

Line Collection User Guide

# **Oracle Financial Services Lending and Leasing**

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Line Collection User Guide  
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## **Appendix B: Payment Amount Conversions .....B-1**

## **Appendix C: Generic Recovery Interface (GRI) .....C-1**

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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

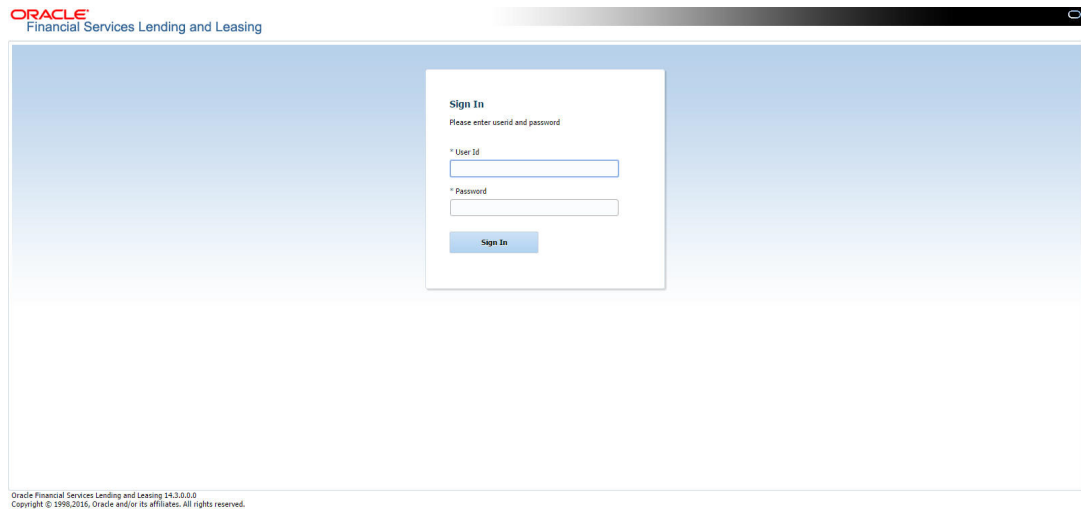
| Term                   | Refers to                                     |
|------------------------|---|
| The system/application | Oracle Financial Services Lending and Leasing |
| Mnemonic               | The underlined character of the tab or button |

## 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

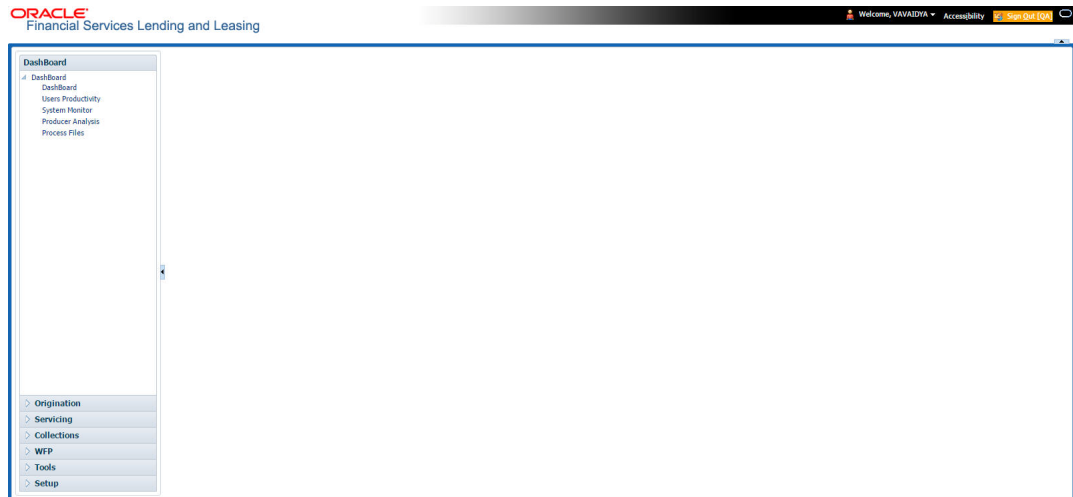
Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

The Home screen consists of the following components:

