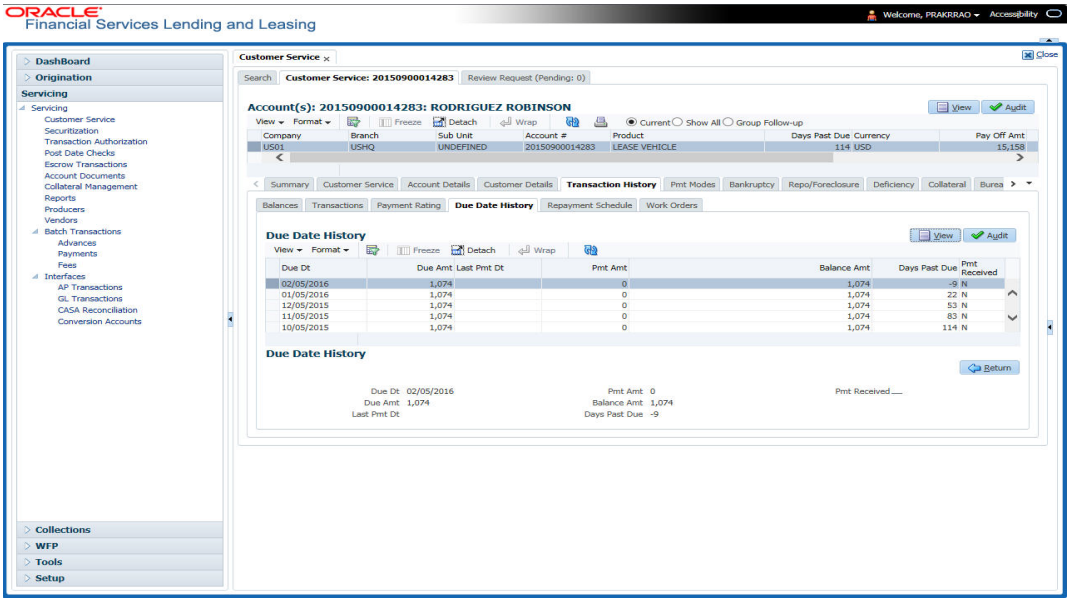
4.7.4 Due Date History sub tab

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:

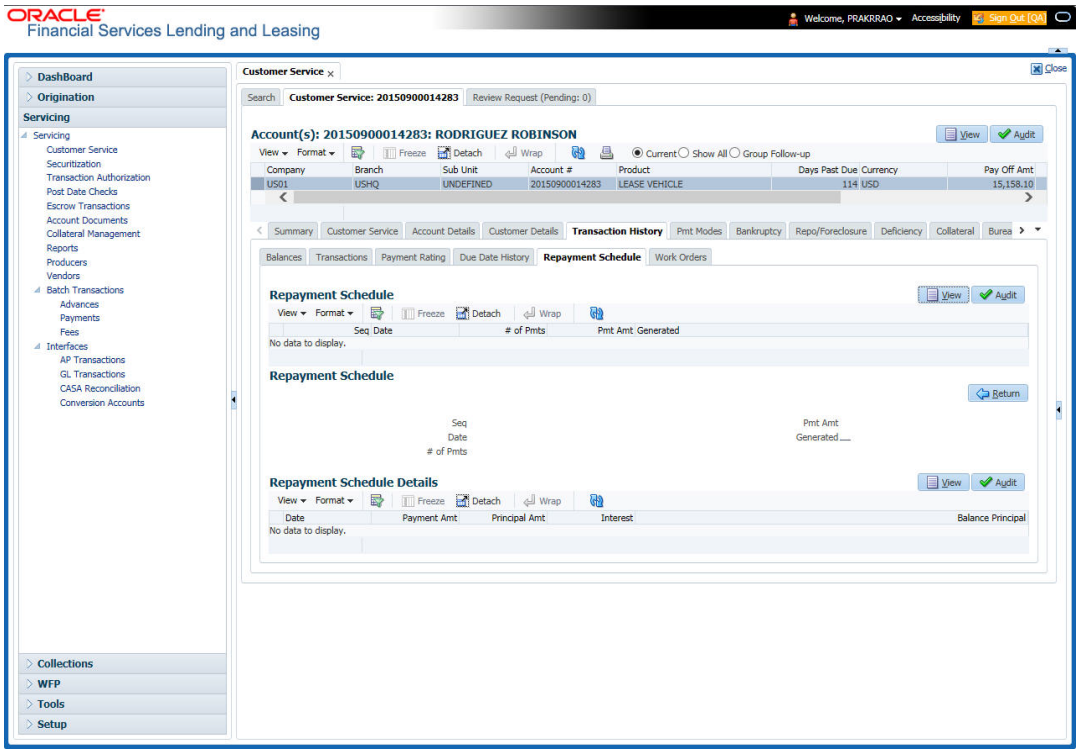
In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

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:

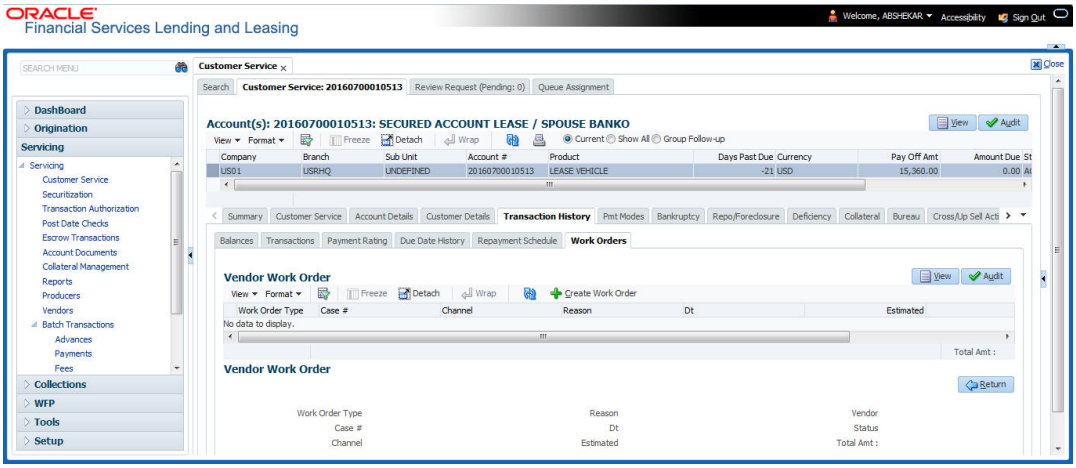
In this field:	View this:
Repayment Schedule section	
Seq	The payment sequence number.
Date	The repayment date.
# of Pmts	The number of payments.
Pmt Amt	The payment amount.
Generated	If selected, indicates that the repayment schedule has been generated.
Repayment Schedule Details section	
Date	The repayment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

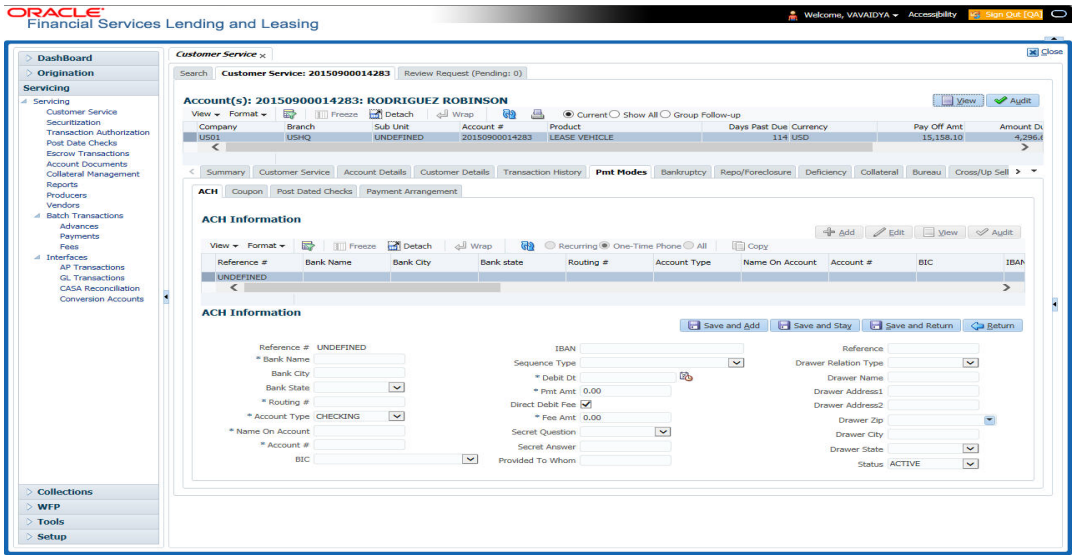
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

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.

In this field:	View this:
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	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. 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). 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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Sequence Type	System displays the current Sequence Type of the selected account. Depending on the nature of direct debit, the sequence type can be one of the following: - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
Pmt Day	The payment day.
Pmt Amt	The Payment amount.
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

In this field:	View this:
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.
IBAN	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. 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). 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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.

In this field:	View this:
Sequence Type	System displays the current Sequence Type of the selected account. - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
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,
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.

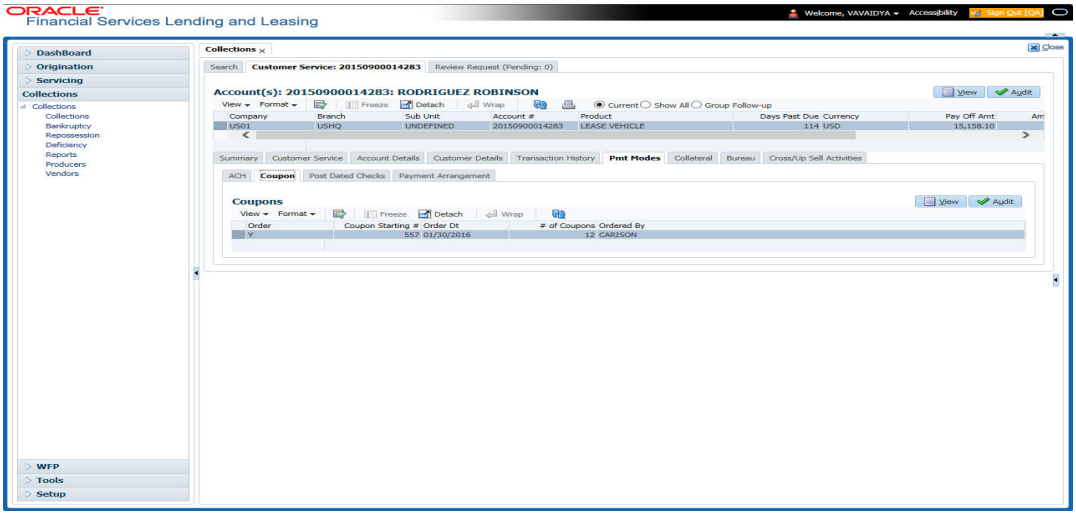
On confirmation, the system creates a new row with new reference number, Status as ‘Active’, Default as ‘N’, Start Dt as ‘System Dt + Pre note days’ and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a ‘New ACH 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 Starting #	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

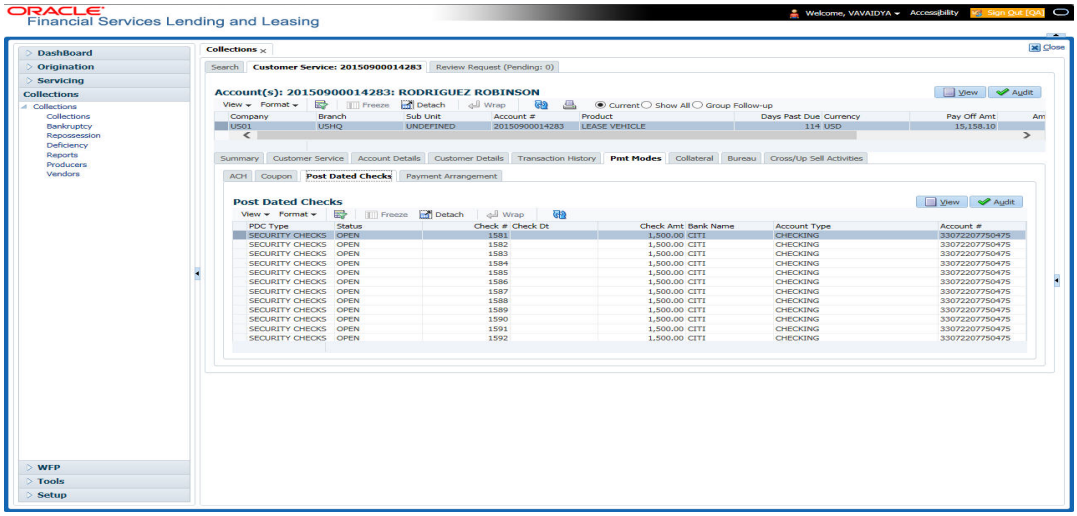
4.8.3 Post Dated Checks sub tab

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.
Account #	The account number of the post dated check.
Comments	Additional information as comments, if any.

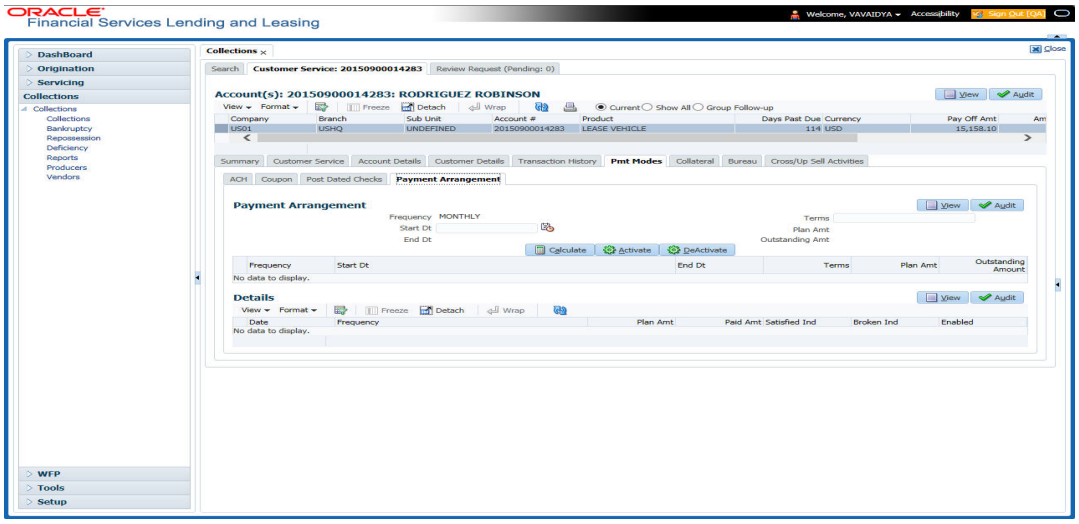
4.8.4 Payment Arrangement sub tab

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 Batch job is posted.

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.
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 Lease, 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.

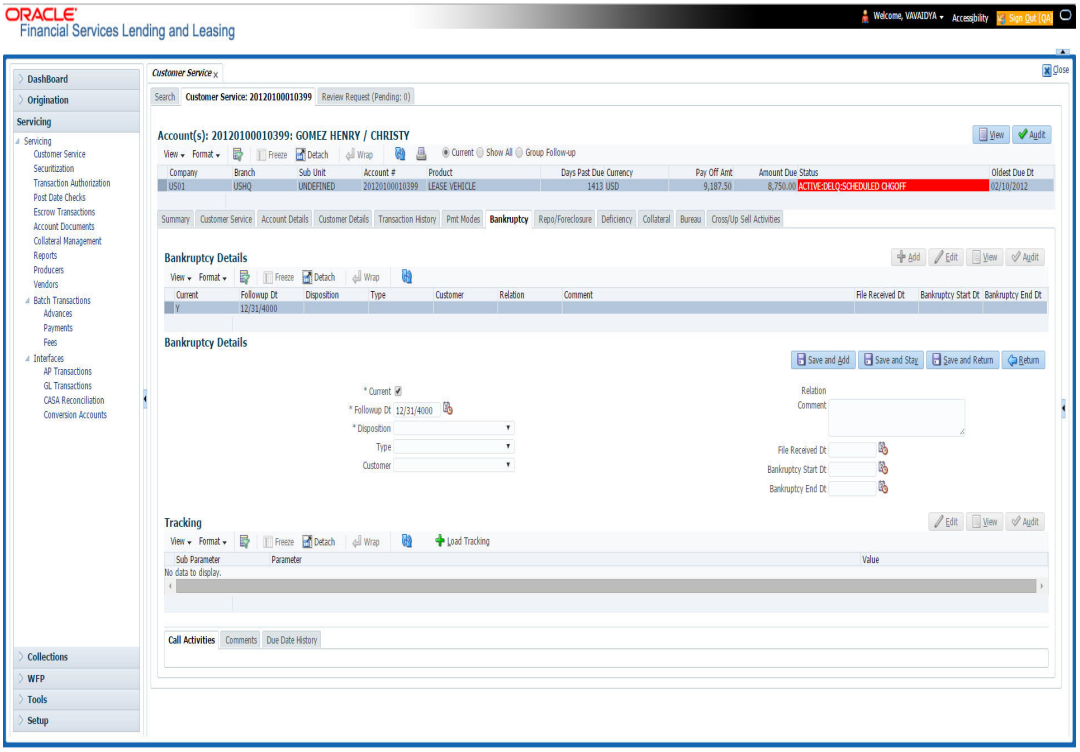
When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be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

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



5. 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.

6. Click **Save**.
7. In the **Tracking** section, click **Load Tracking**. The system loads the bankruptcy tracking parameters.
8. 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.

9. 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 repossessions/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 repossessions for the same Lease. 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 Lease 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

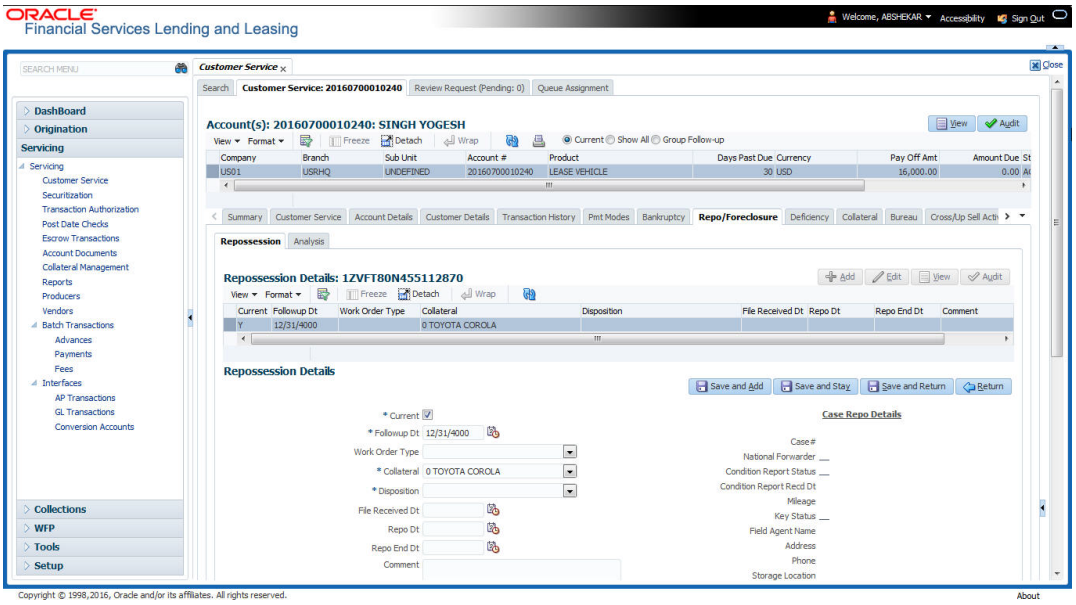
'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be done with respect to the detail tracking record when the repossession condition is closed.

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-

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



5. In the **Details** section, add 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.
Work Order Type	Select the repossession type.
Collateral	Select the collateral involved in the repossession.
Disposition	Select the repossession disposition.
File Received Dt	Select the file received date for the repossession.
Repo Dt	Select the repossession start date.
Repo End Dt	Select the repossession end date.
Comment	Specify a comment.
Case Repo Details - This section displays the following details based on the case response received from the interfaced third party system.	

In this field:	Do this:
Case#	Displays the case number of the repossession.
National Forwarder	If checked, indicates that National Forwarder carrier is equipped in the repossession.
Condition Report Status	If checked, indicates that the condition report exist.
Condition Report Recd Dt	Displays the date when condition report was received.
Mileage	Displays the mileage of the vehicle.
Key Status	Indicates if the vehicle key(s) is available.
Field Agent Name	Displays the name of the field agent involved in the repossession.
Address	Displays the address of the field agent.
Phone	Displays the contact number of the field agent.
Storage Location	Displays the location where the vehicle is currently stored.
Repo Location	Displays the repossession location.
Police Dept Name	Displays the name of police department involved in repossession.

6. In the **Tracking** section, click **Load Tracking**. The system loads the repossession tracking parameters.
7. 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.
8. 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 Lease. 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 Lease account is home.

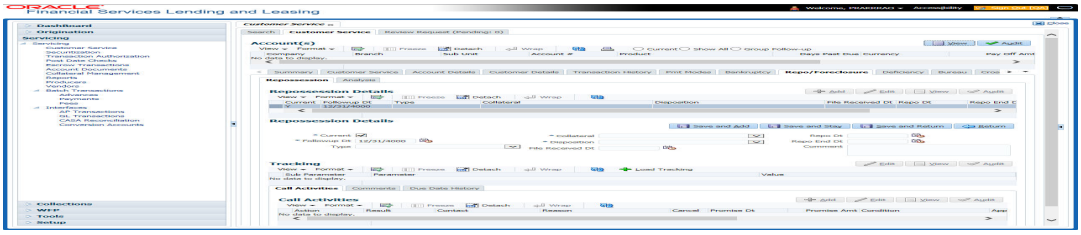
You can update the current record, but previous records cannot be modified.

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-

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



5. 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.
Foreclosure Start Dt	Enter the foreclosure start date.
Foreclosure End Dt	Enter the foreclosure end date.
Comment	Enter a comment.

6. In the **Tracking** section, click **Load Tracking**. The system loads the foreclosure tracking parameters.
7. 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.
8. 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

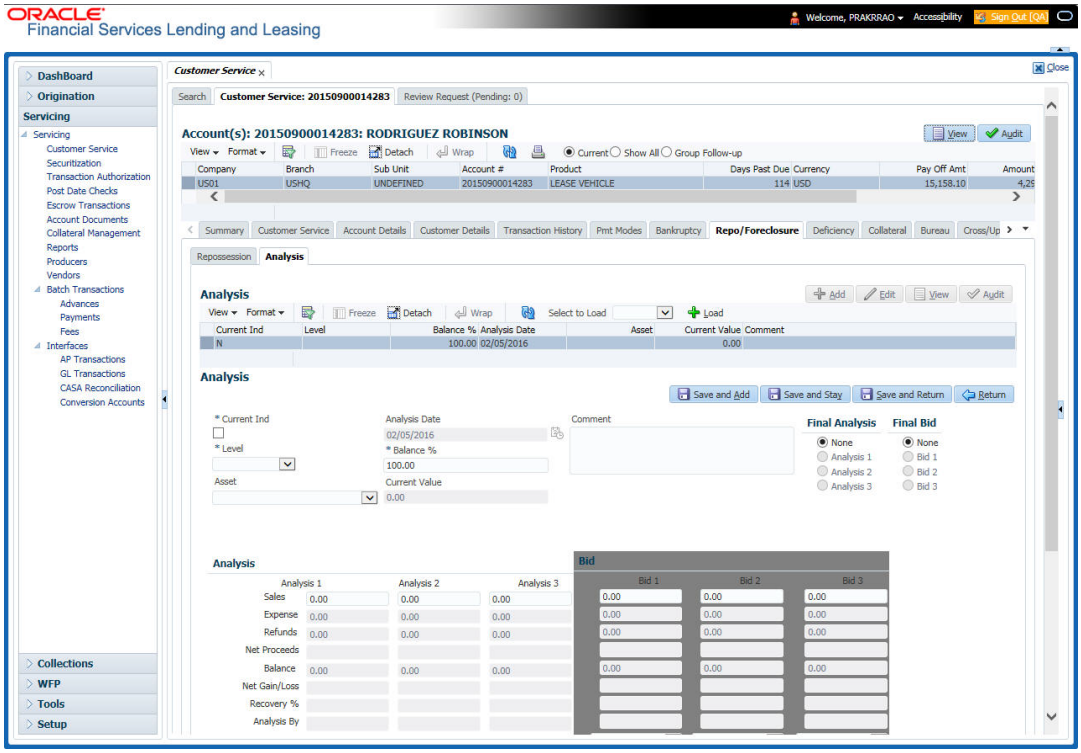
The Analysis screen enables you to create and analyze possible scenarios for re marketing and sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub screen. You can change the numbers if 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 screen, click **Repo/Foreclosure** tab and then click **Analysis**.
3. In the **Analysis** section, select the analysis record you want to work with and click **Load**.

   -or-

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



5. In the **Analysis** section, select the **Current** box if you wish to indicate that this is current analysis worksheet.
6. 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.
7. 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.

In this field:	Do this:
Comment	Specify comment associated with the analysis.

8. Specify all the required information in **Analysis** or **Bid** section, depending on the type of incident you are analyzing.
9. 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.

10. Select the Corresponding Analysis/Bid to Load details Maintained in the Expense and Refund sections.
11. Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.
12. In **Status** field, select status of the analysis: APPROVED or REJECTED.

13. 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.

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14. 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.

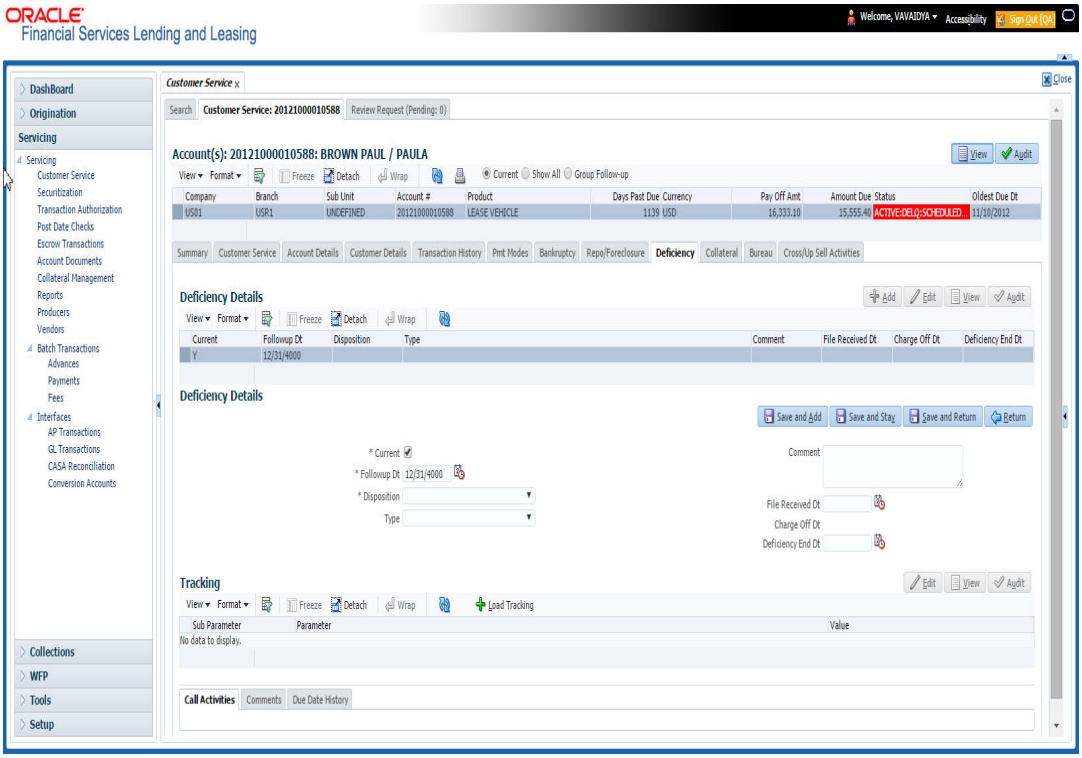
When a Deficiency condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The

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



5. 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.

6. Click **Save**.

7. In the **Tracking** section, click **Load Tracking**. The system loads deficiency tracking parameters that track actions taken to collect on the account.
8. 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.
9. 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.

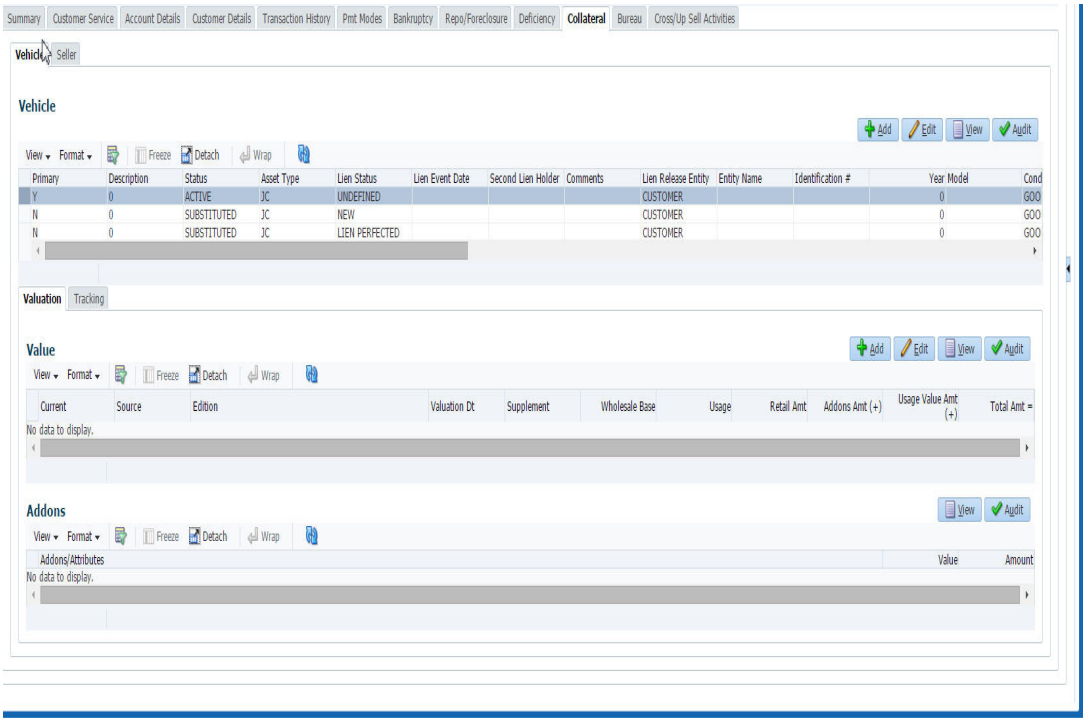
For more details, refer *Due Date History sub tab* section in “Customer Service screen’s Transaction History tab” section.

4.12 Customer Service screen’s Collateral tab

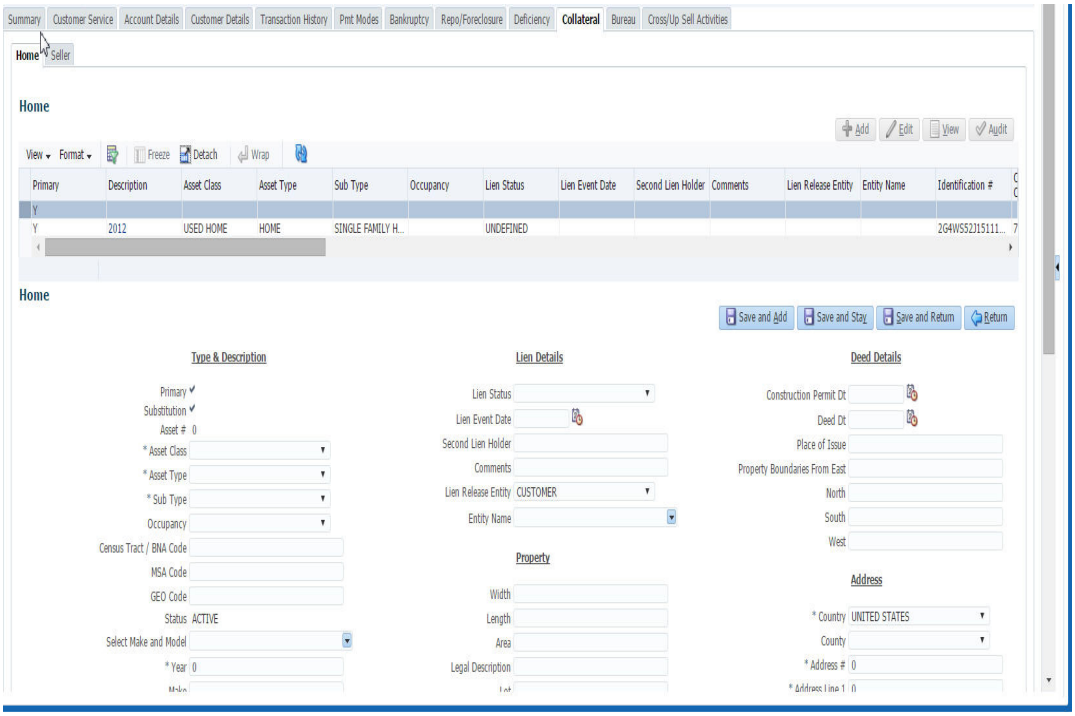
The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the Home and Seller sub tabs. To view the collateral details

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

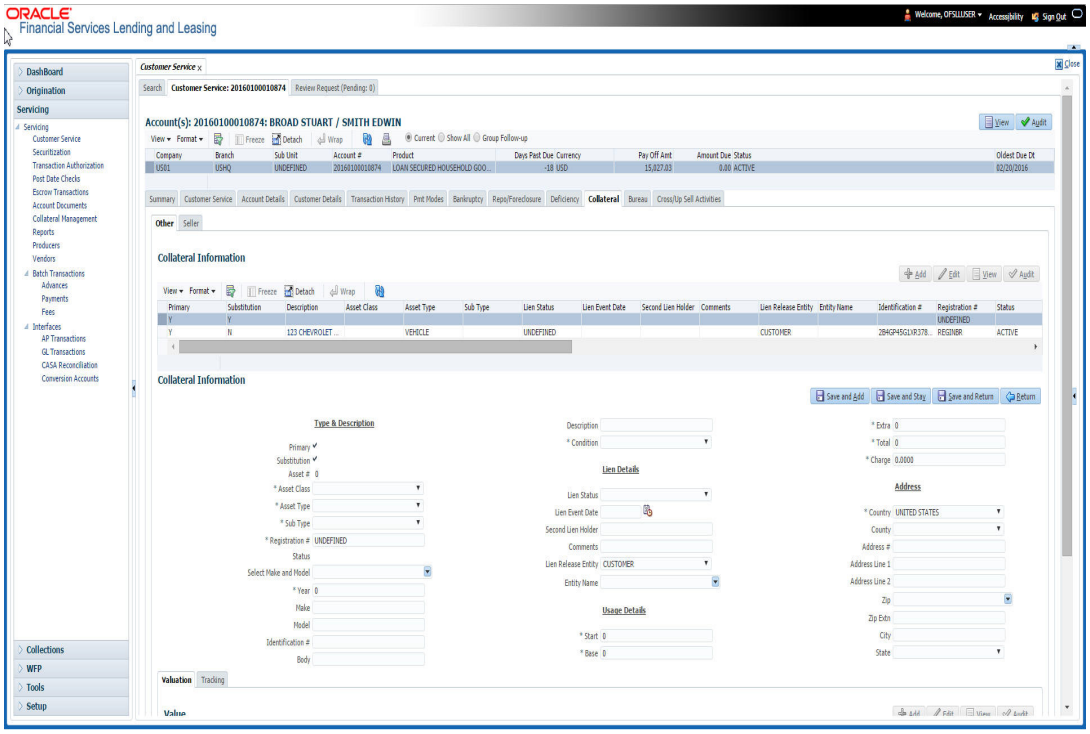
2. Click **Collateral** tab. System displays the following screen:
   If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:



– 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	

In this field:	View this:
Wholesale Base	The wholesale value.
Usage	The usage. This pertains to Lease 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/Attributes	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 screen, click **Collateral** tab.
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.

In this field:	View this:
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 of Lease. 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:

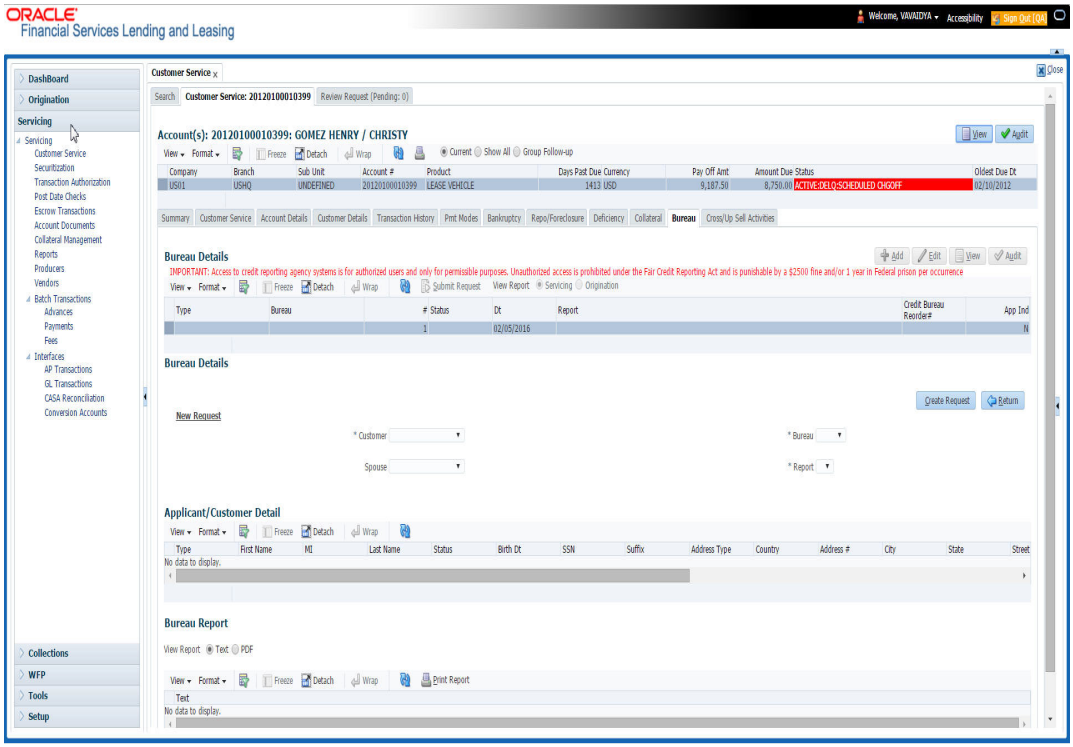
Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address #	The seller's address.
City	The seller's city name.
State	The seller's state name.

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 screen, click **Bureau** tab.



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 Lease 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 screen, click **Bureau** tab.
3. Click **Add** to open **New Request** section.
4. Complete the following fields:

In this field:	Do this:
Customer	Select the available customer from the drop-down list.

In this field:	Do this:
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 Customer Detail section.

Note

If you are requesting a report from Experian Credit Bureau for Premier Attribute Consumer report, you can do so without impacting the consumer FICO score. To facilitate the same, the 'Soft Pull' check box is to be selected in Bureau Details section. This option is available only when the system parameter 'EXP_PA_SOFT_PULL_IND' is enabled in the System Parameters screen and Bureau is selected as 'EXP' with Report as 'PREMIER ATTRIBUTE' in the Bureau Details 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**.

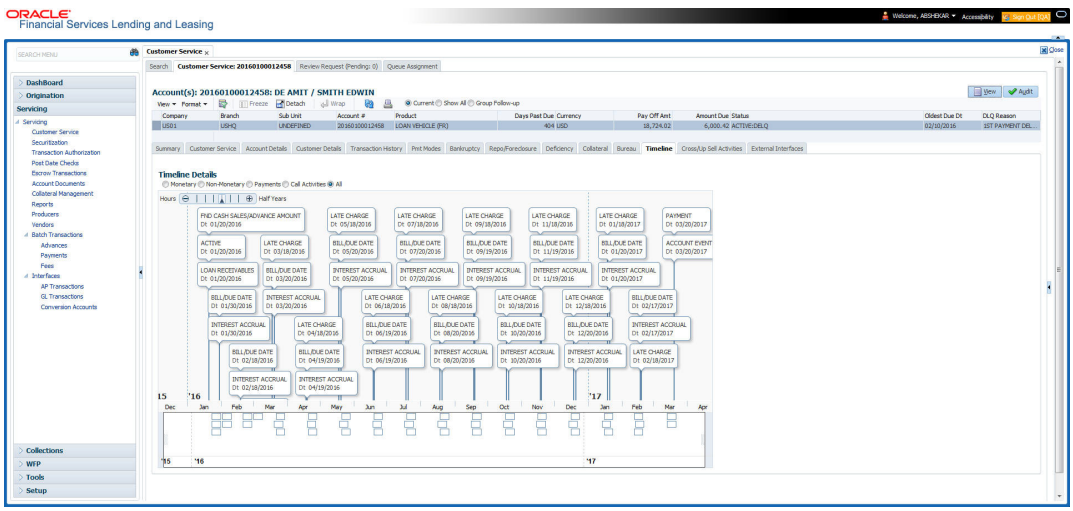
You can print the report by selecting the report and clicking on **Print Report**.

4.14 Customer Service screen's Timeline tab

The Customer Service screen's Timeline tab provides a graphical representation of specific events on an account over a period of time, The events mainly include Transactions (Monetary/Non Monetary), Payments and Call Activities that are posted on the account.

To view account timeline

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Timeline** tab.



The Timeline Details section facilitates and displays the following options:

- The timeline ranges from 1 month before the account start date till 1 month after the current date.
- Each activity in timeline is arranged as per the transaction date on the account.
- The account activities are categorized as Monetary, Non-Monetary, Payments, and Call Activities. You can filter to view them by selecting the required option or select 'ALL' to display all the activities related to the account. By default, system displays 'Monetary' transactions.
- On selecting 'Monetary' and 'Payments' options, timeline displays only good monetary transactions and good payments. More details of these transactions can be viewed in Transaction History > Transactions tab by selecting 'Good Txns' and 'Good Payments' option.
- On selecting 'Call Activities' timeline displays all the call activities posted to the account.
- The Zoom bar  has options to view the timeline based on Hours, Days, Weeks, Months, Quarters and Half Years.
- On hovering over the timeline, the arrows  and  helps you to scroll through the timeline.

4.15 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.

4.15.1 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 screen, click **Cross/Up Sell Activities** tab.
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.

In this field:	Do this:
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.
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.

4.15.2 Create Simple Application

You can use the call activity data and directly initiate the Lease 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 screen, click **Cross/Up Sell Activities** tab.
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 Lease Origination User Manual.

4.15.3 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.

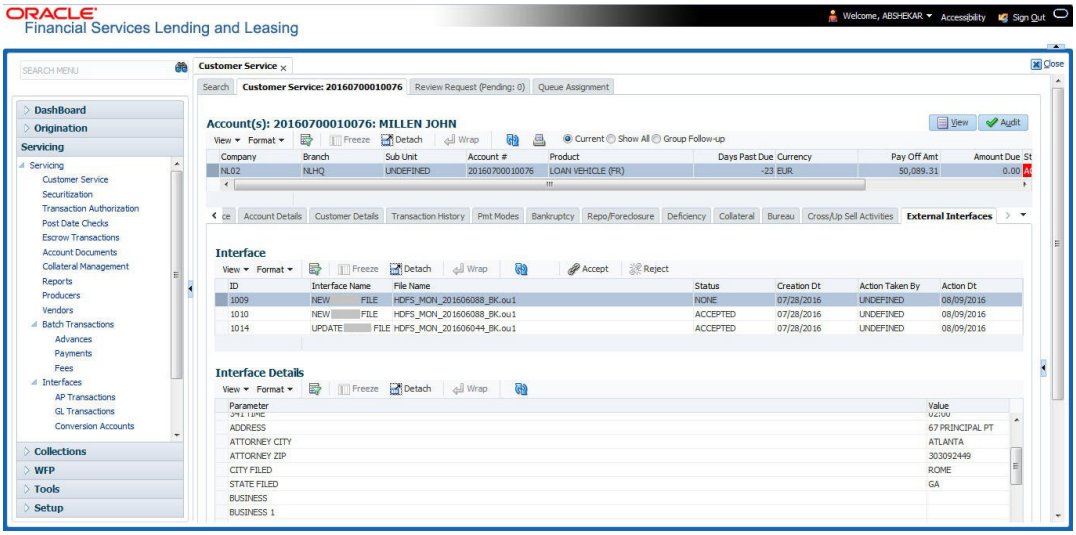
To close an opportunity

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

4.16 Customer Service screen's External Interfaces tab

The Customer Service screen's External Interfaces tab displays the account specific information derived from external system.

Oracle Financial Services Lending and Leasing has been integrated with a third party system to explicitly fetch the account specific information through an input data file. A set of automated batch jobs which are scheduled at regular intervals pulls the data shared by external system and populates in the respective account in Customer Service > External Interfaces tab. For more information on available Batch Jobs, refer to Setup Guide > Administration > System > Batch Jobs section.



In the External Interfaces tab, each input data file either new or an update to existing information is displayed as individual record in the Interface section and the column definition details (as sorted in Setup > Data Files screen) are displayed in Interface Details section.

In this field:	**View this:**
Interface section	
ID	Unique case identification number.
Interface Name	Name of the external interface.
File Name	Input data file name appended with New (IBN) or Existing (IBU) file identifier convention.
Status	Current status of the record (None, Accepted, or Rejected).
Creation Dt	Date when the record was created.
Action Taken By	User who has modified the record status.
Action Dt	Date when the action was performed on the record.
Interface Details section	
Parameter	Name of header used in input data file corresponding to the account information such as First Name, Last Name, Address and so on.
Value	Data fetched from external system for each header/parameter.

Along with the account specific updates, the records may also contain bankruptcy details which needs you attention. You need to verify those details and confirm the authenticity by either accepting or rejecting the bankruptcy information. If Accepted, system posts the bankruptcy details on the corresponding customer accounts.

4.16.1 Accept or Reject Bankruptcy Details

In the External Interfaces tab you can Accept or Reject information of those records which are specific to bankruptcy update and marked with status as 'None'.

- To accept the bankruptcy details, you need to create a new record with tracking attributes and then proceed with steps explained below.
- To reject a record, you can select the record and click 'Reject' in the external interface tab.

Post update, the status of record is marked as 'Accepted' or 'Rejected'.

To Accept Bankruptcy Details

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click External Interfaces tab.
3. In the Interface section, select the bankruptcy record with status 'None' for which action has to be performed.
4. Verify the details displayed in Interface Details section.
5. Once confirmed, navigate to Customer Service screen > **Bankruptcy** tab.
6. Create a Bankruptcy record and load the tracking attributes as explained in 'Customer Service screen's Bankruptcy tab' section.
7. Click **Accept** in the action section and click 'Yes' in the confirmation dialog to accept changes.

On confirmation, system updates the bankruptcy details based on either 'SSN' for new bankrupt accounts or 'Case Number' for existing bankrupt accounts.

4.17 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.

4.17.1 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.

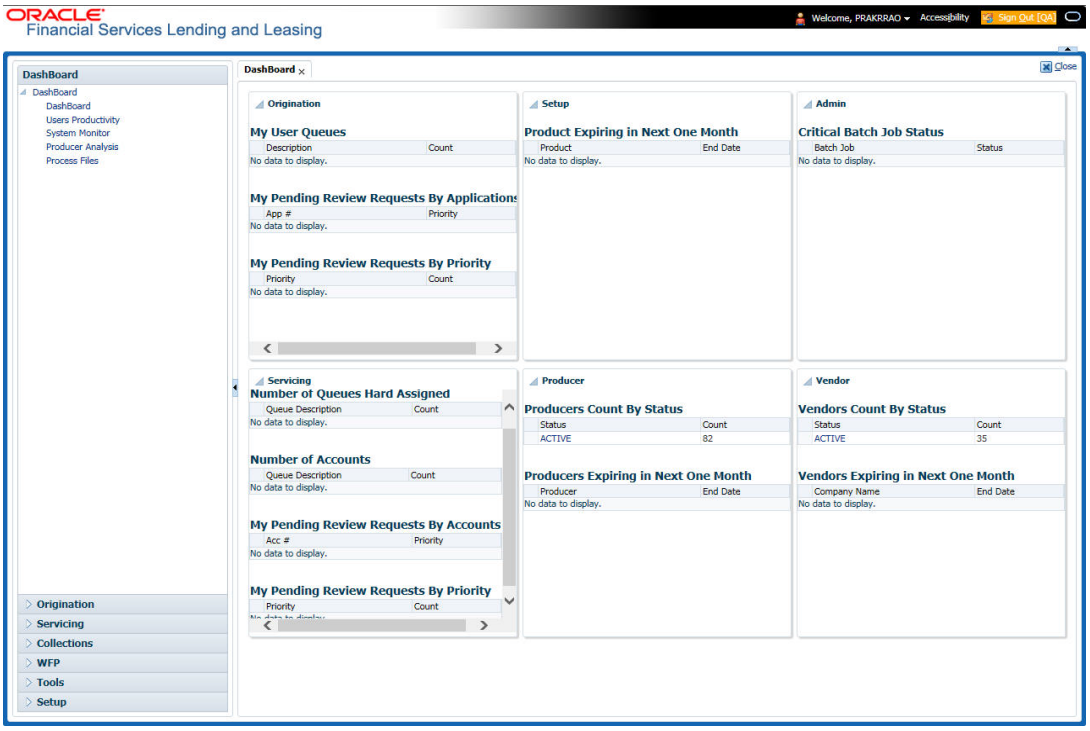
Comments Sections

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.

4.17.1.1 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.

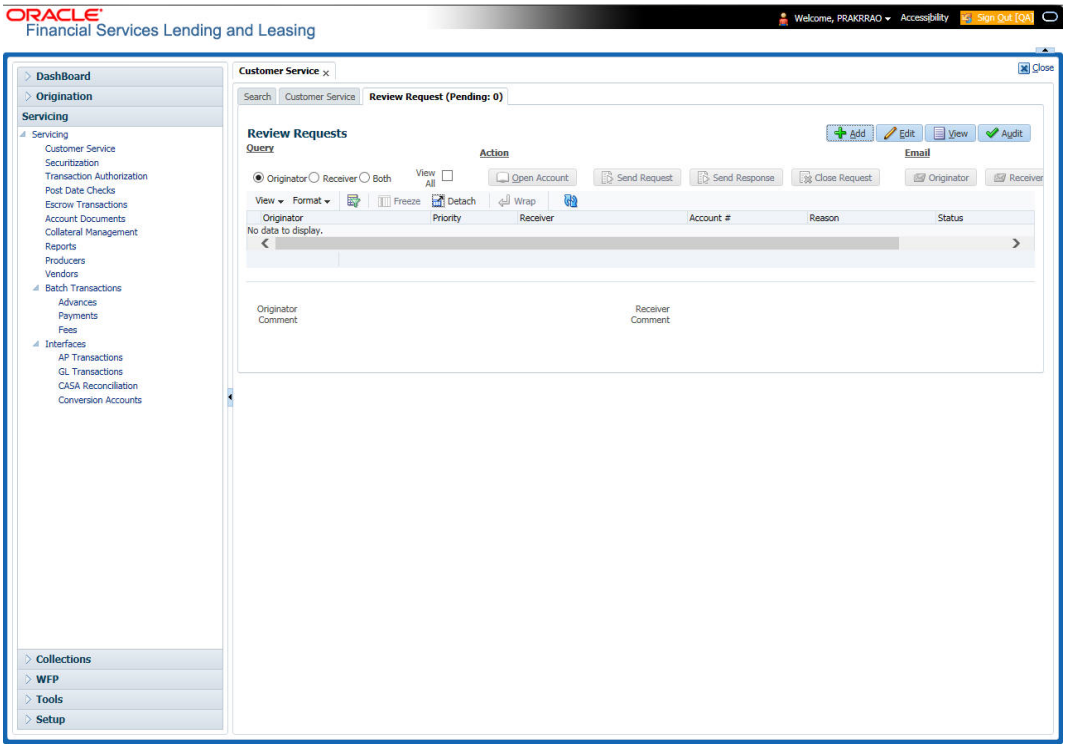


To review requests

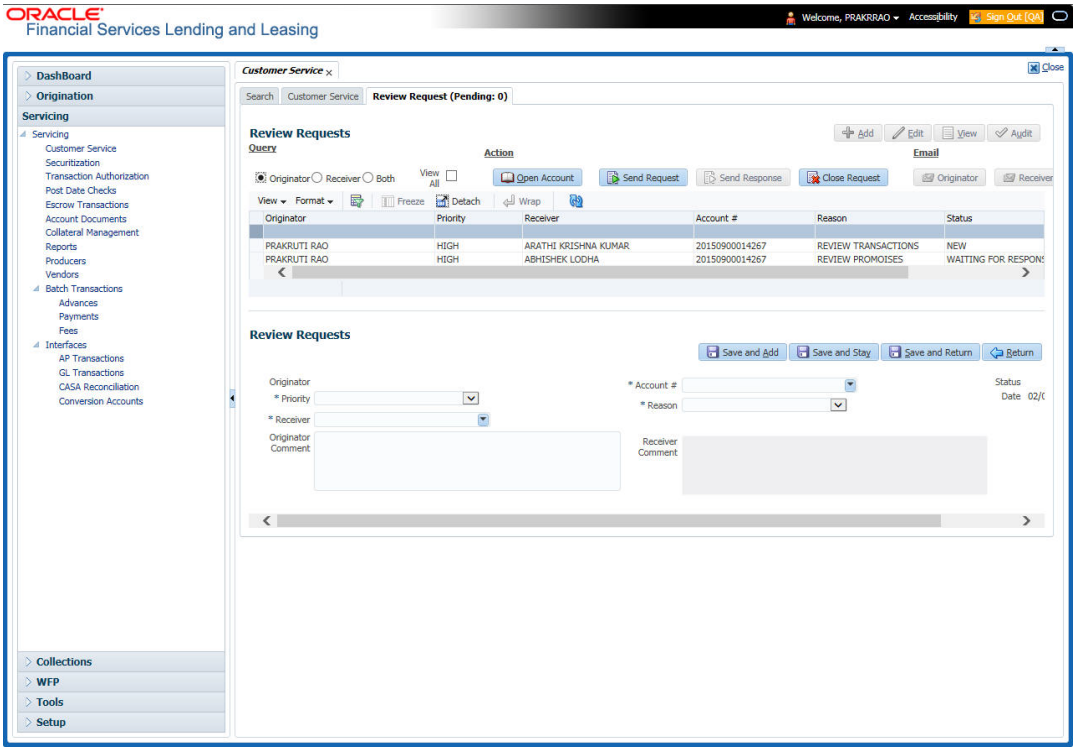
1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
   The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** 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.
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.

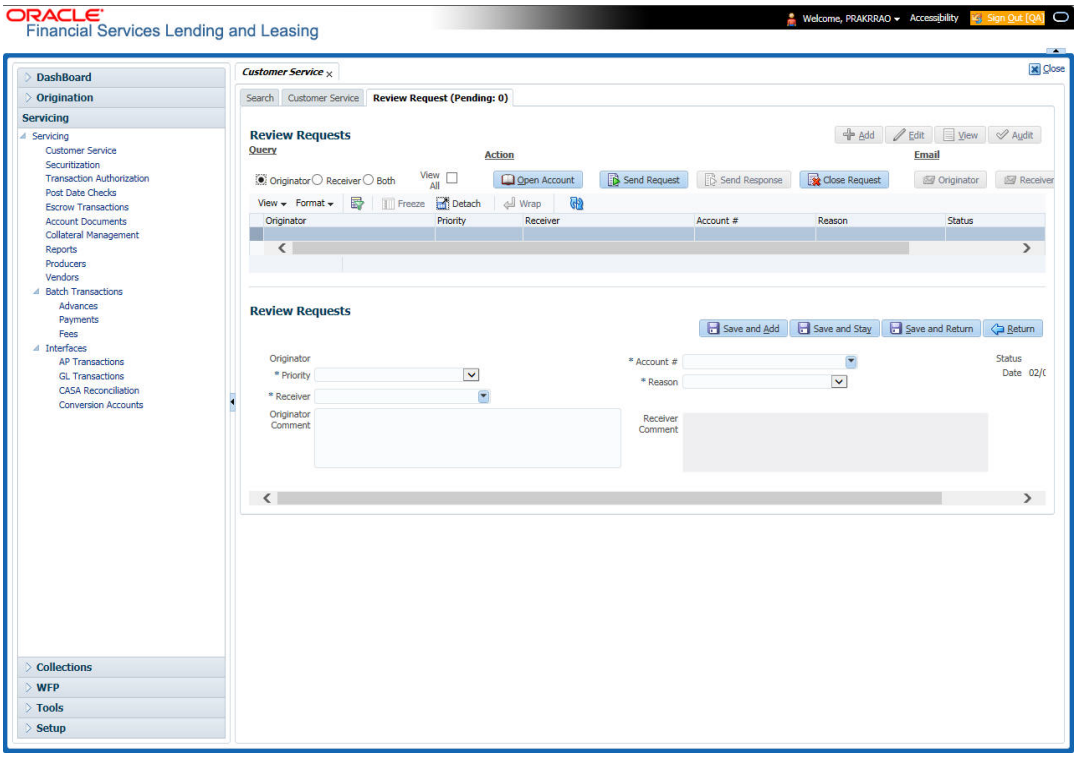
4.17.1.2 Sending a Review Request

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.

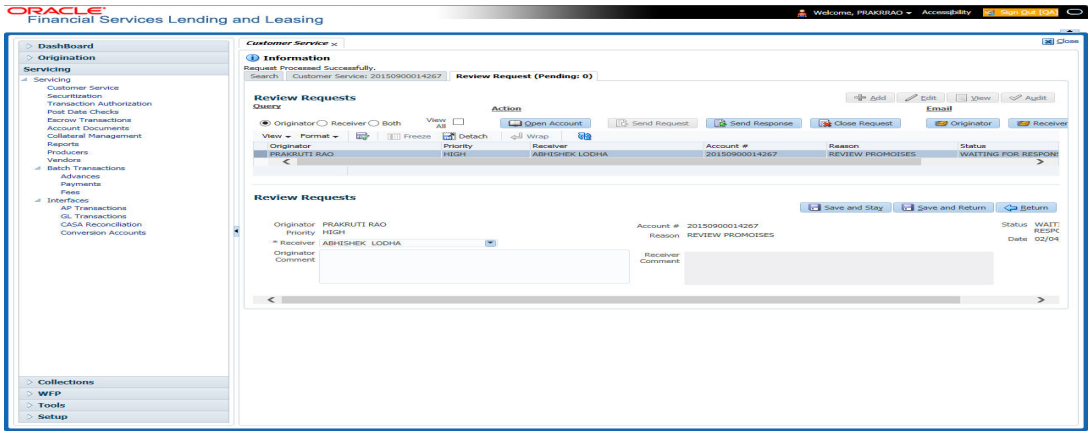
To send a review request

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.

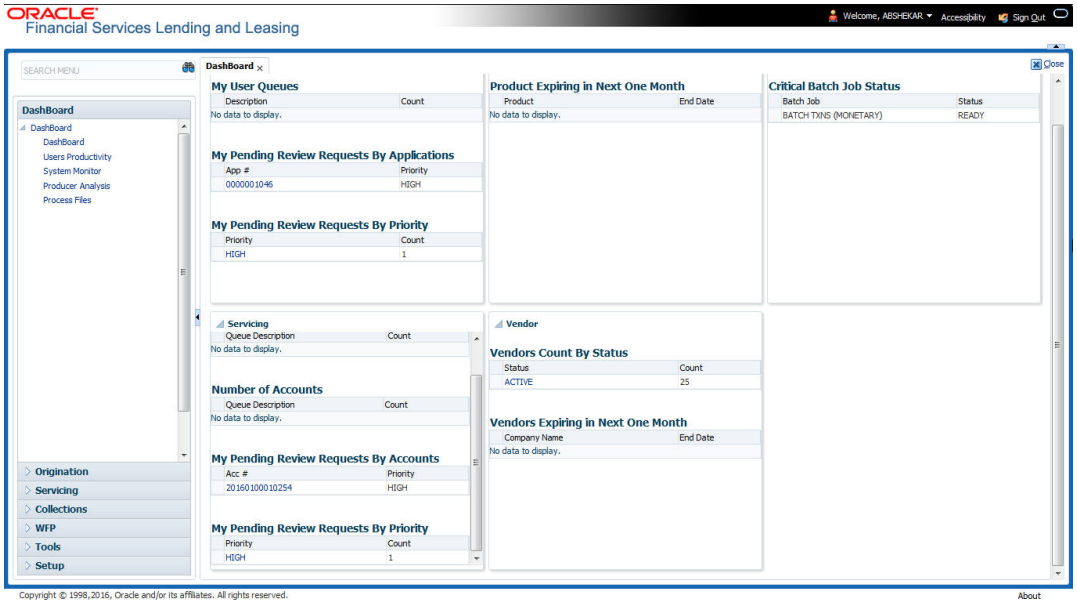


10. In the **Action** section, click **Send Request**.

    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.

4.17.1.3 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.

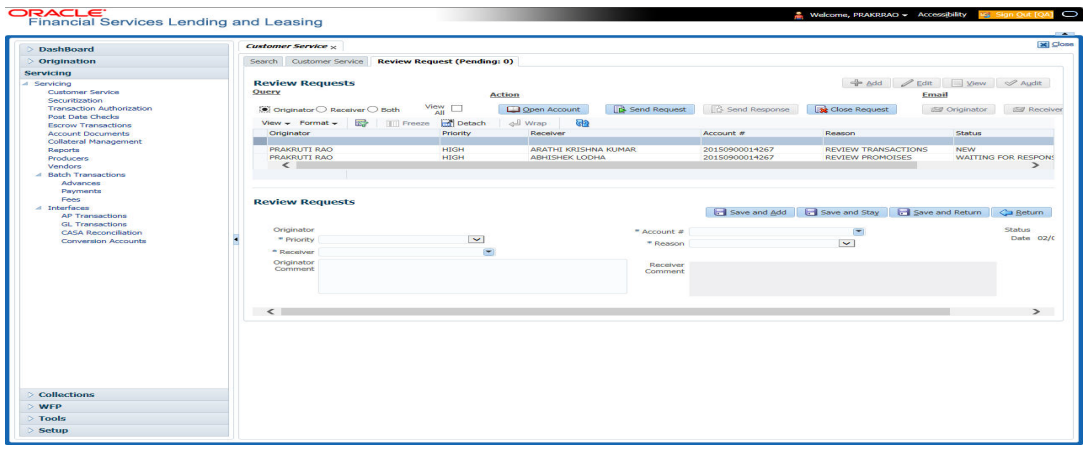


To respond to a review request

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.

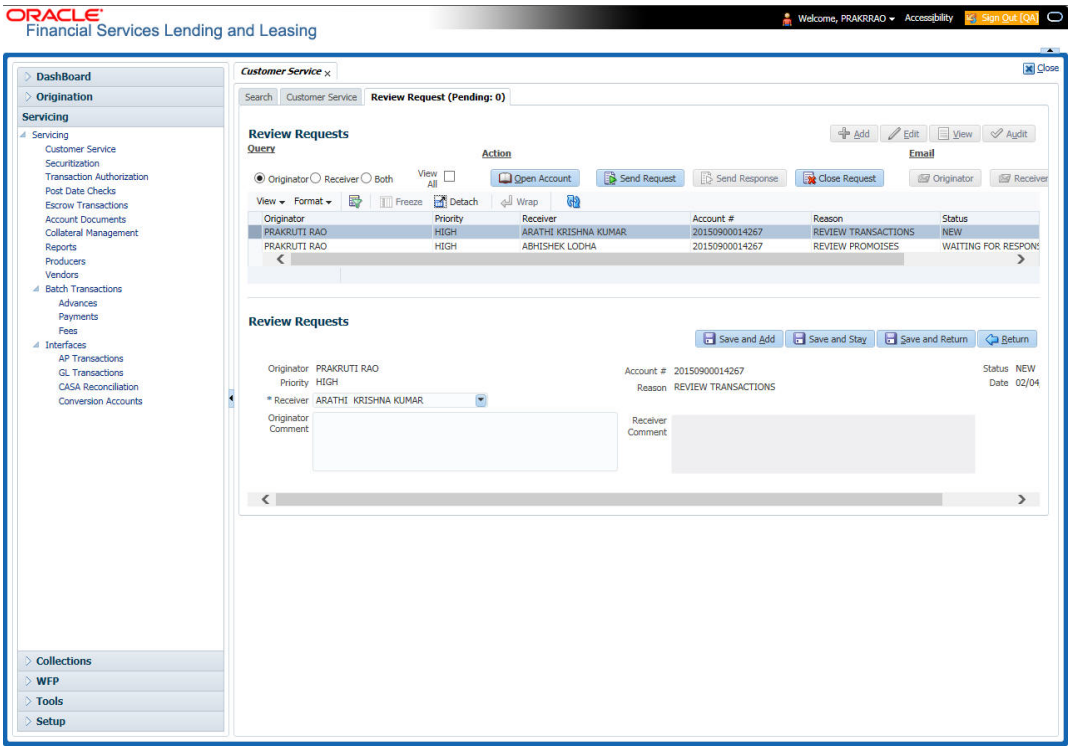
2. In the **Review Request** record, select the record you want to view and click **View.**



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.

4.17.1.4 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-

6. 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.

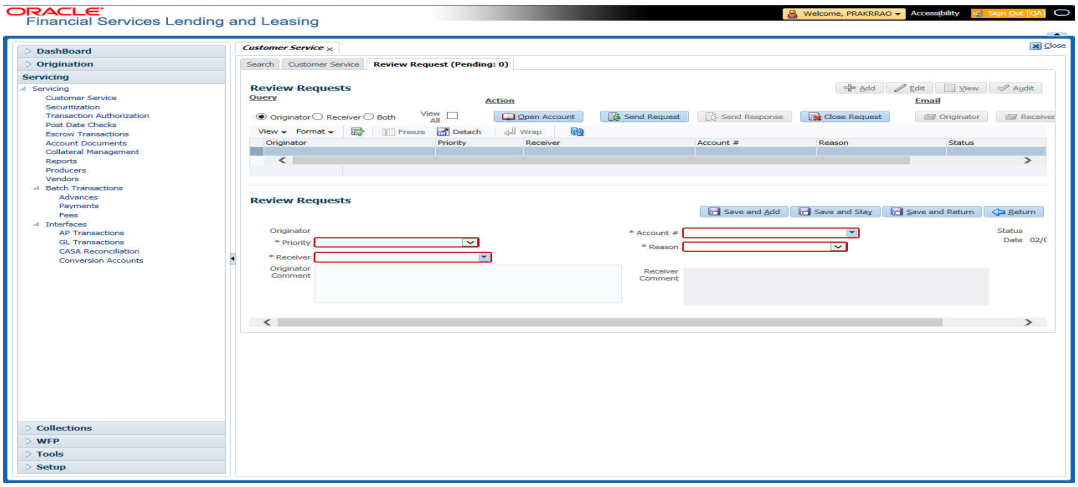
4.17.1.5 Closing a Review Request

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.



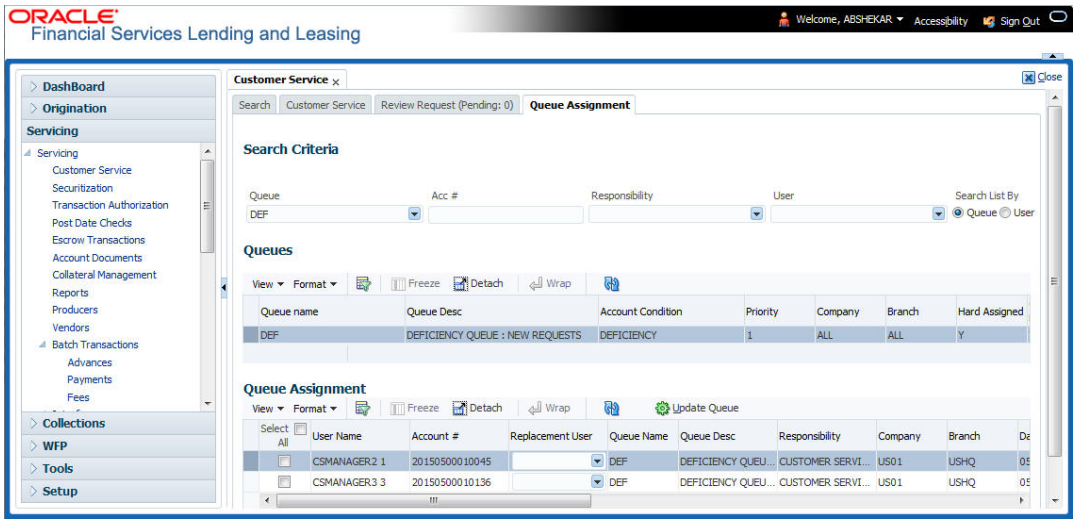
4.18 Queue Assignment

The Queue Assignment tab in Oracle Financial Services Lending and Leasing application allows you to search and view the hard assigned customer service queues maintained in the system. You can also view the queue assignment details and reassign users in a hard assigned queue.

Customer Service Queues are maintained in Administration's setup screen (Setup > Administration > User > Queues > Customer Service). For more information on hard assigned queues, refer to section "Using the Hard Assigned feature" in setup guide.

Navigating to Queue Assignment

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**



In this section, you will learn how to compete the following tasks:

- Using the Queue Search
- View Queues & Queue Assignment details
- Reassign Users in Queue

4.18.1 Using Queue Search

In the Search Criteria section, you can primarily use the 'Search List By' filter to search based on either 'Queues' or 'Users' maintained in the system. Depending on the option selected, you can further filter your search using the following list of parameters and query the database by providing one or more parameter values.

Field:	Do this:
Hard Assigned Queue	Select the queue name from the drop-down list. The list displays both 'Enabled' and 'Hard Assigned' customer servicing queue definitions.
Acc #	Specify the account number to which the queue is assigned.
Responsibility	Select the user/queue responsibility from the drop-down list. The list displays various user responsibilities as defined in Setup > Administration > User > Queues > User Groups tab.
User	Select the 'User' from the drop-down list. The list displays all the hard assigned users maintained in the system.

Note

You need to specify a minimum of one parameter for the search to retrieve queues from the database. Else system displays an error message.

Click '**Search**'. The search results for Queues and Users are displayed in the 'Queues' and 'Queue Assignment' sections respectively.

You can also click 'Reset' to clear the filters specified in Search Criteria.

Remove Account Filter

While searching for queues using Account number as the Search Criteria, the Queue Assignment section displays the filtered search results along with the 'remove Filter' option in the header.

Clicking on 'remove Filter' button will remove the account number filter and displays all the accounts belonging to the selected queue.

4.18.2 Queues & Queue Assignment details

While searching for queues in the Search Criteria section, the search results are displayed in the Queues & Queue Assignment section. Whereas, the search results for a User is displayed in Queue Assignment section.

The Queues section displays both 'Enabled' and 'Hard Assigned' customer servicing queues with the following details:

- Queue name
- Queue Desc
- Account Condition
- Priority
- Company
- Branch
- Hard Assigned
- Group Follow-up Ind
- Near Real-Time
- Dialer Extract
- Enabled

The Queue Assignment section consists of the following details:

- User Name
- Account #
- Replacement User
- Queue Name
- Queue Desc
- Responsibility
- Company
- Branch
- Date
- Title
- Products
- Status
- Delinquency Days
- Amount Due
- Outstanding Balance
- Producer
- Secured
- Reason

4.18.3 Reassign Users in Queue

In the Queue Assignment tab, you can reassign a different user for a queue either individually or in bulk and reassign the hard assigned queues. While doing so, you can state the reason for change which later gets appended and displayed in the account conditions history log (Customer Service > Account Details > Condition Details sub tab).

Replace User in Queue

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**
2. Search for the required Queue or User using the parameters in Search Criteria. The search results are displayed in the Queues & Queue Assignment section.
3. In the Queue Assignment section, click on the 'Replacement User' drop-down list against the required user and select the new user from the list. You can also use the 'Search' option within the list to search for the required user.
4. Specify the reason for change in the Reason column against the user selected.
5. Click **Update Queue**.

Bulk Replace Queue Users

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**
2. Search for the required Queue or User using the parameters in Search Criteria. The search results are displayed in the Queues & Queue Assignment section.
3. In the Queue Assignment section, click 'Select All' check box.
4. Click on the 'Replacement User' drop-down list on the header and select the new user from the list. You can also use the 'Search' option within the list to search for the required user.
5. Specify the reason for change in the Reason field on the header.
6. Click **Update Queue**.

On successful user replacement, a system generated comment is posted on the account with the following details:

- Alert flag as 'N'
- Type
- Sub Type
- Comment Format QUEUE USER CHANGED FROM XXX TO YYY BECAUSE OF <<REASON>> ON <<DATEFORMAT>>

5. Securitization

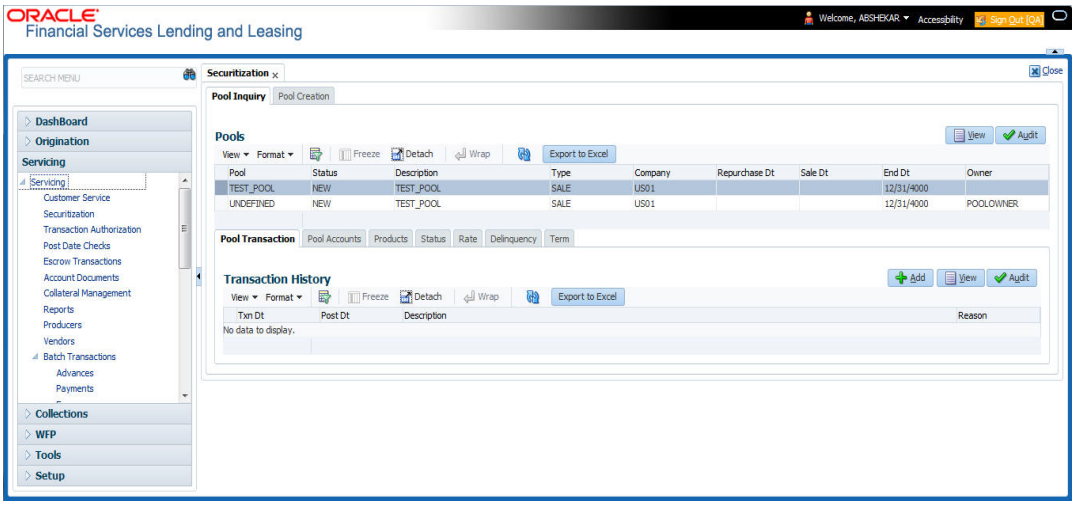
With the Securitization Setup screen, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

The Securitization Setup screen enables you to:

- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

Navigating to Securitization screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Securitization**.



Data in the Securitization screen is grouped into two tabs:

- Pool Inquiry
- Pool Creation

5.1 Pool Inquiry

The Pool Inquiry screen enables you to enter and view pool related transactions. It can also be used to view various summaries related to the pool.

Navigating to Pool Inquiry

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Securitization > Pool Inquiry**. The details for each inquiry pool are maintained in the following seven categories:

- Pool Transaction
- Pool Accounts
- Products
- Status
- Rate

- Delinquency
- Term

2. In the **Pool** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Pool	Displays the pool code.
Status	Displays the pool status.
Description	Displays the pool description.
Class	Displays the pool class from the drop-down list.
Company	Displays the pool portfolio company from the drop-down list.
End Dt	Displays the pool end date.
Owner	Displays the pool owner.
Super Pool	Displays the pool super pool code from the adjoining drop-down link.
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Displays the number of days in repossession to liquidate.
Days Delq	Displays the number of days in delinquency to liquidate.
Max Limit	Displays the max limit of the pool.
Service Rate	Displays the servicing rate for the pool.
Certificate Rate	Displays the certificate rate for the pool This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

3. In the **Pool** section, you can click 'Export to Excel' button to export the details of the selected record to a .xls file with the following information:
   - Pool
   - Status
   - Description
   - Type
   - Company
   - End Dt
   - Owner

5.1.1 Pool Transactions

The Pool Transactions sub screen enables you to view pool related transactions history, and well as enter a pool transaction.

To post Pool Transactions

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click **Pool Transactions**.
3. In the **Transaction History** section, click **Add**.

A brief description of the fields is given below:

Field:	Do this:
Transaction	Select the transaction from the following list: ADD ACCOUNT -- Add an account to the pool externally. CANCELLED -- Cancel the pool. HELD FOR SALE -- Change the status of pool to "HELD FOR SALE." OPEN -- Change the status of pool to "OPEN." RELEASED -- Change the status of the pool to "RELEASED" and clear all accounts related to the pool. REPURCHASED -- Change the status of pool to "REPURCHASED." SOLD -- Change the status of pool to "SOLD." (required).
Reason	Enter the transaction reason (required).
Date	Enter the transaction effective date (required).
Account	Select the account to be added (optional).

4. Click **Post**. The Details appear in the **Transaction History** summary table.
5. Click **Clear** to clear the details.
6. In the **Transaction History** section, click 'Export to Excel' button to export the details of the selected transaction to a .xls file with the following information:
   - Txn Dt
   - Post Dt
   - Description
   - Reason

5.1.2 Pool Accounts

The Pool Accounts sub screen enables you to view previous account related transactions, as well as enter a pool account transaction for the selected pool.

To post the Pool Accounts

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Pool Accounts**. The details are grouped into two:
   - Accounts
   - Account Transactions
3. In the **Accounts** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Account #	Displays the account number.
Title	Displays the account holder's name.
Account Status	Displays the account status.
Sale Acc Status	Displays the account status at the time of pool sale.
Dt	Displays the pool sale date.
Sale Rate	Displays the account interest rate at the time of pool sale.
Balance	Displays the account balance at the time of pool sale.
Term Remaining	Displays the account remaining terms at the time of pool sale.

4. In the **Account Transactions** section, click **Add**:

A brief description of the fields is given below:

Field:	Do this:
Txn date	Transaction date.
Post date	Transaction posted date.
Description	Details of the transaction.
Amount	Amount of the transaction.
Reason	Reason for the transaction .

5. Click **Post**. The Details appear in the **Account Transaction** summary table.
6. Click **Clear** to clear the details

5.1.3 Product

The Product sub screen enables you to view summaries of various statistics of the products in the pool.

To view the Product details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Product**.
3. In the **Product** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Principal at Sale	Displays the principal at sale amount.

Field:	View this:
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Pay ahead Amount	Displays the pay ahead amount. For any paid off accounts in the product summary, this field contains the sum of the amount that was applied to principal during the payoff payment allocation.
Current Balance	Displays the current balance amount.

5.1.4 Status

The Status sub screen enables you to view summaries of various statistics of the status of the products in the pool.

To view the Status details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Status**.
3. In the **Product/Status** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Status	Displays the securitization account status.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

5.1.5 Rate

The Rate sub screen enables you to view a summary of the pool by product and rates.

To view Rate details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Rate**.
3. In the **Product/Rate** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Rate	Displays the rate (should equal the interest rate on account).
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Pay ahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

5.1.6 Delinquency

The Delinquency sub screen enables you to view a summary of the pool in regards to delinquencies of products.

To view Delinquency details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click **Delinquency**.
3. In the **Product/Delinquency** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Category	Displays the delinquency category.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Pay ahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

5.1.7 Term

The Term sub screen enables you to view a summary of the pool by product and by terms.

To view the Term

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click **Term**.
3. In the **Product/Term** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Term	Displays the term.
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Pay ahead Amount	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

5.2 Pool Creation

The Pool Creation screen enables you to create pools and perform “what if” analysis of pool appearance using different criteria. Based on the parameter values, the system will query the accounts database and builds the list of accounts. Once you choose the pool criterion, you can view the query generated by the system. Oracle Financial Services Lending and Leasing would further display errors in the query built so that you can revisit the parameter values.

To create a pool

1. Click **Servicing > Servicing > Securitization > Criteria**. Criteria details are grouped into three:
   - Pools
   - Pool Queries
   - Account Selection Criteria
2. In the **Pool** section, you can define the pool (set of accounts) you want to securitize. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pool	Specify the pool code.
Status	Displays the pool status.
Description	Specify the pool description.
Class	Select the pool class from the drop-down list.

Field:	Do this:
Company	Select the pool portfolio company from the drop-down list.
End Dt	Specify the pool end date. You can even select the date from adjoining Calendar icon
Owner	Specify the pool owner.
Super Pool	Select the code for super pool from the drop-down list (Multiple pools belong to a super pool).
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Specify the number of days in repossession to liquidate.
Days Delq	Specify the number of days in delinquency to liquidate.
Max Limit Amt	Specify the max limit of the pool.
Service Rate	Specify the servicing rate for the pool. The servicing rate is an additional rate you can charge for security.
Certificate Rate	Specify the certificate rate for the pool. This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Pool Queries** section, you can define possible queries for the pool. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Query Description	Specify the query description.
Enabled	Check this box to enable the query.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Account Selection Criteria** section, you can define the account selection criteria for each of the queries. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number.
(	Specify the left bracket.
Attribute	Select the attribute from the drop-down list.

Field:	Do this:
Comparison Operator	Select the comparison operator from the drop-down list.
Criteria Value	Specify the criteria value.
)	Specify the right bracket (optional).
Logical Expression	Specify the logical expression (optional).

7. Perform any of the Basic Actions mentioned in Navigation chapter.

6. Transaction Authorization

Transaction Authorization enables you to validate transactions (which have the Authorize property enabled) that were entered on the Customer Service screen's Maintenance screen by a different Oracle Financial Services Lending and Leasing user. You can view these transactions on the Transaction Authorization screen before they are posted. This process is referred to as 'Maker-Checker', as one Oracle Financial Services Lending and Leasing user enters (or 'makes') the transaction on Maintenance screen and another validates (or 'checks') the transaction on the Transaction Authorization screen. As an example, the checker might review transactions to determine if the transaction will increase the credit limit to an acceptable level or decrease the payment to an unacceptable level.

Type	Description
Maker	The person who posts (or makes) transaction on the Maintenance screen.
Checker	The person who checks the details entered by the maker and either accepts or rejects the transaction in the Transaction Authorization screen.

While defining transaction code, the maker and checker responsibilities can be defined using the access type field available under access grid sub tab. Maker-Checker concept applies only to manual transactions, and not the automated ones.

6.1 Transaction Authorization screen

The Transaction Authorization screen displays the transactions posted on **Customer Services** screen that requires authorization.

On the **Customer Service** screen, follow the process for posting transactions on the Maintenance screen and clicking Post. If the Authorization check box is selected for the transaction on the Administration screen's Transaction tab (i.e. Setup > Administration > User > Access > Transaction tab), rather than being posted, the transaction receives a status of WAITING FOR APPROVAL and the message "TRANSACTION IN WAITING FOR APPROVAL" appears on the Results section.

A checker can use the Authorization screen to view transactions with the status WAITING FOR APPROVAL, then approve or reject the transactions. As a checker you can view all the transactions listed within/under your hierarchy, but can authorize or reject only those transactions which qualify the conditions defined for authorization. The same user who initiated the request cannot authorize the transaction even though that user might have the checker responsibility.

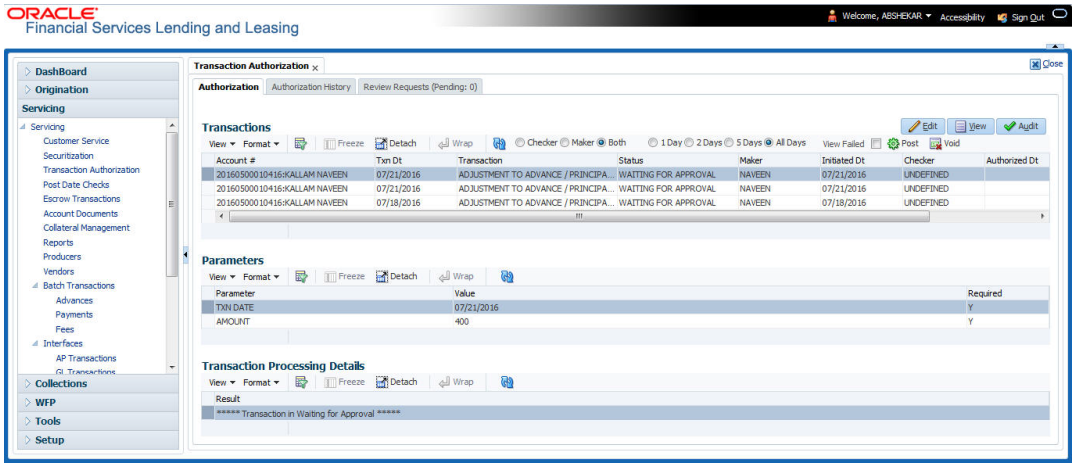
The maker uses the Authorization screen to view the transactions posted with a status of POSTED, ERROR or REJECT.

- Posted transactions are those which have been approved by the checker.
- Transactions with an ERROR status are those which have invalid business rules such as the parameter value is incorrect or has a back dated date and so on.
- Transactions with a REJECT status are those which have been rejected by the checker.

In both statuses (ERROR or REJECT), the maker can modify the transaction and re-post it for the checker to review.

To authorize or reject a transaction the Authorization screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** > **Servicing > Transaction Authorization** > **Authorization**.



2. In the Transaction Authorization screen you can click on the following options to filter the Transactions:
   - **Checker** - To display all transactions within/under logged-in Checker's hierarchy for authorization and having status as 'Waiting For Approval'.
   - **Maker** - To display data in descending order of date in the below order:
     - Waiting For Approval
     - Rejected
     - Error
     - Posted
   - **Both** - To display all records with Checker responsibility and having status as Rejected, Error and Posted.
3. Click one of the following to limit the display of transactions in the Transaction section according to when the transaction was posted:

Click:	The system displays:
1 Day	The transactions posted within the last one day.
2 Day	The transactions posted within the last two days.
5 Day	The transactions posted within the last five days.
All Days	The posted transactions.

The system displays transactions entered on the Maintenance screen with status as ERROR or WAITING FOR APPROVAL. If you want to view all transactions with only ERROR status, select **View Failed** check box.

To Authorize or Reject Transactions

1. In the Transactions section, select the required transaction. The transaction parameters are displayed in 'Parameters' section and processing details are displayed in 'Transaction Processing Details' section.
2. Click **Edit**. You can perform any of the Basic Actions mentioned in Navigation chapter.
3. To Authorize the transaction, click **Authorize** in the 'AuthRej' section.

4. To Reject the transaction, click **Reject** in the 'AuthRej' section.
5. Add a comment and your decision regarding the transaction in the 'Comments' column.
6. In the **Action** section, click **Post**.

Based on comment input, the system authorizes or rejects the transaction and removes it from the Transaction section.

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

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

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

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

Note

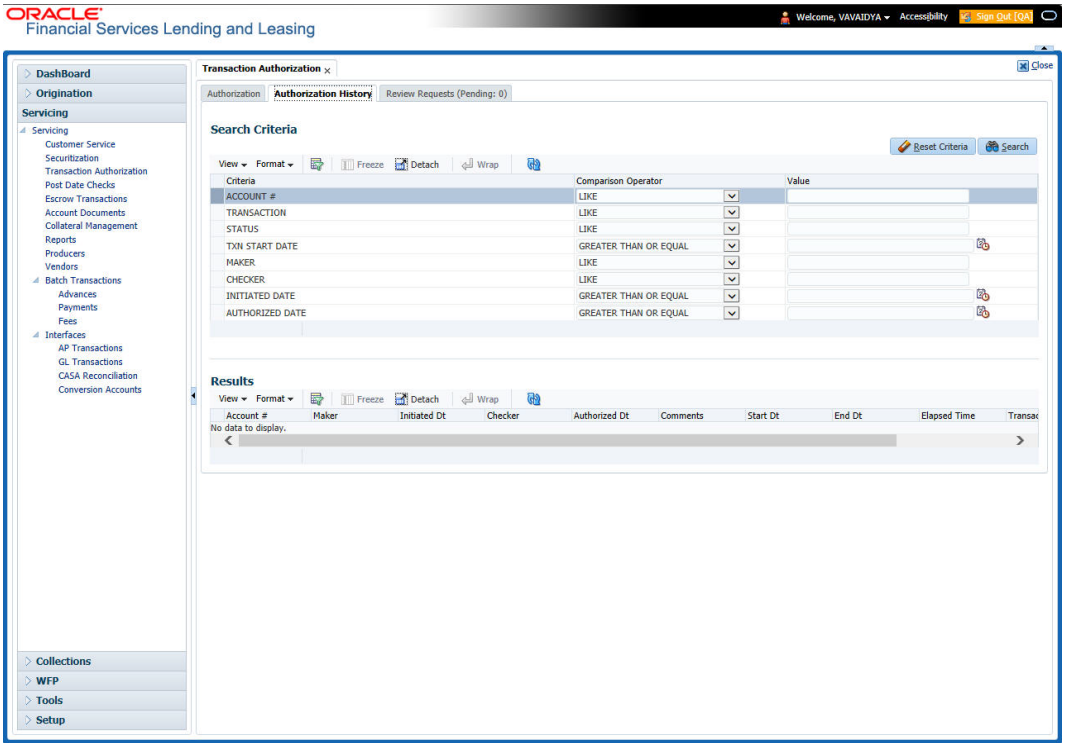
If the transaction remains unauthorized beyond the number of days specified in the system parameter "AUTH_TXN_VOID_LIMIT", then the transaction is marked as "void". The daily batch job checks for inactivity of authorization transactions against this parameter.

6.2 Authorization History tab

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

To search for accounts using the Authorization History screen

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Servicing** > **Servicing** > **Transaction Authorization** > **Authorization History**.



2. In the **Authorization History** screen's **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search**. The system displays the result of the search in the Results section at the bottom of the screen. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search screen.
4. In the **Results** section, view the following information:

Field:	View this:
Account #	The account number.
Transaction	The transaction.
Status	The status of the transaction.
Maker	View the user Id of the person who entered the transaction on the Customer Service screen.
Initiated Dt	View the date and time the transaction was initially posted on the Customer Service screen.
Checker	View the user Id of the person who validated the transaction on the Authorization screen.
Authorized Dt	The authorized date.
Comments	Any comment attached to the transaction.
Start Date	The transaction start date.

Field:	View this:
End Date	The transaction end date.
Elapsed Time	The elapsed time of the transaction.

End of Day (EOD) processing

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

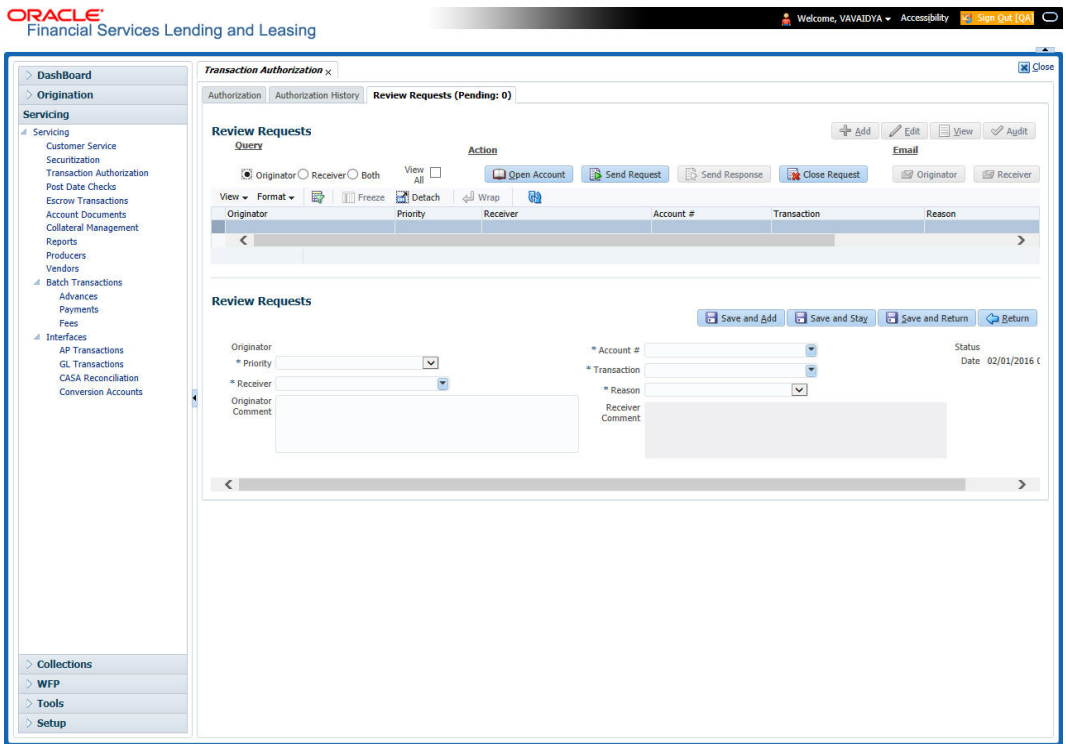
6.3 Review Request Tab

The Review Requests screen allows for effective communication between the Maker and Checker. The Transaction Authorization screen's Review Request screen operates the same way as the existing Review Request screen in Customer Service screen. One difference is that the Transaction Authorization screen's Review Request screen contains the Transaction field.

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

To view the Review Request screen

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Servicing** > **Servicing** > **Transaction Authorization** > **Review Request** tab.



6.4 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.

6.4.1 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.

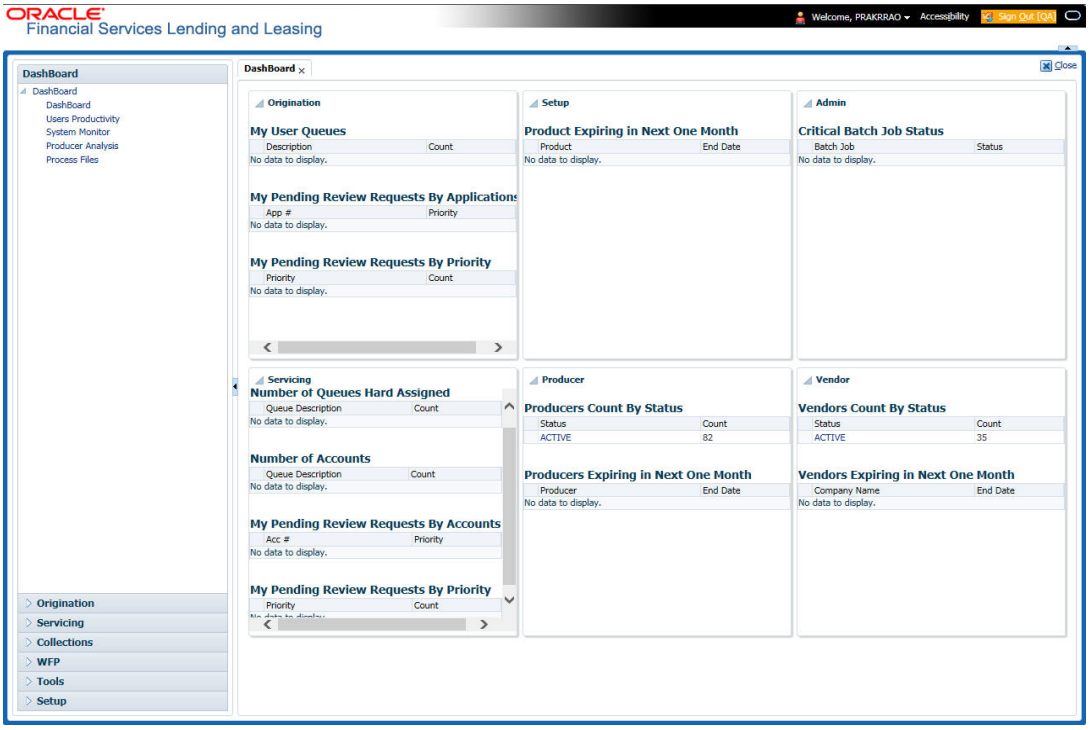
Comments Sections

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.

6.4.1.1 Reviewing a Request

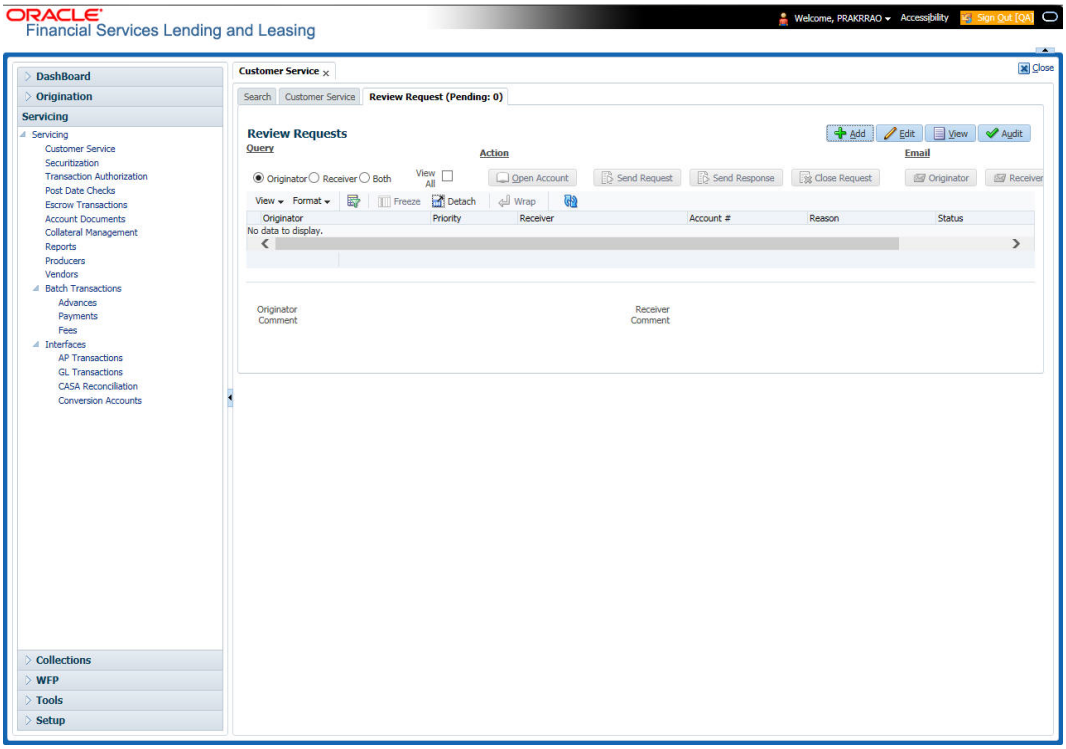
System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dash Board** window.



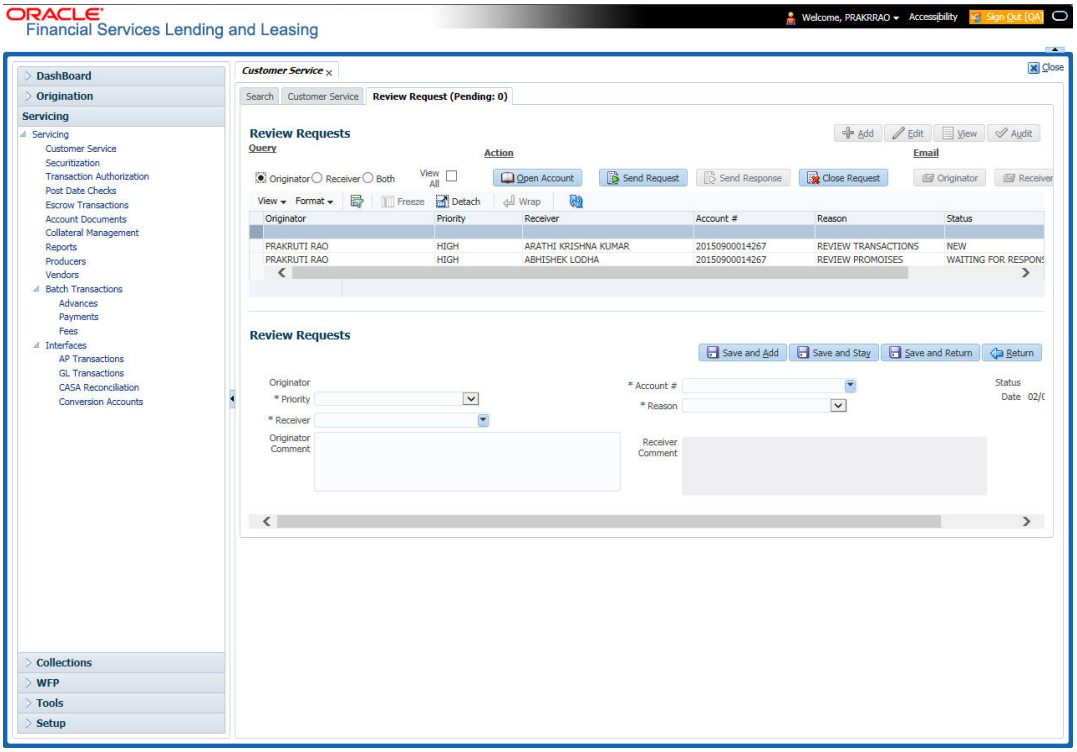
To review requests

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.

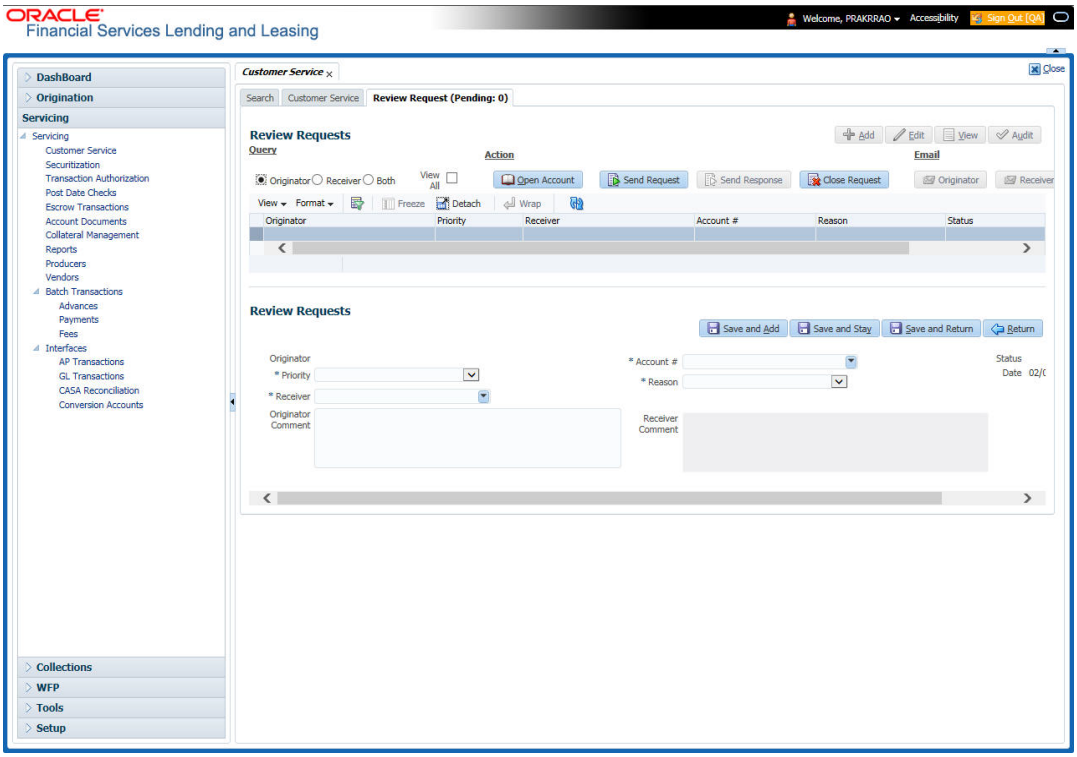
6.4.1.2 Sending a Review Request

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.

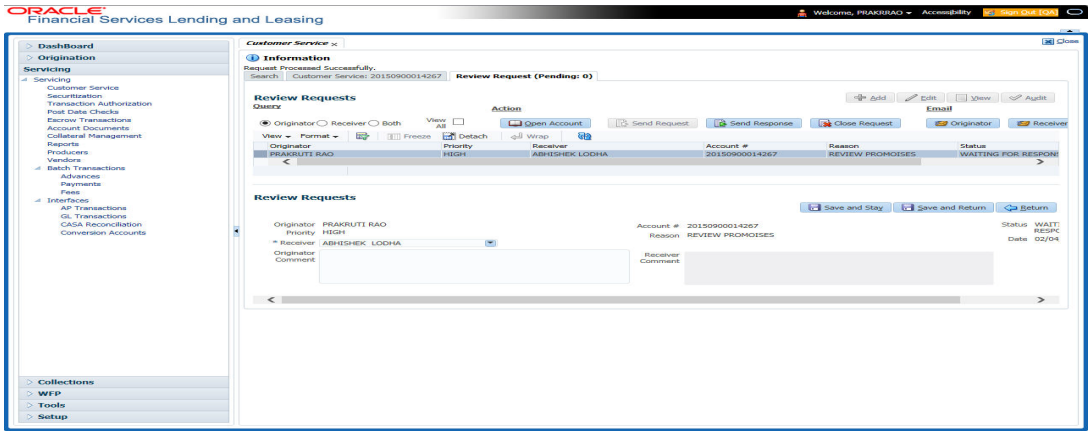
To send a review request

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.

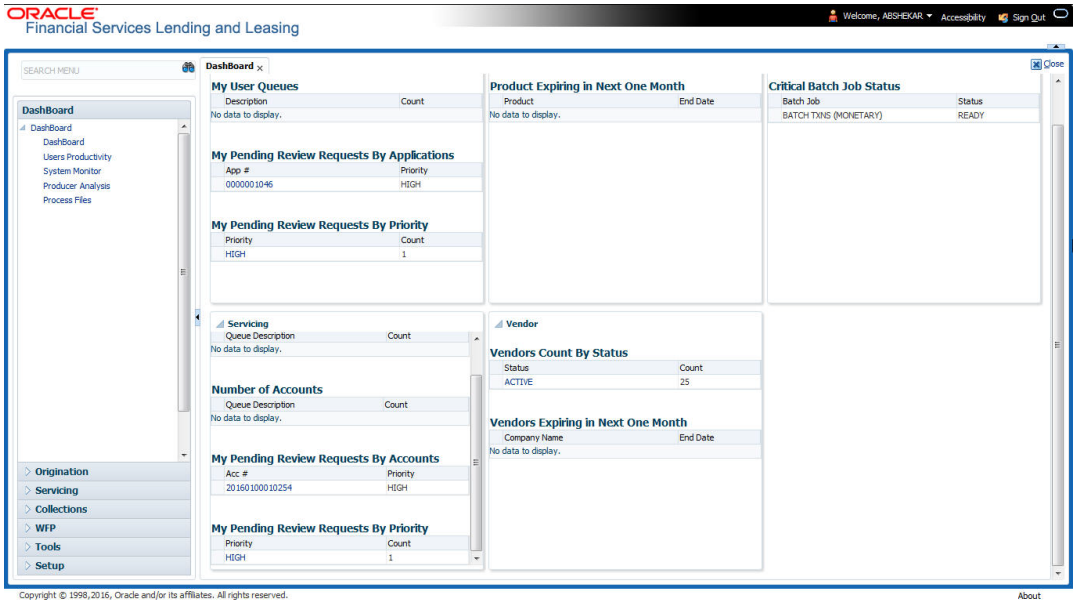


10. In the **Action** section, click **Send Request**.

    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.

6.4.1.3 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.

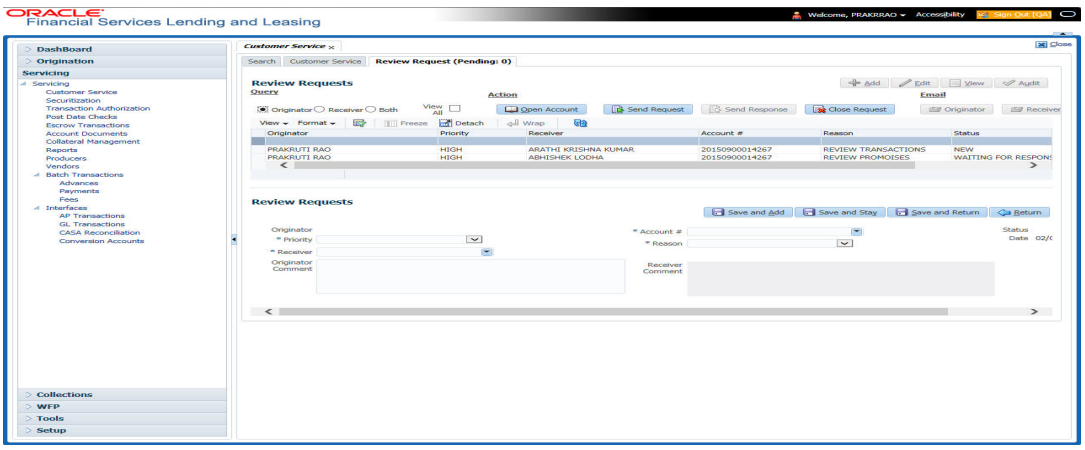


To respond to a review request

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.

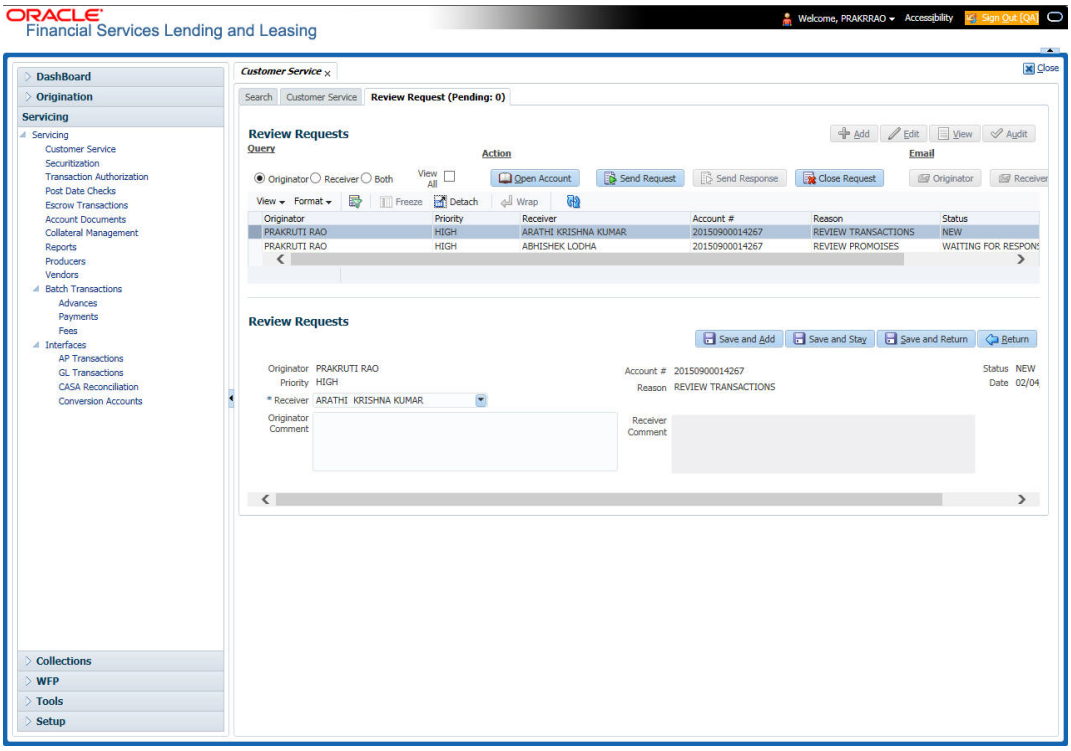
2. In the **Review Request** record, select the record you want to view and click **View.**



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.

6.4.1.4 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-

6. 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.

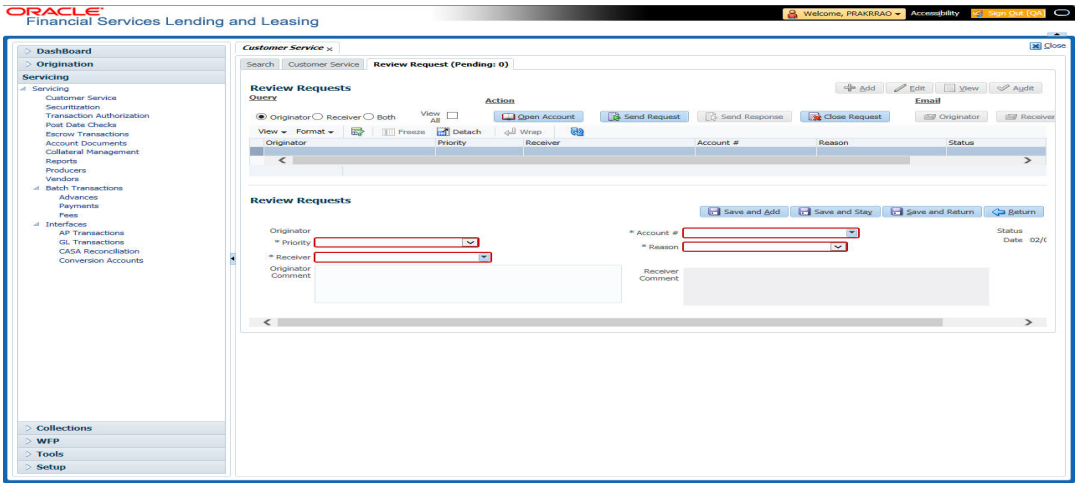
6.4.1.5 Closing a Review Request

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. Post Dated Cheques (PDC) Management

It is a standard banking practice in some countries to request post-dated checks for the retail Lease repayments. When Lease are sanctioned, the lending institution collects post-dated checks in advance from the Lease recipient - at times for the full tenor of the Lease. The main reason for the practice of seeking post dated checks by banks is that it is far quicker for the banks to recover money that is due in a cheque dishonor case than in a regular civil case for recovery of Lease dues.

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

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

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

- PDC Entry
- PDC Maintenance
- PDC Search

7.1 PDC Entry Tab

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

When post dated check is processed by the PDC batch, the status changes to PROCESSED. All the processed checks will then be picked by the Payment Batch and processed. After this, the system posts s payment transaction on the Payment screen's Payment Entry tab.

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

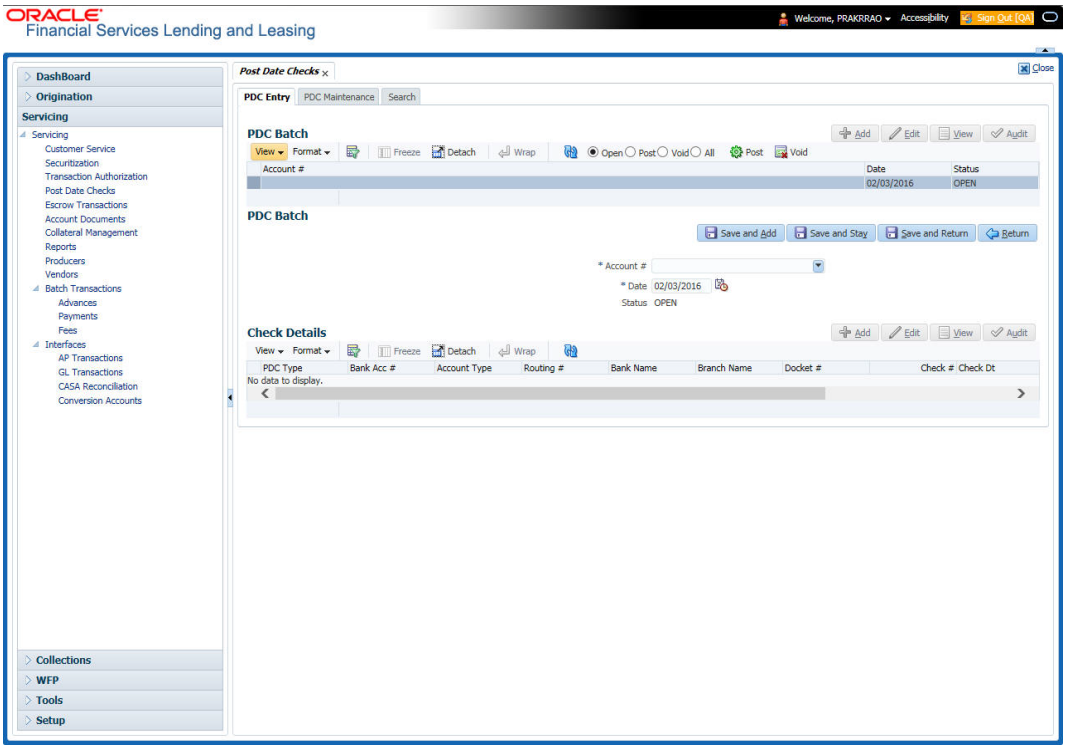
The information has to be captured to facilitate the inward sorting i.e. sorting the cheques by Lease product group and location and then vaulting them in boxes placed in the vaults at the PDC center and subsequently send them for clearance on the day the payment is due. Usually the PDCs are sent for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

Information maintained here can be viewed at Customer Service > Account Details > Contract Information > PDC sub tab.

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

To view the PDC Entry section

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** > **Servicing** > **Post Dated Cheques** > **PDC Entry**.



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

If you choose:	System displays in the PDC Batch section:
Open	All batches with OPEN status.
Post	All batches with POST status.
Void	All batches with VOID status.
All	All batches, regardless of the status.

3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Account	Select the account number.
Date	Specify the date.
Status	View the status.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. In the **Check Details** section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Bank Acc #	Specify the account number, on which the cheque is drawn.
Account Type	Specify the type of the account
Routing #	Specify routing number of the cheque. It is the number printed on cheque, also called MICR number (Magnetic Ink Character Recognition).
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored
Check #	Specify the starting cheque number
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If date on first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
Status	Specify if there are any additional status of the PDC.
Comments	Specify any remarks for the details.

Once the PDC batch is posted, an entry appears in Post Dated Checks section on the Customer Service screen's Payment Mode tab, with OPEN status.

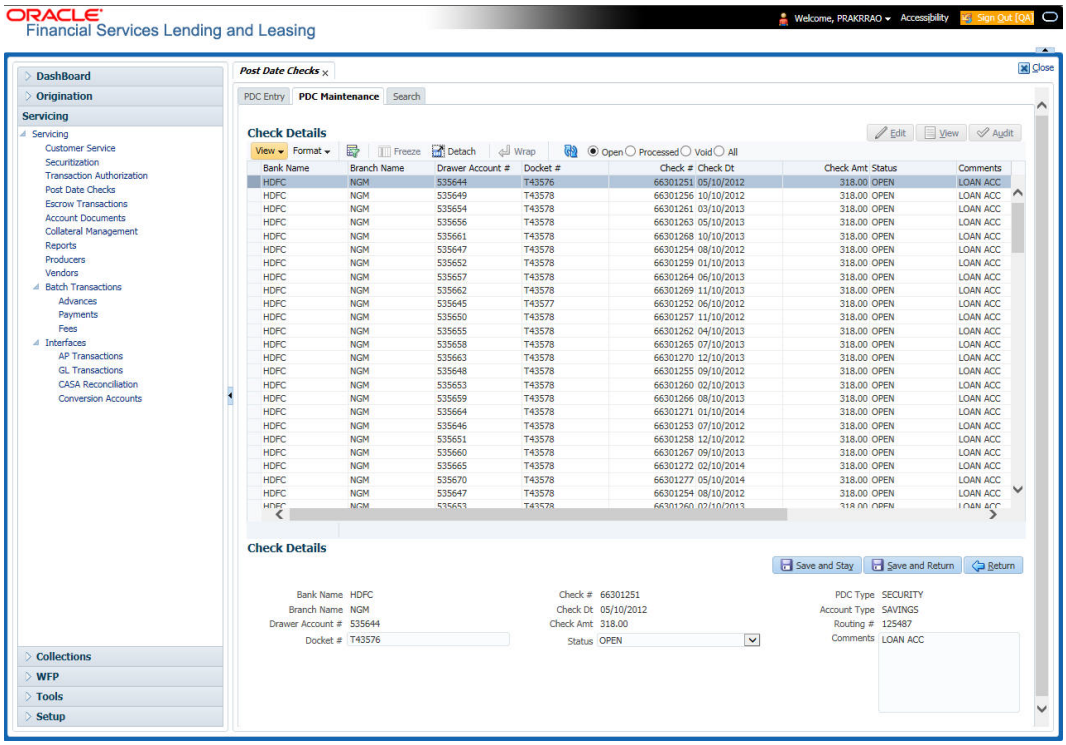
The status changes to PROCESSED when post dated check is sent for clearance on the pre-processing day and the payment is received. At that time, a payment transaction is posted on the Payments screen's Payment Entry screen.

7.2 PDC Maintenance Tab

The PDC Maintenance tab opens the PDC Maintenance screen which enables you to modify check details for a specific account. You can either use view options to filter the PDC details by status or search the details using Query By Example option. The Edit button enables you to modify docket number, change status, and to add comments.

To view the PDC Maintenance screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** > **Servicing** > **Post Dated Cheques** > **PDC Maintenance** tab.



2. On the PDC Maintenance screen's **View Options** section, select the type of PDC entry you want to view in the PDC Maintenance section.

If you choose:	The system displays in the PDC Batch section:
Open	All entries with OPEN status.
Processed	All entries with POST status.
Void	All entries with VOID status.
All	All entries, regardless of status.

3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

4. A brief description of the fields is given below.

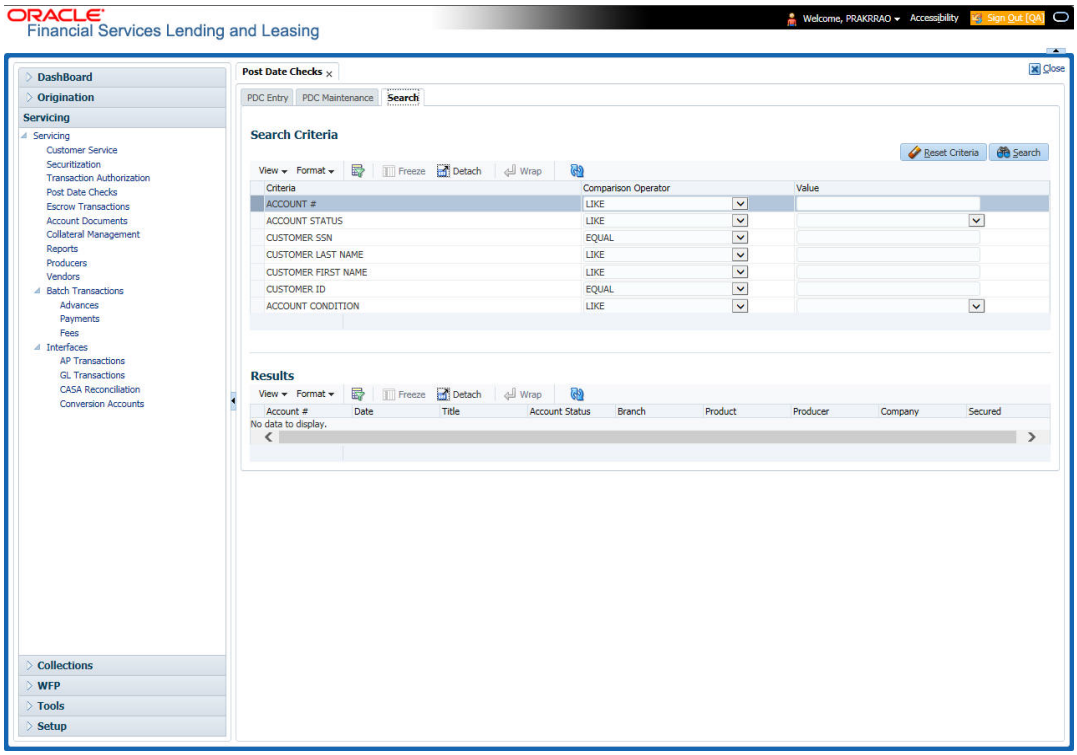
Field:	Do this:
Bank Name	View the bank name for which check is provided.
Branch Name	View the bank's branch name.
Drawer Account #	View the bank account number.
Docket #	Edit/view the location number where checks have been stored.
Check#	View the check number.

Field:	Do this:
Check Dt	View the check date.
Check Amt	View the check amount.
Status	Select to change or view the cheque's current status.
PDC Type	View the check type (PAYMENT or SECURITY).
Account Type	View the bank account type.
Routing #	View the bank's routing number.
Comments	Specify or view any comments associated with the record.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

7.3 Search Tab

The Search tab opens Search screen. On Search screen, the Search Criteria section enables you to locate an account or group of accounts. The Results section displays details of the Lease account. This is a useful alternative to using the Customer Service screen to search for account information.



8. Account Documents

8.1 Introduction

The Documents Maintenance screen allows for both the paperless storage of documents within Oracle Financial Services Lending and Leasing system, first with Accounts during the Lease origination cycle and later with accounts during customer service.

This chapter explains how use the Account Document section to:

- View an image
- Search for an image
- Split an image of more than one page
- Change the status of an image
- Combine two images into a multiple page image
- Attach an image to an existing Account
- Print an image
- Attach documents to Accounts and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

Account Document screen

The Account Document screen consists of “Document Maintenance” and “Document Details” sections.

Credit Accounts are often sent or faxed to financial institutions from producers (or ‘dealers’) on behalf of the customer. These credit Accounts, if received as fax, can be stored in the system as images. Frequently, more than one Account is received in a single fax or a single Account is received across multiple faxes. In such cases, the Account Document Tracking screen can help you organize and maintain your image collection.

The Account Document screen’s Document Maintenance screen allows you to upload documents to an Account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen’s Document Details section allows you to view these documents.

8.2 Account Document screen

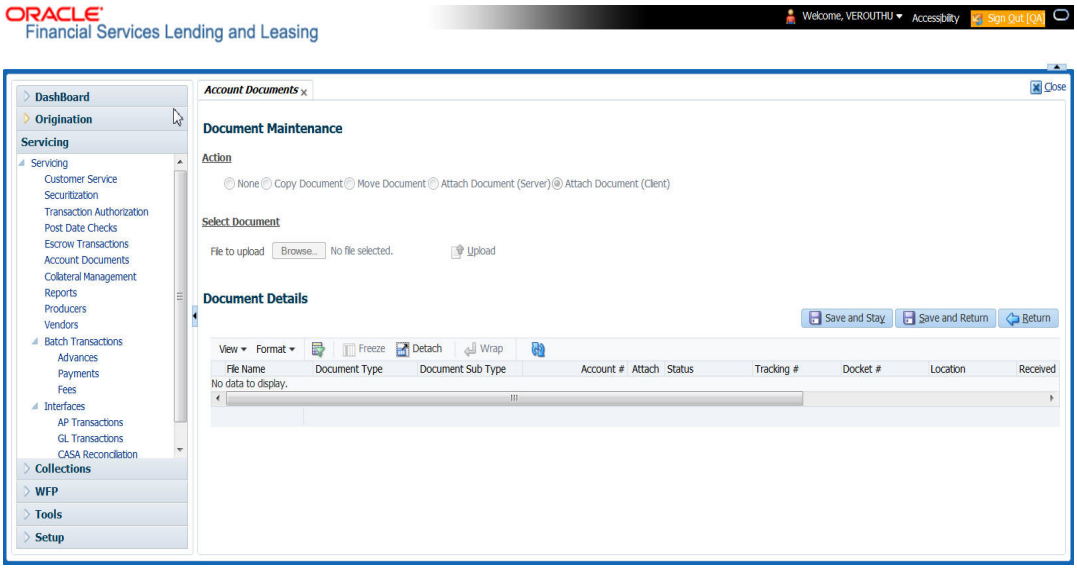
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an Account using the Account Documents screen’s Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: UIX_DEFAULT_IMAGE_PATH.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, system displays all available files in the selected directory in **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

8.2.1 Attaching a Document to an Account from a server

To attach a document to an Account from a server

1. On the Oracle Financial Services Lending and Leasing Account home screen, click the **Servicing > Servicing > Account Documents** link.



2. In the **Action sub-**section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in **Directory Path** field. (The default path is the value for system parameter UIX_DEFAULT_IMAGE_PATH).
-or-
4. In the **Directory Path** field, specify the full path name to the document on server that you want to attach to an account. You can click **Reset Path** at any time to return to the default image directory.
5. In the **Select Document** section, click **List File**. The system displays files from the entry in Select Document section Directory Path in the Document Maintenance record.
6. In the **Document Details** record, select the record you want to work with and click **Edit** in **Details** column.
7. In the **Document Details** record, specify, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Account#	Select the account number to attach/copy/move the document image.
Attach	Select the attachment type.
Status	View the status of the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.

Field:	Do this:
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

8. Select the **Attach** check box to attach file to the account.
9. Click **Save And Return**.
10. In the **Action** sub-section, click **Post**.
    The system attaches the document to Account.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

8.2.2 Attaching a Document to an Account from a Client Machine

To attach a document to an Account from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Account Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.
4. In the **Select Document** section, click **Browse** in **File to upload** field.
   The system opens a **Choose File to Upload** dialog box.
5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
6. When you have located the document you want to attach to the account in **Open** dialog box's **File name:** field, click **Open**.
7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Account #	Select the application number to attach/copy/move the document image.
Attach	Select the attachment type.
Status	View the status of the document.

Field:	Do this:
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to account.
12. Click **Save And Return**.
13. In the **Action** sub-section, click **Post**.
    The system attaches the document to Account.

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

8.2.3 Copying a Document

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

To copy a document to an Account from another Account

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

   Click the **Account Documents** link.
2. In **Action sub-**section, click **Copy Document**.
3. In **Document Maintenance** sub-section, use the **Account#** field to specify Account with the image you want to copy.
4. In **Document Maintenance** sub-section, click **Search**.
   The system displays the files attached to that Account in **Document Details** section.
5. In **Document Details** section, select the document you want to copy and click **Edit**.
6. In **Copy/Move Account #** field, specify the application number of Account to which you want to copy the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

8.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one Account to another Account. This command detaches the document image from source Account and attach to second Account.

To move a document to an Account from another Account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** > **Origination** > **Account Documents** link.
2. In **Action** sub-section, click **Move Document**.
3. In **Document Maintenance** sub-section, use **Account #** field to specify the Account with the image you want to move.
4. In **Document Maintenance** sub-section, click **Search**.
   The system displays the files attached to that Account in Document Details sections.
5. In **Document Details** section, select the document you want to move and click **Edit**.
6. In **Copy/Move Account #** field, specify the application number of Account to which you want to move the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading application on Customer Service screen, then clicking Customer Service tab and then clicking on Document Tracking sub tab.

8.2.5 Viewing a Document Attached to an Account

To view a document attached to an Account

1. Using above method, load the account with the document you want to view.
2. In the **Account Document** section, click Edit.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.

Field:	View this:
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Account Document** and **Account Document Details** sections to select the document you want to view.
   - In multiple paged documents, choose **1** in the **Page #** field on **Account Document Details** section to view the all pages in the document

     -or-
   - Choose a specific page number to view only that page.
7. Click **View Document**.
   The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the Account **Document** and **Account Document Details** sections.
9. Click **Save And Return**.

8.3 Document Tracking section

You can view the documents attached to a particular Account by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

8.3.1 Locating an Account Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** > **Underwriting/Funding** link.
2. Select and open the application you want to work with.
3. Click **Document** sub tab. The Account Document screen appears.

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

8.3.2 Viewing a Document Attached to an Account

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Account Document** section, click **Edit**.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.

Field:	Do this:
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

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

6. Use the **Account Document** and **Account Document Details** section to select the document you want to view.
   - In multiple paged documents, choose **1** in the **Page #** field on **Account Document Details** section to view the all pages in the document

   -or-

   - Choose a specific page number to view only that page.
7. Choose **View Document**. The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).
8. You can add comments to the **Comments** field in the Account **Document** and **Account Document Details** sections.
9. Click **Save And Return**.

9. Collateral Management

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

A Collateral Management System is used to minimize the frauds which involve the same collateral being pledged for different Lease and re-evaluating existing collateral manually or connecting to the VIN Interface.

The Collateral Details screen is opened from the **Servicing** > **Servicing** > **Collateral Management** and contains the following tab:

- Collateral
- Search

9.1 Collateral Tab

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

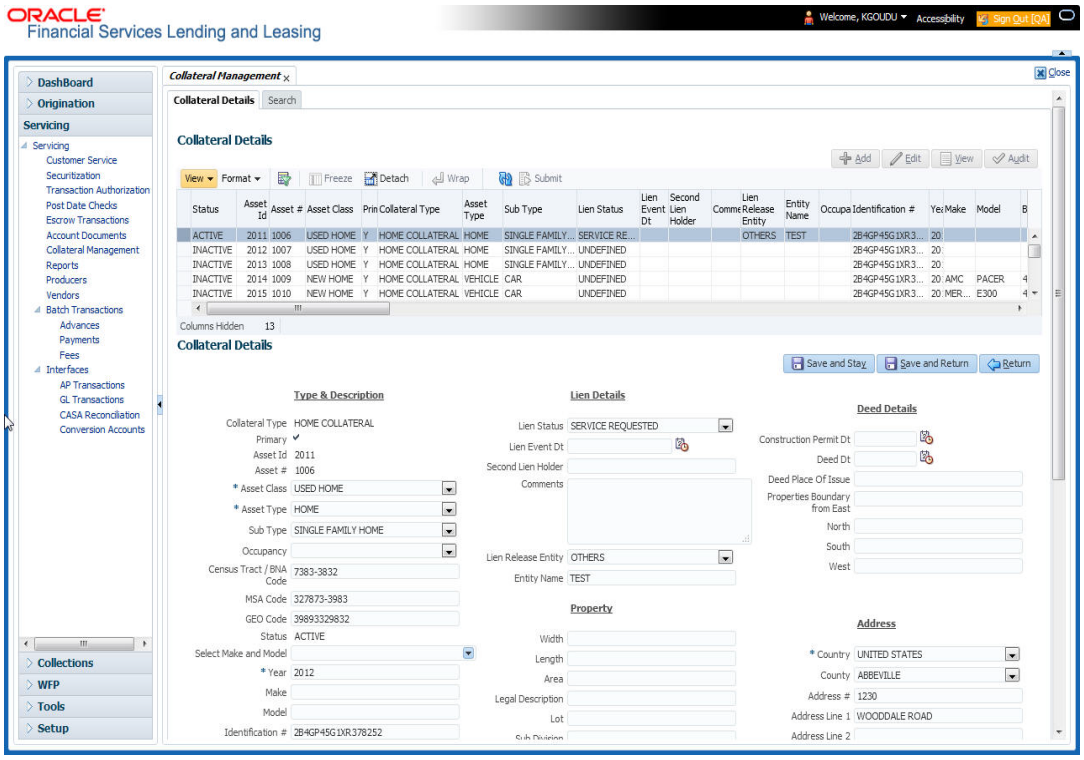
The collateral details can also be defined in the collateral screen of Application Entry screen.

The system assigns collateral statuses and the following are the statuses:

- **Undefined**- When the collateral is created for the first time.
- **New**- When an undefined collateral/ asset gets validated, its status is changed to New. This collateral can only be used for Substitution in Servicing.
- **Inactive**- When an application from released, sold or inventory status is attached to application it becomes Inactive.
- **Active**- When the application gets funded, inactive collateral gets associated with the account in Servicing and gets activated. The status of the collateral then becomes 'Active'.
- **Released**- The Lease collateral can move to "Released" when the collateral is no more attached to any account.
- **Substituted**- When collateral with the status active is replaced with different collateral, the active status is changed to SUBSTITUTED.

To enter the Collateral Details

1. On the application master screen, click **Servicing** > **Servicing** > **Collateral Management** > **Collateral Details**.



2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type and Description section	
Collateral Type	Select the collateral type.
Primary	Select the check box if this property is the primary collateral.
Asset ID	View the asset identification number.
Asset #	View the asset number which is automatically generated.
Asset Class	Select the asset Class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Registration #	Enter the vehicle registration number.
Status	View the vehicle status.
Select Make and Model	Select the Make and Model number of asset from the drop down list. You can use the search option to select the details.
Year	Specify the year of the vehicle.

Field:	Do this:
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Identification #	Specify the vehicle identification number.
Body	Specify the body of the vehicle.
Description	Specify the description of the asset.
Condition	Select the condition of the asset from drop-down list.
Lien Details	
Lien Status	Select the type of Lien action.
Lien Event Dt	Select the lien event date from the calendar.
Second Lien Holder	Specify the name of second lien holder.
Comments	Specify additional details if any.
Lien Release Entity	Select the lien release entity from the drop-down list. The list displays the following values: - Customer - Producer - Others
Entity Name	If you have selected the lien release entity as 'Customer' or 'Producer', system automatically filters entity name list with corresponding customer accounts or producers. Select the required entity name from the drop-down list. If you have selected the lien release entity as 'Others' specify the entity name.
Usage Details	
Start	Enter the Initial kilometers of vehicle Usage.
Base	Enter the Base kilometers of vehicle Usage.
Extra	Enter the Extra kilometers of Usage Purchased.
Total	Enter the Total kilometers of vehicle Usage.
Address section	
Country	Select the country.
County	Select the county.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.

Field:	Do this:
Zip	Select the zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click **Submit**.

9.1.1 Valuations Sub Tab

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

To complete the Valuations section

1. Click **Valuations** section.
2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Valuations section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Total Value =	View the total value.
Wholesale Base	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Retail Base	Specify the retail value.
Addons +	View the add-ons value.
Usage Value +	Specify the usage. This pertains to Lease and usually is entered as the current mileage on vehicle.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Addons** section, you can perform any of the Basic Operations mentioned in Navigation chapter. You need to specify all the field values for every asset's add-ons and attributes on the application.

5. A brief description of the fields is given below::

Field:	Do this:
Addons/Attributes	Select the add-on/attribute.
Value	Specify the value of the attribute.
Amt	Specify the add-on amount.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

9.1.2 Tracking Sub Tab

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

To track attributes for the collateral

1. Click the **Tracking** sub tab.
2. In the **Tracking Items** section, click **Load Details**.
3. In the **Tracking Items** section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Followup Dt	Specify the next follow-up date.
Enabled	Select to track the information from start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

4. Complete the Tracking Item Details section by entering information about a parameter in the corresponding the Value field.
5. Perform any of the Basic Actions mentioned in Navigation chapter.

9.1.3 Status History Sub Tab

The Status History sub tab enables you to view the asset history of association with accounts.

To view the Status History

1. Click the **Status History** sub tab.
2. In the **Status History** section, view the following information:

Field:	Do this:
Account #	View the account number.

Field:	Do this:
Status	View the status of asset.
Lien Status	View lien status of the asset.
Line Event Date	View lien event date of the asset.
Data Change Status	View the data change status of the asset.
Data Change Date	View the data change date of the asset.
Comments	View comments of the asset if any.

9.1.4 Asset Relation Sub Tab

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

To view the Asset Relation

1. Click the **Asset Relation** sub tab.
2. In the **Asset Relation** section, view the following information:

Field:	Do this:
Account #	View the account number.
Asset #	View the asset number.
Status	View the asset relation status.
Current Ind	Indicates that this is the current asset.
Primary Ind	Indicates that this asset is the primary.

9.1.5 Audit Sub Tab

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

To view the Audit

1. Click the **Audit** sub tab
2. In the **Audit** section, view the following information:

Field:	Do this:
Account Id	View the account identification number.
Asset Id	View the asset identification number.
Column Name	View the column name.
New Value	View the new value.
Old Value	View the old value.
Changed By	View the person name who changed the details.

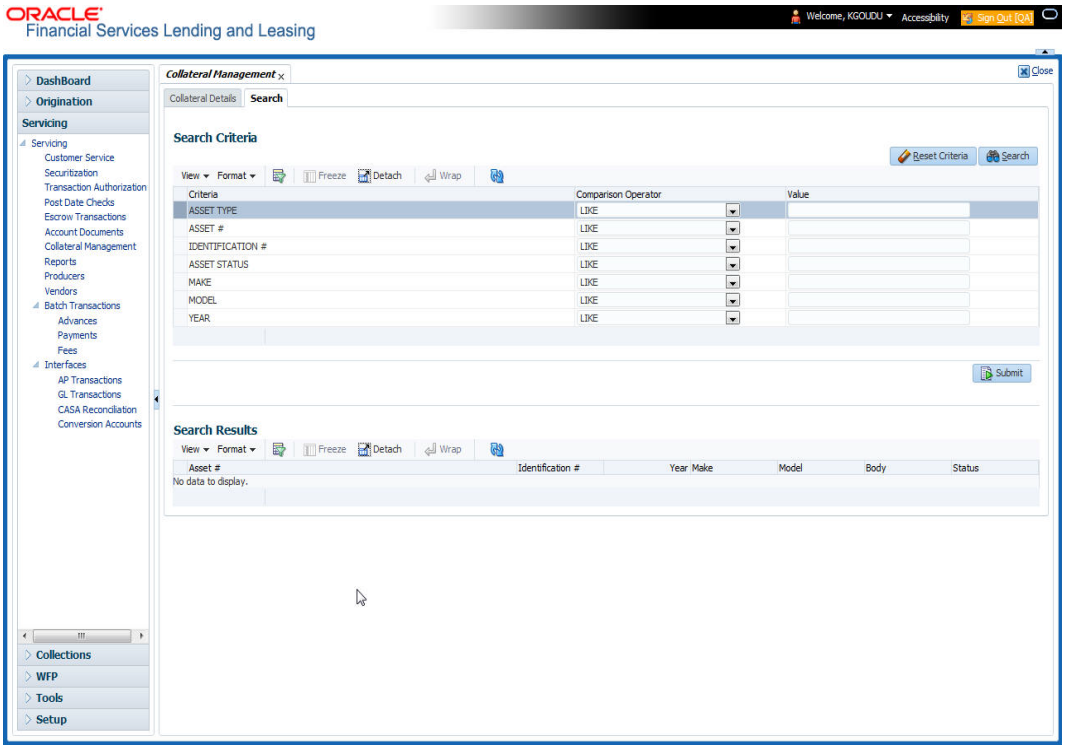
Field:	Do this:
Changed Date	View the date on when the details are changed.

9.2 Search Tab

A Search screen is available on the Collateral Management System to help locate information such as an asset type, asset number, identification number, asset status, make, model, and year. This is the information that is used on the Collateral screen.

To search for a Collateral details

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing** > **Servicing** > **Collateral Management** > **Search.**
2. The Collateral Management screen's Search screen appears.



3. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate a collateral.
4. Click **Search**. The system displays result of the search in Results screen.
5. On the **Results** screen, select the collateral you want to load and click **Submit**. The system loads the collateral details on the Collateral Details screen.

10. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Lease and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

10.1 Lease Calculator

The lease calculator works in one of four modes, depending on which of the following options you select in the Lease Calculator section:

- Calculate Payment
- Calculate Rate
- Calculate Residual Percent
- Calculate Gross Capitalized Cost.

The **Calculate Payment** mode calculates the base monthly payment using the information provided: the gross capitalized cost, capitalized cost reduction, residual percentage, rate, and lease term.

The **Calculate Rate** mode calculates the rate and the rent factor using the gross capitalized cost, capitalized cost reduction, residual percent, lease term, and base monthly payment.

The **Residual Percent** mode calculates the residual percent using the gross capitalized cost, capitalized cost reduction, rate, lease term, and base monthly payment.

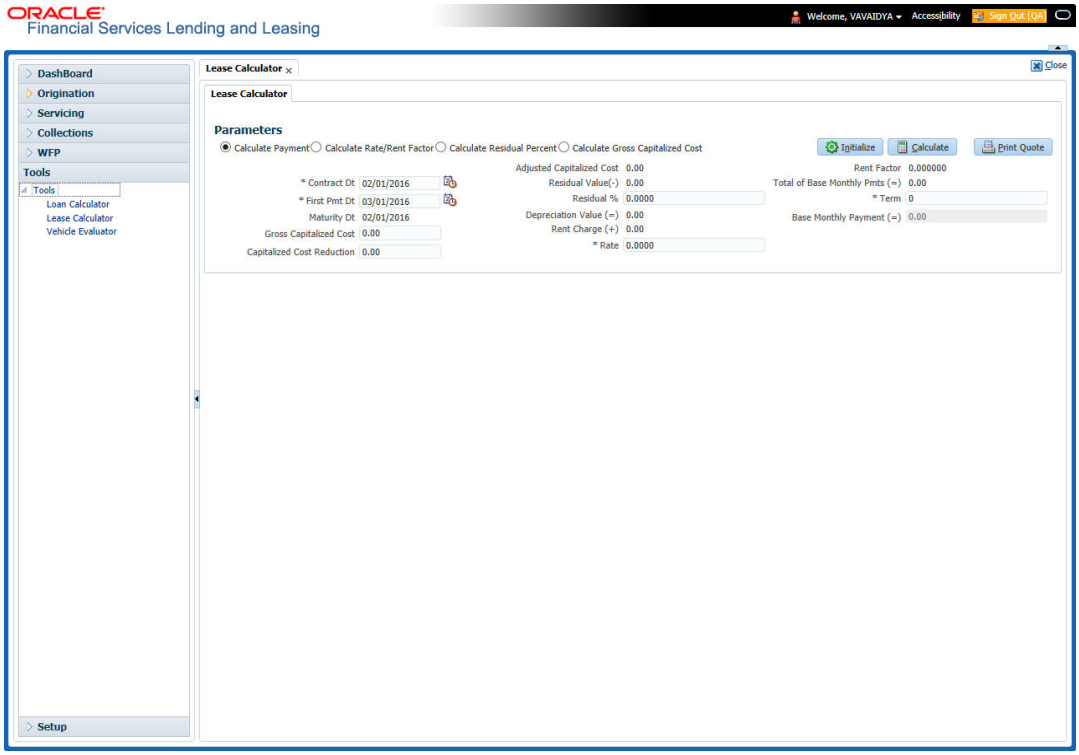
The **Gross Capitalized Cost** mode calculates the gross capitalized cost using the capitalized cost reduction, residual percent, rate, lease term, and base monthly payment.

Note

If you want to clear (or “refresh”) the lease calculator at any time, click **Initialize** in the **Lease Calculator** section.

To calculate a lease payment

1. On the Oracle Lending and Leasing home screen, click **Tools > Tools > Lease Calculator**.



2. In the **Lease Calculator** section, click **Calculate Payment**, then click **Initialize**.
3. In the **Lease Details** section, complete the following fields:

Field:	**Do this:**
Contract Dt	Enter the contract date.
First Pmt Dt	Enter the first payment date.
Maturity Dt	View the maturity date.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction	Enter the capitalized cost reduction.
Adjusted Capitalized Cost	View the adjusted cap cost.
Residual Value (-)	View the residual value.
Residual%	Enter the residual percentage.
Rent Charge (+)	View the rent.
Rate	Enter the rate.
Rent Factor	View the rent factor.
Total of Base Monthly Pmts (=)	View the total of payments.
Term	Enter the term.
Base Monthly Payment	View the base monthly payment.

4. In the **Lease Calculator** section, click **Calculate**.

   The system calculates the Base Monthly Payment (=) field on the Lease Details section.

To calculate a rate

1. In the **Lease Calculator** section, click **Calculate Rate**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

   The system calculates the Rate field on the Lease Details section.

To calculate a residual percent

1. In the **Lease Calculator** section, click **Calculate Residual Percent**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

   The system calculates the Residual% field on the Lease Details section.

To calculate a gross capitalized cost

1. In the **Lease Calculator** section, click **Calculate Gross Capitalized Cost**, then click **Initialize**. You can refer to the above section for updating information in the required fields.
2. In the **Lease Calculator** section, click **Calculate**.

   The system calculates the Gross Capitalized Cost field on the Lease Details section.

10.1.1 Printing a Quote

You can generate a summarised report using the calculated lease details in the format of quote with lease details and charges.

In the Lease Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

Lease Details

The Lease Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Lease Term, and Rate.

Payment/Finance Charge

The Payment/Finance Charge section consists of gross capitalized cost, adjusted capitalized cost, percentage of residual value, rent factor, base monthly payment, and total of base monthly payments including rental charges.

10.1.2 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment/Calculate Rate/Calculate Residual Percent/Calculate Gross Capitalized Cost” and click **Calculate.** System displays calculated values based on selection.

Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

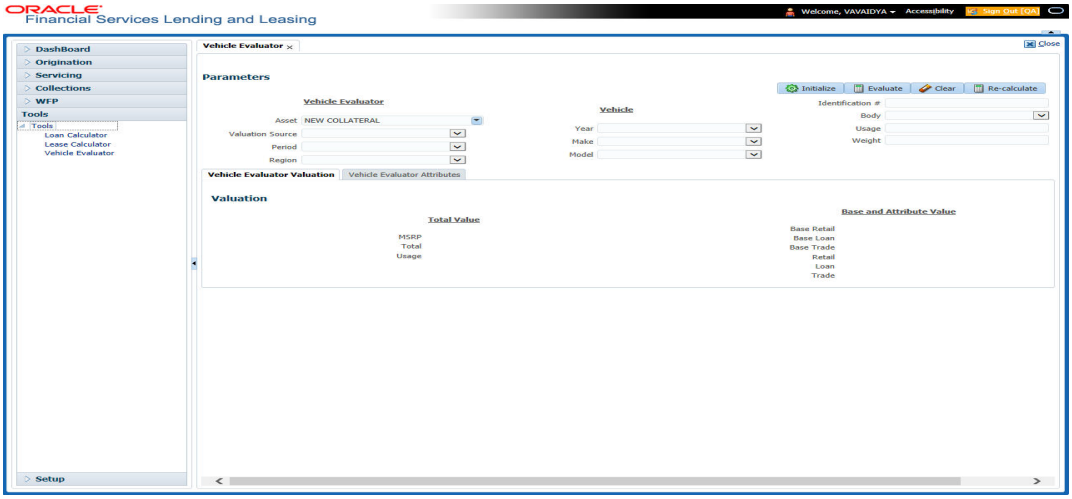
10.2 Vehicle Evaluator

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.

10.2.1 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.
Package Incl	If selected, indicates that the attribute is inclusive.

Field:	View this:
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**.

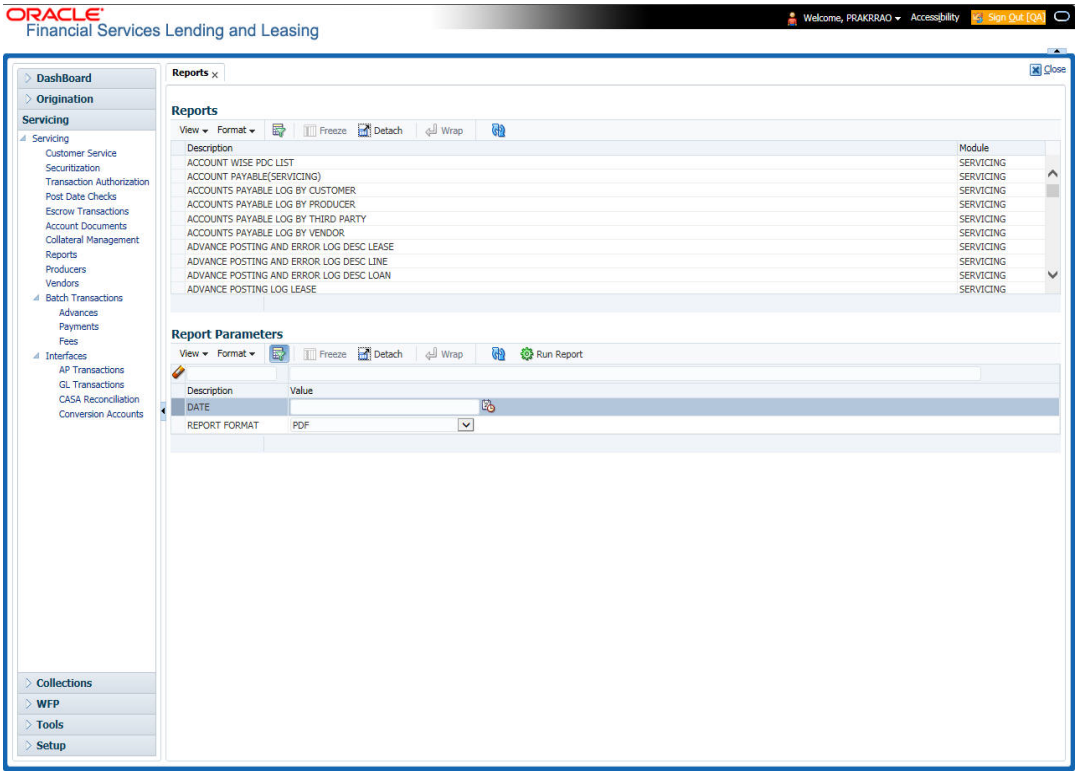
The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

11. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of the day, you may want to retrieve information on any of the 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 **Servicing > Servicing > Reports.**



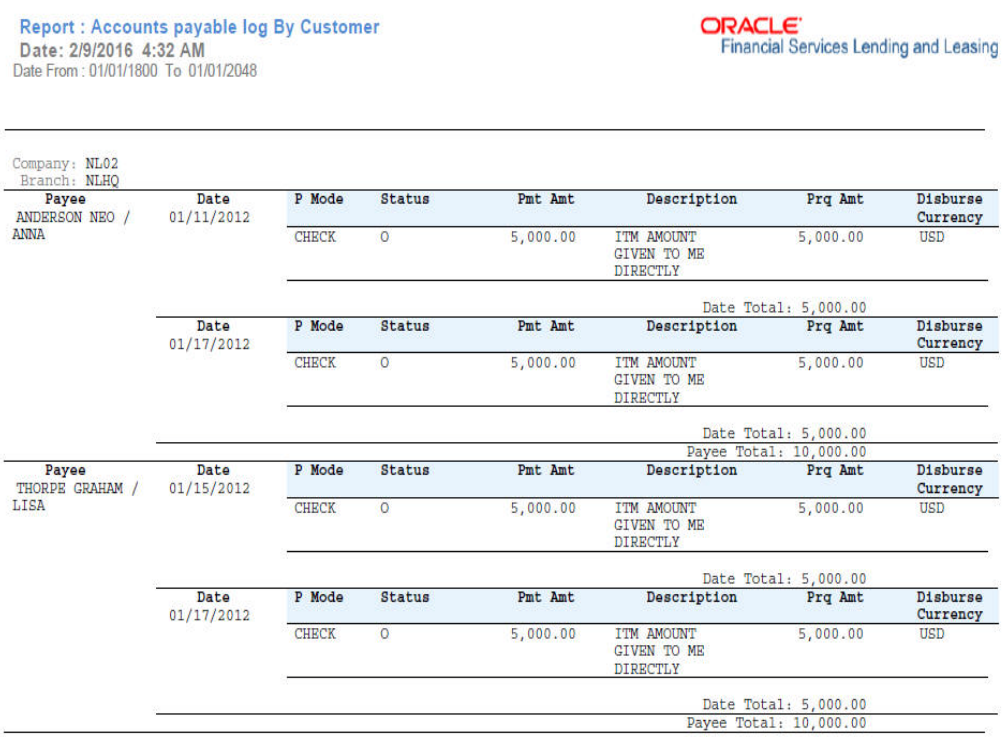
11.1 Accounts Payable Log By Customer

This servicing report lists accounts payables, sorted by customer.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Customer report



Report : Accounts payable log By Customer
Date: 2/9/2016 4:32 AM
Date From : 01/01/1800 To 01/01/2048

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
ANDERSON NEO / ANNA	01/11/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
	01/17/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
						Payee Total:	10,000.00
Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
THORPE GRAHAM / LISA	01/15/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
	01/17/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
						Payee Total:	10,000.00

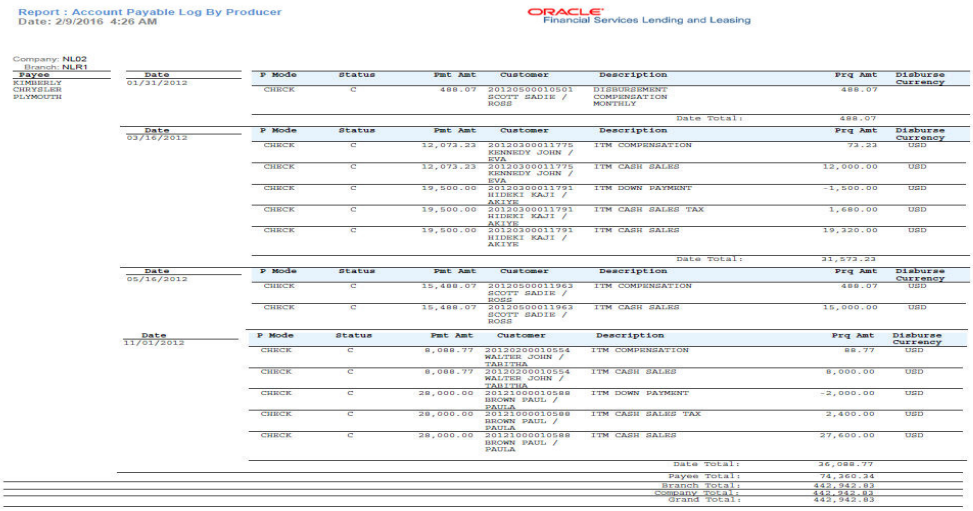
11.2 Accounts Payable Log By Producer

This servicing report lists accounts payables, sorted by producer.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Producer report



Report : Account Payable Log By Producer
Date: 2/9/2016 4:26 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLR1

Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
KIMBERLY CHRYSLER PLYMOUTH	01/31/2012	CHECK	C	488.07	20120500010501 SCOTT SADIE / ROSS	DISBURSEMENT COMPENSATION MONTHLY	488.07	
						Date Total:	488.07	
	03/16/2012	CHECK	C	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM COMPENSATION	73.23	USD
		CHECK	C	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM CASH SALES	12,000.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM DOWN PAYMENT	-1,500.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM CASH SALES TAX	1,680.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM CASH SALES	19,320.00	USD
						Date Total:	31,573.23	
	05/16/2012	CHECK	C	15,488.07	20120500011963 SCOTT SADIE / ROSS	ITM COMPENSATION	488.07	USD
		CHECK	C	15,488.07	20120500011963 SCOTT SADIE / ROSS	ITM CASH SALES	15,000.00	USD
	11/01/2012	CHECK	C	8,088.77	20120200010554 WALTER JOHN / TAMIMA	ITM COMPENSATION	88.77	USD
		CHECK	C	8,088.77	20120200010554 WALTER JOHN / TAMIMA	ITM CASH SALES	8,000.00	USD
		CHECK	C	29,000.00	20121000010588 BROWN PAUL / PAULA	ITM DOWN PAYMENT	-2,000.00	USD
		CHECK	C	29,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES TAX	2,400.00	USD
		CHECK	C	29,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES	27,600.00	USD
						Date Total:	36,088.77	
						Payee Total:	74,360.24	
						Branch Total:	442,942.83	
						Company Total:	442,942.83	
						Grand Total:	442,942.83	

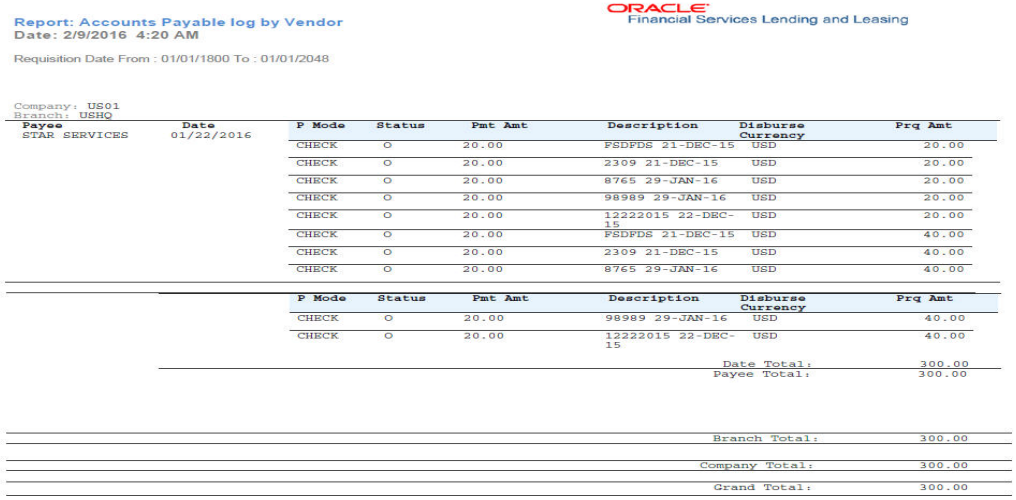
11.3 Accounts Payable Log By Third Party

This servicing report lists accounts payables, sorted by third party.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Third Party report



Report: Accounts Payable log by Vendor
Date: 2/9/2016 4:20 AM

ORACLE Financial Services Lending and Leasing

Requisition Date From : 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
STAR SERVICES	01/22/2016	CHECK	O	20.00	FSDFDS 21-DEC-15	USD	20.00
		CHECK	O	20.00	2309 21-DEC-15	USD	20.00
		CHECK	O	20.00	8765 29-JAN-16	USD	20.00
		CHECK	O	20.00	98989 29-JAN-16	USD	20.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	20.00
		CHECK	O	20.00	FSDFDS 21-DEC-15	USD	40.00
		CHECK	O	20.00	2309 21-DEC-15	USD	40.00
		CHECK	O	20.00	8765 29-JAN-16	USD	40.00
		CHECK	O	20.00	98989 29-JAN-16	USD	40.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	40.00
						Date Total:	300.00
						Payee Total:	300.00
						Branch Total:	300.00
						Company Total:	300.00
						Grand Total:	300.00

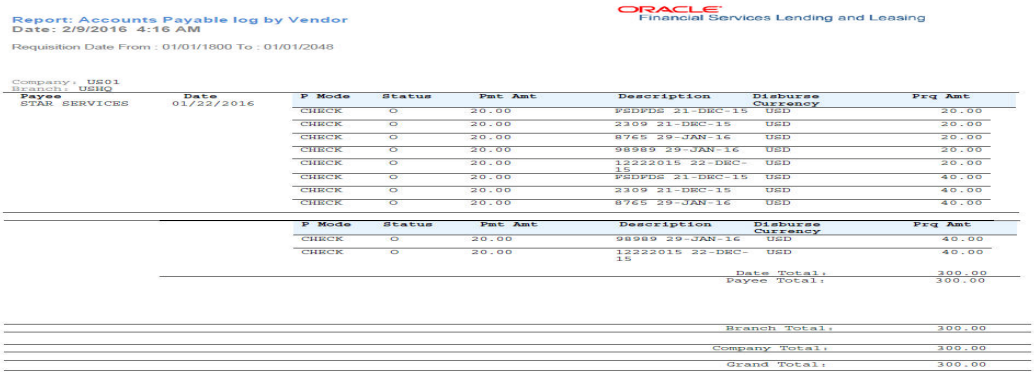
11.4 Accounts Payable Log By Vendor

This servicing report lists accounts payables, sorted by vendor.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Vendor report



Report: Accounts Payable log by Vendor
Date: 2/9/2016 4:16 AM

ORACLE Financial Services Lending and Leasing

Requisition Date From : 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
STAR SERVICES	01/22/2016	CHECK	O	20.00	PSDPDS 21-DEC-15	USD	20.00
		CHECK	O	20.00	2309 21-DEC-15	USD	20.00
		CHECK	O	20.00	8765 29-JAN-16	USD	20.00
		CHECK	O	20.00	98989 29-JAN-16	USD	20.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	20.00
		CHECK	O	20.00	PSDPDS 21-DEC-15	USD	40.00
		CHECK	O	20.00	2309 21-DEC-15	USD	40.00
		CHECK	O	20.00	8765 29-JAN-16	USD	40.00

P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
CHECK	O	20.00	98989 29-JAN-16	USD	40.00
CHECK	O	20.00	12222015 22-DEC-15	USD	40.00

Date Total: 300.00
Payee Total: 300.00

Branch Total: 300.00
Company Total: 300.00
Grand Total: 300.00

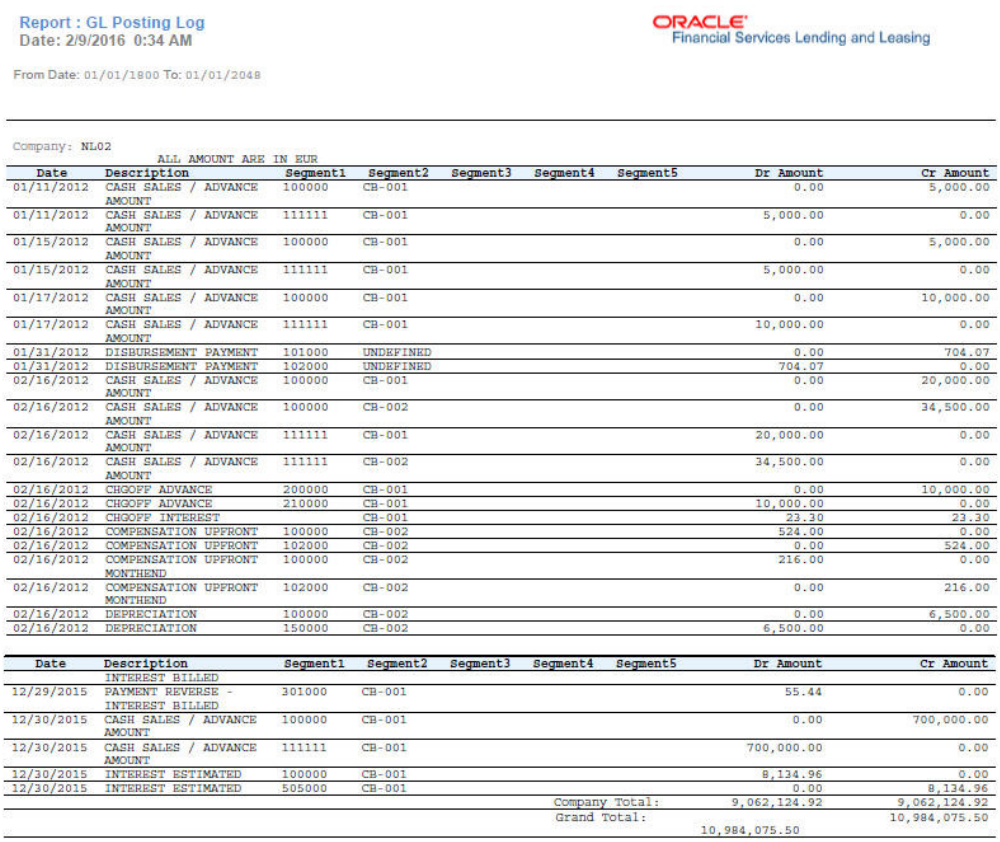
11.5 GL Posting Log

This servicing report lists general ledger postings.

Parameters:

- Company/Branch
- GL Portfolio Company
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the GL Posting Log report



Report : GL Posting Log
Date: 2/9/2016 0:34 AM

ORACLE
Financial Services Lending and Leasing

From Date: 01/01/1800 To: 01/01/2048

Company: NL02
ALL AMOUNT ARE IN EUR

Date	Description	Segment1	Segment2	Segment3	Segment4	Segment5	Dr Amount	Cr Amount
01/11/2012	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	5,000.00
01/11/2012	CASH SALES / ADVANCE AMOUNT	111111	CB-001				5,000.00	0.00
01/15/2012	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	5,000.00
01/15/2012	CASH SALES / ADVANCE AMOUNT	111111	CB-001				5,000.00	0.00
01/17/2012	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	10,000.00
01/17/2012	CASH SALES / ADVANCE AMOUNT	111111	CB-001				10,000.00	0.00
01/31/2012	DISBURSEMENT PAYMENT	101000	UNDEFINED				0.00	704.07
01/31/2012	DISBURSEMENT PAYMENT	102000	UNDEFINED				704.07	0.00
02/16/2012	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	20,000.00
02/16/2012	CASH SALES / ADVANCE AMOUNT	100000	CB-002				0.00	34,500.00
02/16/2012	CASH SALES / ADVANCE AMOUNT	111111	CB-001				20,000.00	0.00
02/16/2012	CASH SALES / ADVANCE AMOUNT	111111	CB-002				34,500.00	0.00
02/16/2012	CHGOFF ADVANCE	200000	CB-001				0.00	10,000.00
02/16/2012	CHGOFF ADVANCE	210000	CB-001				10,000.00	0.00
02/16/2012	CHGOFF INTEREST		CB-001				23.30	23.30
02/16/2012	COMPENSATION UPFRONT	100000	CB-002				524.00	0.00
02/16/2012	COMPENSATION UPFRONT	102000	CB-002				0.00	524.00
02/16/2012	COMPENSATION UPFRONT MONTHEND	100000	CB-002				216.00	0.00
02/16/2012	COMPENSATION UPFRONT MONTHEND	102000	CB-002				0.00	216.00
02/16/2012	DEPRECIATION	100000	CB-002				0.00	6,500.00
02/16/2012	DEPRECIATION	150000	CB-002				6,500.00	0.00

Date	Description	Segment1	Segment2	Segment3	Segment4	Segment5	Dr Amount	Cr Amount
	INTEREST BILLED							
12/29/2015	PAYMENT REVERSE - INTEREST BILLED	301000	CB-001				55.44	0.00
12/30/2015	CASH SALES / ADVANCE AMOUNT	100000	CB-001				0.00	700,000.00
12/30/2015	CASH SALES / ADVANCE AMOUNT	111111	CB-001				700,000.00	0.00
12/30/2015	INTEREST ESTIMATED	100000	CB-001				8,134.96	0.00
12/30/2015	INTEREST ESTIMATED	505000	CB-001				0.00	8,134.96
						Company Total:	9,062,124.92	9,062,124.92
						Grand Total:	10,984,075.50	10,984,075.50

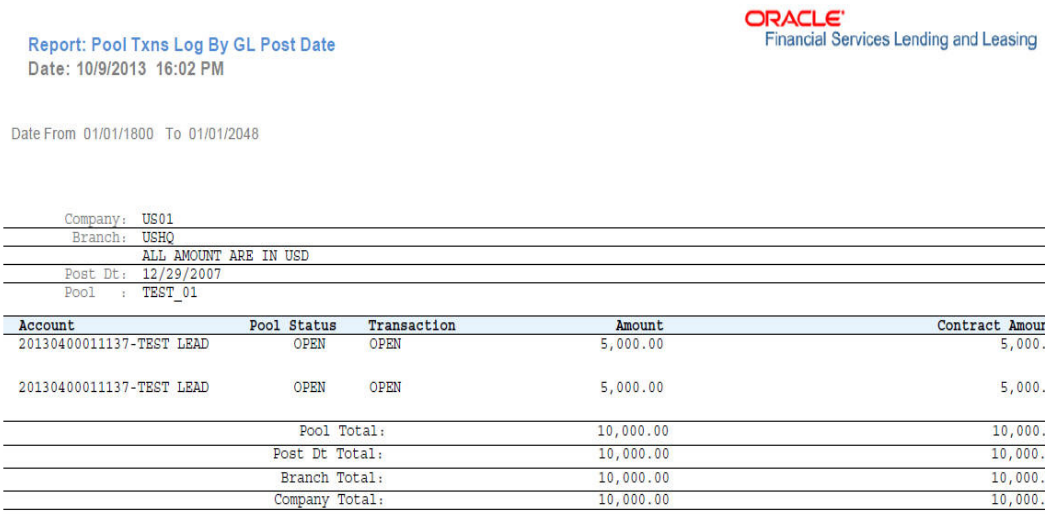
11.6 Pool Txns Log By GL Post Dt

This servicing report lists monetary transactions by GL post date.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Txns Log By GL Post DT report



Report: Pool Txns Log By GL Post Date
Date: 10/9/2013 16:02 PM

ORACLE
Financial Services Lending and Leasing

Date From 01/01/1800 To 01/01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD
Post Dt: 12/29/2007
Pool : TEST_01

Account	Pool Status	Transaction	Amount	Contract Amount
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
	Pool Total:		10,000.00	10,000.00
	Post Dt Total:		10,000.00	10,000.00
	Branch Total:		10,000.00	10,000.00
	Company Total:		10,000.00	10,000.00

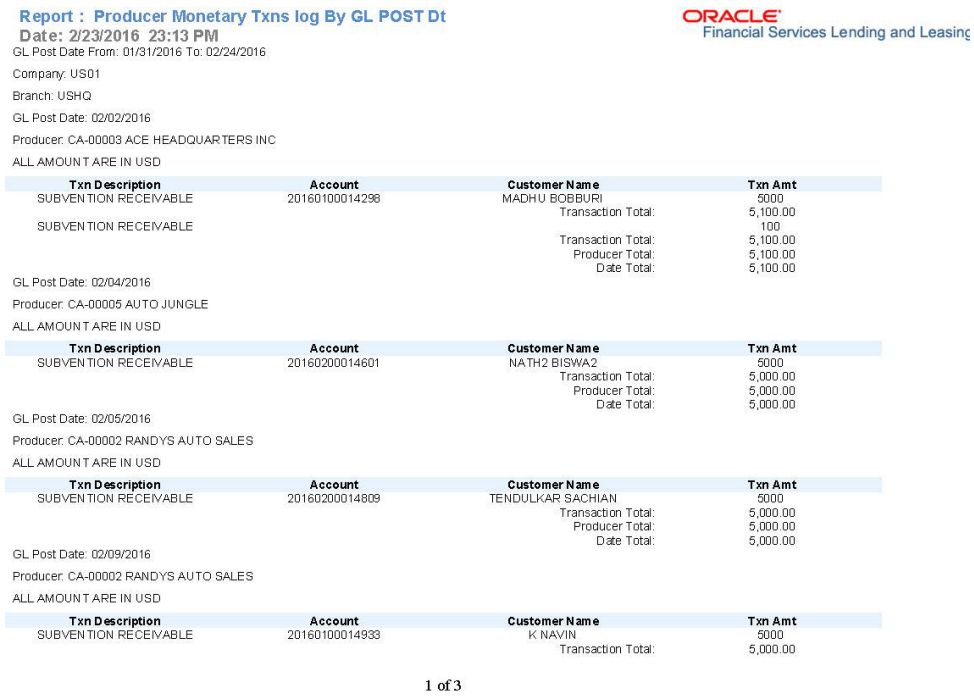
11.7 Producer Monetary Txns Log By GL Post DT

This servicing report lists producer monetary transactions sorted by GL post date.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Producer Monetary Txns Log By GL Post DT report



Report : Producer Monetary Txns log By GL POST Dt
Date: 2/23/2016 23:13 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From: 01/31/2016 To: 02/24/2016

Company: US01

Branch: USHQ

GL Post Date: 02/02/2016

Producer: CA-00003 ACE HEADQUARTERS INC

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014298	MADHU BOBBURI	5000
		Transaction Total:	5,100.00
SUBVENTION RECEIVABLE			100
		Transaction Total:	5,100.00
		Producer Total:	5,100.00
		Date Total:	5,100.00

GL Post Date: 02/04/2016

Producer: CA-00005 AUTO JUNGLE

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014601	NATH2 BISWA2	5000
		Transaction Total:	5,000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00

GL Post Date: 02/05/2016

Producer: CA-00002 RANDYS AUTO SALES

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014809	TENDULKAR SACHIAN	5000
		Transaction Total:	5,000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00

GL Post Date: 02/09/2016

Producer: CA-00002 RANDYS AUTO SALES

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014933	K NAVIN	5000
		Transaction Total:	5,000.00

1 of 3

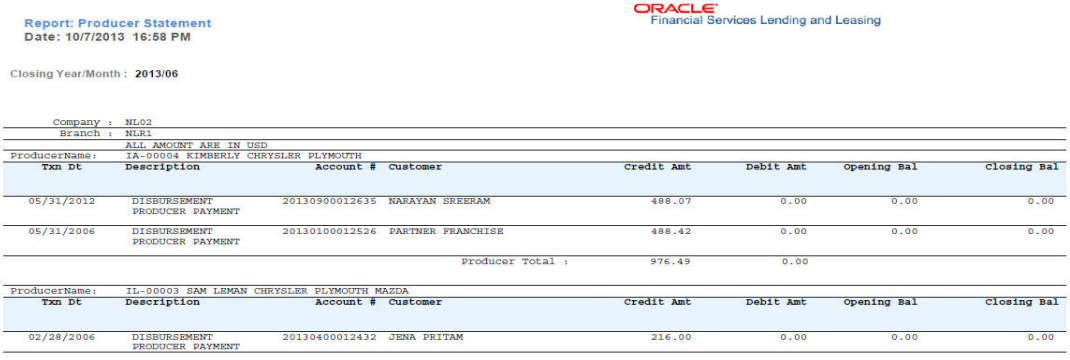
11.8 Producer Statement

This servicing report lists producer statements.

Parameters:

- Company/Branch
- Producer
- Date MM/DD/YYYY
- Report Format

Example of the Producer Statement report



Report: Producer Statement
Date: 10/7/2013 16:58 PM

ORACLE Financial Services Lending and Leasing

Closing Year/Month : 2013/06

Company : NL02
Branch : NLR1
ALL AMOUNT ARE IN USD

ProducerName: IA-00004 KIMBERLY CHRYSLER PLYMOUTH

Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
05/31/2012	DISBURSEMENT PRODUCER PAYMENT	20130900012635	NARAYAN SREERAM	488.07	0.00	0.00	0.00
05/31/2006	DISBURSEMENT PRODUCER PAYMENT	20130100012526	PARTNER FRANCHISE	488.42	0.00	0.00	0.00
			Producer Total :	976.49	0.00		

ProducerName: IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA

Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
02/28/2006	DISBURSEMENT PRODUCER PAYMENT	20130400012432	JENA PRITAM	216.00	0.00	0.00	0.00

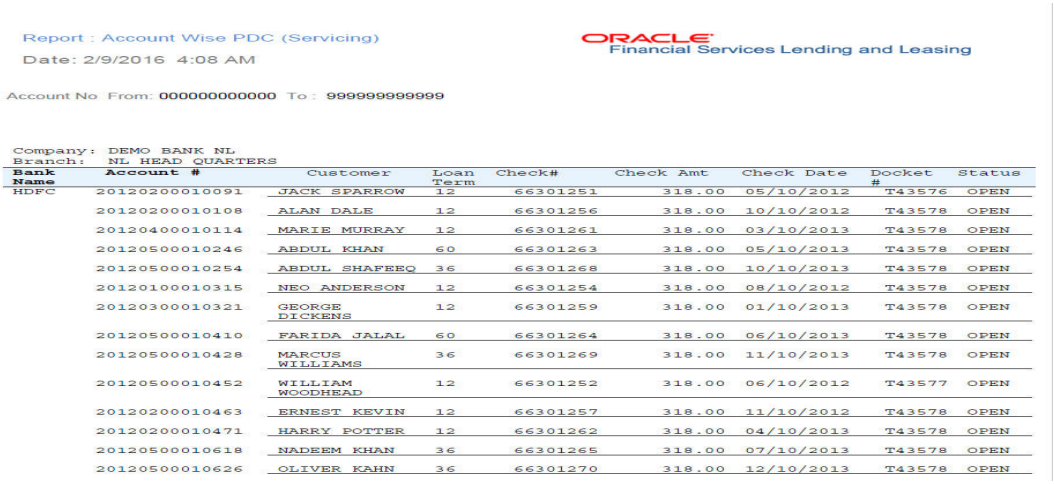
11.9 Account Wise PDC List

This report lists all the accounts with the corresponding PDCs received. Details including account number, customer name, tenor, bank name, cheque numbers (from and to), number of checks given and cheque amount are displayed.

Parameters:

- Company/Branch
- Account No. To
- Account No. From
- Report Format

Example of the Account Wise PDC List report



Report : Account Wise PDC (Servicing)
Date: 2/9/2016 4:08 AM

ORACLE Financial Services Lending and Leasing

Account No From: 000000000000 To : 999999999999

Company: DEMO BANK NL
Branch: NL HEAD QUARTERS

Bank Name	Account #	Customer	Loan Term	Check#	Check Amt	Check Date	Docket #	Status
HDFC	20120200010091	JACK SPARROW	12	66301251	318.00	05/10/2012	T43576	OPEN
	20120200010108	ALAN DALE	12	66301256	318.00	10/10/2012	T43578	OPEN
	20120400010114	MARIE MURRAY	12	66301261	318.00	03/10/2013	T43578	OPEN
	20120500010246	ABDUL KHAN	60	66301263	318.00	05/10/2013	T43578	OPEN
	20120500010254	ABDUL SHAFEEQ	36	66301268	318.00	10/10/2013	T43578	OPEN
	20120100010315	NEO ANDERSON	12	66301254	318.00	08/10/2012	T43578	OPEN
	20120300010321	GEORGE DICKENS	12	66301259	318.00	01/10/2013	T43578	OPEN
	20120500010410	FARIDA JALAL	60	66301264	318.00	06/10/2013	T43578	OPEN
	20120500010428	MARCUS WILLIAMS	36	66301269	318.00	11/10/2013	T43578	OPEN
	20120500010452	WILLIAM WOODHEAD	12	66301252	318.00	06/10/2012	T43577	OPEN
	20120200010463	ERNEST KEVIN	12	66301257	318.00	11/10/2012	T43578	OPEN
	20120200010471	HARRY POTTER	12	66301262	318.00	04/10/2013	T43578	OPEN
	20120500010618	NADEEM KHAN	36	66301265	318.00	07/10/2013	T43578	OPEN
	20120500010626	OLIVER KAHN	36	66301270	318.00	12/10/2013	T43578	OPEN

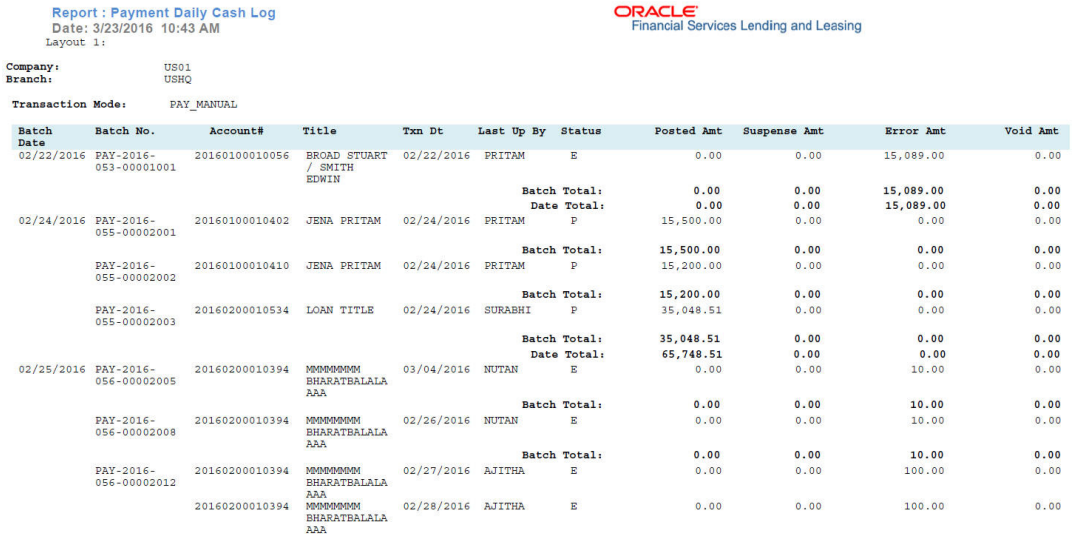
11.10 Payment Posting (Daily Cash) Log

This servicing report lists payment postings (daily cash).

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Posting Daily Cash Log



Report : Payment Daily Cash Log
Date: 3/23/2016 10:43 AM
Layout 1:

ORACLE
Financial Services Lending and Leasing

Company: US01
Branch: USHQ

Transaction Mode: PAY_MANUAL

Batch Date	Batch No.	Account#	Title	Txn Dt	Last Up By	Status	Posted Amt	Suspense Amt	Error Amt	Void Amt
02/22/2016	PAY-2016-053-00001001	20160100010056	BROAD STUART / SMITH EDWIN	02/22/2016	PRITAM	E	0.00	0.00	15,089.00	0.00
						Batch Total:	0.00	0.00	15,089.00	0.00
						Date Total:	0.00	0.00	15,089.00	0.00
02/24/2016	PAY-2016-055-00002001	20160100010402	JENA PRITAM	02/24/2016	PRITAM	P	15,500.00	0.00	0.00	0.00
						Batch Total:	15,500.00	0.00	0.00	0.00
	PAY-2016-055-00002002	20160100010410	JENA PRITAM	02/24/2016	PRITAM	P	15,200.00	0.00	0.00	0.00
						Batch Total:	15,200.00	0.00	0.00	0.00
	PAY-2016-055-00002003	20160200010534	LOAN TITLE	02/24/2016	SURABHI	P	35,048.51	0.00	0.00	0.00
						Batch Total:	35,048.51	0.00	0.00	0.00
						Date Total:	65,748.51	0.00	0.00	0.00
02/25/2016	PAY-2016-056-00002005	20160200010394	MMMMMMM BHARATBALALA AAA	03/04/2016	NUTAN	E	0.00	0.00	10.00	0.00
						Batch Total:	0.00	0.00	10.00	0.00
	PAY-2016-056-00002008	20160200010394	MMMMMMM BHARATBALALA AAA	02/26/2016	NUTAN	E	0.00	0.00	10.00	0.00
						Batch Total:	0.00	0.00	10.00	0.00
	PAY-2016-056-00002012	20160200010394	MMMMMMM BHARATBALALA AAA	02/27/2016	AJITHA	E	0.00	0.00	100.00	0.00
		20160200010394	MMMMMMM BHARATBALALA AAA	02/28/2016	AJITHA	E	0.00	0.00	100.00	0.00

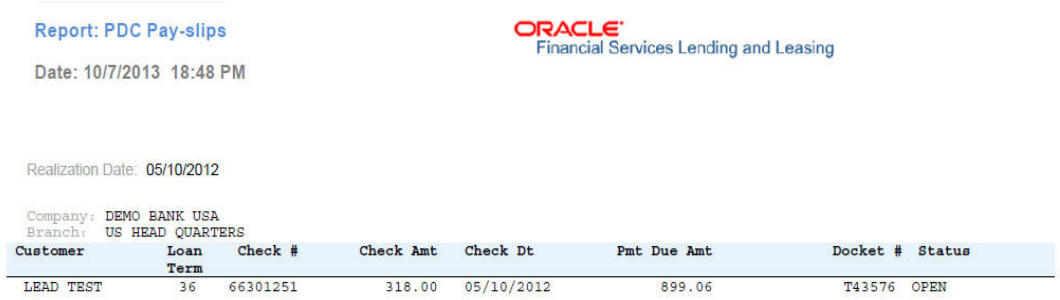
11.11 PDC Payslip

This report lists all accounts for which PDCs are required. This report is generated using month and year as parameters.

Parameters:

- Company/Branch
- PDC Realization Date
- Report Format

Example of the PDC Payslip report



Report: PDC Pay-slips

Date: 10/7/2013 18:48 PM

ORACLE
Financial Services Lending and Leasing

Realization Date: 05/10/2012

Company: DEMO BANK USA
Branch: US HEAD QUARTERS

Customer	Loan Term	Check #	Check Amt	Check Dt	Pmt Due Amt	Docket #	Status
LEAD TEST	36	66301251	318.00	05/10/2012	899.06	T43576	OPEN

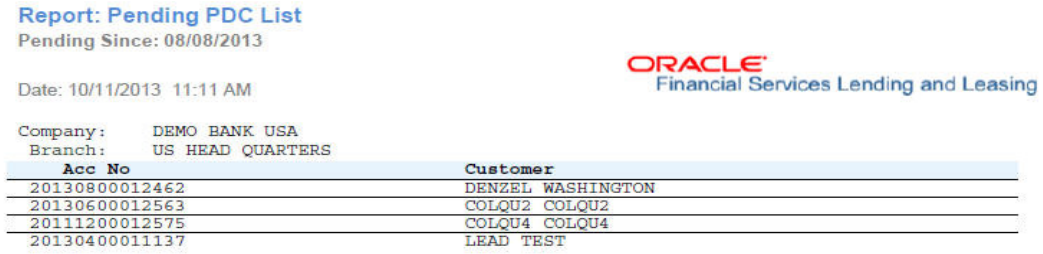
11.12 Pending PDC List

This report lists all accounts for which the PDCs have to be deposited based on a cheque deposit date.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pending PDC List report



Report: Pending PDC List
Pending Since: 08/08/2013

ORACLE Financial Services Lending and Leasing

Date: 10/11/2013 11:11 AM

Company: DEMO BANK USA
Branch: US HEAD QUARTERS

Acc No	Customer
20130800012462	DENZEL WASHINGTON
20130600012563	COLQU2 COLQU2
20111200012575	COLQU4 COLQU4
20130400011137	LEAD TEST

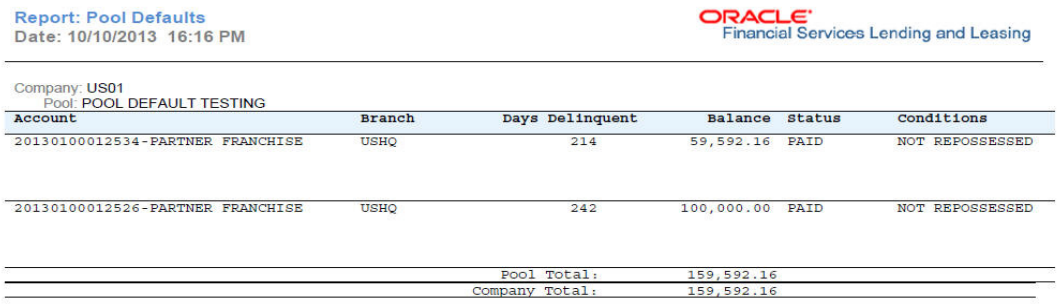
11.13 Pool Defaults

This servicing report lists not liquidated securitization pools.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pool Defaults report



Report: Pool Defaults
Date: 10/10/2013 16:16 PM

ORACLE Financial Services Lending and Leasing

Company: US01
Pool: POOL DEFAULT TESTING

Account	Branch	Days Delinquent	Balance	Status	Conditions
20130100012534-PARTNER FRANCHISE	USHQ	214	59,592.16	PAID	NOT REPOSSESSED
20130100012526-PARTNER FRANCHISE	USHQ	242	100,000.00	PAID	NOT REPOSSESSED
		Pool Total:	159,592.16		
		Company Total:	159,592.16		

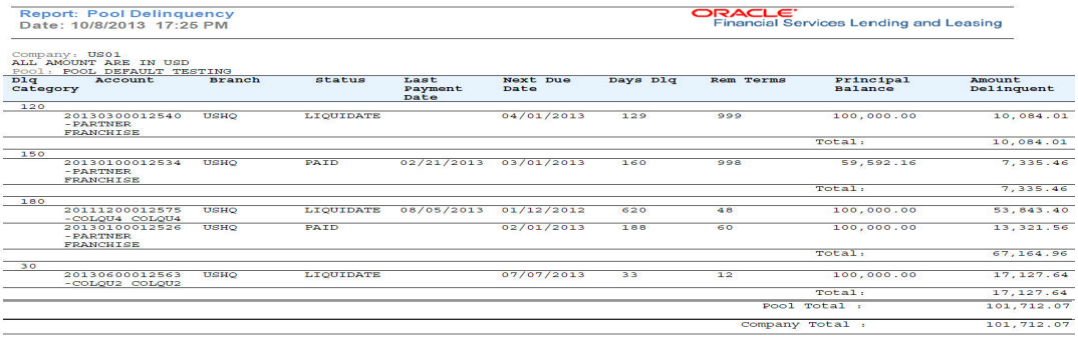
11.14 Pool Delinquency

This servicing report lists delinquency securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Delinquency report



Report: Pool Delinquency
Date: 10/8/2013 17:25 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Dlq Category	Account	Branch	Status	Last Payment Date	Next Due Date	Days Dlq	Rem Terms	Principal Balance	Amount Delinquent
120									
	20130300012540 -PARTNER FRANCHISE	USHQ	LIQUIDATE		04/01/2013	129	999	100,000.00	10,084.01
								Total:	10,084.01
150									
	20130100012534 -PARTNER FRANCHISE	USHQ	PAID	02/21/2013	03/01/2013	160	998	59,592.16	7,335.46
								Total:	7,335.46
180									
	20111200012575 -COLQU4 COLQU4	USHQ	LIQUIDATE	08/05/2013	01/12/2012	620	48	100,000.00	53,843.40
	20130100012526 -PARTNER FRANCHISE	USHQ	PAID		02/01/2013	188	60	100,000.00	13,321.56
								Total:	67,164.96
30									
	20130600012563 -COLQU2 COLQU2	USHQ	LIQUIDATE		07/07/2013	33	12	100,000.00	17,127.64
								Total:	17,127.64
								Pool Total :	101,712.07
								Company Total :	101,712.07

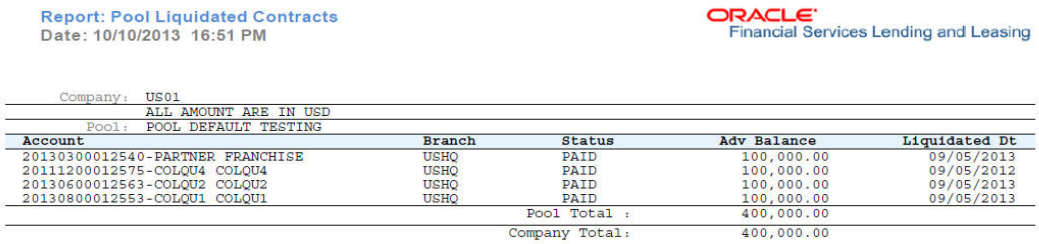
11.15 Pool Liquidated Contracts

This servicing report lists monthly recovery securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Liquidated Contracts report



Report: Pool Liquidated Contracts
Date: 10/10/2013 16:51 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Account	Branch	Status	Adv Balance	Liquidated Dt
20130300012540-PARTNER FRANCHISE	USHQ	PAID	100,000.00	09/05/2013
20111200012575-COLQU4 COLQU4	USHQ	PAID	100,000.00	09/05/2012
20130600012563-COLQU2 COLQU2	USHQ	PAID	100,000.00	09/05/2013
20130800012553-COLQU1 COLQU1	USHQ	PAID	100,000.00	09/05/2013
		Pool Total :	400,000.00	
		Company Total:	400,000.00	

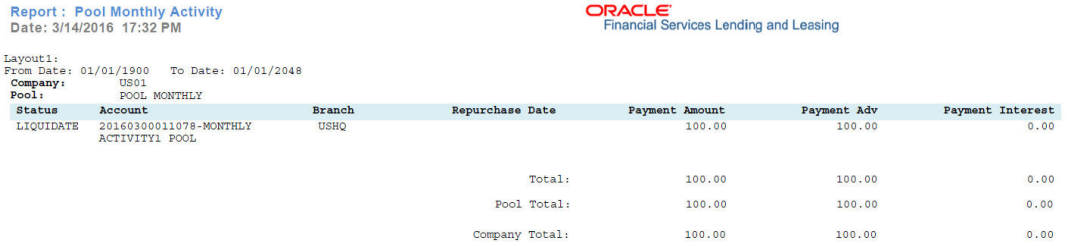
11.16 Pool Monthly Activity

This servicing report lists monthly activity securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Monthly Activity report



Report : Pool Monthly Activity
Date: 3/14/2016 17:32 PM

ORACLE Financial Services Lending and Leasing

Layout1:
From Date: 01/01/1900 To Date: 01/01/2048
Company: US01
Pool: POOL MONTHLY

Status	Account	Branch	Repurchase Date	Payment Amount	Payment Adv	Payment Interest
LIQUIDATE	20160300011078-MONTHLY ACTIVITY1 POOL	USHQ		100.00	100.00	0.00
			Total:	100.00	100.00	0.00
			Pool Total:	100.00	100.00	0.00
			Company Total:	100.00	100.00	0.00

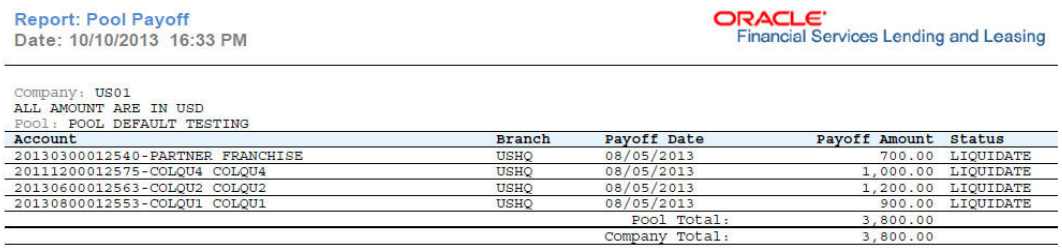
11.17 Pool Payoffs

This servicing report lists payoff securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Payoffs report



Report: Pool Payoff
Date: 10/10/2013 16:33 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Account	Branch	Payoff Date	Payoff Amount	Status
20130300012540-PARTNER FRANCHISE	USHQ	08/05/2013	700.00	LIQUIDATE
20111200012575-COLQU4 COLQU4	USHQ	08/05/2013	1,000.00	LIQUIDATE
20130600012563-COLQU2 COLQU2	USHQ	08/05/2013	1,200.00	LIQUIDATE
20130800012553-COLQU1 COLQU1	USHQ	08/05/2013	900.00	LIQUIDATE
		Pool Total:	3,800.00	
		Company Total:	3,800.00	

11.18 Pool Recovery

This servicing report lists recovery securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Recovery report

Report: Pool Recovery
Date: 10/10/2013 16:46 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool : POOL DEFAULT TESTING

Account	Branch	Status	Recovery Date	Recovery Amt	Recovery Adv	Recovery Int
20111200012575-COLQU4 COLQU4	USHQ	PAID	08/05/2013	1,000.00	900.00	1,000.00
		Pool Total:		1,000.00	900.00	1,000.00
		Company Total:		1,000.00	900.00	1,000.00

11.19 Pool Repurchased Accounts

This servicing reports lists repurchased account securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Repurchased Accounts report

Report: Pool Repurchased Accounts
Date: 10/10/2013 16:37 PM

ORACLE Financial Services Lending and Leasing

Date From: 01/01/1800 To: 01/01/2048

Company :US01
ALL AMOUNT ARE IN USD
Pool :POOL DEFAULT TESTING

Account	Branch	Principal Balance	Repurchased Balance	Reason
20130100012526-PARTNER FRANCHISE	USHQ	100,000.00	700.00	
20130100012534-PARTNER FRANCHISE	USHQ	59,592.16	500.00	
20111200012575-COLQU4 COLQU4	USHQ	100,000.00	1,300.00	
20130800012553-COLQU1 COLQU1	USHQ	1,500.00	410.00	
20130600012563-COLQU2 COLQU2	USHQ	100,000.00	1,500.00	
	Pool Total :	361,092.16	4,410.00	
	Company Total :	361,092.16	4,410.00	

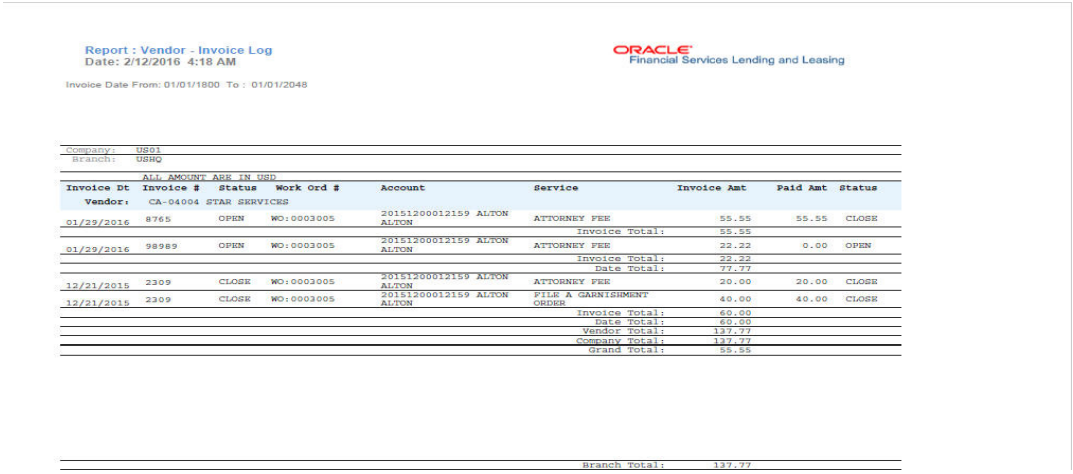
11.20 Vendor - Invoice Log

This report lists invoices.

Parameters:

- Company/Branch
- Vendor #
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Invoice Log report



Report : Vendor - Invoice Log
Date: 2/12/2016 4:18 AM

ORACLE Financial Services Lending and Leasing

Invoice Date From: 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD

Invoice Dt	Invoice #	Status	Work Ord #	Account	Service	Invoice Amt	Paid Amt	Status
Vendor: CA-04004 STAR SERVICES								
01/29/2016	8765	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	55.55	55.55	CLOSE
					Invoice Total:	55.55		
01/29/2016	98989	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	22.22	0.00	OPEN
					Invoice Total:	22.22		
					Date Total:	77.77		
12/21/2015	2309	CLOSE	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	20.00	20.00	CLOSE
12/21/2015	2309	CLOSE	WO:0003005	20151200012159 ALTON ALTON	FILE A GARNISHMENT ORDER	40.00	40.00	CLOSE
					Invoice Total:	60.00		
					Date Total:	60.00		
					Vendor Total:	137.77		
					Company Total:	137.77		
					Grand Total:	55.55		
					Branch Total:	137.77		

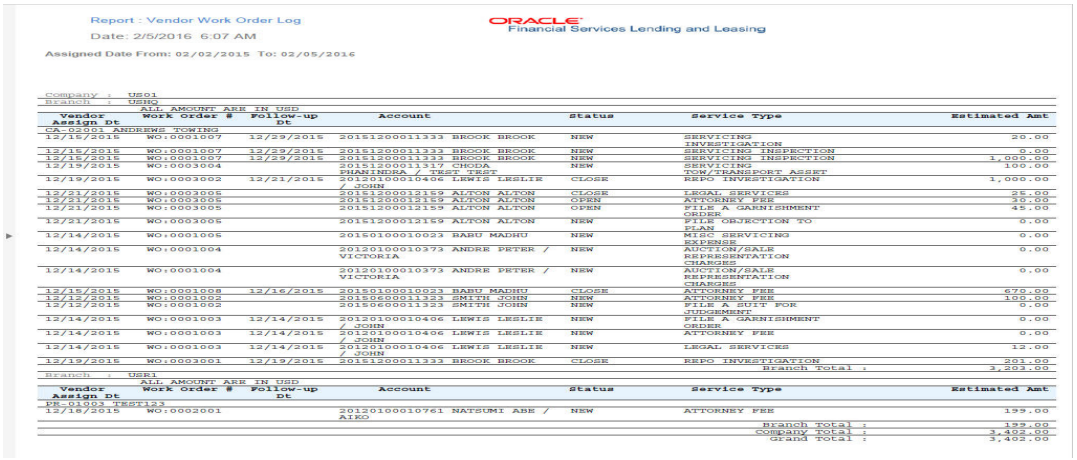
11.21 Vendor - Work Order Log

This report lists work orders.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Work Order Log report



Report : Vendor Work Order Log
Date: 2/5/2016 6:07 AM

ORACLE Financial Services Lending and Leasing

Assigned Date From: 02/02/2015 To: 02/05/2016

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN USD

Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
CA-02001 ANDREWS TOWING						
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INVESTIGATION	20.00
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	0.00
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	1,000.00
12/19/2015	WO:0003004		20151200011317 CHODA PHANINDRA / TEST TEST	NEW	SERVICING TOW/TRANSPORT ASSET	100.00
12/19/2015	WO:0003002	12/21/2015	20120100010406 LEWIS LESLIE / JOHN	CLOSE	REPO INVESTIGATION	1,000.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	CLOSE	LEGAL SERVICES	25.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	ATTORNEY FEE	30.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	FILE A GARNISHMENT ORDER	45.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	NEW	FILE OBJECTION TO PLAN	0.00
12/14/2015	WO:0001005		20150100010023 BABU MADHU	NEW	MISC SERVICING EXPENSE	0.00
12/14/2015	WO:0001004		20120100010373 ANDRE PETER / VICTORIA	NEW	AUCTION/SALE REPRESENTATION CHARGES	0.00
12/14/2015	WO:0001004		20120100010373 ANDRE PETER / VICTORIA	NEW	AUCTION/SALE REPRESENTATION CHARGES	0.00
12/15/2015	WO:0001008	12/16/2015	20150100010023 BABU MADHU	CLOSE	ATTORNEY FEE	670.00
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	ATTORNEY FEE	100.00
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	FILE A SUIT FOR JUDGMENT	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	FILE A GARNISHMENT ORDER	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	ATTORNEY FEE	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	LEGAL SERVICES	12.00
12/19/2015	WO:0003001	12/19/2015	20151200011333 BROOK BROOK	CLOSE	REPO INVESTIGATION	201.00
					Branch Total :	3,203.00
Branch : US01						
ALL AMOUNT ARE IN USD						
Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
PE-01003 TEST123						
12/18/2015	WO:0002001		20120100010761 NATSUMI ABE / AIKO	NEW	ATTORNEY FEE	199.00
					Branch Total :	199.00
					Company Total :	3,402.00
					Grand Total :	3,402.00

11.22 Payment Receipt

This report lists payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Payment Receipt report



11.23 Account Wise Payment Receipt

This report lists account wise payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Account Wise payment Receipt report



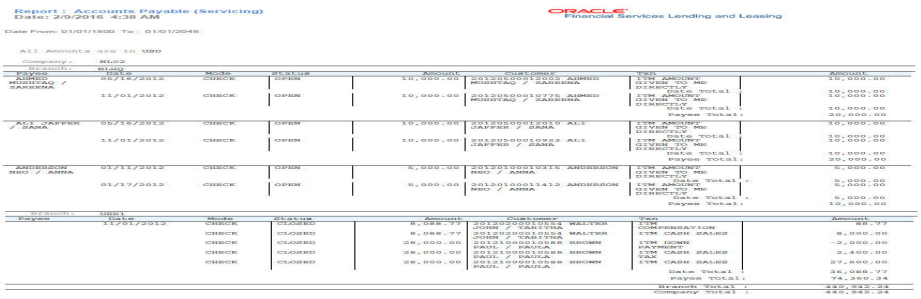
11.24 Account Payable (Servicing)

This report lists the payable accounts.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Servicing Account Payable report



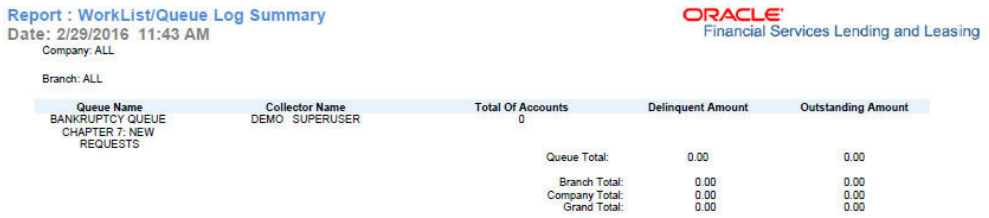
11.25 WorkList/Queue Log Summary

This report lists the collectors queue details with the total of accounts with delinquent and outstanding amounts.

Parameters:

- Company/Branch
- Queue Name
- User Name
- Report Format

Example of WorkList/Queue Log Summary report



Report : WorkList/Queue Log Summary
Date: 2/29/2016 11:43 AM
Company: ALL
Branch: ALL

ORACLE Financial Services Lending and Leasing

Queue Name	Collector Name	Total Of Accounts	Delinquent Amount	Outstanding Amount
BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	DEMO SUPERUSER	0		
		Queue Total:	0.00	0.00
		Branch Total:	0.00	0.00
		Company Total:	0.00	0.00
		Grand Total:	0.00	0.00

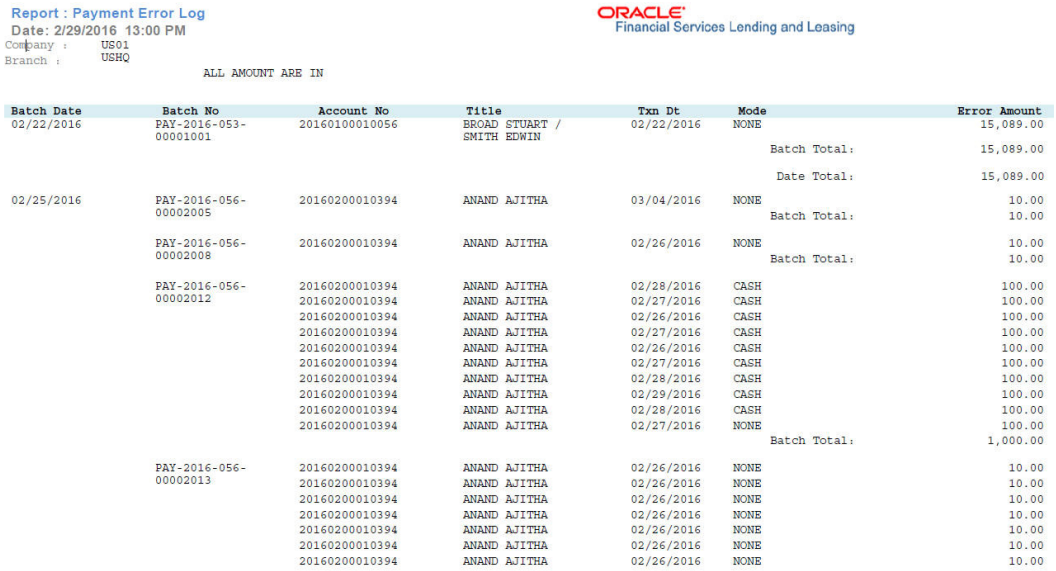
11.26 Payment Error Log

This report lists the account specific error log report generated during payment posting batch transaction.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Payment Error Log report



Report : Payment Error Log
Date: 2/29/2016 13:00 PM
Company : US01
Branch : USHQ
ORACLE Financial Services Lending and Leasing
ALL AMOUNT ARE IN

Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Error Amount
02/22/2016	PAY-2016-053-00001001	20160100010056	BROAD STUART / SMITH EDWIN	02/22/2016	NONE	15,089.00
					Batch Total:	15,089.00
					Date Total:	15,089.00
02/25/2016	PAY-2016-056-00002005	20160200010394	ANAND AJITHA	03/04/2016	NONE	10.00
					Batch Total:	10.00
	PAY-2016-056-00002008	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
					Batch Total:	10.00
	PAY-2016-056-00002012	20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/29/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	NONE	100.00
					Batch Total:	1,000.00
	PAY-2016-056-00002013	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00

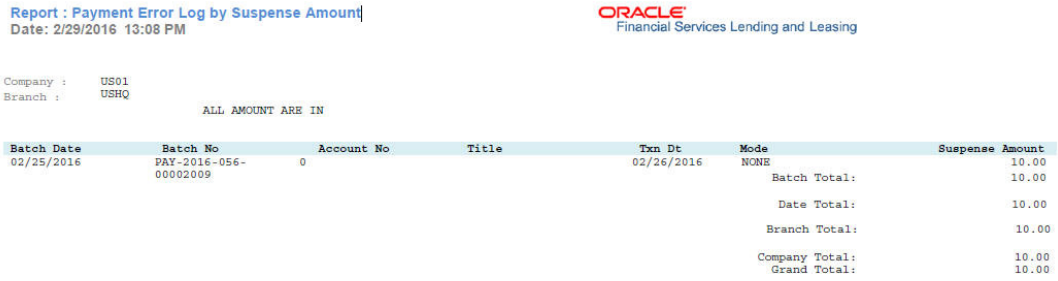
11.27 Payment Error Log by Suspense Amount

This report lists the suspense amount in an account during a batch transaction.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Payment Error Log by Suspense Amount report



Report : Payment Error Log by Suspense Amount
Date: 2/29/2016 13:08 PM
ORACLE Financial Services Lending and Leasing
Company : US01
Branch : USHQ
ALL AMOUNT ARE IN

Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Suspense Amount
02/25/2016	PAY-2016-056-00002009	0		02/26/2016	NONE	10.00
					Batch Total:	10.00
					Date Total:	10.00
					Branch Total:	10.00
					Company Total:	10.00
					Grand Total:	10.00

11.28 Amortized Txns Log By GL Post Dt - Lease

This servicing report lists monetary transactions by GL post date for leases.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Amortized Txns Log By GL Post Dt - Lease report



Report : Amortized Txns Log By GL Post Dt(Lease)

ORACLE Financial Services Lending and Leasing

Date: 3/9/2016 9:59 AM

From Date : 01/01/1800 To Date : 01/01/2048

Company: US01

Branch: USHQ

GL Post Date: 03/02/2016

Transaction	Description	Account	Customer	Txn Amt
DEPRECIATION AMORTIZE	DEPRECIATION	20160200010089	KALLAM NAVEEN	1465.24
	DEPRECIATION	20150700010382	UNIT2 LEASE	34815.07
	DEPRECIATION	20151000010478	UNIT5 LINE	25542.06
	DEPRECIATION	20160200010253	KALLAM NAVEEN	1461.34
	DEPRECIATION	20150900010463	UNIT4 LEASE	29141.61
	DEPRECIATION	20150600010375	UNIT1 LEASE	36884.75
	DEPRECIATION	20150800010456	UNIT3 LEASE	32233.32
	DEPRECIATION	20160200010956	KALLAM NAVEEN	1461.34
			Transaction Total:	163,004.73
DEPRECIATION RENTAMORTIZE	DEPRECIATION	20160200010089	KALLAM NAVEEN	76.93
	DEPRECIATION	20160200010956	KALLAM NAVEEN	76.72
	DEPRECIATION	20150700010382	UNIT2 LEASE	1302.08
	DEPRECIATION	20151000010478	UNIT5 LINE	955.27
	DEPRECIATION	20160200010253	KALLAM NAVEEN	76.72
	DEPRECIATION	20150900010463	UNIT4 LEASE	1089.9
	DEPRECIATION	20150600010375	UNIT1 LEASE	1379.49
	DEPRECIATION	20150800010456	UNIT3 LEASE	1205.53
			Transaction Total:	6,162.64
RENT AMORTIZE	RENT	20160200010956	KALLAM NAVEEN	76.72
	RENT	20151000010478	UNIT5 LINE	955.27
	RENT	20150900010463	UNIT4 LEASE	1089.9
	RENT	20150800010456	UNIT3 LEASE	1205.53
	RENT	20150700010382	UNIT2 LEASE	1302.08
	RENT	20150600010375	UNIT1 LEASE	1379.49
	RENT	20160200010253	KALLAM NAVEEN	76.72
	RENT	20160200010089	KALLAM NAVEEN	76.93
			Transaction Total:	6,162.64
RENT DEPRECIATIONAMORTIZE	RENT	20151000010478	UNIT5 LINE	25542.06
	RENT	20150900010463	UNIT4 LEASE	29141.61
	RENT	20150800010456	UNIT3 LEASE	32233.32
	RENT	20160200010956	KALLAM NAVEEN	1461.34
	RENT	20150600010375	UNIT1 LEASE	36884.75
	RENT	20160200010253	KALLAM NAVEEN	1461.34
	RENT	20160200010089	KALLAM NAVEEN	1465.24
	RENT	20150700010382	UNIT2 LEASE	34815.07
			Transaction Total:	163,004.73
			Date Total:	338,334.74

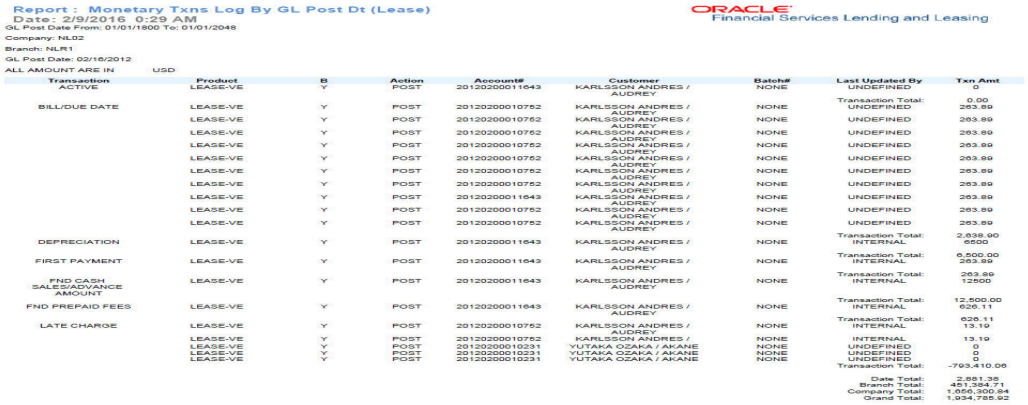
11.29 Monetary Txns Log By GL Post Dt - Lease

This servicing report lists monetary transactions by GL post date for leases.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Monetary Txns Log By GL Post Dt - Lease report



Report : Monetary Txns Log By GL Post Dt (Lease)

Date: 2/9/2016 0:29 AM

GL Post Date From: 01/01/1800 To: 01/01/2048

Company: NL02

Branch: NLR1

GL Post Date: 02/15/2012

ALL AMOUNT ARE IN USD

Transaction	Product	B	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LEASE-VE	Y	POST	20120200011643	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	0
							Transaction Total:	0.00
BILL/DUE DATE	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200011643	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	UNDEFINED	263.89
DEPRECIATION	LEASE-VE	Y	POST	20120200011643	KARLSSON ANDRES / AUDREY	NONE	Transaction Total: INTERNAL	2,638.90 6500
FIRST PAYMENT	LEASE-VE	Y	POST	20120200011643	KARLSSON ANDRES / AUDREY	NONE	Transaction Total: INTERNAL	6,500.00 263.89
FND CASH SALES/ADVANCE AMOUNT	LEASE-VE	Y	POST	20120200011643	KARLSSON ANDRES / AUDREY	NONE	Transaction Total: INTERNAL	263.89 12500
FND PREPAID FEES	LEASE-VE	Y	POST	20120200011643	KARLSSON ANDRES / AUDREY	NONE	Transaction Total: INTERNAL	12,500.00 626.11
LATE CHARGE	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	Transaction Total: INTERNAL	626.11 13.19
	LEASE-VE	Y	POST	20120200010752	KARLSSON ANDRES / AUDREY	NONE	INTERNAL	13.19
	LEASE-VE	Y	POST	20120200010231	YUTAKA OZAKA / AKANE	NONE	UNDEFINED	0
	LEASE-VE	Y	POST	20120200010231	YUTAKA OZAKA / AKANE	NONE	UNDEFINED	0
	LEASE-VE	Y	POST	20120200010231	YUTAKA OZAKA / AKANE	NONE	UNDEFINED	0
							Transaction Total:	-793,410.06
							Date Total:	2,881.38
							Branch Total:	451,384.71
							Company Total:	1,656,300.64
							Grand Total:	1,934,785.92

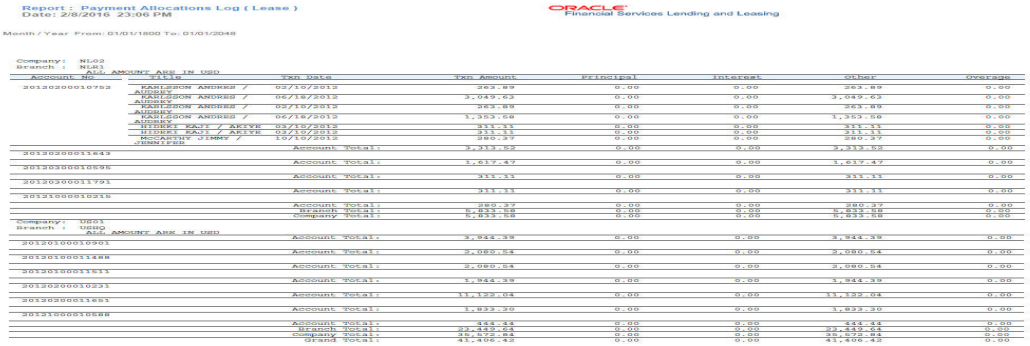
11.30 Payment Allocations Log By GL Post Dt - Lease

This servicing report lists payment allocations sorted by GL post date for leases.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYY
- Report Format

Example of Payment Allocations Log - Lease report



Report : Payment Allocations Log (Lease)
Date: 2/8/2016 23:06 PM

ORACLE
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company: NL02
Branch : NL02
ALL AMOUNT ARE IN USD

Account No	Title	Txn Date	Txn Amount	Principal	Interest	Other	Overage
20130200010762	EARLESON ANDREW / AUDREY	02/10/2012	363.89	0.00	0.00	363.89	0.00
	EARLESON ANDREW / AUDREY	06/18/2012	3,049.63	0.00	0.00	3,049.63	0.00
	EARLESON ANDREW / AUDREY	02/10/2012	363.89	0.00	0.00	363.89	0.00
	EARLESON ANDREW / AUDREY	06/18/2013	1,353.59	0.00	0.00	1,353.59	0.00
	HICKEY KAJI / ACIVE	03/10/2012	311.11	0.00	0.00	311.11	0.00
	HICKEY KAJI / ACIVE	03/10/2012	311.11	0.00	0.00	311.11	0.00
	MCCARTHY JIMMY / JENNIFER	10/10/2012	280.37	0.00	0.00	280.37	0.00
		Account Total:	5,313.52	0.00	0.00	5,313.52	0.00
20130200011443		Account Total:	1,617.47	0.00	0.00	1,617.47	0.00
20130300010696		Account Total:	311.11	0.00	0.00	311.11	0.00
20120300011791		Account Total:	311.11	0.00	0.00	311.11	0.00
20131000010216		Account Total:	280.37	0.00	0.00	280.37	0.00
		Branch Total:	5,833.58	0.00	0.00	5,833.58	0.00
		Company Total:	5,833.58	0.00	0.00	5,833.58	0.00

Company: US01
Branch : US02
ALL AMOUNT ARE IN USD

20120100010991		Account Total:	3,944.39	0.00	0.00	3,944.39	0.00
20130100011498		Account Total:	2,080.54	0.00	0.00	2,080.54	0.00
20130100011611		Account Total:	2,080.54	0.00	0.00	2,080.54	0.00
20120200010231		Account Total:	1,944.39	0.00	0.00	1,944.39	0.00
20130200011691		Account Total:	11,122.04	0.00	0.00	11,122.04	0.00
20121000010688		Account Total:	1,833.30	0.00	0.00	1,833.30	0.00
		Account Total:	444.44	0.00	0.00	444.44	0.00
		Branch Total:	23,449.64	0.00	0.00	23,449.64	0.00
		Company Total:	17,958.78	0.00	0.00	17,958.78	0.00
		Grand Total:	41,408.42	0.00	0.00	41,408.42	0.00

11.31 Advance Posting Error Log Desc Lease

This servicing report lists errors in advance postings for lease.

Parameters:

- Company/BranchFrom MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Advance Posting Error Log Desc Lease report



Report : Advance Posting Error Log (Lease)
Date: 2/9/2016 4:03 AM

ORACLE
Financial Services Lending and Leasing

Month / Year From: To:

Grand Total: 0.00

11.32 Advance Posting Log Lease

This servicing report lists advance postings for leases.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Advance Posting Log Lease report



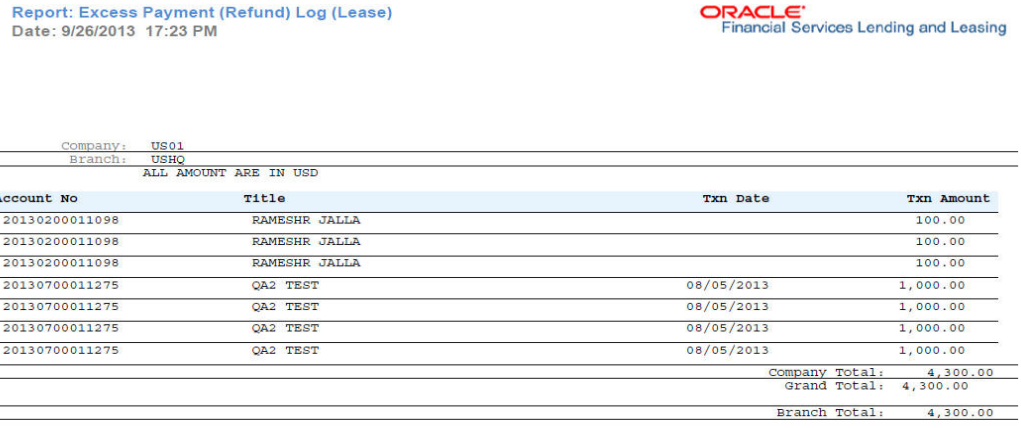
11.33 Excess Payments (Refund) Log Lease

This report lists excess payment refunds for leases.

Parameters:

- Company/Branch
- Report Format

Example of the Excess Payments (Refund) Log Lease report



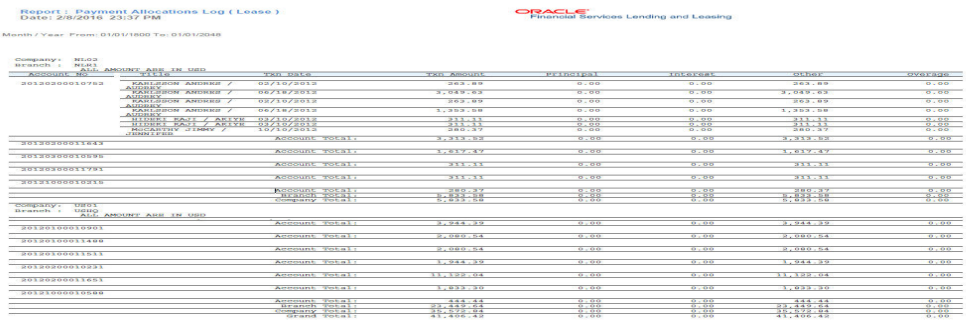
11.34 Payment Allocations Log Lease

This servicing report lists payment allocations for leases.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payments Allocation Log Lease report



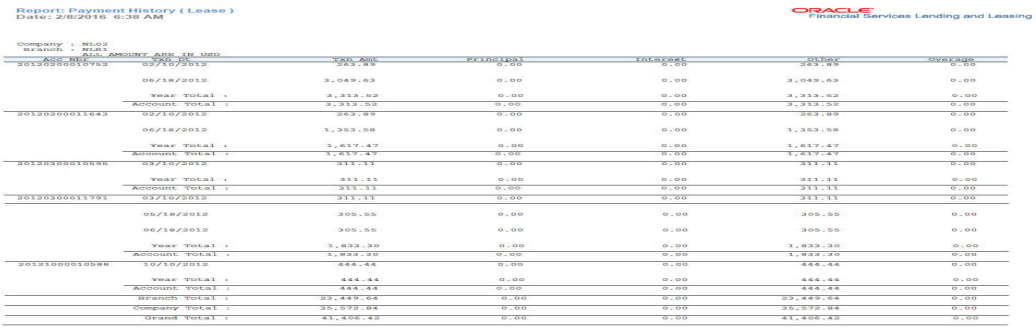
11.35 Payment History Lease

This servicing report lists the payment history for leases.

Parameters:

- Company/Branch
- Account Number
- Report Format

Example of the Payment History Lease report



11.36 Scheduled For Chargeoff Accounts Log Lease

This servicing report lists lease accounts scheduled for charge off.

Parameters:

-
- Company/Branch
- Report Format

Example of the Scheduled For Chargeoff Accounts Log Lease report

Report: Scheduled for Chargeoff Accounts Log (Lease)
Date: 9/12/2013 16:33 PM

ORACLE Financial Services Lending and Leasing

Company : NL02
Branch : NLR1 ALL AMOUNT ARE IN USD

Account No	Title	Product	Amount	Followup Dt
20120300015511	HIDEKI KAJI / AKIYE	LEASE-VE	11137.81	30/16/2012
20120200015611	KARLSSON ANDRES / AUDREY	LEASE-VE	9480.55	30/30/2012
20120200016049	KARLSSON ANDRES / AUDREY	LEASE-VE	9262.55	30/19/2013
20120300016460	HIDEKI KAJI / AKIYE	LEASE-VE	11137.81	30/19/2013
	Branch Count: 4	Branch Total :	41,018.72	
	Company count 4	Company Total :	41,018.72	

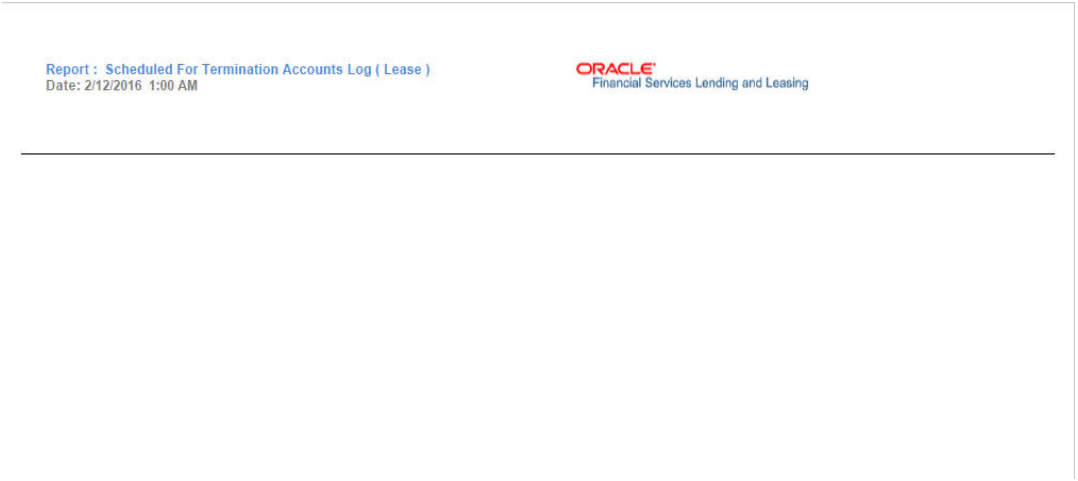
11.37 Scheduled For Termination Accounts Log Lease

This report lists lease accounts scheduled for termination.

Parameters:

- Company/Branch
- Report Format

Example of the Scheduled For Termination Accounts Log Lease report



11.38 Trial Balance Lease

This report lists trial balances for leases.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Trial Balance Lease report



12. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Lease. Indirect Lease 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.

When the credit application is approved and funded, system associates account with the producer.

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. Compensation
3. Subvention
4. Transactions
5. Tracking Attributes
6. Statements
7. Contracts

8. Comments
9. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.

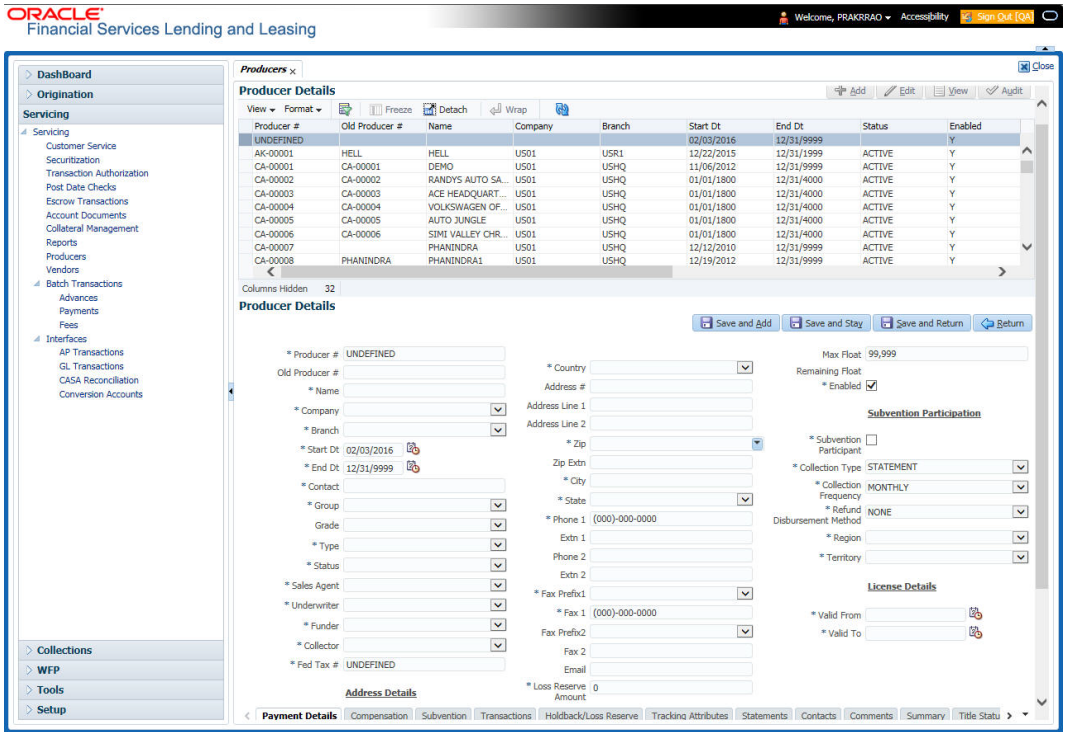
12.1 Producer Details

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 **Servicing > Servicing > Producers**.
2. The system displays the Producers setup screen.



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.
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 Lease 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**).

Field:	Do this:
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
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.
Exnt 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

Field:	Do this:
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.
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.

12.1.1 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 payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

To complete the Payment Details

1. Click **Servicing > Servicing > 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.

Field:	Do this:
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.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	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. 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). 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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

Perform any of the Basic Actions mentioned in Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

1. To access the payment details to be approved, do one of the following:
   - Click **Servicing > Servicing > Producers**.

- Click Dashboard and navigate to ‘Producer’ section. In the ‘Producers Count By ACH Status’ sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in ‘Producers’ screen.

2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the ‘Payment Details’ section.
3. In the ‘Payment Details’ section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in ‘Producers Count By ACH Status’ section are updated.

12.1.2 Compensation Plan

The Compensation Plan sub screen displays information related to compensation and chargeback for the producer. It displays summaries as well as account level information. The data is gathered from relevant applications and accounts in the system that are approved and funded.

A brief description of the fields in the Compensation Plan sub screen is given below:

Field:	View this:
Account/Application	The account/application number and title
Compensation Plan	The compensation plan defined for the producer.
Upfront Amt	The Upfront Amount defined for the producer.
Remaining Amt	The remaining amount for the producer.
Total Amt	The total amount defined for the producer.

1. In the **Loss Reserve** section, view the loss reserve amount.

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

12.1.3 Subvention

The Subvention sub screen displays information related to Subvention Receivables for the producer. It displays summaries as well as account level information.

In the Subvention Receivables section, you can view the following details. A brief description of the fields is given below:

Field:	View this:
Subvention Participant	The status of subvention participant.
Collection Type	The collection type defined for the subvention.
Collection Frequency	The collection frequency defined for the subvention.
Refund Disbursement Method	The Refund Disbursement Method for the subvention.
Receivable Amt(Open)	The outstanding receivable amount for the subvention.

Field:	View this:
Receivable Amt(Current)	The current receivable amount for the subvention.
Received Amt	The received amount for the subvention.
Netted Refund Amt	The netted refund amount for the subvention.
Net Receivable Amt	The net receivable amount for the subvention.
Payable Refund Amt	The payable refund amount for the subvention.

12.1.4 Transactions

The Transactions sub screen facilitates you to post the following types of transactions based on the selection in the action block.

- All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve, adjust/add Recourse amount from/to dealer 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.

In the Transactions sub screen, you can sort the list of transactions to be displayed based on elapsed days by selecting the 'View Last' option (1/2/5/All Days).

Select 'Others' or 'Subvention' option, click **Add** and specify the following field information. A brief description of the fields is given below:

Field:	View this:
Effective Dt	Select the Effective Date of the transaction from the calendar.
Transaction	Select the transaction from the drop down list.
Amount	Specify amount for the transaction.
Reference	Specify the transaction reference.
Account #	Select the account from the drop down list.
Account Title	View the account title information.
Comment	Specify additional details of the transaction if any.

Click **Post** to post the transaction for processing.

12.1.5 Holdback/Loss Reserve

The Holdback/Loss Reserve sub screen displays information related to Proceed Holdback and Loss Reserve for the producer.

To view the 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.

12.1.6 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 **Servicing > Servicing > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

12.1.7 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 **Servicing > Servicing > 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.

12.1.8 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Servicing > Servicing > 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.

12.1.9 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Servicing > Servicing > 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.

12.1.10 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 **Servicing > Servicing > 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'
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.

13. 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.

13.1 Vendors Screen

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. 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 **Servicing > Servicing > Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
   - Vendors
   - Assignment Allocation
   - Work Orders
   - Follow-up
   - Invoices

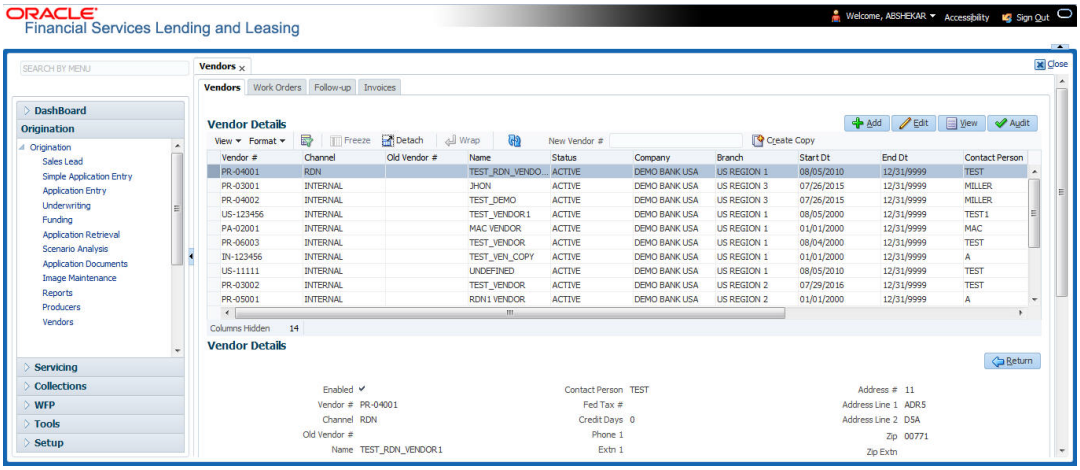
13.1.1 Vendors tab

1. Click **Servicing > Servicing > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
   - Payment Details
   - Vendor Groups
   - Tracking Attributes
   - Comments
2. In the **Servicing > Servicing > Vendors > Vendors > Vendor Details** section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).

Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to ‘Y’ (default), specify a new name in ‘New Vendor Name’ field and click ‘Create Copy’.
- If the value of the parameter is set to ‘N’, specify a vendor number in ‘New Vendor #’ field and click ‘Create Copy’.

3. 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 #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen. System auto generates the vendor number when the following system parameter is set to ‘Yes’ in Setup > Administration > System > System Parameter screen. - Parameter: UVN_VEN_NBR_SYS_GENERATED - Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
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.

Field:	Do this:
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.
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 #	Specify the vendor address.
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.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.1.1 Payment Details

Click **Servicing > Servicing > 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.
Address Line 1	Specify address line 1.

Field:	Do this:
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
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.
Currency	View the currency attached to vendor.
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 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	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. 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). 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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.1.2 Vendor Groups

Click **Servicing > Servicing > 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.
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.

13.1.1.3 Tracking Attributes

Click **Servicing > Servicing > 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.

13.1.1.4 Comments

Click **Servicing > Servicing > 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.

Field:	Do this:
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.

13.1.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

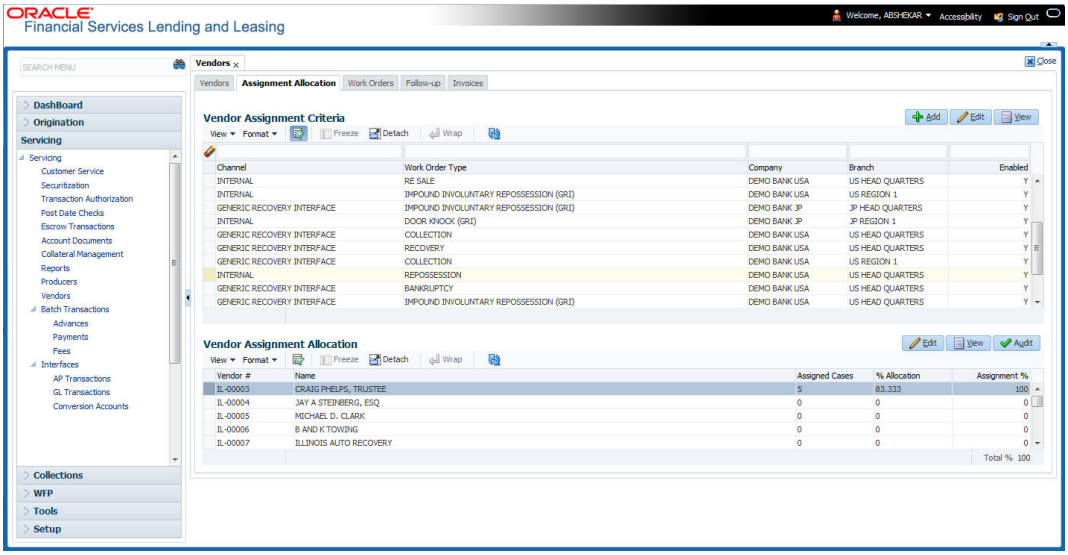
Click **Servicing > Servicing > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

13.1.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **Servicing > Servicing > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop-down list.
Enabled	Check this box to enable the vendor assignment criteria.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

1. In the **Servicing > Servicing > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

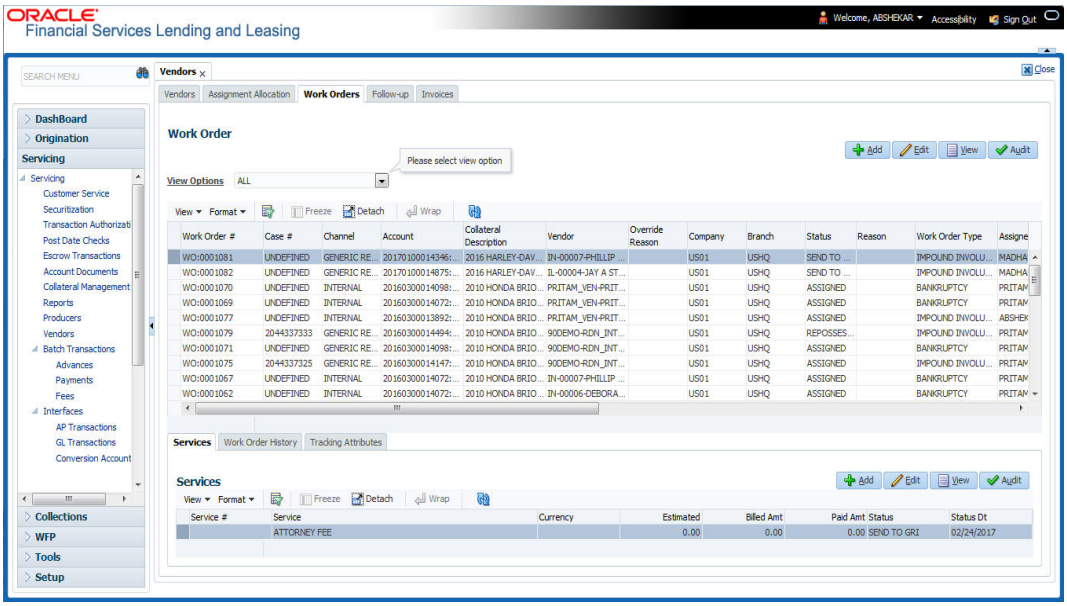
13.1.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

1. Click **Servicing > Servicing > Vendors > Work Order**. The details are grouped under three tabs:
   - Services

- Work Order History
- Tracking Attributes

2. In the **Servicing > Servicing > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the 'View Options' drop down list.
3. Perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Reason	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.

Field:	Do this:
Status	Select the work order status from the drop-down list. If the status is selected as 'SEND TO GRI', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Details section	
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to 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.
Reference #	Specify vendor reference details if any.
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
Account Information section - System displays the following information depending on the account selected for the work order in 'Work Order' section.	
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.

Field:	Do this:
Service Address	Displays the combined details of Customer, Address Type and Address based on the account selected. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New). **Note**: When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
Collateral Details section - This section displays the asset details associated with the work order.	
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
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.
Vendor Messages section - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message to the vendor.	
Vendor Msg Type	Select the type of vendor message from the drop-down list.
Vendor Msg	Specify additional information that is to be communicated to the external interface.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.3.1 Services

In the **Servicing > Servicing > Vendors > Work Order > Services**, perform any of the Basic Operations mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.

A brief description of the fields is given below:

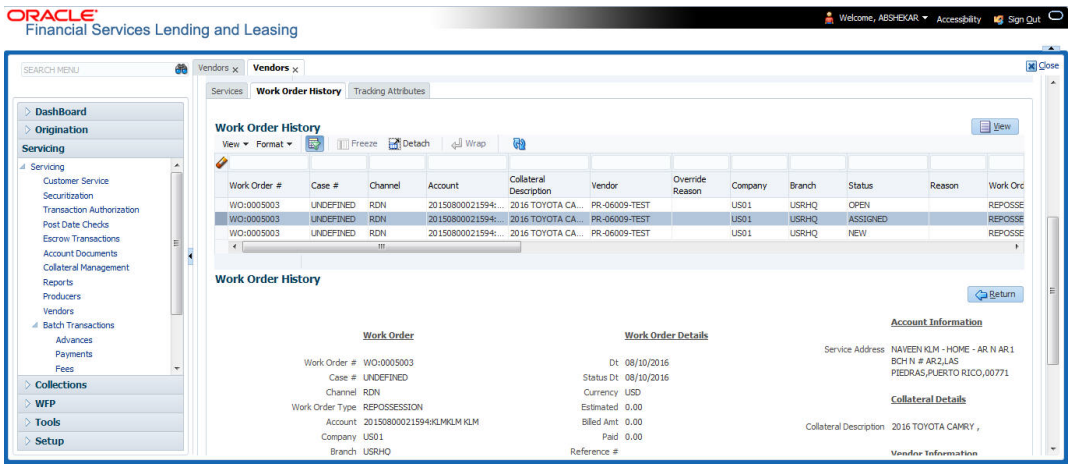
Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	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.

13.1.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click **View**.



13.1.3.3 Tracking Attributes

Click **Servicing > Servicing > 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:

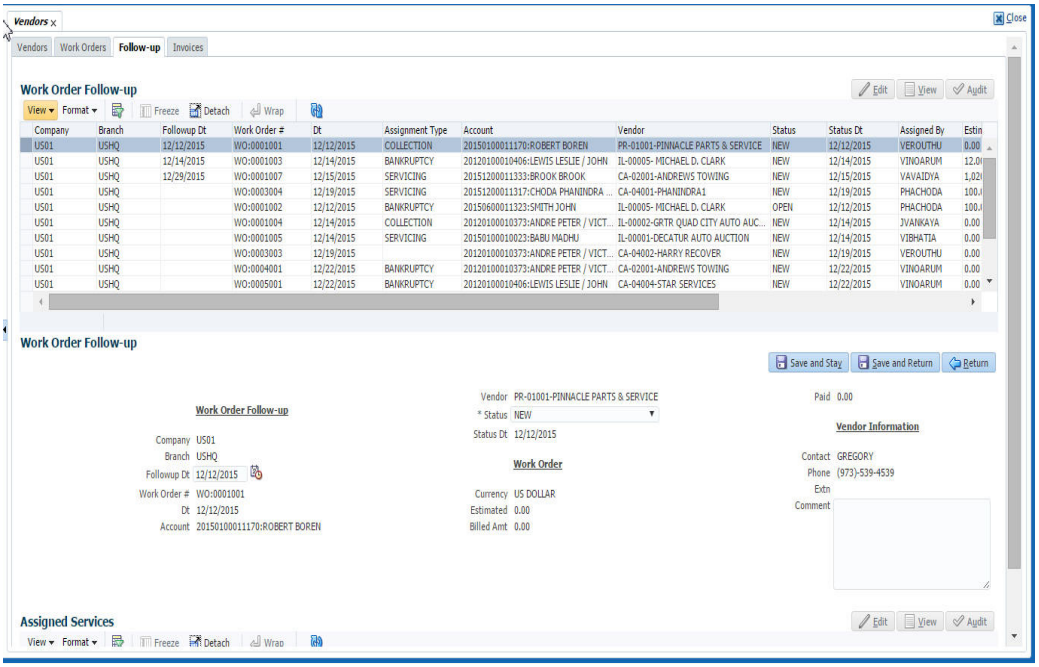
Field:	Do this:
Sub-Param-eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Servicing > Servicing > Vendors > Follow-up** tab. The details are grouped into two:
   - Work Order Follow-up
   - Assigned Services
2. In the **Servicing > Servicing > Vendors > Follow-up > Work Order Follow-up**, 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:
Company	Displays the vendor company.
Branch	Displays the vendor branch.

Field:	Do this:
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, which is the sum of all the services added to 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.

13.1.4.1 Assigned Services

In the **Servicing > Servicing > 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.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.

Field:	Do this:
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.

13.1.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

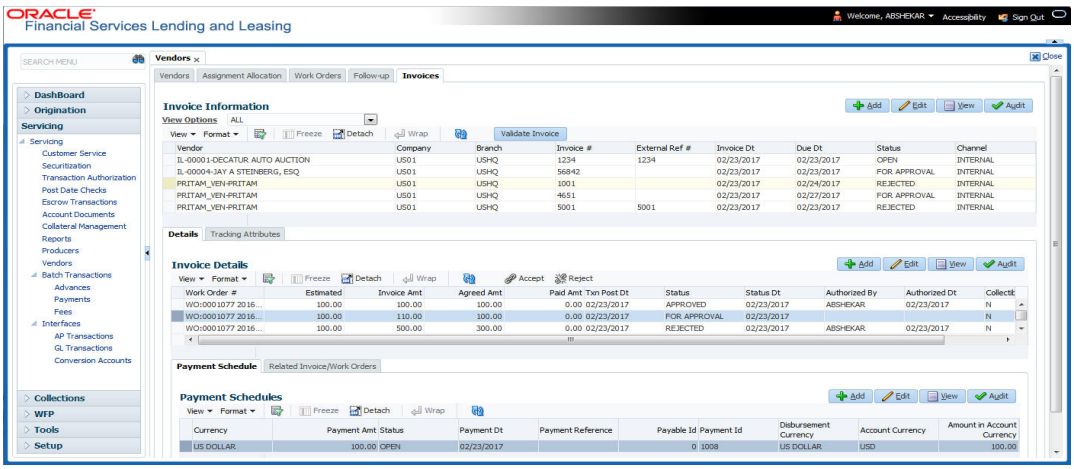
Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status 'FOR APPROVAL" and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. Click **Servicing > Servicing > Vendors > Invoices** tab. The details are grouped into following sections:
   - Details
     - Payment Schedules sub tab
     - Related Invoice/Work Orders sub tab
   - Tracking Attributes
2. In the **Servicing > Servicing > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list.
3. 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.
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.
External Ref #	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
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.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally generated invoice and 'Generic Recovery Interface (GRI)' for externally generated invoice.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.

2. Select the required invoice form the list and click ‘Validate Invoice’ button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to ‘Business Rules’ section.

13.1.5.2 Invoice Details sub tab

1. In the **Servicing > Servicing > 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. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
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. On edit, system updates the current date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account. During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in 'FOR APPROVAL' status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Details**, select the required invoice record.
2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
3. Click  Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

13.1.5.4 Payment Schedules sub tab

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disburse-ment Cur-rency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.5.5 Related Invoice/Work Order Details sub tab

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details**, view the following details.

A brief description of the fields is given below:

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.
WO Estimated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

13.1.5.6 Tracking Attributes sub tab

1. In the **Servicing > Servicing > 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.

13.1.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in ‘OPEN’ status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.

Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of 'Work order Type' and 'Work Order status'.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Rule 2

Validate invoice for the status of 'Collectible' check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is ‘Less than or equal’ to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to ‘APPROVED’.
- If the Invoice Amount is ‘greater than’ the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to ’FOR APPROVAL’.

An invoice status in Invoice Information section is auto updated to “APPROVED’ if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as ‘REJECTED’ in Invoice Information section without allowing further edits on the same.

14. Batch Transactions

14.1 Introduction

This chapter discusses about the various batch transactions handled in the application. We can categorize them in to the following:

- Advances
- Payments
- Fees

14.2 Advances

You can enter multiple advances to the account for the draws made by customers. Advances can be entered either by manual entry or batch upload.

Manual Entry

This screen uses the same concepts and has similar features as the Payment Entry screen. An advance can be paid to one or more payees. The payee can be a standard payee that can be selected from a predefined list of values or a non standard payee. For non standard payees, you must enter the details of the remittance.

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

Batch Upload

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

Using the Advance Entry screen, you can enter and view a batch of advance transactions. You can then complete the following tasks:

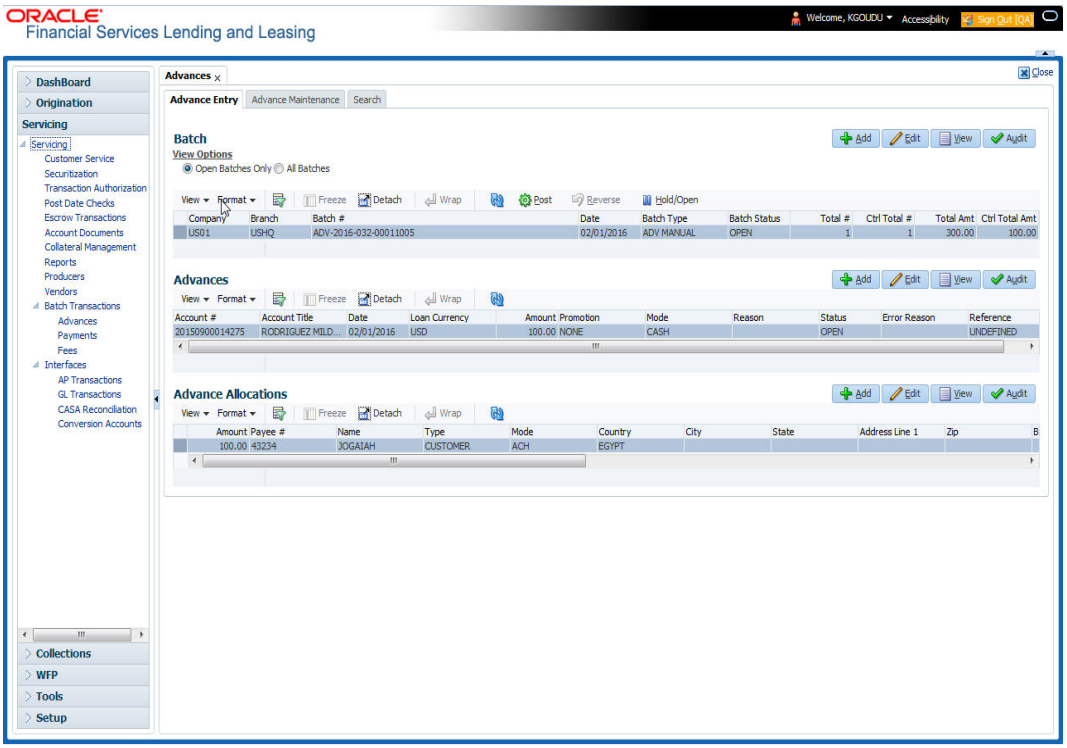
- Posting a batch
- Reversing a batch
- Placing a batch on hold

14.2.1 Advance Entry Tab

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

To view open batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.



2. In the **View Options** section, click **Open Batch Only**. In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

To view all batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. In the **View Options** section, click **All Batches**. In the Batch section, the system displays all batches regardless of the status.

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

14.2.1.1 Entering and Posting Advances

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

To enter and post a batch for advance transactions

1. On the Oracle Financial Services Lending and Leasing A home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.

Field:	Do this:
Branch	Select the branch.
Date	Specify the batch date.
Batch Type	Select the batch type.
Total #	Specify the total number of advances in the batch.
Total Amt	Specify the total amount of advances in the batch.
Batch #	View the batch number (system generated).
Batch Status	View the batch status.
Ctrl Total #	View the total number of advances in the batch (actual).
Ctrl Total Amt	View the total amount of advances in the batch (actual).

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Advances** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Account #	Select the account number.
Account #: Title	View the account title.
Date	Specify the advance effective date.
Currency	Select the currency.
Amount	View the advance amount.
Promotion	Select the promotion associated with advance.
Mode	Select the advance mode.
Reason	Select the reason for the advance.
Status	View the advance status.
Error Reason	View the reason for error.
Reference	Specify any reference information (such as check number).

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Advance Allocations** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amount	Specify the advance amount to be paid to this payee.
Payee Nbr	Select the payee number.
Name	Specify the payee name.
Type	Select the payee type.
Mode	Select the payee payment mode.
Country	Select the country where the payee is located.
City	Specify the city where the payee is located.
State	Select the state where the payee is located.
Address	Specify the address line 1 for the payee.
Zip	Select the zip code where the payee is located.
Zip Extension (unlabeled)	Specify the zip extension where the payee is located.
Bank Name	Specify the payee ACH bank name.
Routing #	Specify the payee ACH bank routing number.
ACH Account Type	Specify the payee ACH bank account type.
ACH Account #	Specify the payee ACH bank account number.
Account #	Specify the customer account number with the payee.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	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. 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). 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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Comment	Specify a comments for this advance allocation.
Currency	Specify the currency for disbursement.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

The system updates the display only **Total #** and **Total Amt** fields in Batch section to record the contents of Advance section.

When you want to post a batch transaction on Advance Entry screen, ensure that contents of the display only **Total #** and **Total Amt** fields match with contents of the required **Total #** and **Total Amt** fields in Advance group section.

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

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

The posted advances can be viewed on the Customer Service screen's Transaction screen. The system creates entries for the posted advances on AP Transaction screen. These entries can be used to process the remittances.

14.2.1.2 Holding a Batch of Payment Transactions

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

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. On the **Advance Entry** screen, click **Open Batches Only** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch you want to hold.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

14.2.1.3 Opening or Removing Hold on the Batch of Payment Transactions

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

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

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry** tab.
2. On the **Advance Entry** screen, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with the status of HOLD you want to open.
4. In the **Action** section, click **Hold/Open**. The system changes the batch status from HOLD to OPEN.

14.2.1.4 Reversing a Batch of Payment Transactions

Following are the pre-conditions while reversing a Batch of Payment Transactions:

- Only the batches with a status as POSTED can be reversed.
- Only the batches with a status as HOLD can be opened.

To reverse the batch of payment transactions

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

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry** tab.
2. On the **Advance Entry** screen, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with POSTED status you want to reverse.
4. In the **Action** section, click **Reverse**.

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

You can verify the reversal either using Transaction screen on Customer Service screen for each account in the batch, or by running payment history report.

14.2.2 Advance Maintenance Tab

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

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

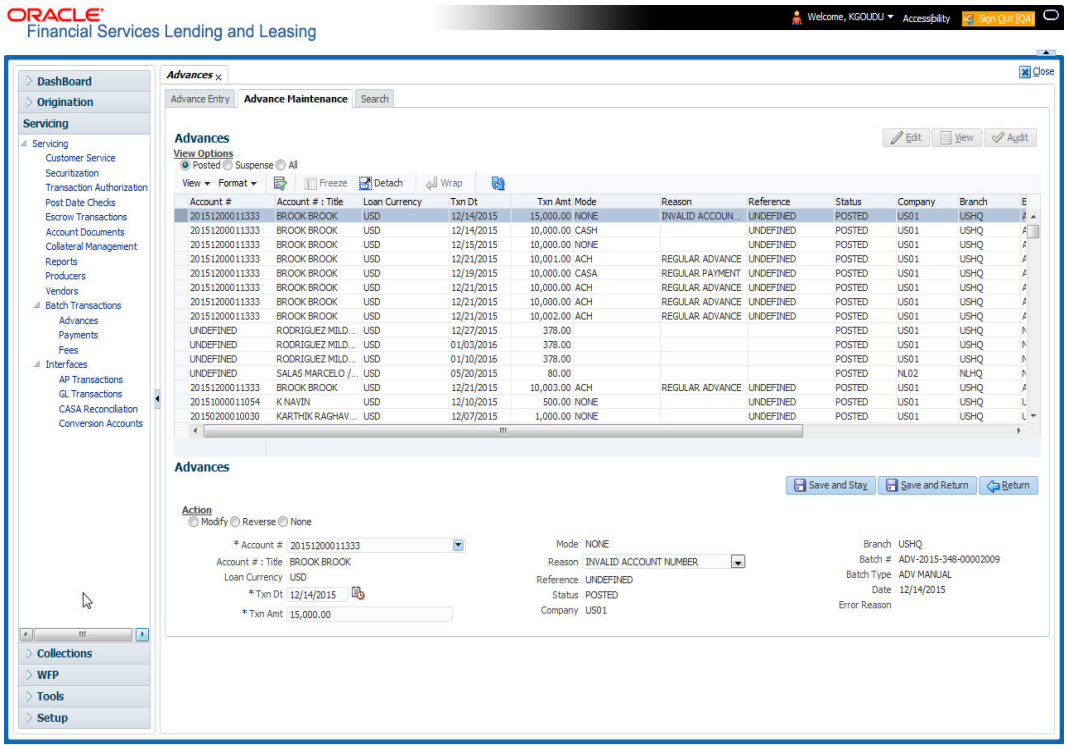
In all cases, the system performs 'true backdating' to post the transaction based upon transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended advances

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

To view advances

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance** tab.



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

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

The system displays the selected payments in the **Advances** section.

3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	View this:
Account #	Account number.
Title	Account title.
Currency	Select the currency
Txn Date	Advance effective date.
Txn Amount	Advance amount.

Field:	View this:
Mode	Advance mode.
Reason	Advance reason.
Reference	Reference information for advance.
Status	Advance status.
Company	Portfolio company.
Branch	Portfolio branch.
Batch #	Batch number.
Batch Type	Batch type.
Date	Displays batch date.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

14.2.2.1 Modifying/Correcting Advance Transactions

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

To modify/correct an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to modify and click **Edit**.
4. In the **Action** section, click **Modify**.
5. In the **Details** section, update the fields with information about the advance you want to modify.

Field:	Do this:
Account #: Title	Select account number.
Currency	Select the currency.
Amount	Enter advance amount.
Txn Dt	Enter advance effective date.
Reason	Select the reason for error.

6. Click **Save And Return**.

The system modifies the original advance and posts the new advance.

14.2.2.2 Reversing Advance Transactions

To reverse an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to reverse and click **Edit**.
4. In the **Action** section, click **Reverse**.
5. In the **Details** section, complete the Reason field (if you choose). You need not have to update any other fields when reversing a transaction.
6. Click **Save And Return**.

The system reverses the original advance.

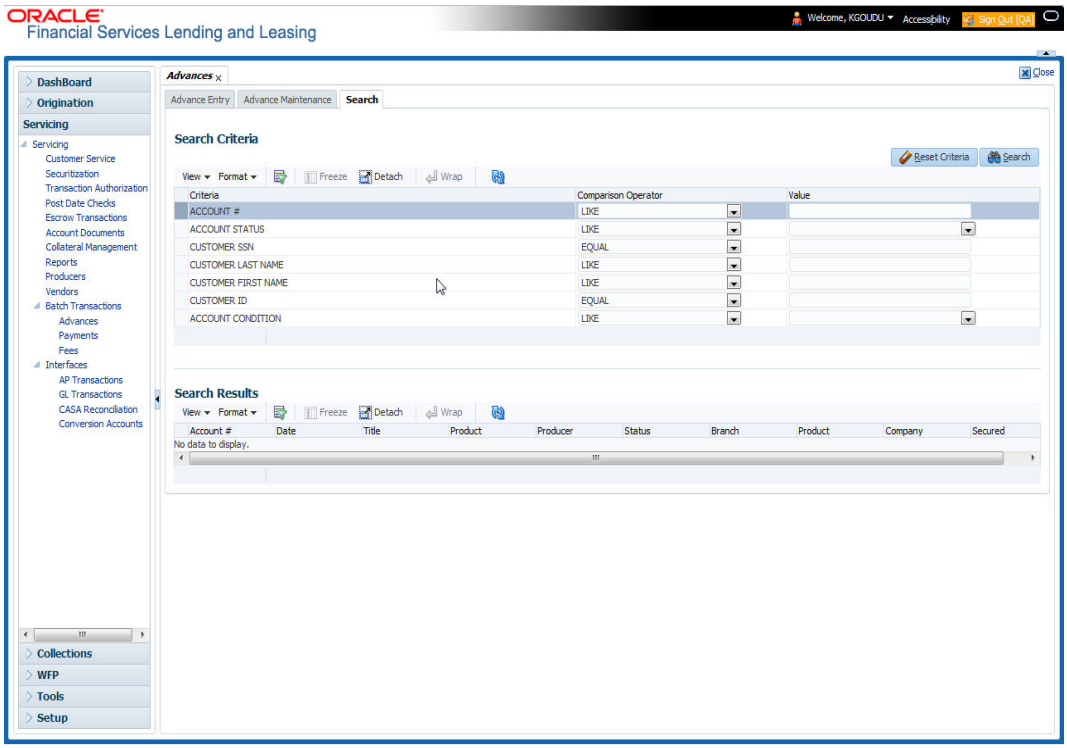
The reversed advance can be viewed when you load the account on Customer Service screen from Customer Service screen's Transaction screen.

14.2.3 Search Tab

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

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Search** tab.



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

System displays result of the search in Results section at the bottom of the screen.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

14.3 Payments

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

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

- Posting a payment
- Correcting a payment

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

- Lockbox payments
- ACH payments
- Manual entry with the Payment Entry screen

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

14.3.1 Lockbox Payments

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

14.3.2 ACH Payments

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

Batch NSF Processing

Oracle Financial Services Lending and Leasing provides the upload of the rejected ACH 'Payment Request Files' sent by financial institution/lender to allow for improved NSF processing for all returned payments. This is done using a 'Batch Mode' process.

Oracle Financial Services Lending and Leasing supports upload of payment files through lockbox uploads. In addition to the Payment file, system also provides the upload of Payment Return files through lockbox uploads. The system provides an upload of the 'Entry Detail Ad-

denda Record' in NSF Notification file received from the client's financial institution. This record pertains to payment returns.

Entry Detail Addenda Record

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

14.3.3 Bulk Upload of Payment Transactions

OFSLL supports bulk upload of payment transactions into the system in addition to the option of manually creating the records in the Payment Entry tab.

During the bulk upload process, a set of payment transactions can be grouped together into a single file, in a specific file format and uploaded into the system using the Process File interface. The upload file is then processed through a batch and after successful validation, individual records are created automatically in 'Payment Entry' tab with appropriate status.

While creating the upload file, it is necessary to maintain the details in specific format and to ensure that all the payment transactions are uploaded correctly without any issues during validation. The bulk upload file format supports One Header and Multiple Detail records and the currency defined in the header is applicable for all the records. Example of header record is indicated in the following table:

Company	Currency	Mode	Reason	Total #	Total Amt
US01	USD	CASH	PAYMENT MANUAL	3	3000

In the header record, all the fields are mandatory except 'Reason'. Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment upload batch is rejected. For example, when the specified company code or currency code is not maintained, or if 'Total Amount' contains a non numeric data, the entire batch is rejected from processing.

The details of each transaction need to be maintained in the following format as indicated with system defined validations:

Field Name	Expected Values	Mandatory (Y/N)	Validation
Account #	Account Number	Y	Mismatch in Account # is posted as 'Suspense' (Account Number as '0') against 'Company' specified in header. For suspense account, system defaults the spread where Status, Condition, and State = 'ALL'.
Pmt Date	Payment Date	Y	Payment date cannot be beyond the GL date.
Pmt Amount	Payment Amount	Y	Payment Amount should not contain non-numeric or negative amount.
Spread	Spread (Spread Code)	N	Spread Code has to be valid. If left blank, default spread is applicable based on spread matrix or value defined in contract.
Reference	Free Text	N	NA

Based on the value defined in CLOB system parameter 'CMN_FILE_PROCESS_TO_LOB', the file is either processed through Process Files interface (if value is 'Y') or Database Files system (if value is 'N'). For database file upload, the payment transactions file has to be placed in 'IBU' directory for upload and for process files interface, the file is shared in common access folder and uploaded by accessing it from the 'Incoming Process File' tab. For more information, refer to DashBoard > Process Files section.

On initiating the file upload in 'Process Files' screen, new batch job 'IPUPRC_BJ_100_01', under Batch Job Sets 'SET-IFP' is created to process the same. Each batch can process specific number of records as per the 'Parameter Value' defined in the system parameter 'LBX_TXN_GROUPING_CNT' (BATCH SIZE OF PAYMENT UPLOAD RECORDS). Note that a batch can get rejected from processing if the total number of records exceed the parameter value or the 'Total #' specified in the file header.

While uploading the batch, ensure that the following lookup details are maintained in Lookup Code 'PAYMENT_UPLOAD' with Sub Code as 'PAY' in Lookup Type 'GROUP_SUB_TYPE_CD'.

Once the batch is successfully executed after validation, system identifies the 'Header' and 'Detail' records in payment file and creates individual records with the same batch name in 'Payments' and 'Payment Txns' sections automatically. The status of the Batch is updated depending on the status defined in system parameter 'PMT_BATCH_POSTING' (PAYMENT BATCH POSTING PREFERENCE) as OPEN or HOLD or POSTED.

14.3.4 Manual Entry

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

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

14.3.5 Payments Entry Tab

Using the Payment Entry screen, you can do the following for payment transactions:

- Viewing batches
- Entering a batch
- Posting a batch
- Placing a batch on hold
- Opening a batch on hold
- Reversing a batch

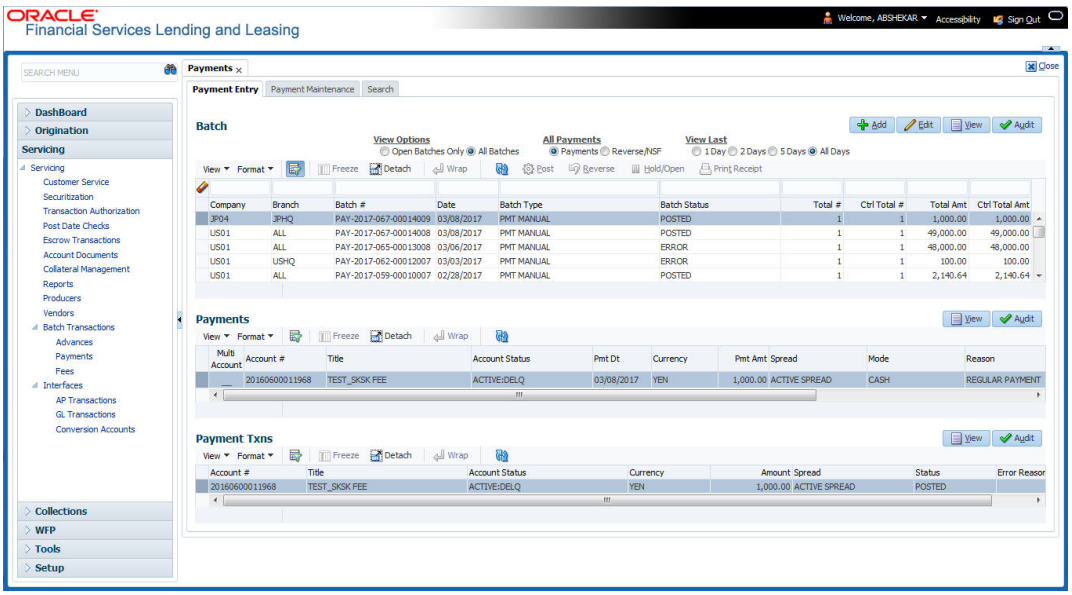
14.3.5.1 Viewing Batches

The Payment Entry screen enables you to select the batch you want to view. Based on your selection, the batches are displayed. You can select one of the following:

View Options	Descriptions
Open Batches Only	Displays batches with the status OPEN
All Batches	Displays all the batches regardless of status. i.e. OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open payment batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry** tab.
2. On the Payment Entry screen's **View Options** section, click **Open Batch Only**. In the Batch section, the system displays all batches with a status OPEN that have not been posted.



To view all payment batches

On the Payment Entry screen's **View Options** section, click **All Batches**.

In the Batch section, The system displays all payment batches, regardless of status. Details regarding the selected batch appear in the Payments section.

In the Batch section, click **View** to view batch details. If a batch contains a payment with an ERROR status, **Error Reason** field under **Payment Txns section** displays the cause.

In the **Payment Entry** tab. you can further sort the view of payment transactions based on 'All Payments' and 'View Last' options. These options allow you to narrow the range of payment transactions that Oracle Financial Services Lending and Leasing displays.

In 'All Payments' section, you can either select '**Payments**' to view only the posted payment transactions or '**Reverse/NSF**' to view only the transactions which are reversed or posted with Non Sufficient Funds in the account.

In 'View Last' section, you can view the payment transactions based on elapsed days.

Choose:	Oracle Financial Services Lending and Leasing displays:
1 Day	All the transactions in last one day.
2 Days	All the transactions in last two days.
5 Days	All the transactions in last five days.
All Days	All the posted transactions.

14.3.5.2 Entering and Posting Batches

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

To enter and post a batch for a payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.
Branch	Select the portfolio branch.
Batch #	View the batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Date	Select the batch date, usually either today's date or the date when batch was received as a whole.

Field:	Do this:
Batch Type	Select the batch type. Oracle Financial Services Lending and Leasing identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on .
Batch Status	View the batch status.
Total #	Enter total number of payments in the batch.
Total Amt	Enter total amount of payments in the batch.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Batch** section, view the following information:

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

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

5. In the **Payments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Multi Account	Check this box when multiple entries of the same or different accounts are to be posted in a single batch. Note the following while selecting Multi Account check box: When Multi Account is checked, you need to specify the “Account number” and “Spread” field details in the 'Payment Txns' section below. Else, the above two field details are to be specified in ‘Payments’ section itself. Every time when you select/deselect the Multi Account check box, system validates the “Account number” and “Spread” fields (as not null) and displays a confirmation message to reset either Payment or Transaction level Account Information and then proceeds.
Account #	Select the account number to which the payment entry is to be posted.
Title	System displays the account title upon account selection.
Account Status	System displays the account status upon account selection.
Pmt Date	Select the payment effective date. This date must be less than or equal to the date recorded in the Batch section. By default, system displays the current date.
Currency	Select the currency for the payment.
Pmt Amount	Specify the payment amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Mode	By default, system displays the mode upon account selection. However, you can also select the payment mode from the drop-down list.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Status	View the status of the payment transaction.
Action	You can click on (+) icon to enter multiple accounts. Ensure that you have selected the “Multi Account” check box for entering multiple accounts.
Delete	You can remove the selected record by clicking on “Delete” button in the action block.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

The system updates Ctrl Total # and Ctrl Total Amt fields in Batch section to record the contents of Payments section.

Create Multiple Payments

You can use 'Create Multiple Payments' option to add multiple payments. Depending on the total payments specified in 'Total #' field, equivalent records are created with default value for manual updates.

The system derives the total number of payment rows to be displayed by calculating the difference between 'Ctrl Total #' and 'Total #' fields. However this option is not available if there is no difference in the above field values.

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

7. In the **Payment Txns** section, perform any of the Basic Operations mentioned in Navigation chapter. Ensure that the total Amount in Payments Txns section must match the contents of Total Amt in the Payments section.
8. A brief description of the fields is given below.

Field:	Do this:
Account #	Select the account number. This field is available only if 'Multi Account' option is not checked in 'Payments' section.
Title	View the account title.
Account Status	The current status of the account.
Currency	View the currency for the payment.
Amount	Specify payment amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list. This field is available only if 'Multi Account' option is not checked in 'Payments' section.
Status	View the payment status.
Error Reason	View the reason for error. This field will populate after you click Post if payments aren't reconciled.

Account Number '0' is a Suspense Account to which unidentified payments and advances are posted.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

   When you want to post a batch transaction on Payment Entry screen, ensure that the details of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields match with details of the required **Total #** and **Total Amt** fields.
10. In the **Action** section, click **Post**.

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

Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, the system displays the Error message as “Group control Totals not matching, Posting not allowed. The posted payments can be viewed on the Transactions screen on the Customer Service screen.

14.3.5.3 Holding a Batch of Payment Transactions

The Oracle Financial Services Lending and Leasing allows you to hold the posted batches if required. You can hold the batches only with the OPEN status.

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. On the Payment Entry screen’s **All Payments** section, select **Payments**.
3. In the **View Option** section, select the batches you want to view:
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section.
4. Select the batch you want to hold from the **Batch** section.
5. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN/ERROR to HOLD.

14.3.5.4 Removing Hold from the Batch of Payments Transactions

The system allows you to remove hold from the batch when required. You can remove hold from the batches only with the HOLD status.

To open or remove a hold on the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **View Option** section, select **All Batches** section
3. Select the batch you want to open from the Batch section.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

14.3.5.5 Reversing the Batch of Payment Transactions

The system allows you to reverse the batch of payment transactions. You can reverse batches only with POSTED status.

To reverse the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **View Option** section, select **All Batches**.
3. Select the batch you want to reverse from the Batch section.
4. In the **Action** section, click **reverse**.

System changes the batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to REversed.

You can verify the reversal either using Transaction screen on Customer Service screen's Transactions screen for each account in the batch, or by running payment history report (**Reports** master tab > **Servicing** drop-down link > **Payment** History).

14.3.5.6 Printing a Receipt

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

To print a receipt of the payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **Batch** section, click **Add** and specify required information regarding the payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
3. In the **Payment** section, click **Add** and specify the required information regarding payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
4. In the **Payment Txns** section, click **Add** and specify required information regarding the payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
5. In the **Action** section, click **Print Receipt**.

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

14.3.6 Payment Maintenance Tab

The Payment Maintenance screen enables you to perform the following maintenance functions on payments that have been posted:

- Modify and re-post single payment to single or multiple account(s)
- Modify and re-post multiple payments to multiple or single account.
- Post suspense payment, initially posted to a single account to multiple accounts.

The common functions are as follows:

Function:	Purpose:
Modify Payment	Enables you to change one or more of the payment attributes, such as the Account number, Spread, Payment Date, Currency, Payment Amount, and Reason. For Single Account Payments, these details are editable in 'Payments' section itself and for 'Multi Account Payments', only Payment Date, Currency, Payment Amount, and Reason are editable in 'Payments' section and other details are editable in 'New Payment Txns' section below.

Function:	Purpose:
Multi Account (check box)	Selecting the check box allows to change the payment account type from Single Account Payment to Multi Account Payment and vice versa. However, doing so will reset the Payment level Account Information and need to be selected carefully.
Non Sufficient Funds	Notifies Oracle Financial Services Lending and Leasing that the customer did not have sufficient funds in the account and will post a NSF fee (based on setup).
Reverse	Enables you to simply reverse a payment.

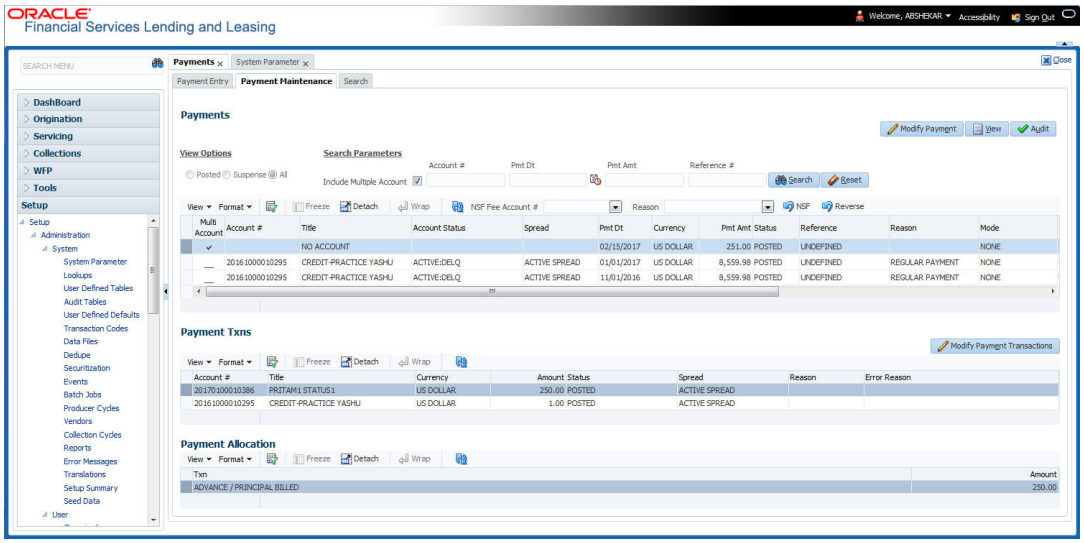
In all cases, system performs a 'true backdating' to post the transaction based upon transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended Payments

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

To view payments

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.



2. Search for required payment transaction or a batch using the following options:

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

Choose:	To view:
Posted	Posted payments.

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

- Specify one or more of the following **Search Parameters** for searching a payment transaction or a batch:
  - Include Multiple Account - By default, this check box is either selected/deselected depending on the status of system parameter 'ONE PAYMENT TO MULTI ACCOUNTS' (TPE_PAYMENT_TO_MULTI_ACCOUNTS) defined as (Y/N). Manually selecting or deselecting the same enables the system to search for those payments where single/multiple entries for same or different accounts are posted in a single batch.
  - Account # - Search through the Account in which the specific payment entry is to be posted.
  - Pmt Dt - Search using Payment Date or the transaction date on which payment was made.
  - Pmt Amt - Search using Payment Amount.
  - Reference # - Search using Payment transaction reference number.
- Click **Search**. System displays all payments matching the search criteria from all accounts in 'Payments' section.

3. You can view or edit the following information in 'Payments' section:

Field:	Do this:
Multi Account	If the system displays this check box as selected, then you are allowed to edit the fields in 'Payment Txns' section below.
Account #	Select the required account number from the drop-down list.
Title	View the account holders name in this field.
Account Status	The current status of the account.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Pmt Dt	Specify the payment date.
Currency	Select the currency from the drop-down list.
Pmt Amt	Specify the payment amount.
Reference	View the payment reference.
Reason	Select the payment reason from the drop-down list.

Field:	Do this:
Mode	View the payment mode.
Company	View the portfolio company.
Branch	View the portfolio branch.
Batch #	View the batch number.
Batch Type	View the batch type.
Date	View the batch date.

4. View the following information for the selected payment in **Payment Txns** section:

Field:	View this:
Account #	The account number.
Title	The account title.
Account Status	The current status of the account.
Currency	The currency in which payment is done.
Amount	The payment amount.
Status	The status of payment.
Spread	The spread (payment allocation strategy).
Reason	The payment reason.
Error Reason	The error reason for payment, if any.

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

14.3.6.1 Modifying/Correcting Payment Transactions

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

Consider the following scenarios during payment maintenance:

- When a transaction is posted with lesser amount (i.e. amount changed from $100 to $40), system automatically posts two transactions. A reverse transaction with amount $100 and another transaction with amount $40.
- When a new record is inserted and payment amount is provided, system posts payment on new account.
- When a record is updated with amount as ‘0’, system reverses original payment and does not post any transaction.

To modify/correct an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.

2. In the **View Options** section, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to modify and click **Modify Payment**.
5. In the **Payments** section, you can modify/correct the following details:

Field:	Do this:
Pmt Dt	Select the payment date from the adjoining calendar.
Currency	Select the currency from the drop-down list.
Pmt Amt	Specify the payment amount.
Reason	(Optional) Select any of the relevant reason for the payment from the drop-down list.

6. In the **New Payment Txns** section, update the fields with information about payment you want to modify to reconcile the payment changes.

Field:	Do this:
Account #	Select account number from the drop-down list.
Amount	Specify the transaction amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Reason	(Optional) Select any of the relevant reason for the payment transaction from the drop-down list.

7. In the **New Payment Txns** section, you can also do the following:
   - Click  to add additional payment transactions. System inserts a new record and allows you to specify the above details. When new records are added for single account in payment Txns section, system automatically changes the record to 'Multi Account' and displays in 'Payments' section.
   - Click **Delete** to remove the selected payment record which in-turn posts a ‘Payment reversal’ transaction on to the account. When records are removed from multi-account in payment Txns section either by deleting or posting with zero amount, system automatically changes the record to single payment account and displays in 'Payments' section with the account number.
   - Click **Reset** to revert to previously saved payment transaction data.
8. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

The system modifies the original payment and posts new payment. The modified payment can be viewed on the Customer Service screen’s Transaction screen.

14.3.6.2 Reversing Payment Transactions

To reverse an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse.
5. Click **Reverse**, and click 'Yes' in Reverse Transaction confirmation dialog.
6. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

   The system reverses the original payment. The modified payment can be viewed on the Customer Service screen's Transaction screen.

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

14.3.6.3 Reversing Payment Transaction and Assessing NSF Fee

To reverse an individual payment transaction and assess NSF fee

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse with an NSF fee.
5. Cick **NSF** and click 'Yes' in Reverse Transaction confirmation dialog.
6. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

   The system reverses the original payment and assesses the NSF fee. The modified payment can be viewed on the Customer Service screen's Transaction screen.

14.3.7 Outbound Customer Extracts To Payment Agencies Batch

An outbound customer extract file can be generated and sent to multiple payment vendors like Money gram, Quick Collect, Speed Pay from Western Union, Lockbox etc. Sharing this extract enables various outlets of these payment agencies to verify account's existence in FI and proceed with payment processing.

After receiving the payment extract file, the vendor validates customer details and sends a notification confirmation of Payment in NACHA format.

Processing

The system generates customer extract of customers from which payment is expected, everyday. This process is configured as 'Outbound Customer Extracts To Payment Agencies

Batch' batch job which is run daily. The batch generated an extract in text format containing all Accounts relevant details.

Accounts with payment mode ACH or Lockbox can be excluded. The system facilitates setting-up options to pick up payment modes that needs to be included in extract generation.

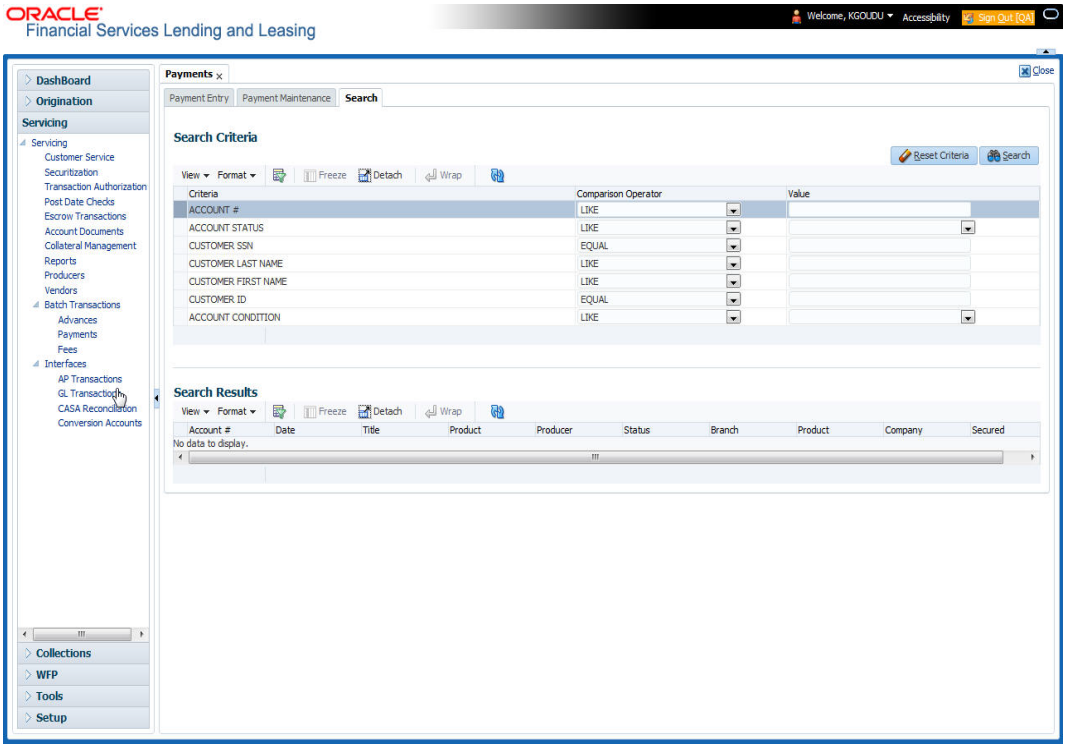
This file is stored in a configurable shared path from which it is shared to required outlets as discussed earlier.

14.3.8 Search Tab

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

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Search** tab.



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

System displays result of the search in Results section at the bottom of the screen. You can click **Reset Criteria** at any time to clear the Comparison Operator and Values columns on the Search Criteria section.

14.4 Fees

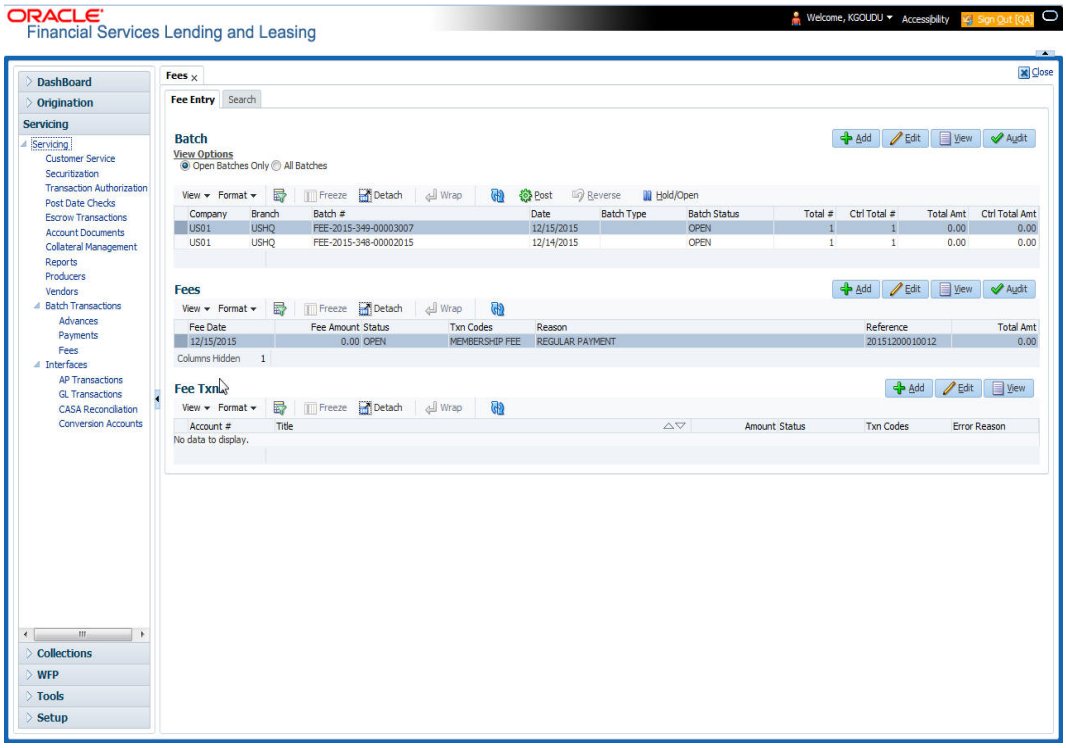
Oracle Financial Services Lending and Leasing enables you to process batch fee and expense assessments for many accounts in one screen outside the preview of automated processing.

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

- Posting the batch
- Reversing the batch fees posted on multiple accounts
- Holding / Opening the posting of the current batch

14.4.1 Fees Tab

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



14.4.1.1 Viewing Batches

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

To view open fee batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry** tab.
2. On the Fee Entry screen's **View Options** section, click **Open Batch Only**.

   In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

   Details regarding the selected batch appear in the Fees section.

To view all Fees batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Options** section, click **All Batches.**

In the Batch section, the system displays all fee batches, regardless of status.

Details regarding the selected batch appear in the Fees section.

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

14.4.1.2 Entering and Posting Batches

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

To enter and post a batch for a fees processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. In the Fee Entry screen's **Batch** section, click **Add**.
3. In the **Batch** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Company	Select the portfolio company.
Branch	Select the branch.
Batch #	The batch number (system generated). The batch number format is Fee-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Date	Select the batch date, usually either today's date or the date the batch was received as a whole.
Batch Type	Select the batch type. The system identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Batch Status	The status of Batch.
Total #	Specify total number of payments in the batch.
Ctrl Total #*	The total number of payments in the batch (actual).This figure must match the figure in the required Total # field before a batch can be posted.
Total Amt	Specify total amount of payments in the batch.
Ctrl Total Amt*	View the total amount of payments in the batch (actual). This figure must match the figure in the required Total Amt field before a batch can be posted. These two fields update every time you save the itemized payment entries in the Fees section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

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

5. In the **Fees** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Fee Date	Select the fee effective date. This date must be less than or equal to the date recorded in the Batch section.
Fee Amount	Specify the fee amount.
Status	View the payment status.
Txn Codes	Select the transaction code.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Account #	Select the account number to which this payment applies.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

System updates **Ctrl Total #** and **Ctrl Total Amt** fields in Batch section to record the contents of the Fees section.

7. For each fee, use the Fee Txns section to record information about the fee received. (There might be more than one entry for the same account).
8. In the **Fee Txns** section, perform any of the Basic Operations mentioned in Navigation chapter. Ensure that the total Amount in Fee Txns section must match the contents of Total Amt in the Fees section.

A brief description of the fields is given below:.

Field:	Do this:
Account #	Select the account number.
Title	View the account title.
Amount	Specify payment amount.
Status	View the payment status.
Txn Codes	View the Transaction codes.
Error Reason	View the reason for error. This field will populate after you click **Post** if payments aren't reconciled.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

   When you want to post a fee transaction on Fees Entry screen, ensure that contents of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields matches with contents of the required **Total #** and **Total Amt** fields. In the following example, batch is ready to post, as these figures match.

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

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

You can post only those batch with a batch status as OPEN. Also the batch totals and control totals should match before you post the batch. Else, an error message is displayed.

Note

You can post only those batch with a batch status as OPEN. Also the batch totals and control totals should match before you post the batch. Else, an error message is displayed.

14.4.1.3 Holding a Batch of Fee Processing

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

To hold the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the batches you want to view.
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section. Use the **Fees** section to select the batch you want to hold.
3. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

14.4.1.4 Removing a Hold on the Batch of Fee Processing

The status HOLD can be removed for the batch with status HOLD.

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

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the fees you want to view.
3. Use the **Fees** section to select the batch you want to open.
4. In the **Action** section, click **Hold/Open**.

   The system changes the batch status from HOLD to OPEN.

14.4.1.5 Reversing the batch of Fee Processing

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

To reverse the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the batches you want to view.
3. Use the **Fees** section to select the batch you want to reverse.
4. In the **Action** section, click **Reverse**.

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

14.5 Search screen

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

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Search**. The Fees screen's Search screen appears.
2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate an account.
3. Click **Search**. System displays result of the search in Results section at the bottom of the screen. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search Criteria section.

15. Interface

15.1 Introduction

This chapter discusses about the interfaces available in the application which supports following interfaces:

- AP Transaction
- GL Transaction
- Conversion Accounts

15.2 AP Transactions

The AP Transactions screen enables you to view accounts payable in Oracle Financial Services Lending and Leasing and complete the following tasks:

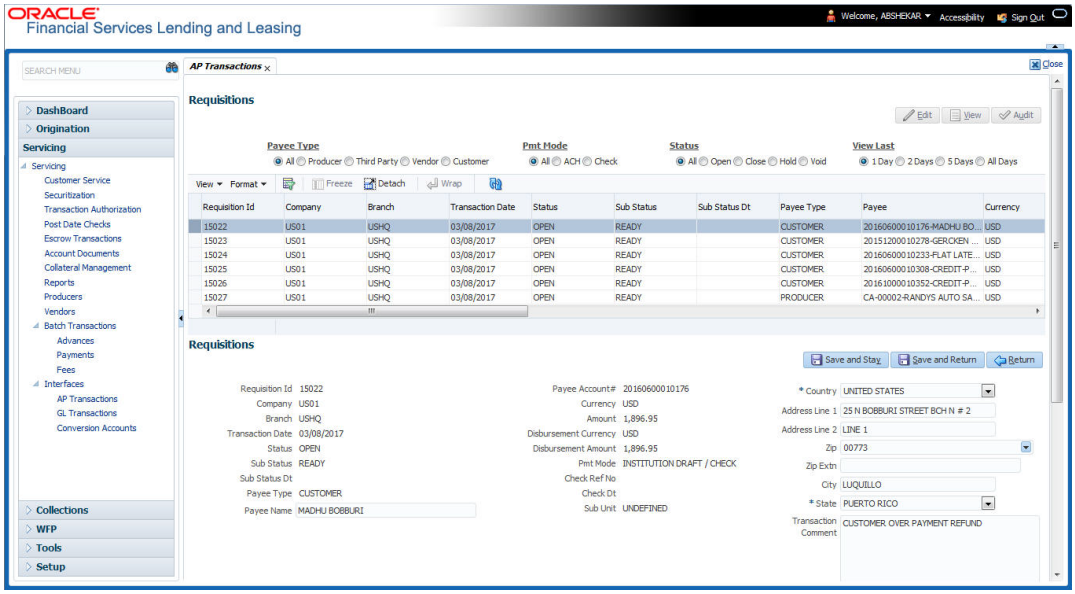
- View requisitions for all payees
- Change Payee Details and Track History
- Put a requisition on hold
- Close a requisition
- Cancel a requisition
- Print check details

The AP Transactions screen displays information regarding advance payments, such as payee type, mode of payment, status, and other details. Whenever there is a refund to be sent to the trustee or estate, you can modify the payee details. System automatically records the changes and maintains a history of changes done on a particular requisition.

To view requisitions for all payees

1. On the Oracle Financial Services Lending and Leasing home screen, **Servicing > Servicing > Interfaces > AP Transaction**.

The AP Transactions screen appears.



The **AP Transactions** screen contains four sets of option buttons, each in its own section: **Payee Type**, **Pmt Mode**, **Status**, and **View Last**. These option buttons allow you to narrow the range of the requisitions Oracle Financial Services Lending and Leasing displays.

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

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All payees.
Producer	Producer payees.
Third Party	Third party payees.
Vendor	Vendor payees.
Customer	Customer payees.

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

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All requisitions.
ACH	Requisitions paid by ACH.
Check	Requisitions paid by check.

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

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All requisitions.
Open	Open requisitions.
Close	Closed requisitions.
Hold	Requisitions on hold.
Void	Cancelled requisitions.

The **View Last** section enables you to view requisitions based on elapsed days.

Choose:	Oracle Financial Services Lending and Leasing displays:
1 Day	All the transactions in last one day.
2 Days	All the transactions in last two days.
5 Days	All the transactions in last five days.
All Days	All the posted transactions.

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

3. On the AP Transactions screen's **Requisitions** section, select the record you want to work with.
4. In the **Requisitions** section, perform any of the Basic Operations mentioned in Navigation chapter. You can view the following information:

Field:	Oracle Financial Services Lending and Leasing displays:
Requisition Id	View the Requisition Id of the selected AP transaction.
Company	The AP transaction company.
Branch	The AP transaction branch.
Transaction Date	The AP transaction date.
Status	The AP transaction status (OPEN, CLOSE, HOLD, or VOID).Transaction in OPEN status will not have a credit reference number, as it has not been entered or generated.
Sub Status	The AP transaction sub status.
Payee Type	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, or CUSTOMER).
Payee	The AP transaction payee name.
Payee Account#	The AP transaction payee account number.
Currency	The AP transaction payment currency.
Amount	The AP transaction payment amount.
Disbursement Currency	The disbursement currency.
Disbursement Amount	The AP transaction disbursement amount.
Pmt Mode	The AP transaction payment mode.
Check Ref No	The AP transaction check reference number.
Check Dt	The AP transaction check date.
Sub Unit	The sub unit associated with the AP transaction.
Country	The AP transaction country.
Address Line 1	The AP transaction payment address.
Address Line 2	The AP transaction payment address.
Zip	The AP transaction zip code.
Zip Extn	The AP transaction zip code extension.
City	The AP transaction city.
State	The AP transaction State.

Field:	Oracle Financial Services Lending and Leasing displays:
Transaction Comment	The AP transaction comments received in response format are displayed. You can update the details if required.

5. On the **Details** sub tab, perform any of the Basic Operations mentioned in Navigation chapter. You can view the following information:

Field:	Oracle Financial Services Lending and Leasing displays:
Effective Dt	The transaction detail effective date.
Description	The transaction detail description.
Payment Id	The payment ID of the AP transaction.
Amount	The transaction detail payment amount.

6. On the **History** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

   The 'Requisitions History' section in **History** sub tab displays all the requisition changes that was performed on a particular AP transaction requisitions. The Requisitions History sub tab has similar field information of 'Requisitions' tab which is explained in point 4 above.

   The Requisitions History table displays the modified fields and you can only view the requisition changes by clicking on 'View'. The details of Updated By and Updated date are displayed below the Requisitions History details.

Closing a requisition

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

To close a requisition

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to close.
3. In the **Action** section, click **Close**.
4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, click **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can change its status to HOLD. When a requisition is on hold, it cannot be closed.

To put a requisition on hold

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

2. In the **Requisition** section, select the requisition you want to put on hold.
3. In the **Action** section, click **Open/Hold**.

> **Note**
>
> The same option is to be selected while moving a requisition from Hold to Open status.

4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, choose **Hold** and view the account.

Voiding a requisition

Changing the status of a requisition to VOID cancels the requisition.

To void a requisition

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to void.
3. In the **Action** section, select **Void**.
4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, click **Void** and view the account.

Printing Check Details

Print the requisition details of an open AP transactions.

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to print.
3. In the **Action** section, click on **Print Check** button. System generates a PDF report with requisition and payee details.

15.3 GL Transactions

Oracle Financial Services Lending and Leasing allows you to view the details regarding general ledger entry as well as amortized transactions posted on a monthly basis. The system updates the GL transaction screen nightly.

The GL Transactions screen contains the following tabs:

- Company
- Account

15.3.1 Company tab

The Company tab contains the following sub tabs:

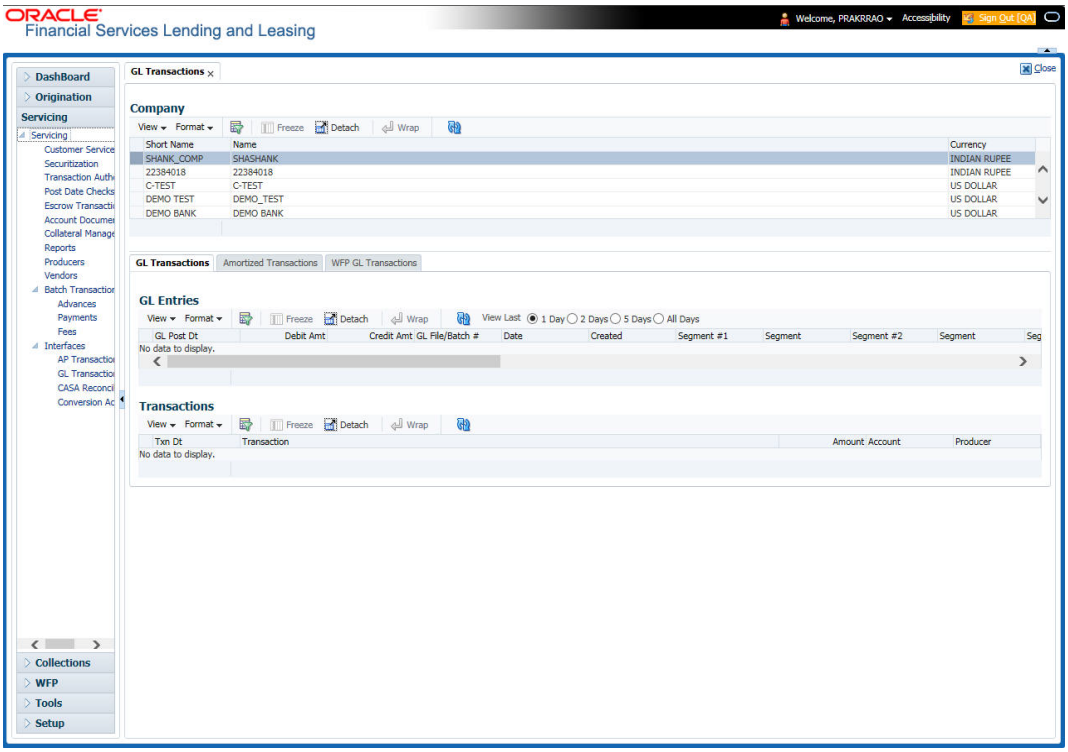
- GL Transactions
- Amortized Transactions

15.3.1.1 GL Transactions

The GL Transactions screen is a display only screen that allows you to view details regarding each general ledger entry and its corresponding details.

To view the GL Transactions screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, **Servicing > Servicing > Interfaces > GL Transaction** link.
2. The GL Transactions screen appears opened at **GL Transactions** tab.



3. In the **Company** section, select the portfolio company you want to work with. System displays the portfolio company name, portfolio company short name and currency.
4. In the **GL Entries** section, sort the list of GL transactions to be displayed based on elapsed days by selecting the 'View Last' option (1/2/5/All Days) and view the following information:

Field:	View this:
GL Post Dt	General ledger effective date.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.

Field:	View this:
Created	If selected, this box indicates that the GL interface file/batch is created.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.
Segment #3	Segment value.
Description	Segment description.
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.
Segment #8	Segment value.
Description	Segment description.
Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.

5. In the **Transactions** section, view the following information:

Field:	View this:
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

15.3.1.2 Amortized Transactions Tab

The Amortized Transactions screen is another display only screen. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block

displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction screen

1. On Oracle Financial Services Lending and Leasing Application home screen **Servicing > Servicing > Interfaces > GL Transaction > Amortized Transactions** In the **Company** section, select the portfolio company you want to view.
2. In the **Transactions** section, sort the list of GL transactions to be displayed based on elapsed days by selecting the 'View Last' option (1/2/5/All Days) and view the following information:

Field:	View this:
Transaction	The transaction type.
Account #	The account.
Account Status	The account status.
Method	The amortization calculation method.
Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
WrittenOff	The balance write-off.

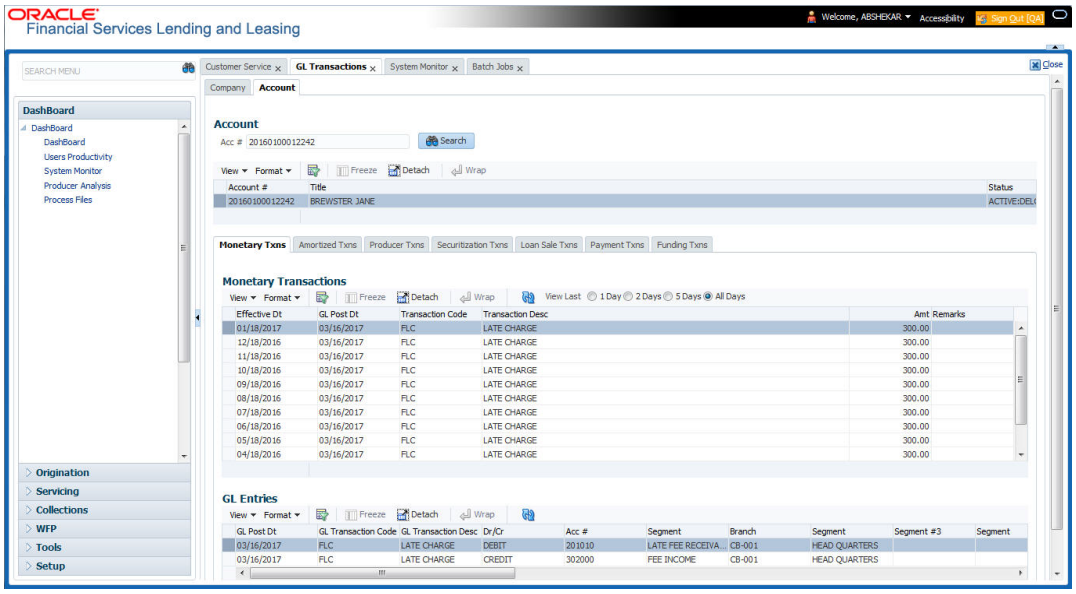
3. In the **Amortized Transactions** section, view the following information:

Field:	View this:
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

15.3.2 Account tab

The Account tab is a display only tab that allows you to search and view GL Transactions by querying through account number.

In the ‘Acc #’ field, specify the account number and click ‘Search’.



System displays the following account details:

Field:	Do this:
Account #	The queried account number.
Title	The primary and other applicant(s) attached to the account.
Status	The current status of the account.
Product	The product for the account.
Contract Dt	The contract funded date.
Currency	The currency for the account.

The Account tab also contains the following sub tabs which are segregated to display the respective transactions maintained in the account:

- Monetary Txns
- Amortized Txns
- Securitization Txns
- Loan Sales Txns
- Payment Txns
- Funding Txns
- Producer Txns

By default, system displays only the previous day’s transactions for the selected account and you can modify the same to display the transactions for the last 2 days, 5 days or All Days by selecting the appropriate radio button.

The following table indicates the specific type of GL Transactions displayed for any selected account and the transaction details displayed in each sub tab.

Transaction Type	Transaction Details
Monetary Transactions Amortized Transactions Securitization Transactions Loan Sales Transactions	Effective Date
	GL Post Date
	Transaction Code
	Transaction Description
	Amount
	Remarks
Funding Transactions Producer Transactions	Effective Date
	GL Post Date
	Transaction Code
	Transaction Description
	Amount
	Dealer/Producer Number
	Dealer/Producer Name
Payment Transactions	Effective Date
	GL Post Date
	Batch Type
	Reason
Payment Allocation Transactions	Effective Date
	Transaction Code
	Amount
GL Entries sub tab	GL Post Date
	GL Transaction Code
	Dr/Cr (Debit/Credit)
	Segment #1 upto #10

Transaction Type	Transaction Details
Transaction sub tab	GL Post Date
	Segment
	Account #
	Sub Unit
	Category
	Description
	Debit Amount
	Credit amount

15.4 Account Conversion

Oracle Financial Services Lending and Leasing Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed). At the end of the process, a new account is created in system which can be viewed on Customer Service. It also allows you to board new accounts. There are two methods to enter this information into the system; a data file upload and a manual data entry.

This chapter explains how to use Oracle Financial Services Lending and Leasing's Account Conversion screen to complete the following tasks:

- Record customer details (including employment and address information), contract information, and collateral information
- Edits to verify the completeness of data with a Verification screen.

15.4.1 Conversion of Account screen

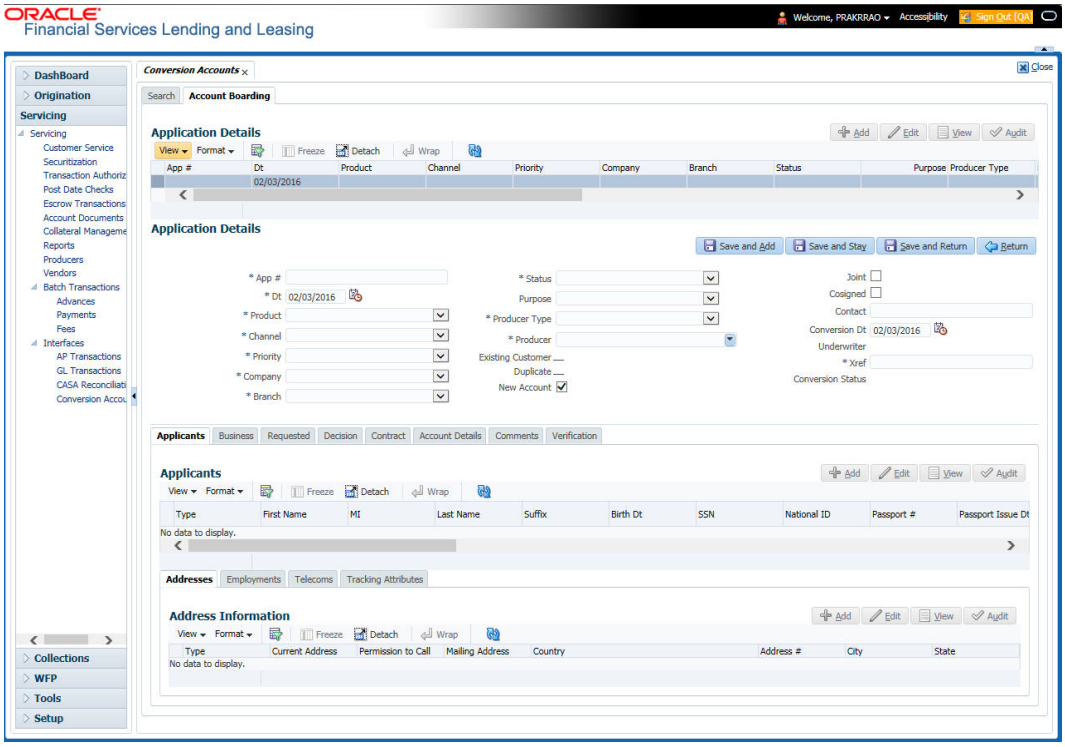
In the Conversion Account screen, the first step in converting an account is to complete the account boarding (new/old) details.

The conversion process does not create the underlying general ledger (GL) entries at any time.

To complete the master block

1. Click **Servicing > Servicing > Interfaces > Conversion Accounts > Account Boarding**.

2. The Account Conversion screen appears..



3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:	
App #	Enter the account number.	
Dt	Enter the account date (date on which account was originally received).	
Product	Select the product associated to this account.	
Priority	Select the account priority.	
Status	Select the account status and sub status from	
Sub Status (unlabelled)	the following two choices:	
	CONVERSION	ACCOUNT CREATED
	CONVERSION	API ACCOUNT
	Note: In beginning the conversion process, choose API ACCOUNT. After verification process, you will change the status to ACCOUNT CREATED. (See the **Verification** section for more information.)	
Company	Select the portfolio company to which this account belongs.	
Branch (unlabelled)	View the portfolio branch to which this account belongs.	

Field:	Do this:
New Account	Select box if account doesn't exist in the legacy system. **IMPORTANT**: Clear this box if the account transactions need to be converted. If this box is selected, data entered on Transaction sub screen of the Account master tab will not convert.
Conversion Dt	Enter the conversion date.
Joint	Select if the account is joint.
Cosigned	Select if the account is co-signed.
Purpose	Select the purpose.
Existing Customer	Select if one of the applicants is an existing customer.
Duplicate	Select if the account is a duplicate application.
Contact	Enter the contact.
Channel	Select the account channel.
Producer Type	Select the producer type.
Producer	Select the producer.
Underwriter	View the underwriter name.
Xref	Enter the account number (if converting an existing account) or the account number (if you need to create an account for funded application). This will help to reference back to the legacy system.
Conversion Status	View the status of the conversion.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

15.4.2 Applicants Sub Tab

The Applicants master screen allows you to record information regarding applicants associated with the account. In this section, you will use the information supplied on the application, complete **Primary Applicant** screen and sub screens (**Address**, **Employments**, **Telecoms**, and **Financials** sub screens). If this is a joint account, complete the **Others** screen as well.

15.4.3 Decision Tab

On the Decision screen, Oracle Financial Services Lending and Leasing system records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle Financial Services Lending and Leasing will display the Lease screen. These screens all share the following sub screens: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

For more detailed explanation of the fields found on the Decision screen, please see the chapter **Underwriting** in this **User Guide**.

15.4.4 Contract Tab

The Contract screen allows you to perform important task of completing the truth-In-lending details. These screens include information about financed amount, payment schedule, total of these payments, finance charge, and the resulting annual percentage rate. The truth-in-lending details must be completed before a Lease can be funded.

In completing the truth-in-lending details on Contract link, you will complete the Lease screen.

The Lease screen share the following sub screens:

- Itemizations
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC

15.4.5 Collateral Tab

The Collateral screen allows you to record information regarding collateral associated with the account. Depending on the type of product or producer you selected, the Collateral link opens one of the three following collateral screen: a vehicle information screen, a home information screen, or an other information screen. Complete the screen that is available on your Applications screen.

These screens all share the following sub screens: Valuations and Tracking.

15.4.6 Account Details Tab

The Account Conversion Account's screen allows you to view and add comments regarding an account at any time.

To complete the Account Details section

1. Click **Servicing > Servicing > Interfaces > Conversion > Account Boarding > Accounts link**.

The Account screen contains the following sub screens:

- Conditions
- Balances
- Transactions
- ACH
- Bankruptcy
- Charge off
- Compensation
- Lease Details

- Tracking Attributes

2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Account#	View the value entered in “Xref” field.
Status	Select the account status.
Effective Dt	Enter the effective date of the account.
Paid Off Dt	Enter the paid off date of the PAID account.
Pool	Enter the pool the account is in.
30	Enter the number of times 30 days delinquent over the life of the account.
60	Enter the number of times 60 days delinquent over the life of the account.
90	Enter the number of times 90 days delinquent over the life of the account.
120	Enter the number of times 120 days delinquent over the life of the account.
Next Due Dt	Enter the Next Due date.
Last Pmt Amt	Enter the last payment amount.
Due Day	Enter the due day of the account.
Last Activity Dt	Enter the date of last activity on the account.
Maturity Dt	Enter the maturity date of the account.
Last Pmt Dt	Enter the date the last payment was received.
Excess Amt Pd	Enter the amount paid that needs to be applied towards future due dates.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Extensions** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
# of Extensions (Year)	Enter the number of times extensions granted (year).
# of Extensions (Life)	Enter the number of times extensions granted (life).

Field:	Do this:
# of Extension Term (Year)	Enter the number of terms extensions granted (year).
# of Extension Term (Life)	Enter the number of terms extensions granted (life).
Last Extn Dt	View the last extension date.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Due Dates** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Due Dt 1	Enter the latest due date for which the account is due.
Amt Due 1	Enter the amount due on the latest due date of the account.
Amt Paid 1	Enter the amount paid on the latest due date of the account.
Due Dt 2	Enter the (latest - 1) due date of the account.
Amt Due 2	Enter the amount due on the (latest -1) due date of the account.
Amt Paid 2	Enter the amount paid on the (latest - 1) due date of the account.
Due Dt 3	Enter the (latest - 2) due date of the account.
Amt Due 3	Enter the amount due on the (latest -2) due date of the account.
Amt Paid 3	Enter the amount paid on the (latest - 2) due date of the account.
Due Dt 4	Enter the (latest - 3) due date of the account.
Amt Due 4	Enter the amount due on the (latest -3) due date of the account.
Amt Paid 4	Enter the amount paid on the (latest - 3) due date of the account.
Due Dt 5	Enter the (latest - 4 cycle) due date of the account.
Amt Due 5	Enter the total due amount less the sum of the last 4 due amounts on the account.
Amt Paid 5	Enter the amount paid on the account till date less the value in paid buckets 1 through 4.

7. Perform any of the Basic Actions mentioned in Navigation chapter.
8. In the **Conditions** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Condition	View the condition.

Field:	Do this:
Start Dt	View the start date.
Followup Dt	View the next follow-up date.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

15.4.7 Account Details' Sub Tabs

To complete the Transactions sub screen

1. Click **Transactions** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Enter the transaction sequence number.
Post Dt	Enter the date of posting this transaction.
Dt	Enter the effective date of this transaction.
Txn	Enter the transaction code.
Balance Amt	Enter the principal/advance (Note balance in case of PC) balance value after this transaction was executed.
Txn Amt	Enter the amount involved in this transaction.
Reference	Enter the reference for this transaction.
Mode	Select the mode in which the transaction was performed.
Reason	Select the reason code for this transaction.
Ext Amt	Enter the part of the payment that was allocated towards the extension fee.
Memo Amt	Enter the part of the payment that was allocated towards the member-ship fee.
Ovr Amt	Enter the part of the payment that was allocated towards the over limit fee.
Fee Adv	Enter the part of the payment that was allocated towards the advance transaction fee.
Pre-Pay-ment	Enter the part of the payment that was allocated towards the prepay-ment penalty.
Spread Code	Enter the spread code used if this is a payment transaction.
Advance	Enter the part of the payment that was allocated towards the advance balance.

Field:	Do this:
Interest	Enter the part of the payment that was allocated towards the interest balance.
Late Charge	Enter the part of the payment that was allocated towards the late charge balance.
NSF	Enter the part of the payment that was allocated towards the NSF balance.
Overage	Enter the amount that has been overpaid. Used in the case of the last payment received that pays off all the balances.
Comment	Enter any comments associated with this transaction.

3. Perform any of the Basic Actions mentioned in Navigation chapter and choose **Update Account**.

To complete the ACH sub screen

1. Click **ACH** sub tab.
2. In the **ACH** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bank Name	Enter the current ACH bank name.
Bank Routing #	Enter the current ACH bank routing number.
Status	Select the status as either Active or Inactive from the drop-down list.
Start Dt	Enter the ACH start date.
End Date	Enter the ACH end date.
Default	Select the check box to indicate if this is default account.
Account Type	Select the current ACH account type.
Account #	Enter the current ACH 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.

Field:	Do this:
IBAN	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. 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). 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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Pmt Day	Specify the day of payment.
Pmt Amt	Specify the payment amount.
Payment Amt Excess	Specify the excess payment amount if any.
Pmt Freq	Select the payment fee from the drop-down list.
Fee	Select the check box to indicate the fee indicator.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Bankruptcy sub screen

1. Click **Bankruptcy** sub tab.
2. On the **Bankruptcy** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bankruptcy	Select if account has declared a bankruptcy currently.
Disposition	Select the bankruptcy disposition.
Start Dt	Enter the bankruptcy start date.
Type	Select the bankruptcy type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Charge off sub screen

1. Click **Charge off** sub tab.
2. In the **Charge off** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Charge-off	Select if account has been declared as a charge off.
Disposition	Select the charge-off disposition.
Charge off Dt	Enter the charge-off start date.
Type	Select the charge-off type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. In the **Repo/Forc** sub screen, enter the following information:

In this field:	Do this:
Repo/Forc	Select if foreclosure or repossession proceedings are underway for this account.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Compensation sub screen

1. Click **Compensation** sub tab.
2. On the **Compensation** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amt Earned	Enter the transaction code for the amortization balance Five different balance types can be entered in the rows marked 1...5.
Int Amt Earned	Enter the original balance amount.
Amt Paid	Enter the amount of the balance earned as of previous month-end.
Amt Write-off	Enter the amount of the balance written off as of the previous month-end.
Next Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Last Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Chbk Amt	Enter the amount of the balance written off as of the previous month-end.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Lease **Details sub screen**

1. Click Lease **Details** sub tab.
2. In the **Additional** Lease **Details** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Rate	Enter the current rate.
Current Pmt	Enter the current payment amount.
Stop Accrual	Select if the interest accrual is stopped on this account.
Balloon Amt	Enter the balloon amount.
Current Term	Enter the current term.
Paid Term	Enter the paid term.
Last Accrual Dt	Enter the last accrual date for this account.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Non Performing Rebate** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Non Performing Type Code	Enter the non performing type code.
Interest Rebate	Enter the interest rebate.
Promotion End date	Enter the promotion end date.
Non Perform Indicator	Select to indicate that this is a non performing account.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Tracking Attributes sub screen

1. Click **Tracking Attributes** sub tab.
2. Choose **Create Tracking**. Oracle Financial Services Lending and Leasing loads all the Customer Service (2) account attributes tracking parameters.
3. Sub Attribute field, only attributes in a particular group appear in the Parameter display.
4. Complete **Tracking Details** block by entering requested parameter in the **Value** field.
5. Save any changes you made to the account.

15.4.8 Comment Tab

The Comments screen allows you to view and add comments regarding an account at any time.

To add a comment

1. Click the **Comment link**
2. In the **Type** block, use drop down list to select the type of comment you are adding.
3. In the **Sub Type** block, use drop down list to select the sub type of comment you are adding.
4. In the **Comments** block, type your comment.

5. If you want Financial Services to recognize this comment as an alert, select **Alert**. When you select the Alert box, the comment appears on Customer Service form's Account Details screen in Comment sub screen.
6. Save your entry.

15.4.9 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (8)** master tab's Edit screen as an ERROR, a WARNING, or an OVERRIDE.

If it is an **Error**, Oracle Financial Services Lending and Leasing will not allow you change the application's status and approve the Lease until you fix all the errors.

If it is a **Warning**, Oracle Financial Services Lending and Leasing allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle Financial Services Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on dialog box to move the application to queue of the user with the required authority.)

Oracle Financial Services Lending and Leasing can be configured to verify different sets of information; for example, Financial Services could check one set of data when checking application entries for completeness and another when approving auto Lease. Each one of these "edit types" has its on set of "edit details."

To verify the data required for decisioning the account

1. Click the **Verification link**, then choose the **Edits** tab.
2. In the **Edit Type** block, select the type of edit you want to verify using the drop down list.
3. Choose **Check Edits**. Financial Services checks data for the verification process selected in Edit Type block and displays results in the Edit Details block.
4. In the **Edit Details** block, view verification results and begin making corrections on conversion form.
5. When you are finished correcting errors, change the status in the master block **Status** field from API ACCOUNT to ACCOUNT CREATED.

After entering existing data and successfully changing status of the account, the conversion process is over.

At this point, the account information you entered in this module can be viewed on the Lending menu's **Customer Service** form. However, new accounts cannot be viewed since they need to have the set-up run prior to account creation.

15.4.10 Search Tab

The Account Conversion's Search tab opens the Criteria screen.

Loading an Application on the Account Conversion screen

The first step in account conversion process is to load application you want to work with using the Conversion Account screen's Search link.

To load an application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. Click **Interfaces** drop-down link and then click **Account Conversion** link. The Conversion Account screen is displayed.
3. On the Results screen, select the application you want to load and click Submit.

   You can use the Search Criteria tab to limit or change display of applications on the Results screen.

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 Lease.

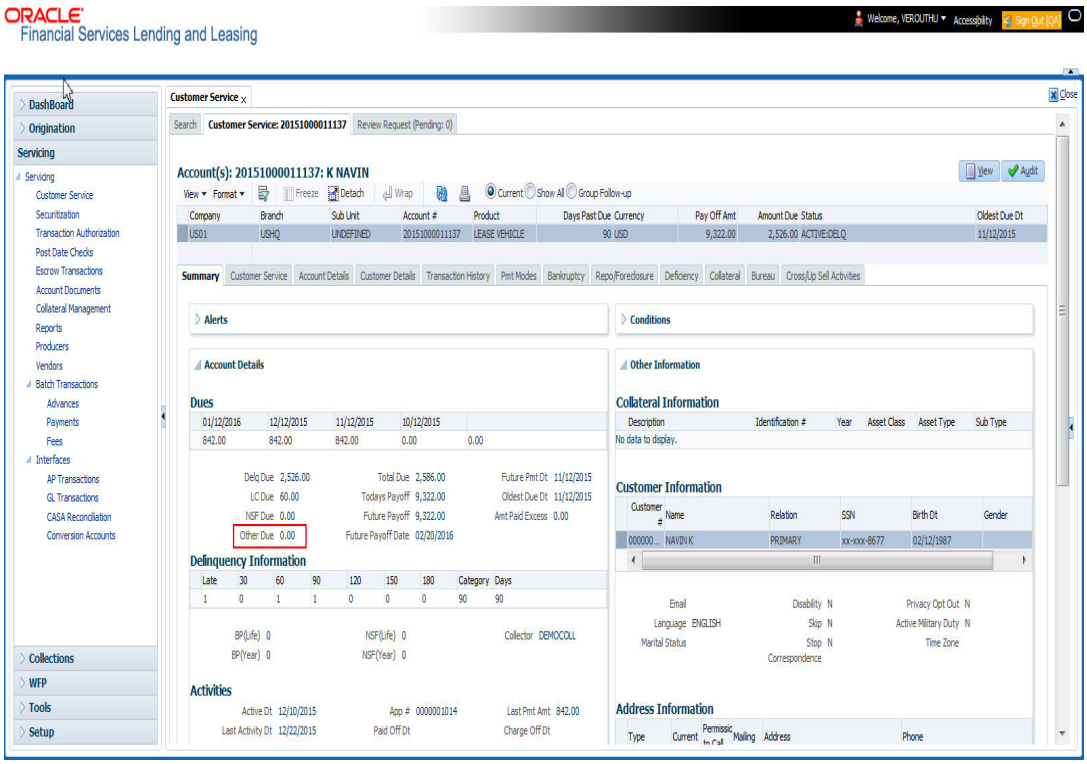
Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

A.1 Monetary Transactions

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

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- 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 Lease to interest bearing Lease
- 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
- Account Settlement Transaction

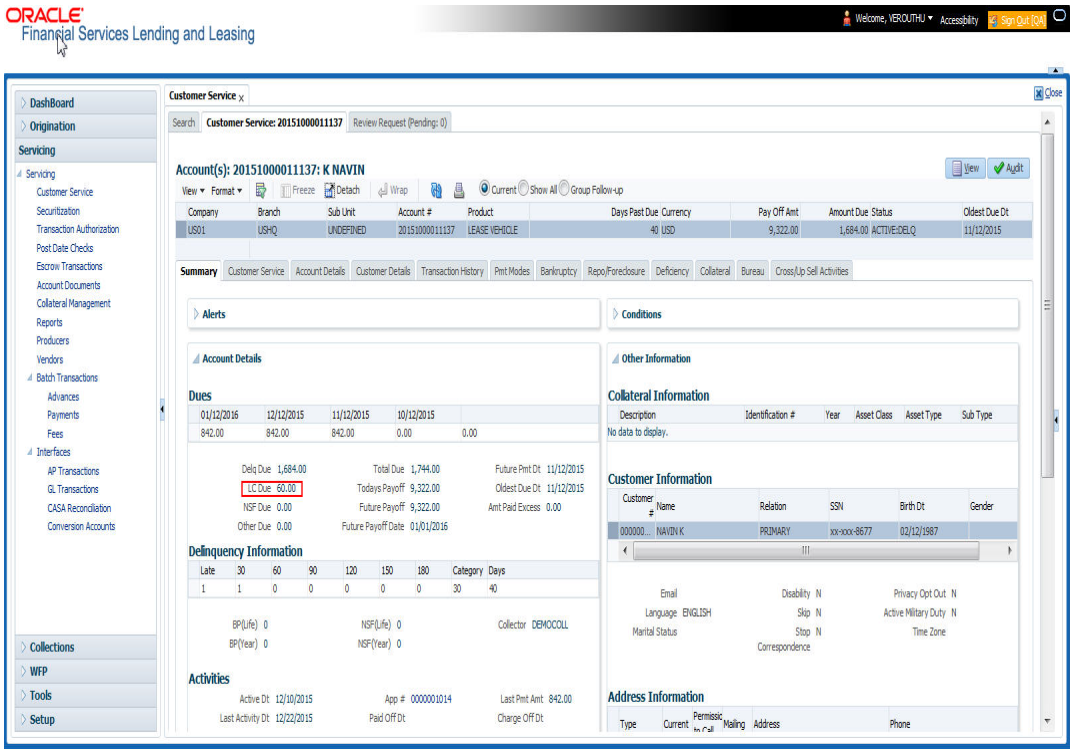
A.1.1 Late Charges



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

Late charges appear in 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

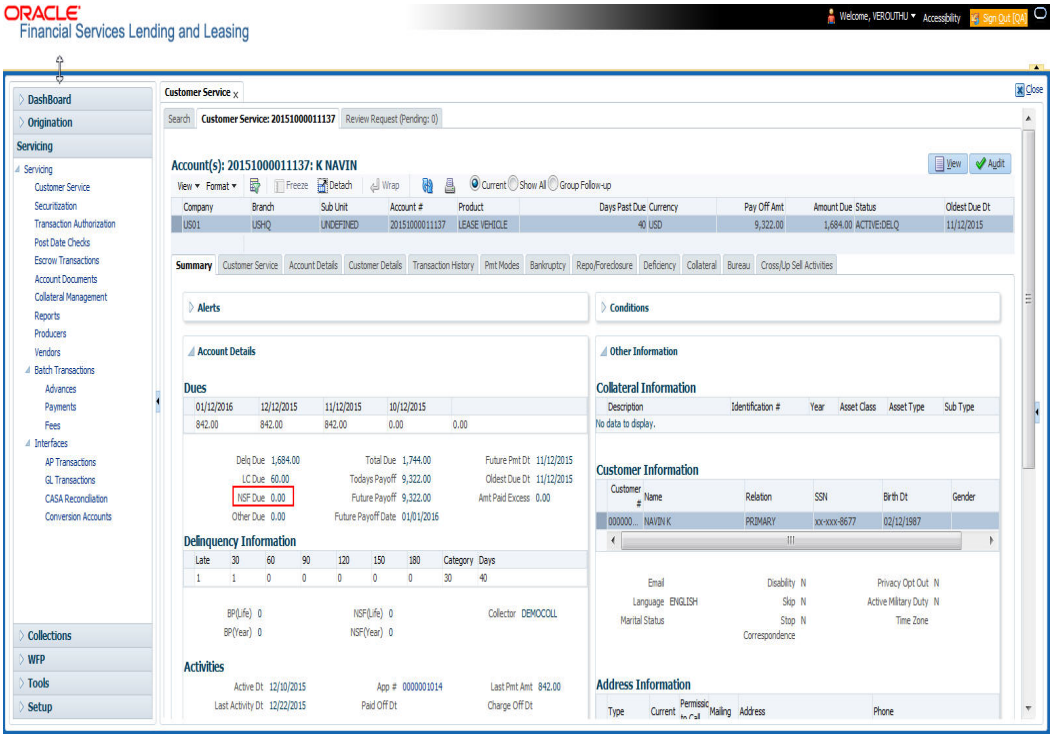
Transaction	Parameters
Waive Late Charge	Txn Date Amount

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 - Sub-tract	Txn Date Amount

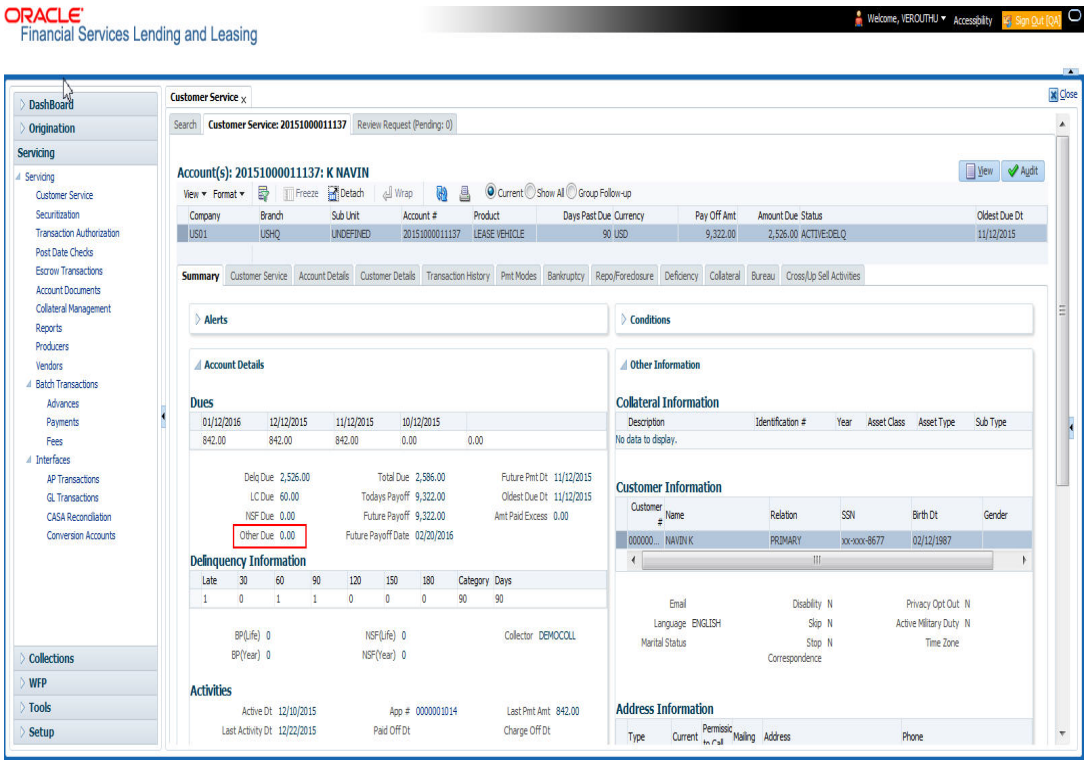
To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

A.1.3 Repossession Expenses

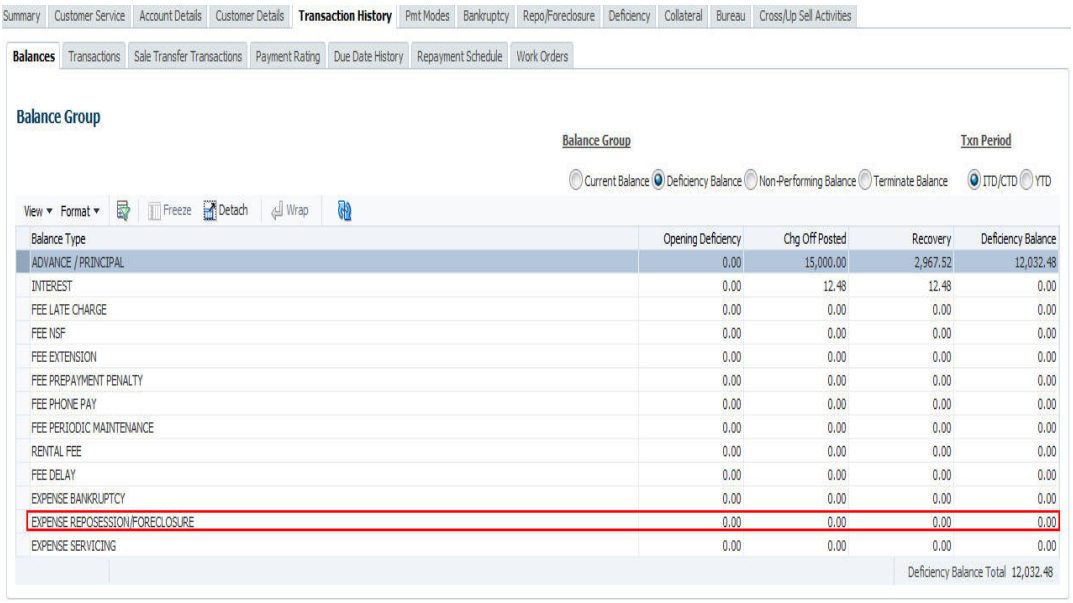
Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

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 - Sub-tract	Txn Date Amount

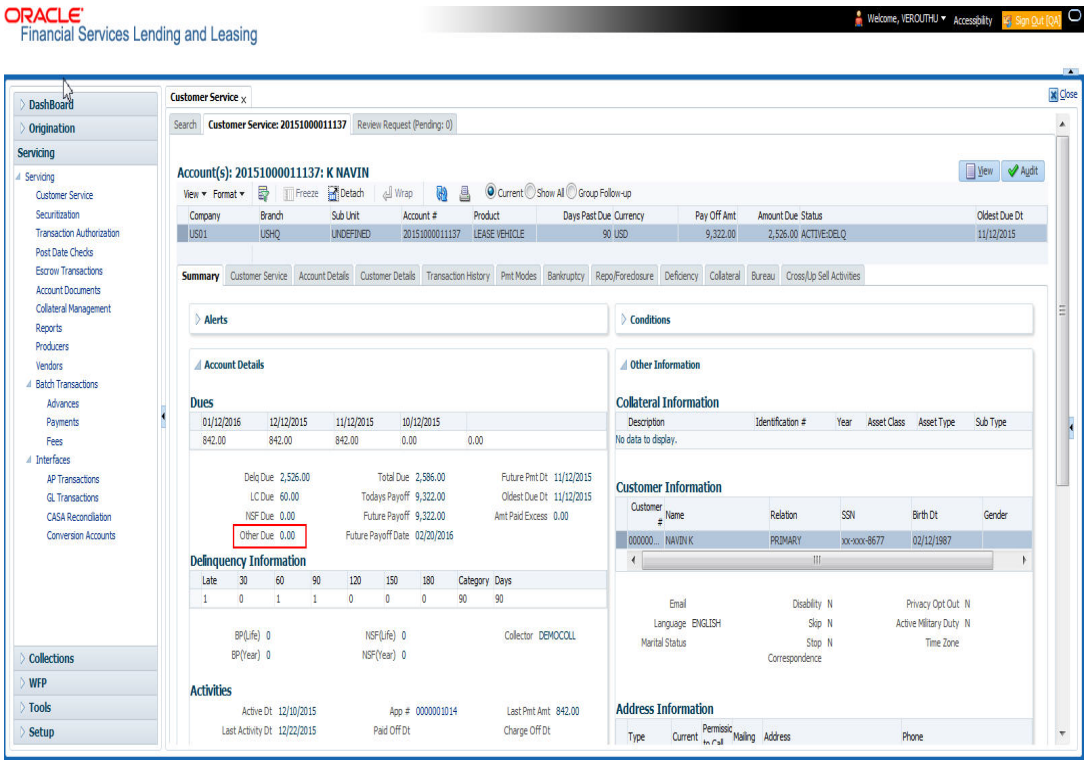
To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

A.1.4 Bankruptcy Expenses

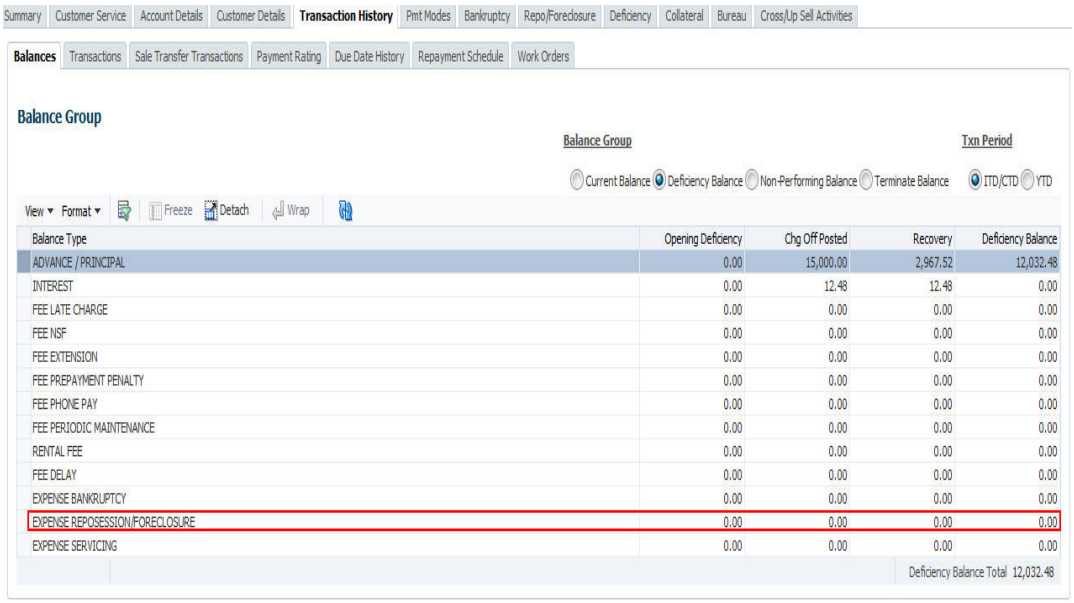
Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

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 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



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

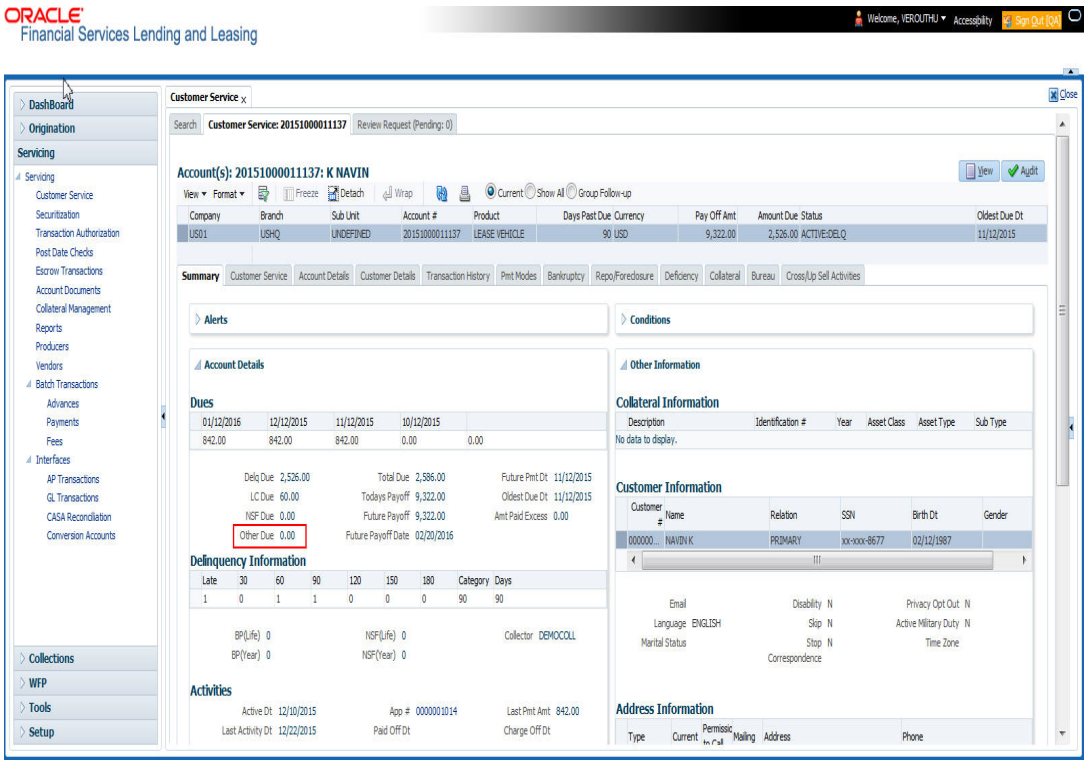
To waive a bankruptcy expense

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 Lease 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

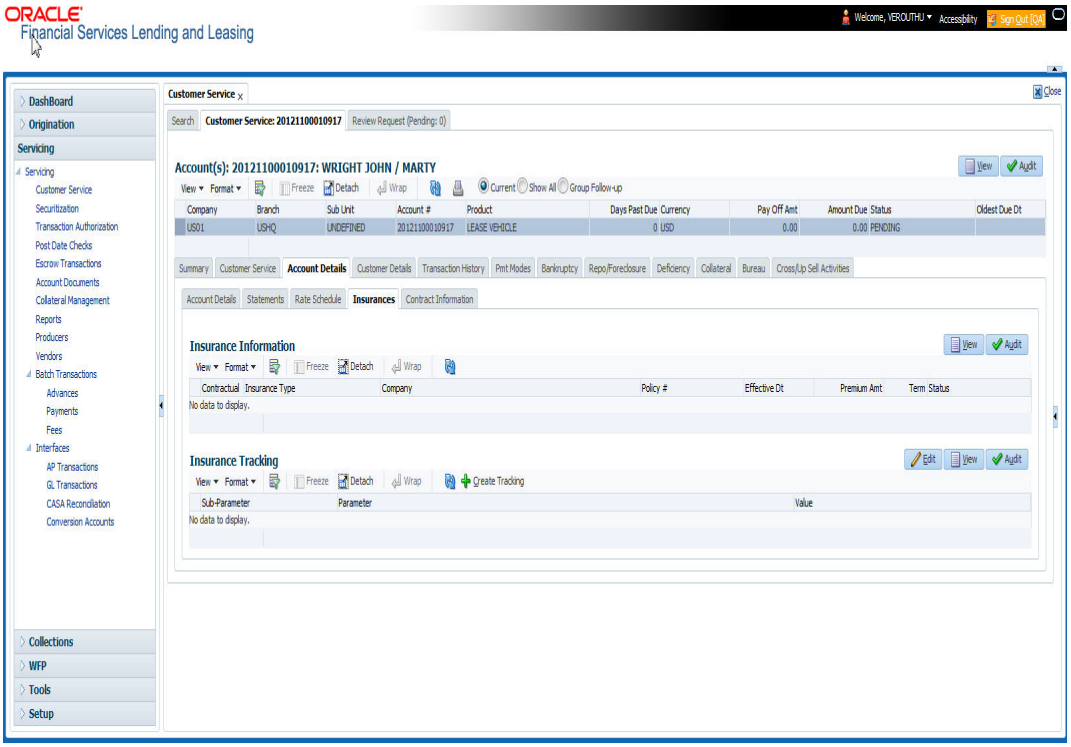
To waive a phone pay fee

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 Lease and adjusts the Lease receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Lease. After you post the transaction Lease 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 Lease receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Lease based on remaining balances. After posting the transaction, Lease 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 Lease and Lease 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

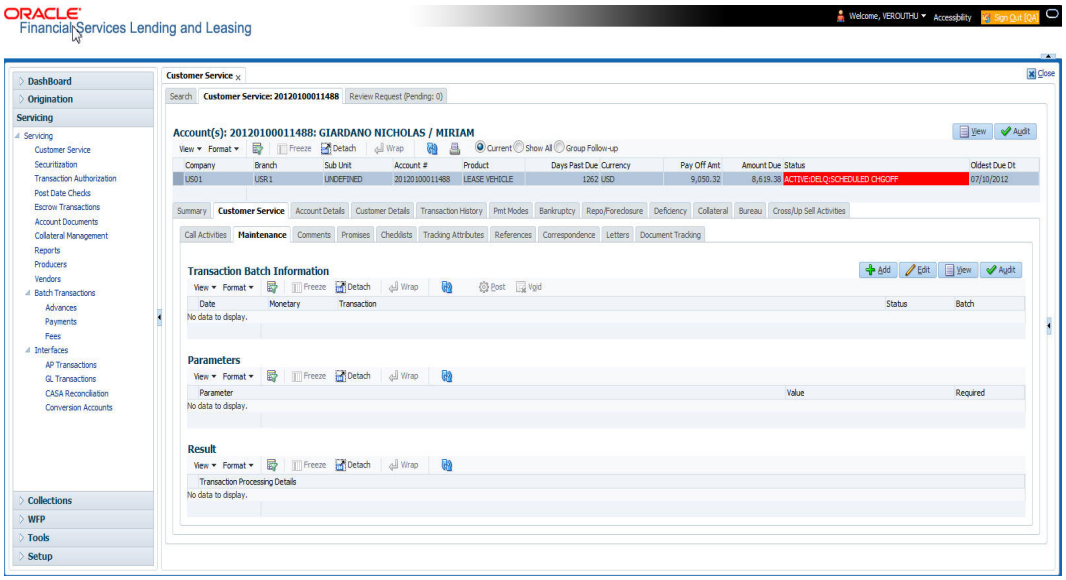
You can change the current index rate type and margin rate of a variable rate Lease using the INDEX / MARGIN RATE CHANGE monetary transaction.

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 Lease. 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.



To generate a payoff quote for an account Lease

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 pay off an account using the Consumer Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, 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

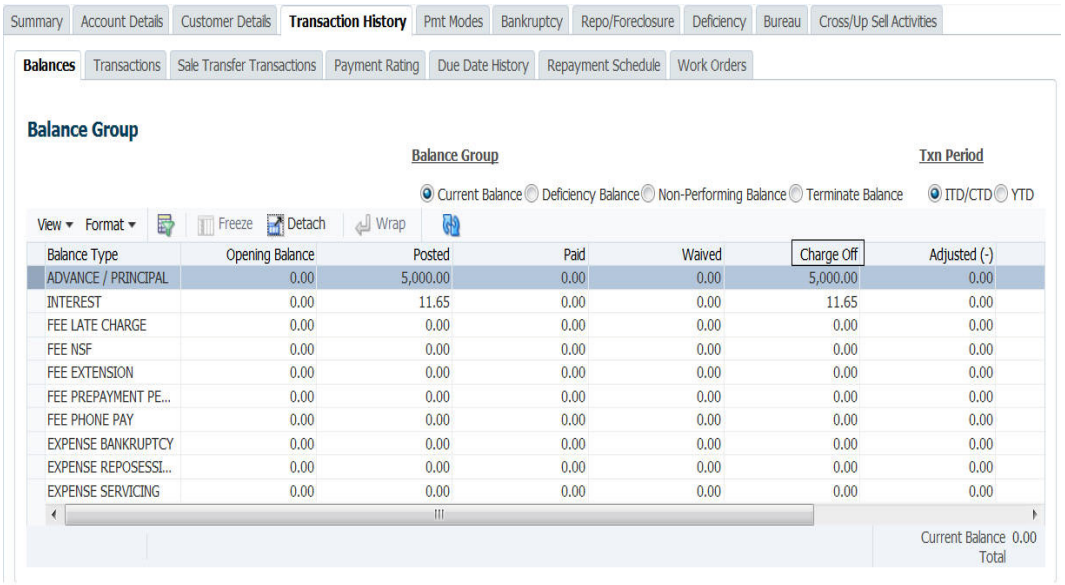
Transaction	Parameters
Paid off	Txn Date

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.

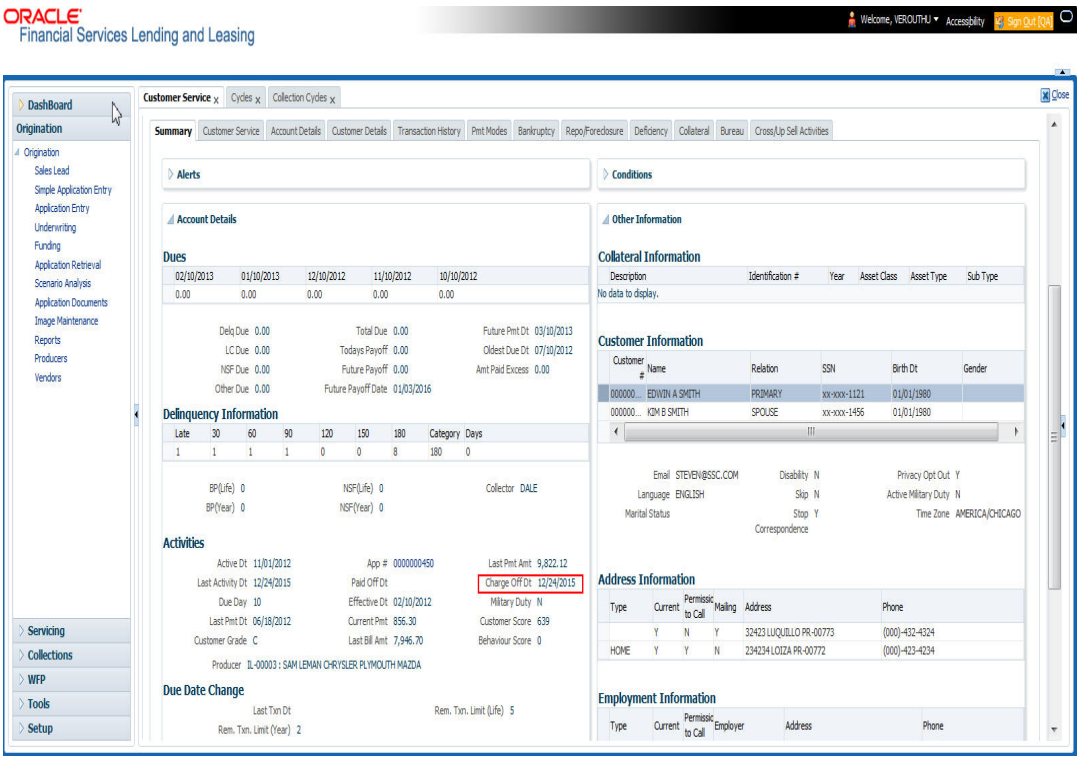
A.1.10 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Lease 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 Lease 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.



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



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.

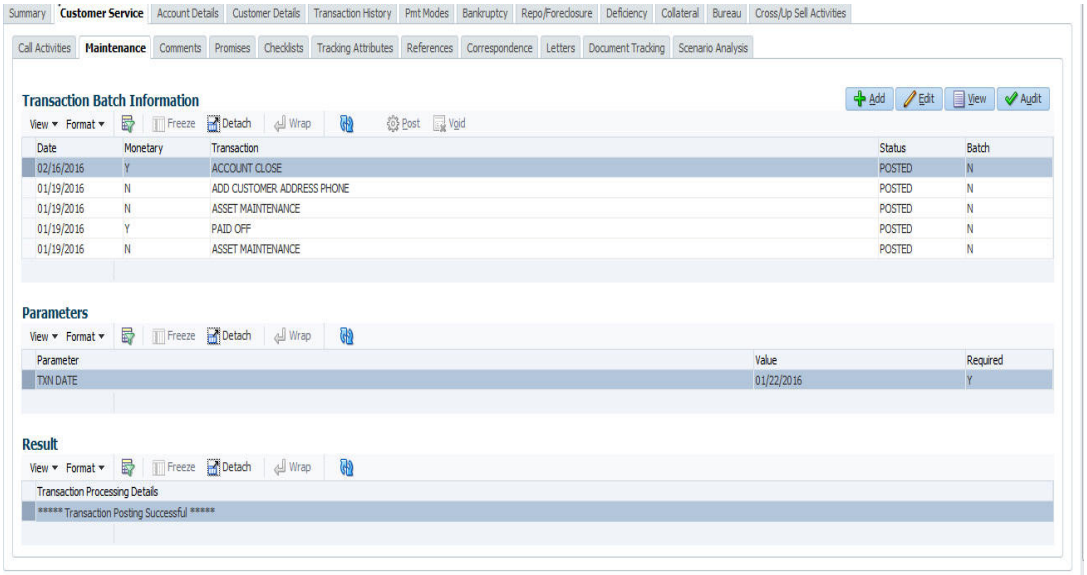
To charge off an account

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.



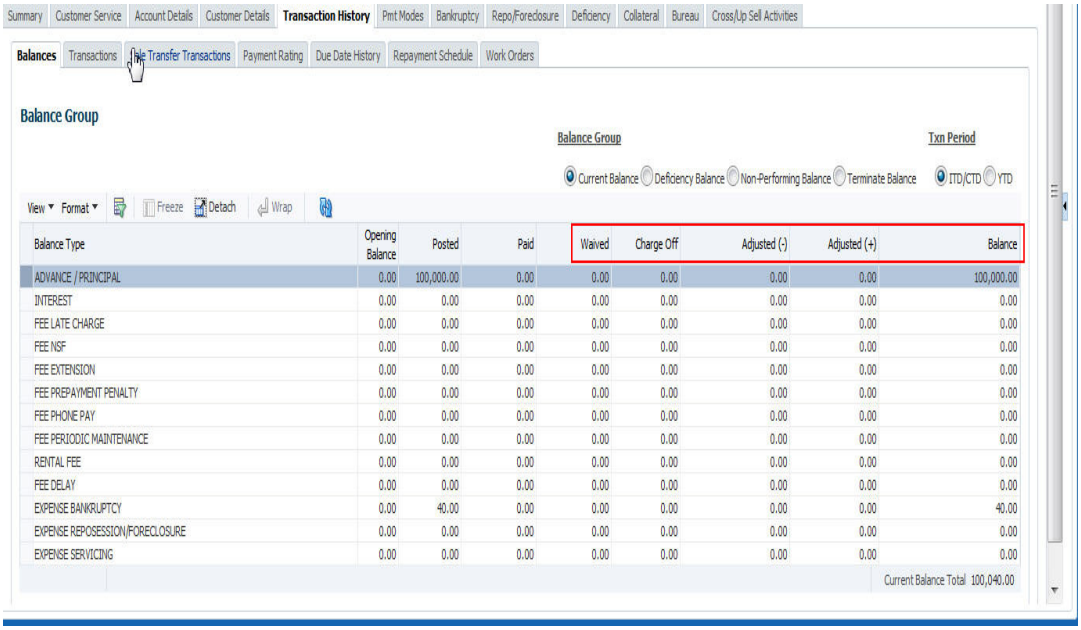
To close an account

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 appears 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.



To adjust the advance/principal balance

Transaction	Parameters
Adjustment To Advance/Principal - Add	Txn Date Amount
Adjustment To Advance/Principal - Sub-tract	Txn Date Amount

To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

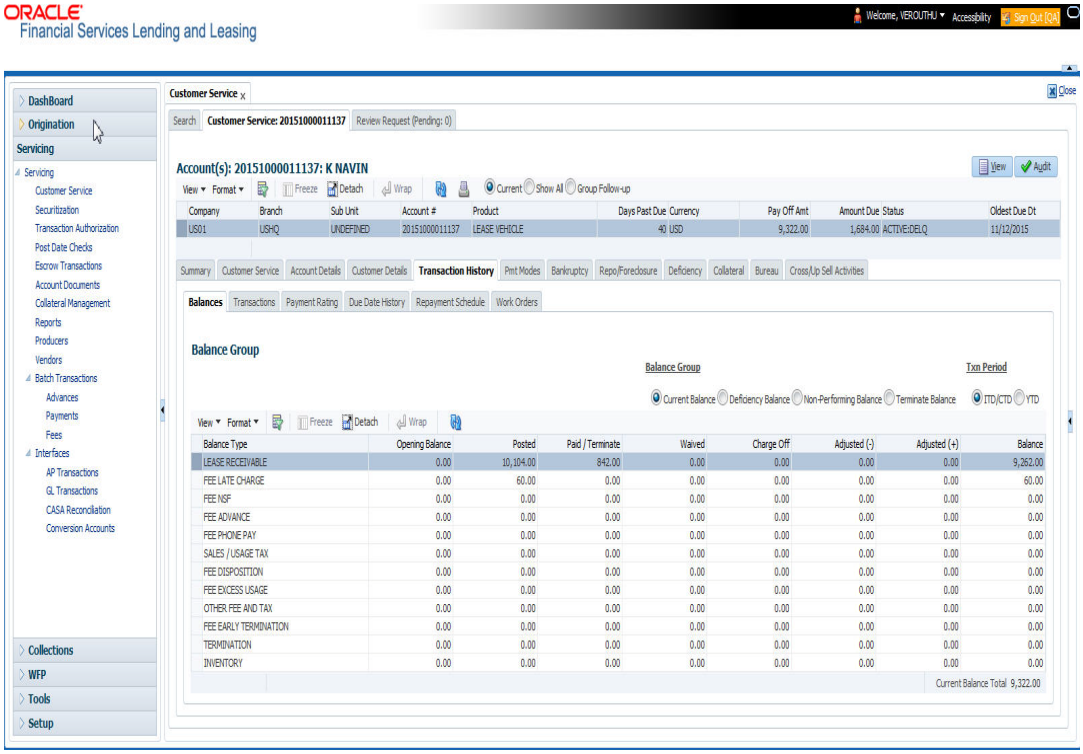
To waive the advance/principal balance

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 appears 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.



To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Sub-tract	Txn Date Amount

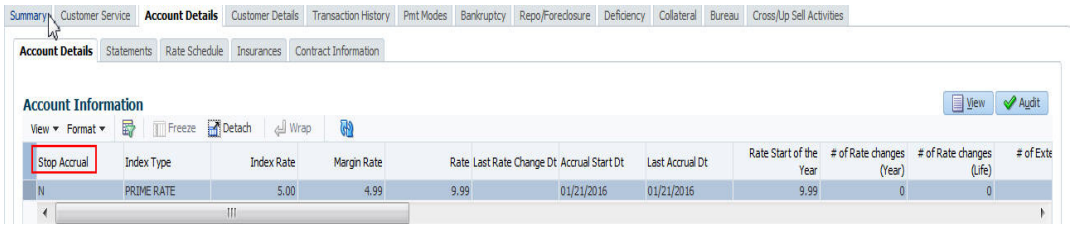
To waive the interest

Transaction	Parameters
Waive Inter-est	Txn Date Amount

A.1.14 Interest Accrual

You can start or stop interest accrual on a Lease.

On the Lease Details screens, Stop Accrual box is selected in Interest and Accruals section.



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 Lease.

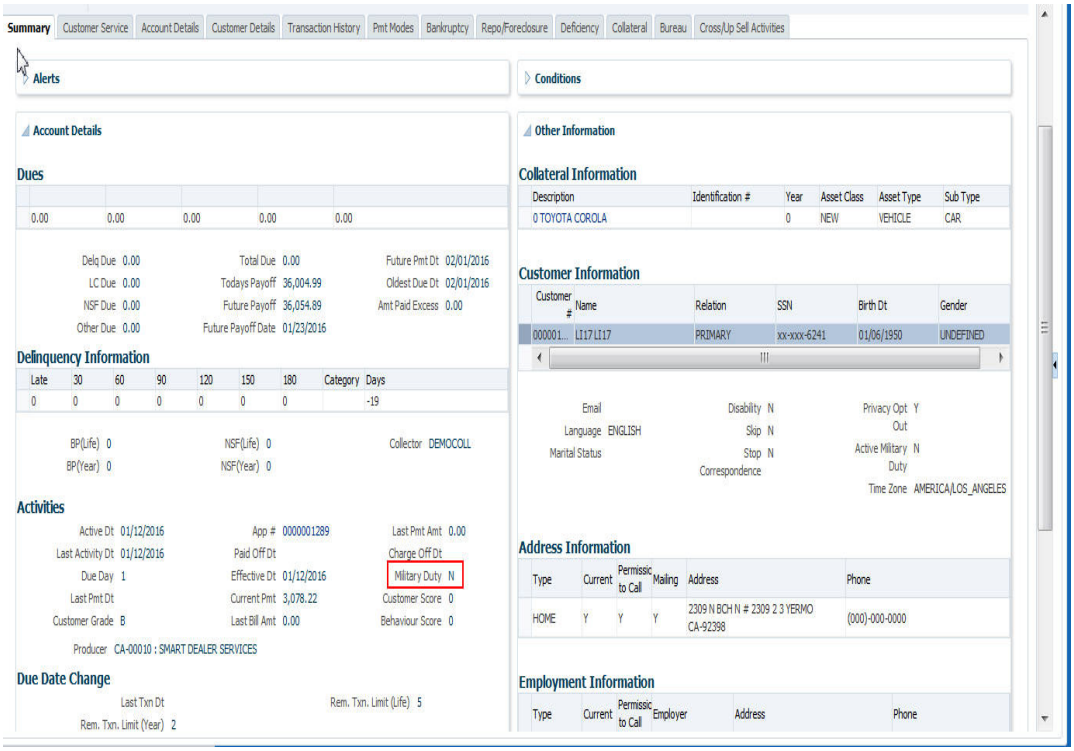
Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to

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.

While posting an SCRA transaction for a borrower who is on 'Active Military Duty', system processes a lower payment amount regardless of prior payment history.

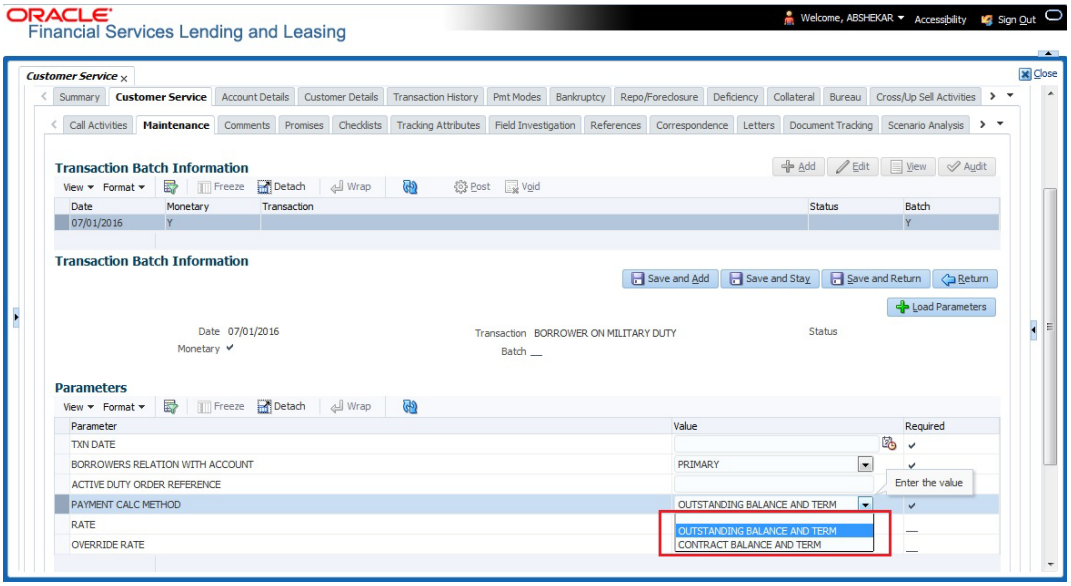
To indicate the payment parameters when the borrower is on active military duty

Parameter Name - CUST_ON_MLTRY_DUTY

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference
	Payment Calculation Method
	Rate
	Override Rate

The Payment Calculation Method has the following options in drop-down list for selection:

- **Outstanding Balance & Term** - System calculates the new payment amount using Outstanding Principal, SCRA Rate, Remaining Term.
- **Contract Balance & Term** - System calculates the new payment amount using Contract principal, SCRA Rate, Contract Term.



Note

If the borrower is delinquent during the life of loan, any outstanding balance would be paid along with last installment amount.

OFF-Military Duty

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restores the interest and instalment amount for the remaining term of the loan.

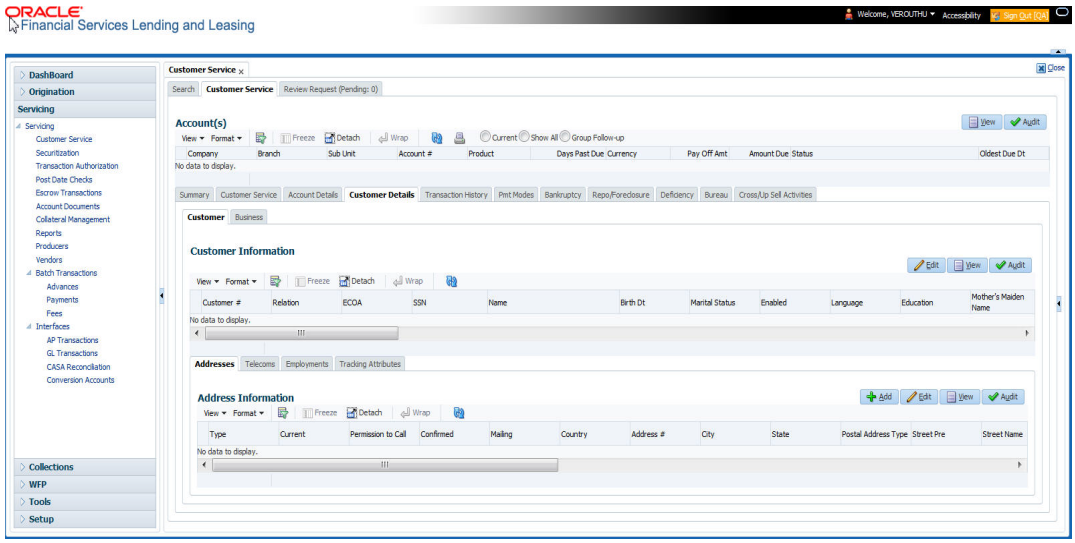
To indicate that a borrower is no longer on active military duty

Transaction	Parameters
BORROWER OFF MILI-TARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	SCRA OFF PAYMENT CALC METHOD

To adjust the contracted interest rate and Payment Amount, the SCRA off Payment Calculation Method has the following options in drop-down list for selection:

- Restore Account Payment - System restores contract interest rate and instalment amount.
  - Remaining balance (if any) after 'Restore to Account Payment' is adjusted to the last instalment amount as a balloon payment.
  - In case if a 'Rate Change' transaction is posted on account before posting 'On Military Duty' transaction, system calculates the remaining payment amount as per the changed interest rate and not the contract rate.
- Calculate New Payment - System recalculates the payment amount using contract interest rate.

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 de-selected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.

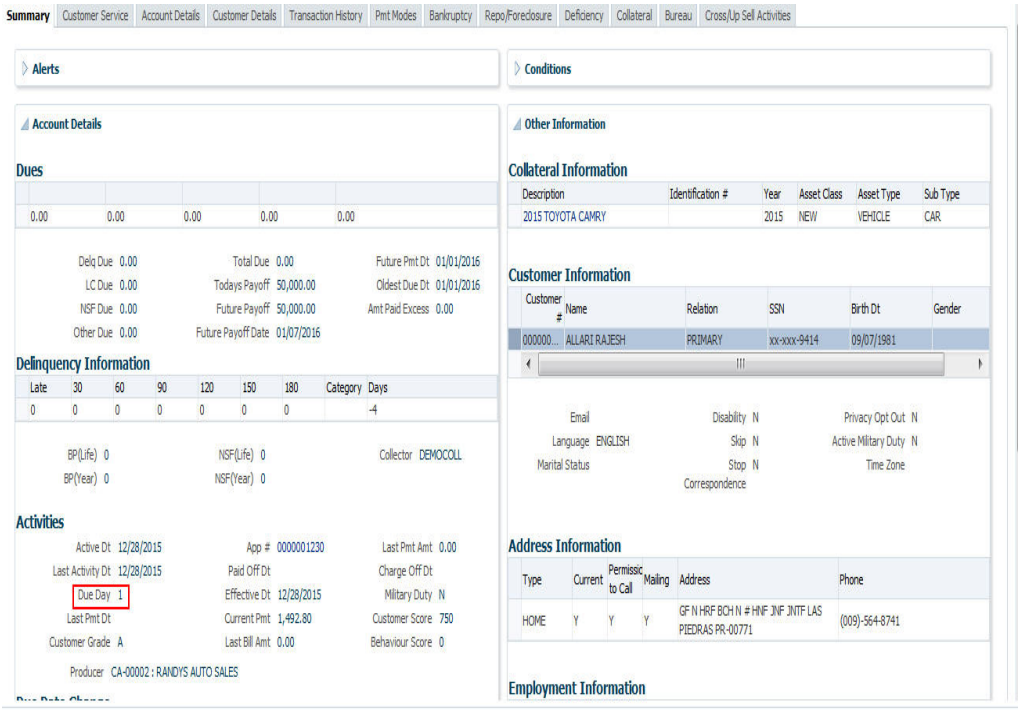


A.1.16 Due Date Change

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 Lease 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.1.16.1 Override Due Date Change

You can override the contract 'Due Date' of an account to mark-up the due days limit to the required standard business rules by posting the following monetary transaction.

To override a due date change

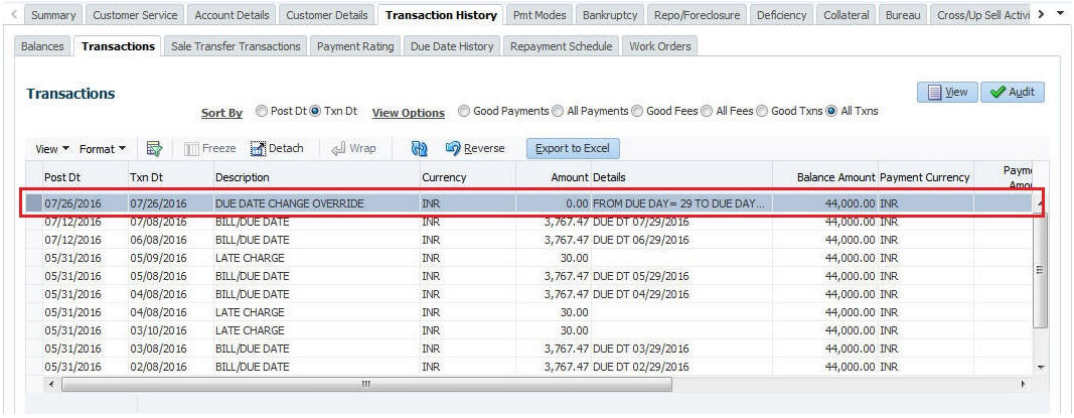
Transaction	Parameters
DUE DATE CHANGE OVERRIDE	TXN DATE
	DUE DAY
	DUE DATE
	ACH DUE DATE CHANGE

On posting the transaction system ignores the following Due Day contract parameters:

- Max Due Day Change/Yr

- Max Due Day Change/Life
- Max Due Day Change Days
- Due Day Min
- Due Day Max

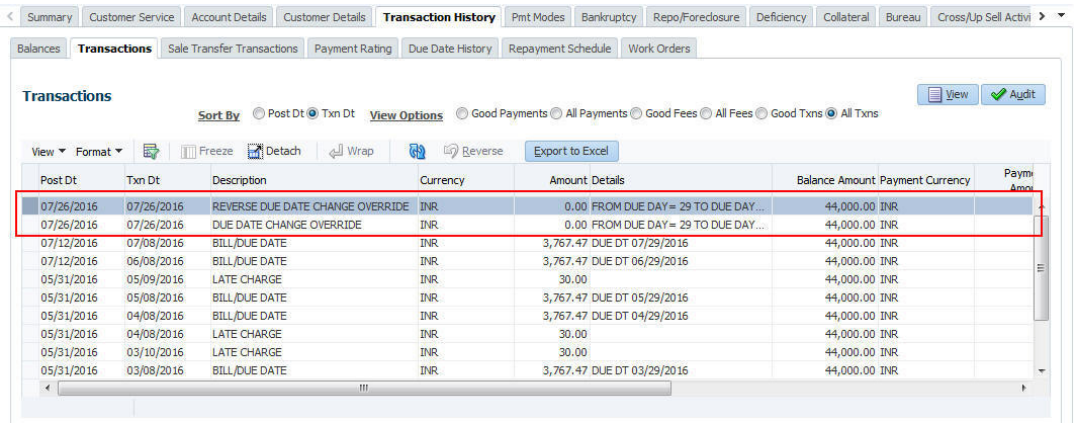
On successful posting of the transaction, system automatically increases the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'. The transaction is displayed in Customer Service > Transaction History > Transactions screen.



A.1.16.2 Reverse an Override Due Date Change

When a posted 'Due Date Change Override' transaction contains error or non desired results, you can reverse the same in Customer Service > Transaction History > Transactions screen.

Select the Due Date Change Override transaction and click **Reverse**.

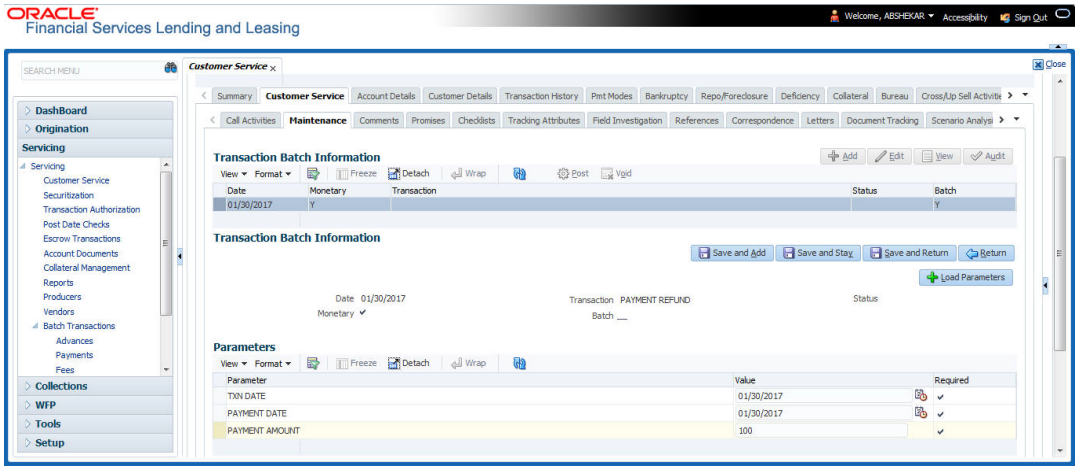


On successful posting of the transaction, system reverts (decreases) the change in the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'.

A.1.17 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Lease. 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.



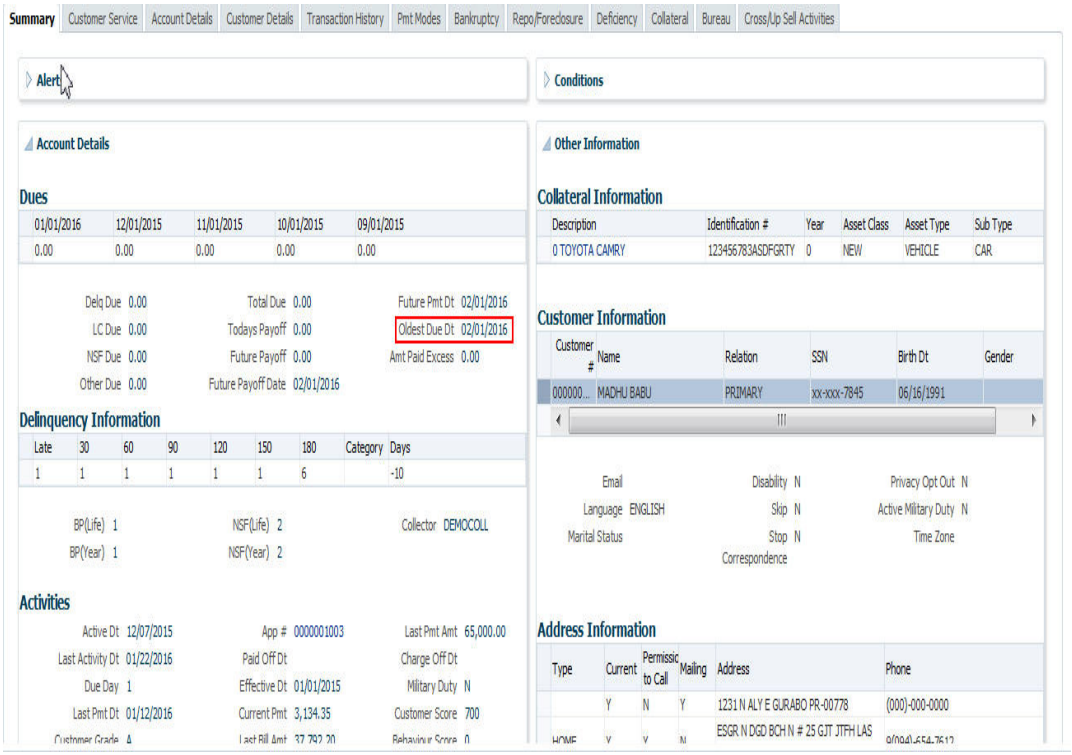
To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
	Payment Date
	Payment Amount

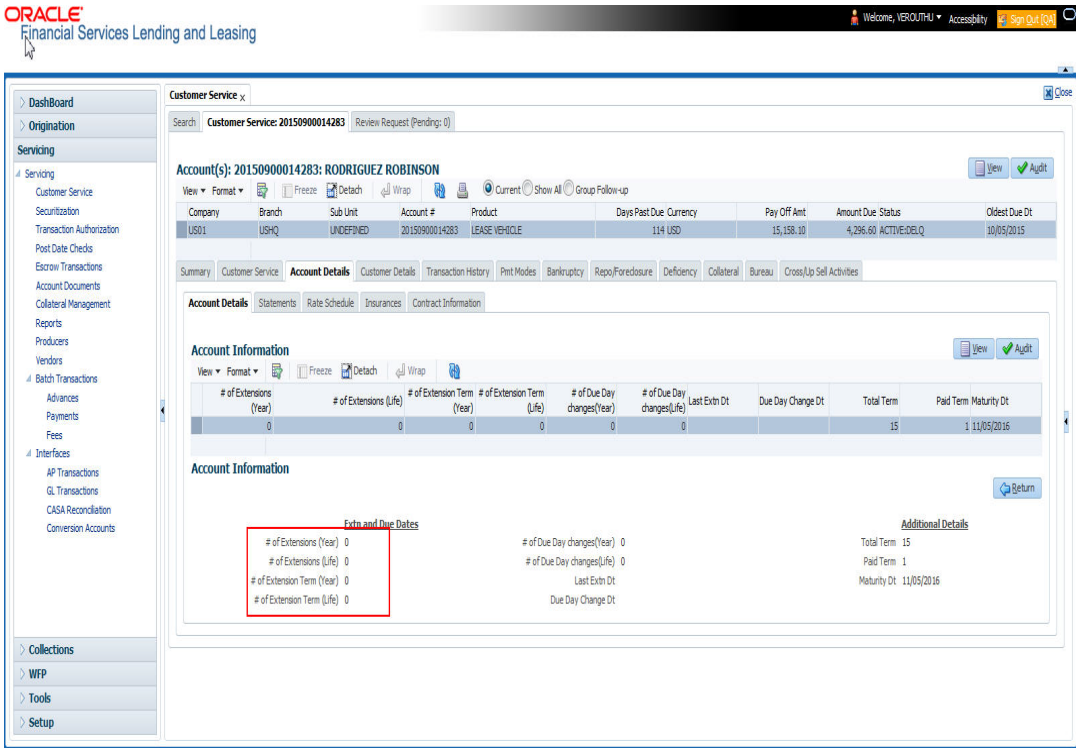
A.1.18 Extensions

Extension transactions allow you to extend a Lease. An extension fee may be assessed when an account receives an extension. In case of precomputed Lease, 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.



It also notes the change with an entry on the Lease 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.



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

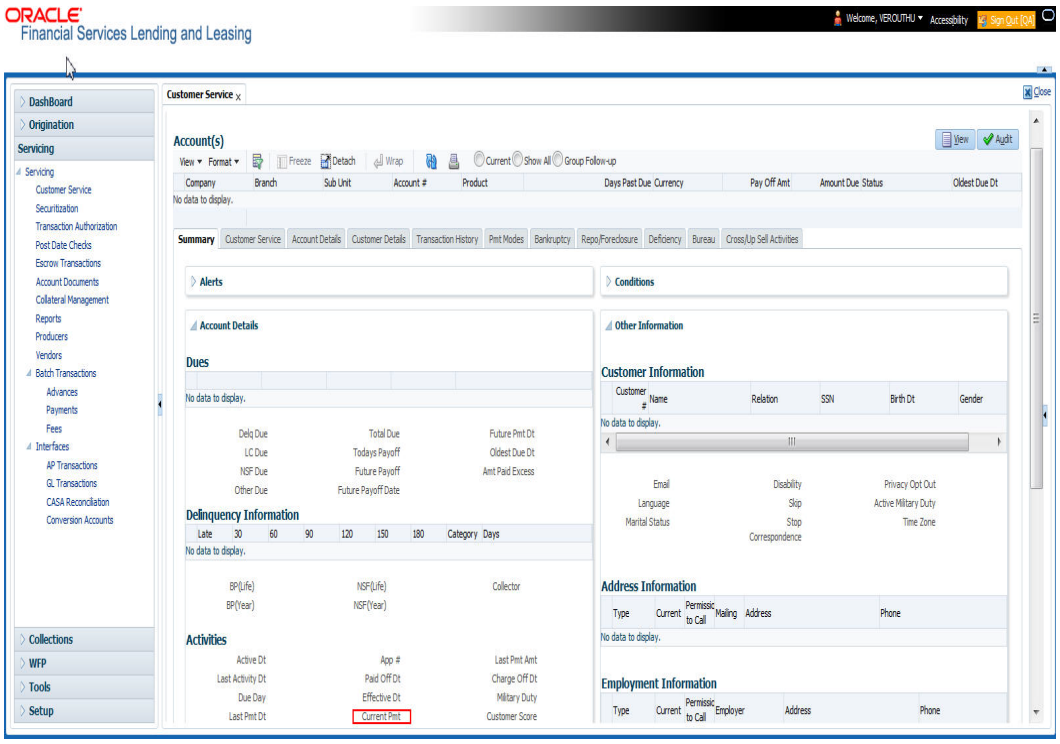
Transaction	Parameters
EXTENSION	Txn Date
	Extension Term

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.



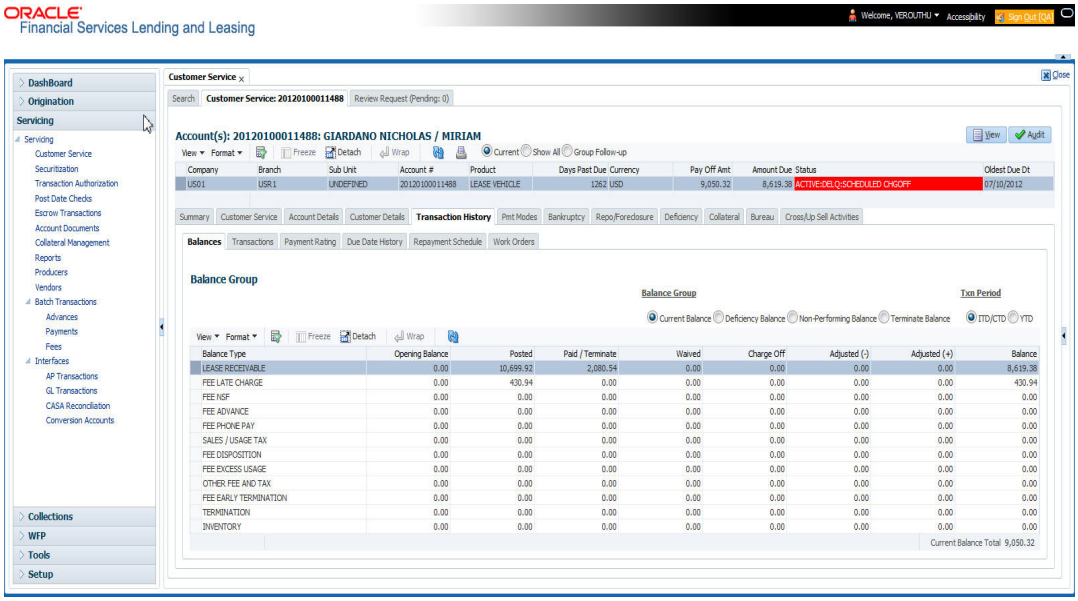
To change the payment amount

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 appears 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.



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 appears 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

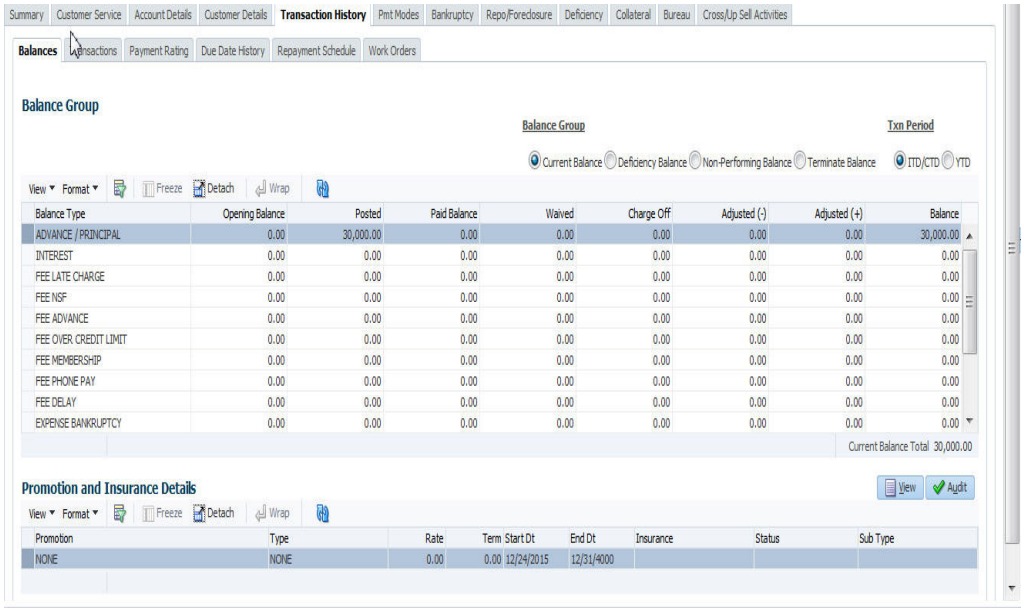
If an account is paid off resulting in a positive (greater than $0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than $0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

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 appears 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.



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

Lease 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 Perform-ing	Txn Date

A.1.25 Convert a Precomputed (PC) Lease into a Simple Interest (SI) Lease

When converting a precomputed Lease into a simple interest Lease, 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 Lease.

The resulting ‘new’ simple interest Lease will have the same account number with details entered/computed above.

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

To reschedule precomputed Lease to interest bearing Lease

Transaction	Parameters
Reschedule Pre-Compute Lease to Interest Bearing Lease	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.1.26 Account Settlement Transaction

A delinquent account can be settled when the lender agrees for a specific 'settlement amount' with the borrower. Here the 'settlement amount' is the net amount agreed for settlement between both the parties. If the borrower makes that payment within the 'Good through date', lender would consider that corresponding account is paid off / closed even if actual payment is less than the actual outstanding balance.

Note that, system does not allow to post account settlement transaction on 'Charged Off' accounts. Similarly when ‘Account Settlement Transaction’ is in force, system does not allow to charge-off the account.

To post an account settlement transaction

Transaction	Parameters
ACCOUNT SETTLEMENT	TXN DATE
	EFFECTIVE DATE
	GOOD THROUGH DATE
	AGREED SETTLEMENT AMOUNT
	COMMENT

Here, the transaction date can be back dated but the effective Date for the settlement need to be the current date or a future date.

On posting the transaction successfully, the new account condition 'Account Under Settlement' is updated with end date as 'Good Through Date'.

- On 'Good Through Date' if the settlement amount is partially or not honoured, system automatically closes the ‘Account Under Settlement’ condition posted on the account and also remove the settlement details posted on the account.
- In case the entire settlement amount is received on or before the 'Good Through Date', on executing the ‘Account Settlement Processing’ batch on that day, system closes the ‘Account Under Settlement’ condition. The 'Settlement Information' in Customer Service Summary screen and Account Details screen is retained to indicate the last settlement information that lead to the PAIDOFF status of the account.
- 'Paid Off' transaction is automatically posted so that account balance will be updated as zero.
- System ignores the Write-off Tolerance amount to post Paid-Off transaction and outstanding balances will be waived.

The 'Settlement Information' is updated in following screens:

- Customer Service > Summary > Account Details > Settlement Information
- Customer Service > Account Details'

If required, this settlement monetary transaction can also be reversed from the 'Payment Maintenance' screen by clicking the 'Reverse' button.

A.2 Nonmonetary Transactions

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

- 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
- Add / Modify Account Contact References
- Account Statement Preference Mode
- Cure Letter Date Maintenance
- Recourse Details Maintenance

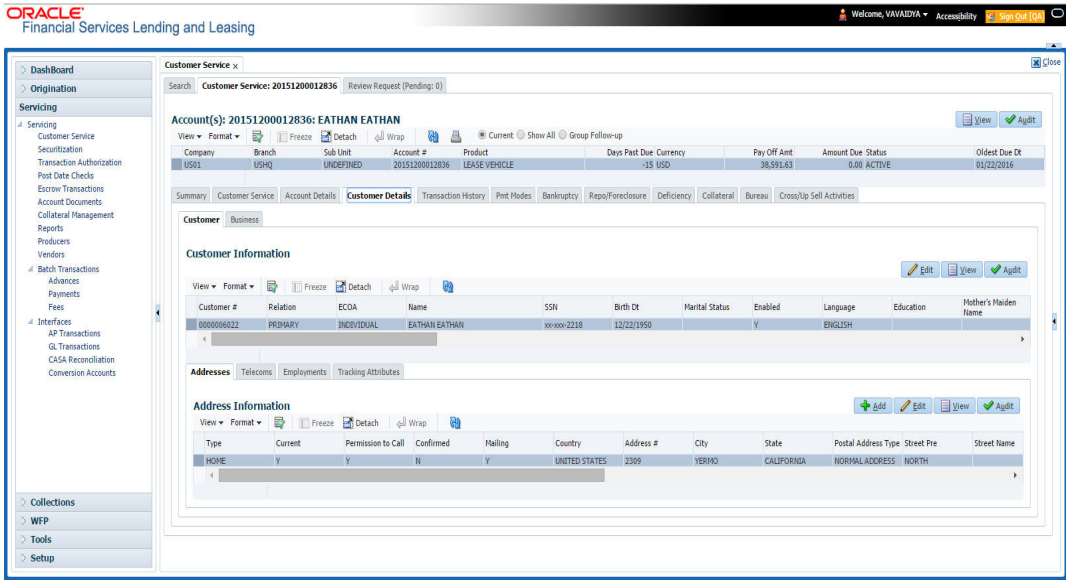
A.2.1 Customer Name Maintenance

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.

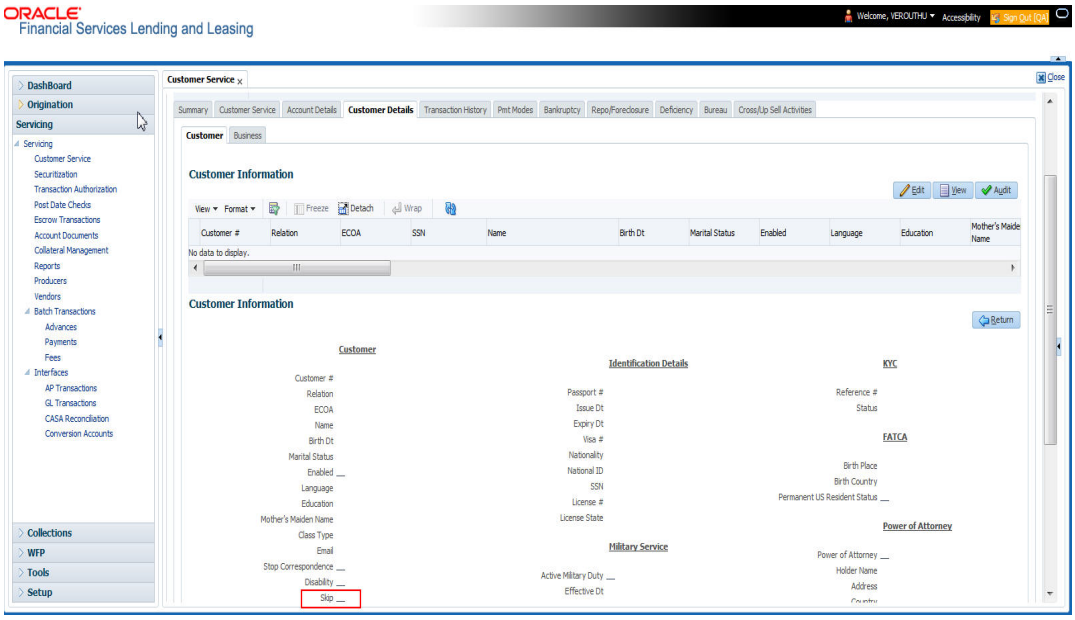
A.2.3 Skipped Customers

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.



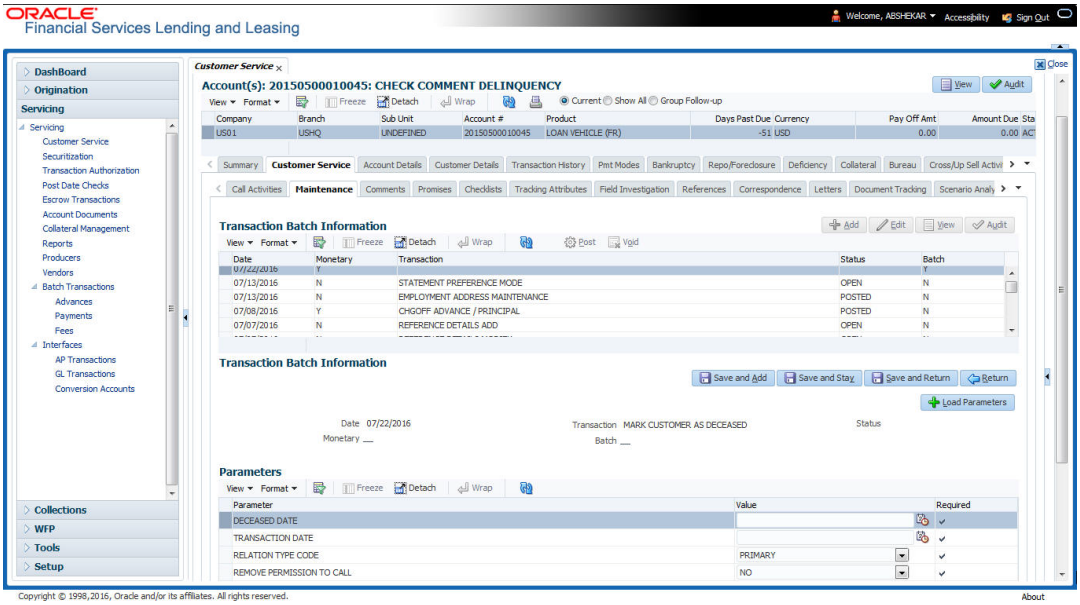
To remove the Skip indicator, follow the above procedure. However, you can also type **N** in the CUSTOMER SKIP INDICATOR parameter.

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. Also when a particular customer is marked as deceased, you can change the permission to call the customer as “No” on all accounts and contacts where the customer is attached.

To mark a customer as “deceased”

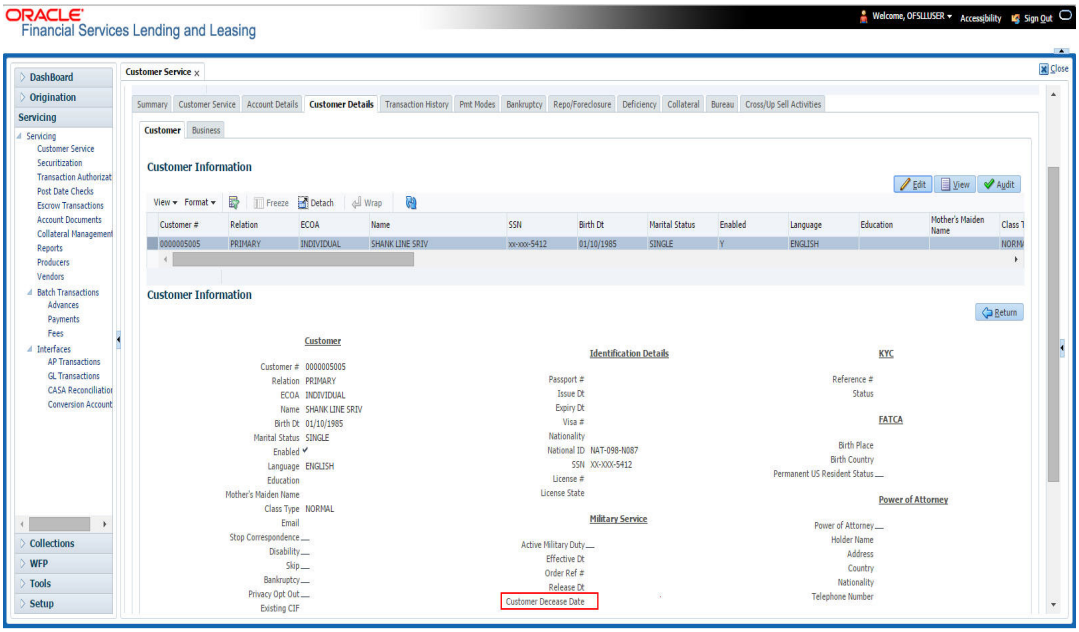
Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL



You can select the ‘Deceased Date’ and ‘Transaction Date’ (last transaction date) from the adjoining calendar. Select the ‘Relation Type Code’ and ‘Remove Permission To Call’ (as ‘Yes’) 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. Also a comment is posted on all accounts when the ‘Permission to Call’ status is changed.

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 information sharing preference (Opt-Out indicators) along with other choice indicators of Insurance, Share Credit and Marketing preferences by posting the following nonmonetary transaction parameter.

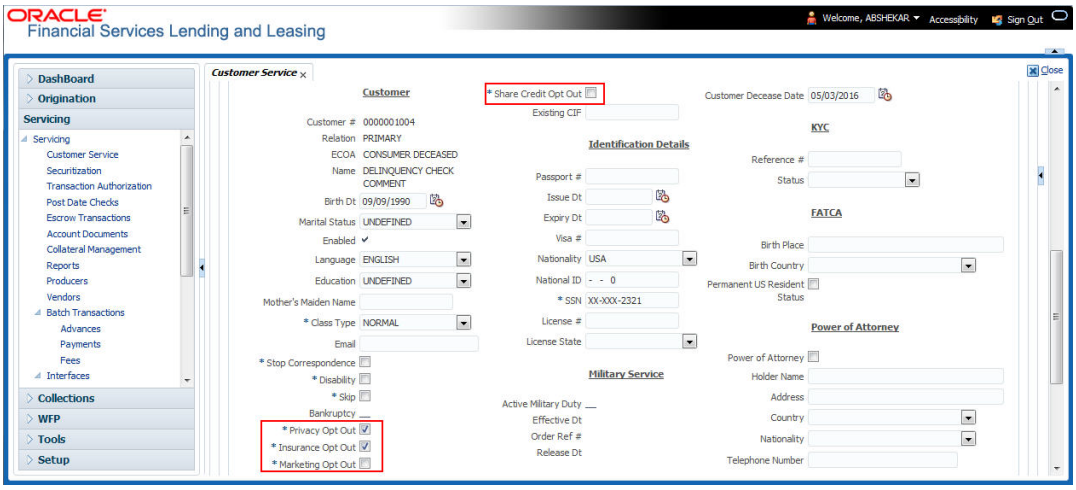
Transaction Code: CUS_PRIVACY_INFO

Description: CUSTOMER OPT-OUT PREFERENCES (PRIVACY OPT-OUT)

To change the customer's privacy opt-out indicators

Transaction	Parameters
Customer Privacy Info Sharing Preference	Transaction Date
	Relation Type Code
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

The customer's Privacy information sharing preferences are selected on the Customer Service screen's Customer(s) section and Customer Details screen's Customer section.



To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

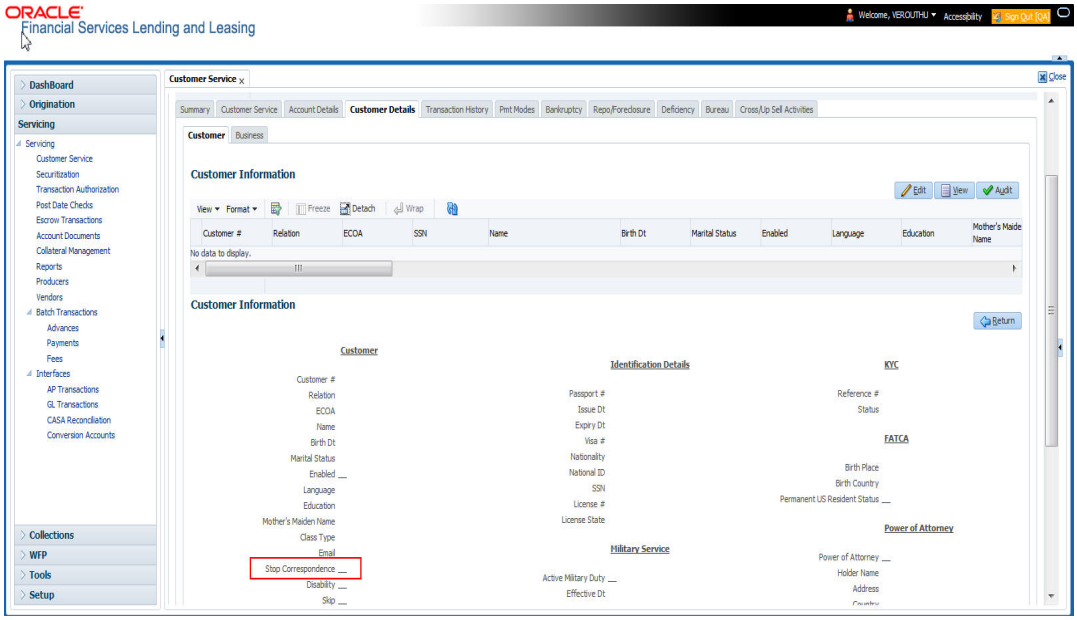
A.2.6 Correspondence (stopping)

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 Lease 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

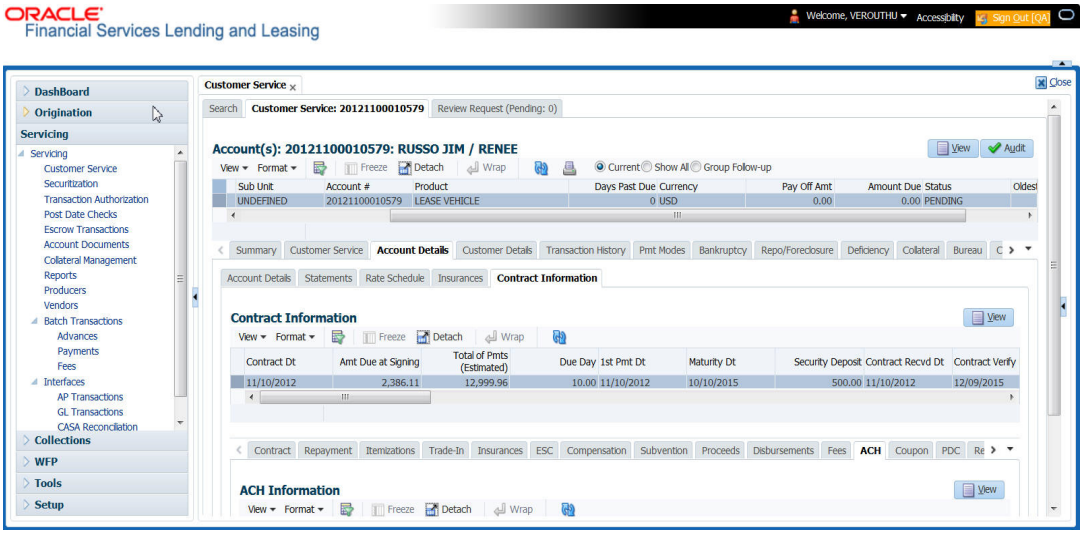
A.2.8 ACH Maintenance

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.



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)

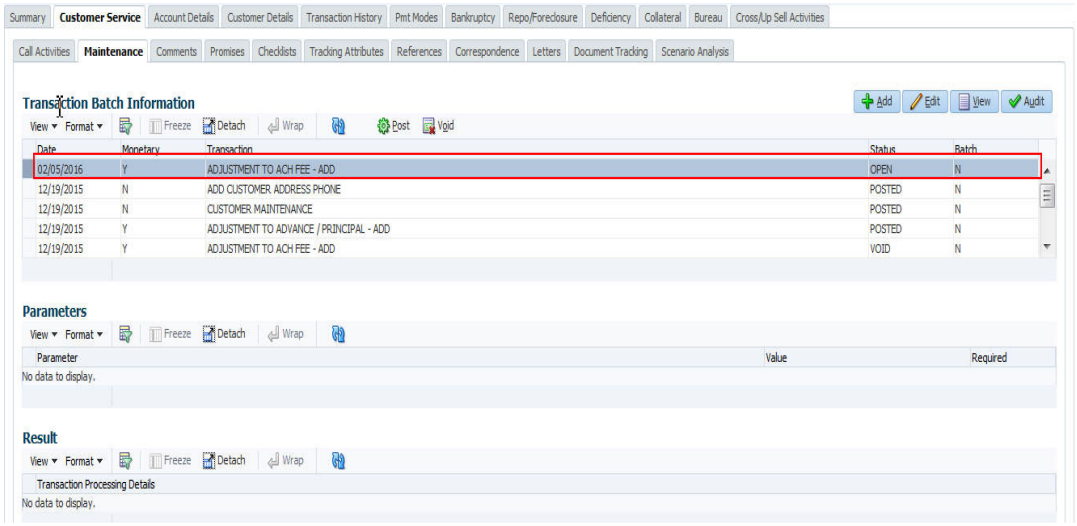
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

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.



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 Lease 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 Disburse-ments	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Mainte-nance	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.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW - To add contact reference to an account
- REF_STATUS_MAINT - To modify contact reference attached to the account

Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1

Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

- Transaction Code: ACC_STMT_PREFERENCE_MODE

- Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREFERENCE MODE	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 Recourse Details Maintenance

You can post the following nonmonetary transactions to change existing recourse information such as changing recourse type preference from Partial to Full or vice versa, recourse reason, percentage of recourse allowed or flat amount.

- Transaction Code: RECOURSE_MAINT
- Description: RECOURSE DETAILS MAINTENANCE

Transaction	Parameters
RECOURSE DETAILS MAINTENANCE	TRANSACTION DATE
	RECOURSE TYPE
	RECOURSE REASON
	MAX RECOURSE %
	RECOURSE AMOUNT

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 DURY' 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 Lease.
- 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 Lease	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

Appendix C:Generic Recovery Interface (GRI)

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1.1 Pre-requisites

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)

Work Order Type	Description
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

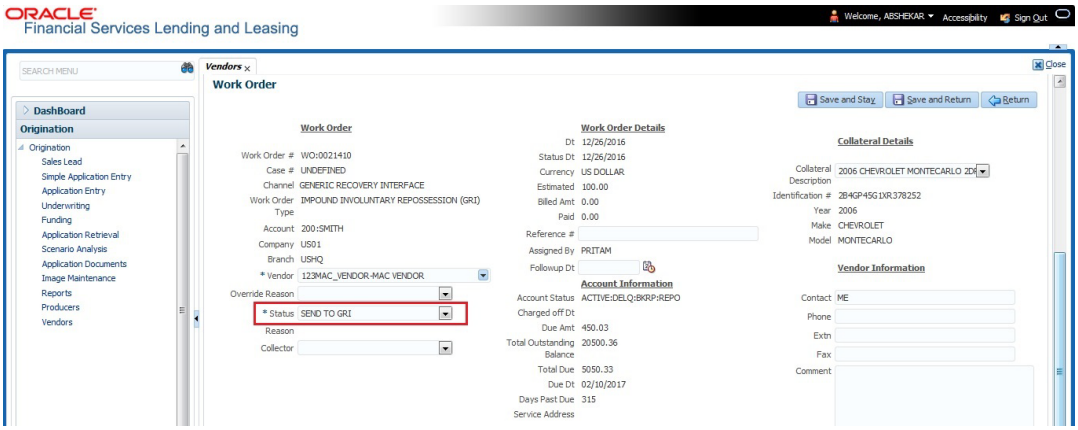
Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking ‘Save’, system displays an error message as ‘Active Work Order with same Order Type already exists on account’.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as ‘Cure Letter Issued and Active. Cannot create work order’.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to ‘Case Comments’ section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.



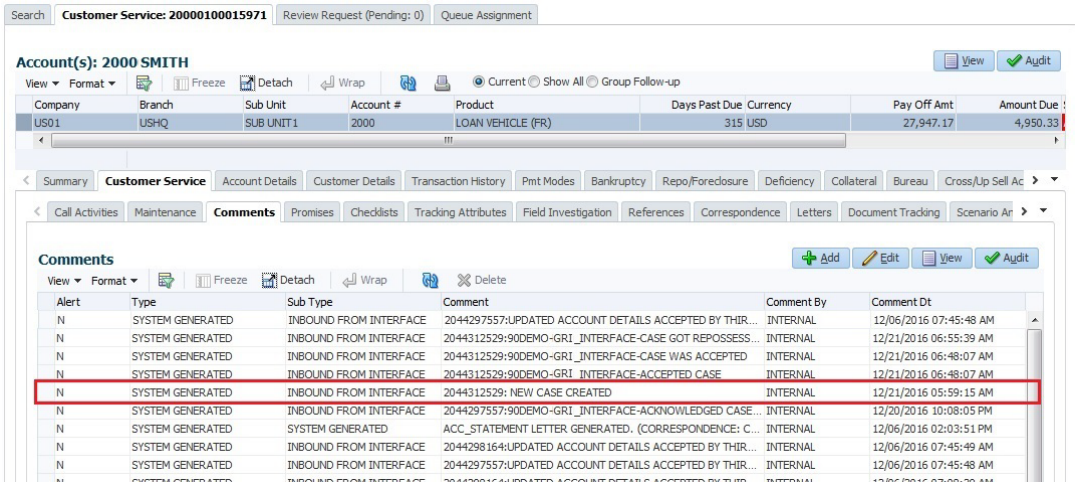
The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)

- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

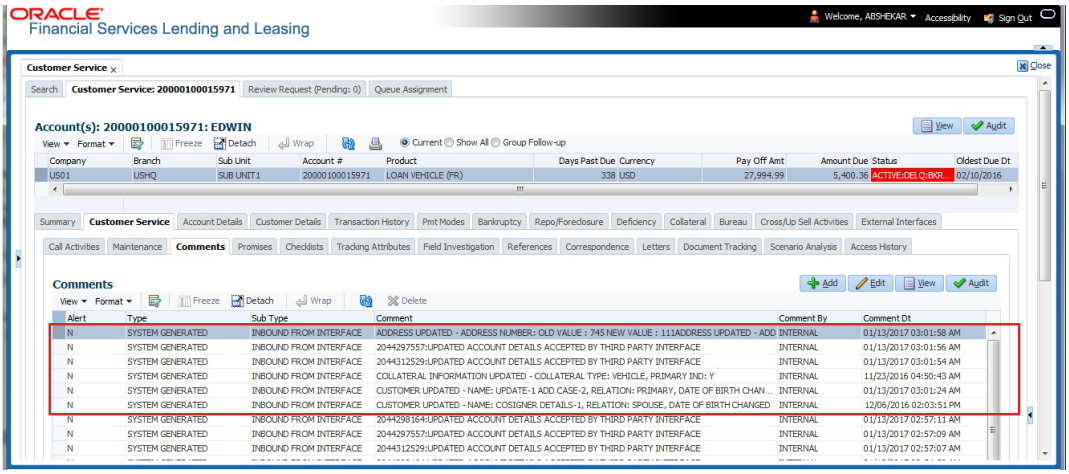
C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be

incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.



If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

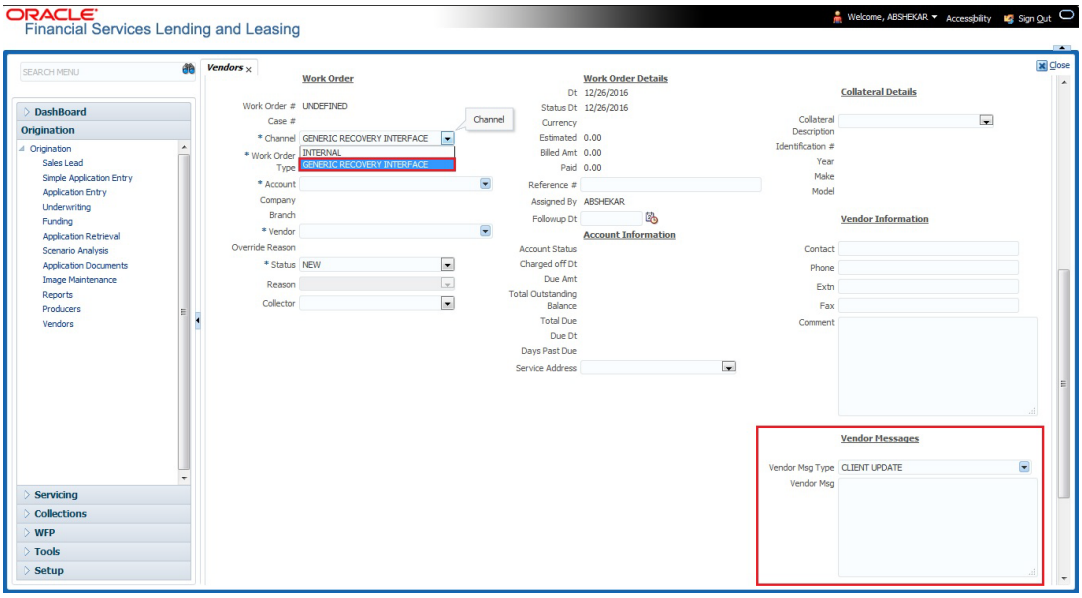
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The ‘Vendor Messages’ section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as ‘CLIENT UPDATE’.

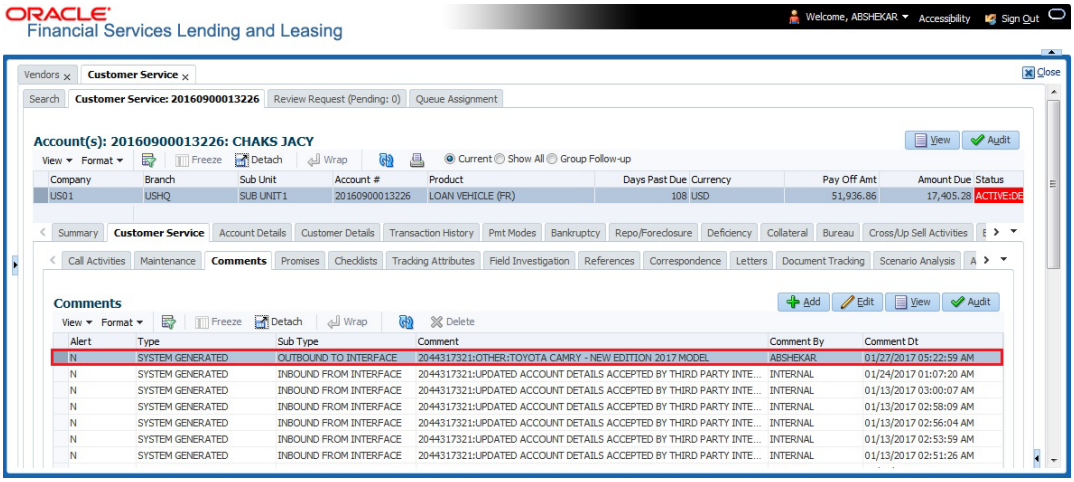


Accordingly, in the ‘Vendor Messages’ section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers ‘addCaseUpdate()’ to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = “[Case No]: <<Vendor Msg Text >>”
- Comment By = “USER”

- Comment Dt = Comment Posted date



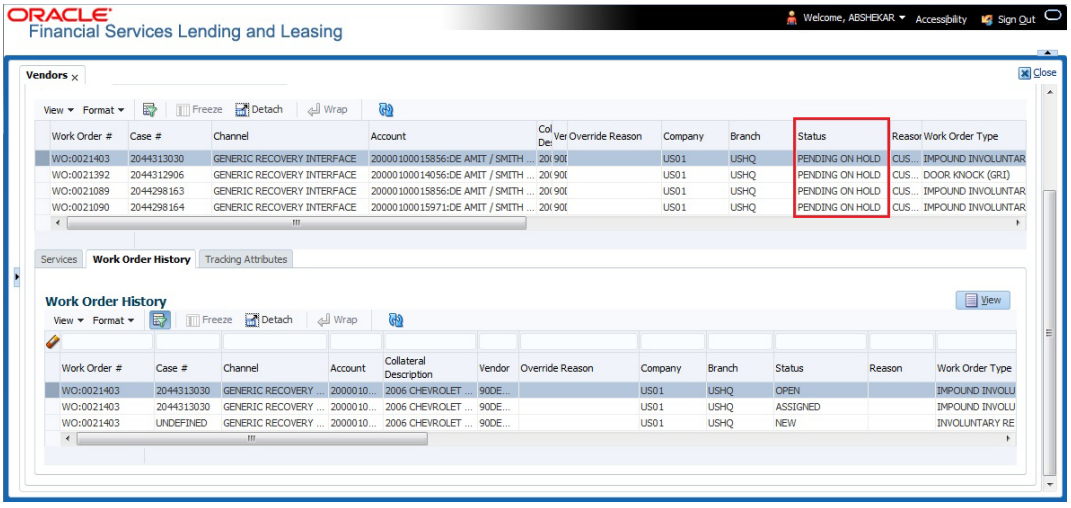
C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter “GRI_DLQ_DAYS_AUTO_STATUS_CHG” (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as ‘PENDING ON HOLD/ON HOLD’ on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to ‘PENDING ON HOLD’ in Work Orders screen, system triggers ‘holdCase()’ web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

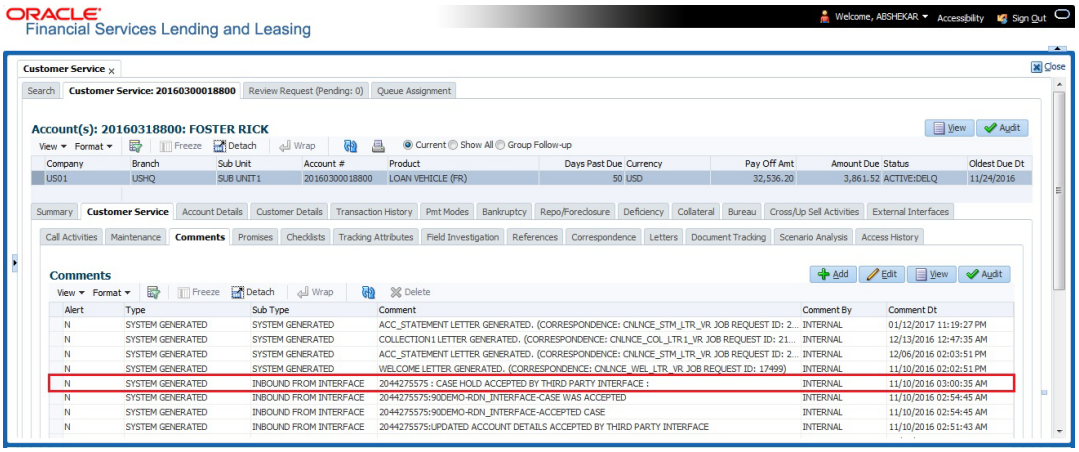
For information on updating the work order details, refer to section Vendors > Work Orders tab.



If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.



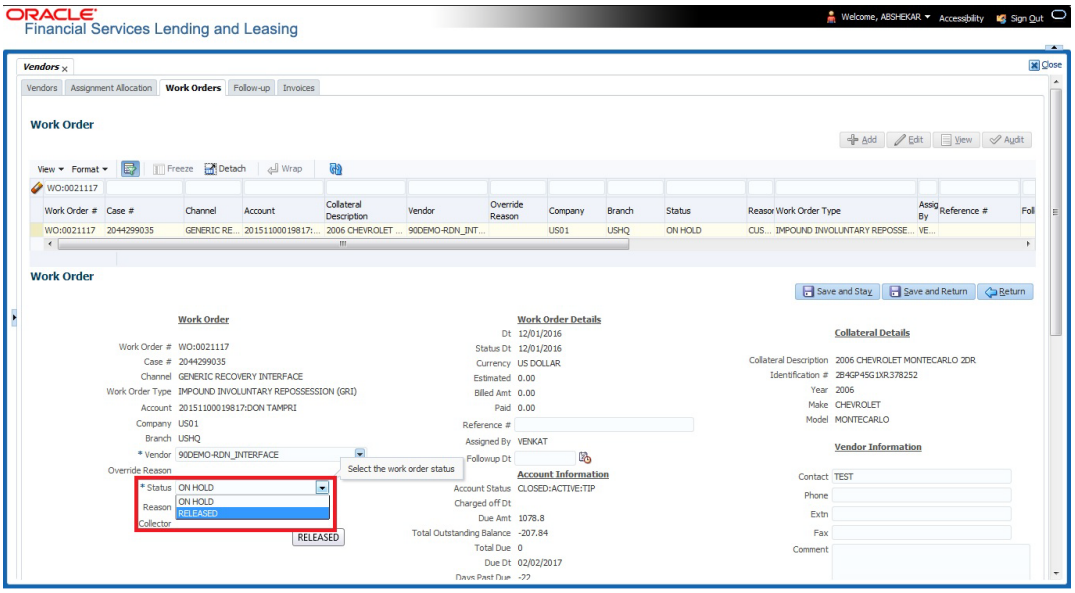
In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

C.6 Reopen Case

When the status of a work order is updated from ‘ON HOLD’ to ‘RELEASED’ in Work Orders screen, system triggers ‘reopenCase()’ web service request to update the status of corresponding mapped case in third party system.

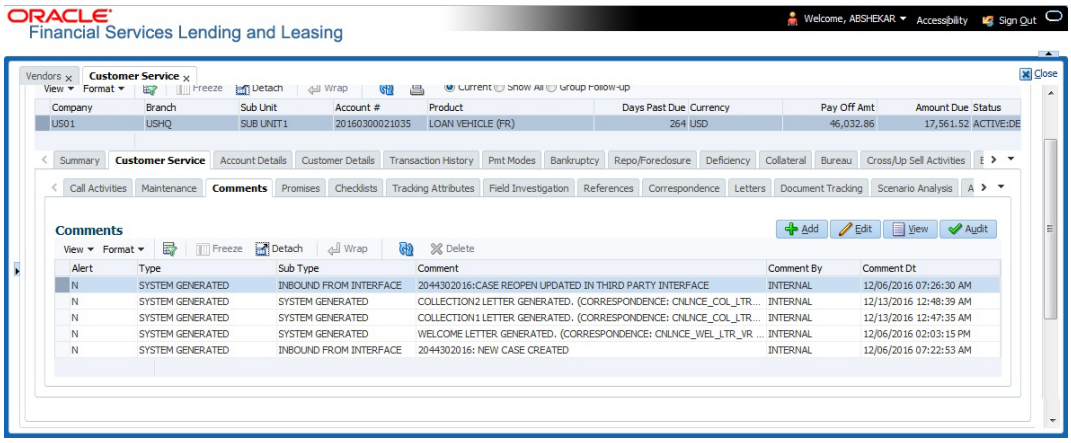
This ensures that a work order in hold status is processed further with third party vendor managed systems.



The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer ‘Case Updates Received via FireHose WebService’ section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.7 Reassign Case

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as ‘PENDING REASSIGN/CLOSE’) and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to ‘PENDING REASSIGN/CLOSE’ based on a system parameter. If the case status is OPEN for specific number of days as maintained in the system parameter “VEN_REASSIGNMENT_DAYS” (VENDOR REASSIGNMENT DAYS), system auto updates the case status as ‘PENDING REASSIGN/ CLOSE’ on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers ‘reassignCase()’ web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = ‘CLOSE’) and new work order is created with new case number, new assigned vendor and previous work order account details.

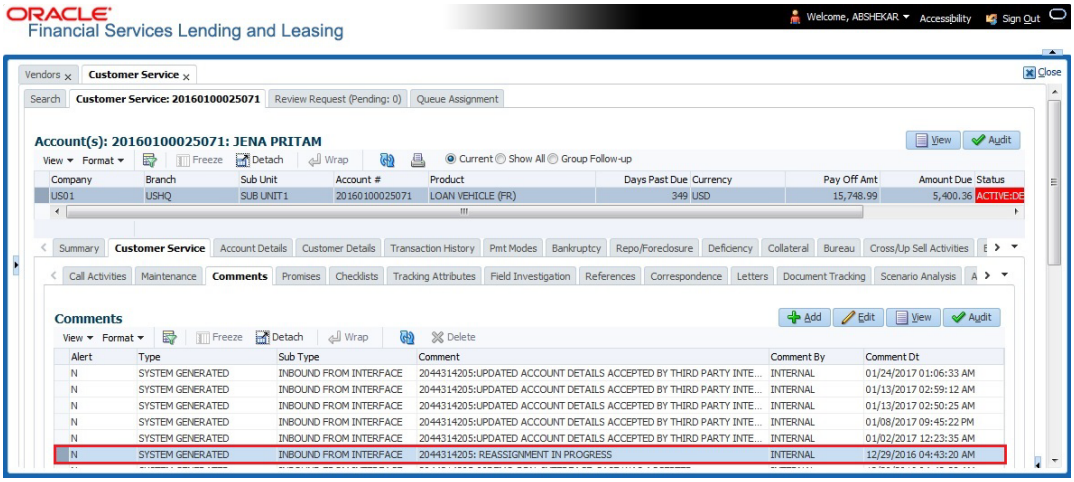
Note the following:

- New work order is created in OFSLL only if the ‘reassignCase()’ web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: “<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

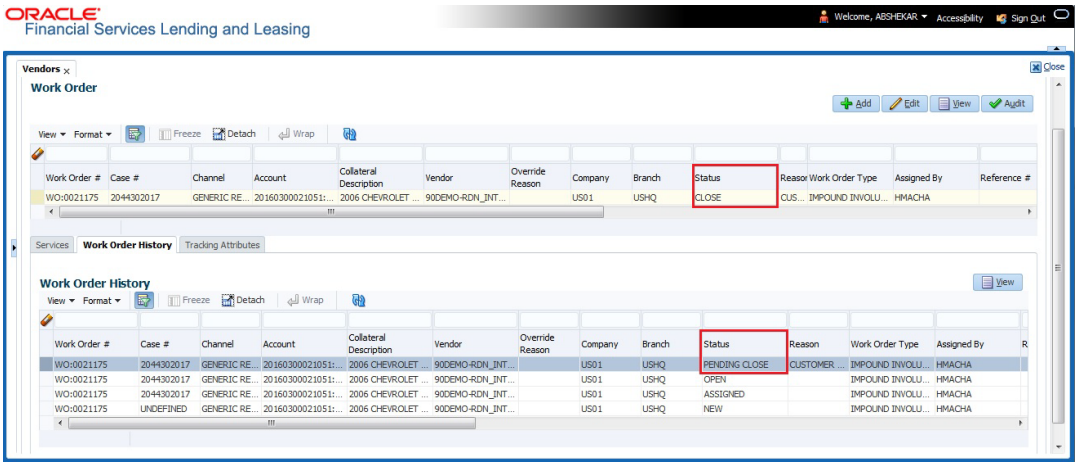
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

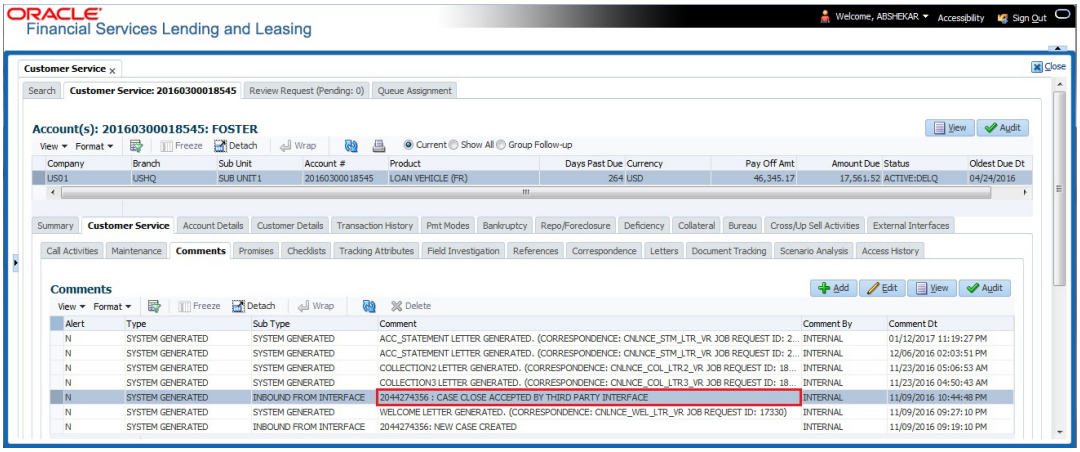
Accordingly, when the status of a work order is changed to ‘PENDING CLOSE’ in Work Orders screen, system triggers ‘closeCase()’ web service request to update the status of

corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.



If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to “OPEN”
601	DECLINED CASE	Change Work order status to “DECLINED”
602	ACKNOWLEDGED CLOSE	Change Work order status to “CLOSE”
603	ACKNOWLEDGED HOLD	Change Work order status to “ON HOLD”
300	CASE WAS REPOED	Change Work order status to “REPOSSESSED” And Trigger “getRepossessionDetails()” web service to get repossession details and update in Servicing > Repo/Foreclosure” tab.
302	CASE COMPLETED	Change Work order status to “COMPLETED”
200	FIRST UPDATE ADDED CUSTOM	Post the received update as “Inbound Comment” from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as “Inbound Comment” from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as “Inbound Comment” from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLIENT	Call the “getCaseInvoiceData()” web service and create the invoices in OFSLL.
1300	CR ADDED	Update ‘Condition Report Status =’Y’ and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type ‘600’, it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to ‘OPEN’ in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message ‘Work Order Status Update failed due to mismatch of previous status’.

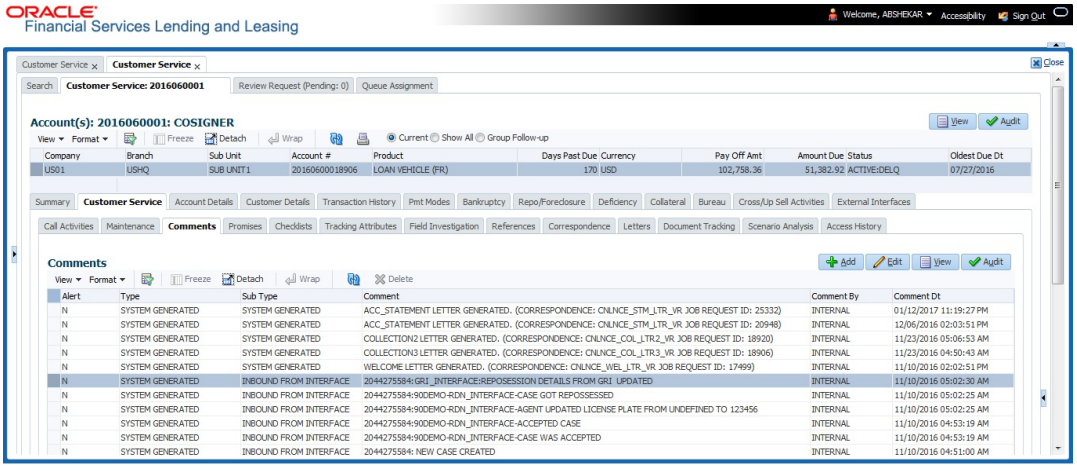
C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

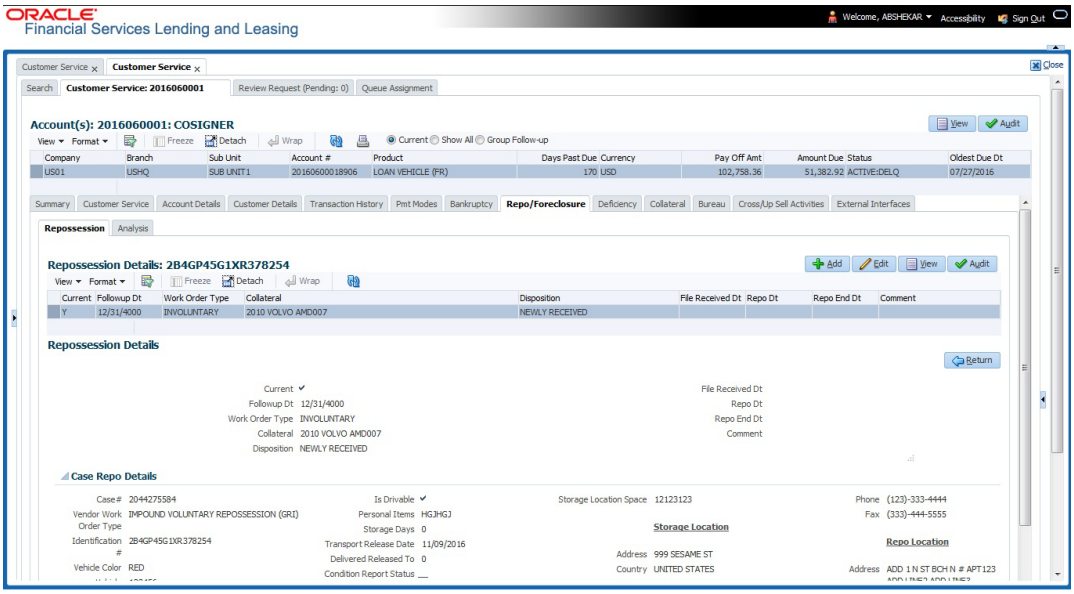
On receiving the case status update as ‘REPOSSESSED’ (i.e. Event Type 300) from FIREHOSE web service response, system triggers ‘getRepossessionDetails()’ web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time



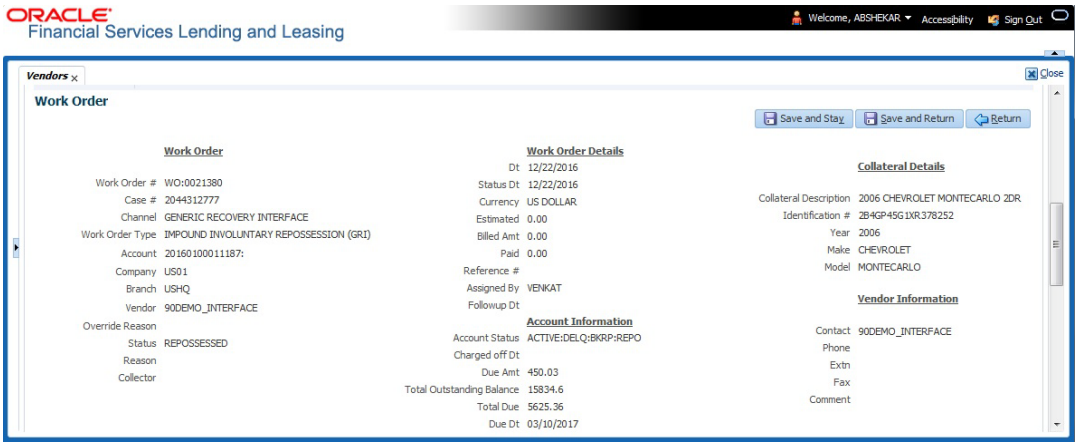
The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

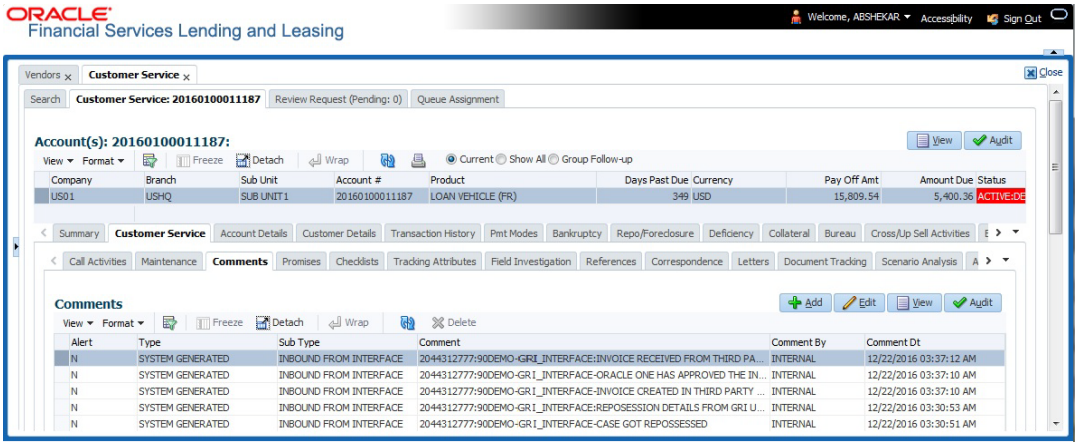
Subsequently, when the case status update is received as ‘REPOSSESSED’ (i.e. Event Type 300) from FIREHOSE web service response, system triggers ‘getCaseInvoiceData()’ web service request to retrieve the invoice and asset details from the third party system.



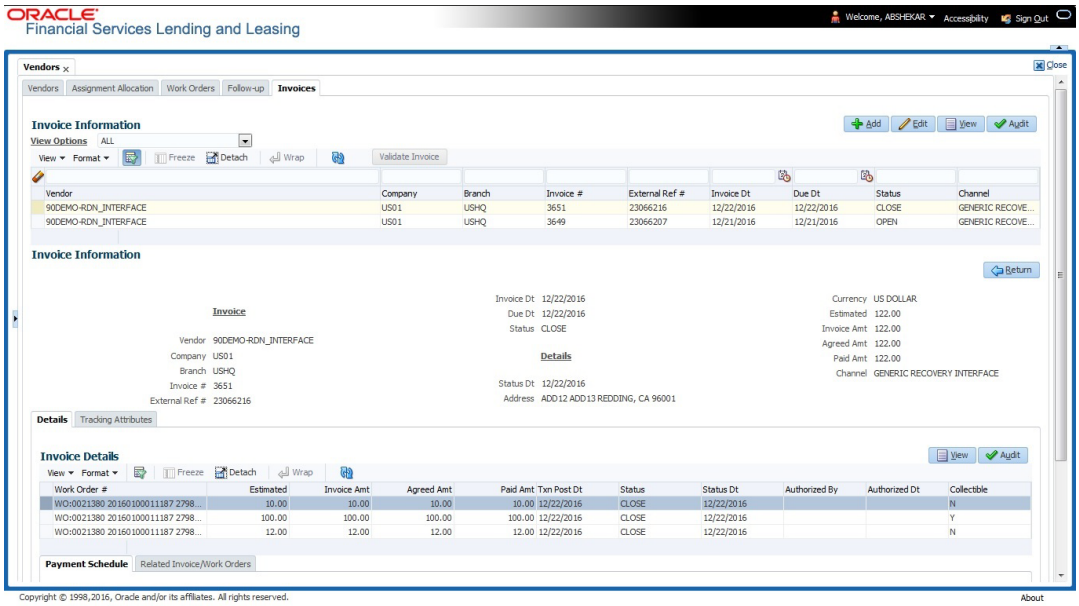
If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”

- Comment Dt = Comment Posted date and time



The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is ‘OPEN’ to update the payment details.



System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the ‘Validate Invoice’ button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to ‘Vendors’ chapter.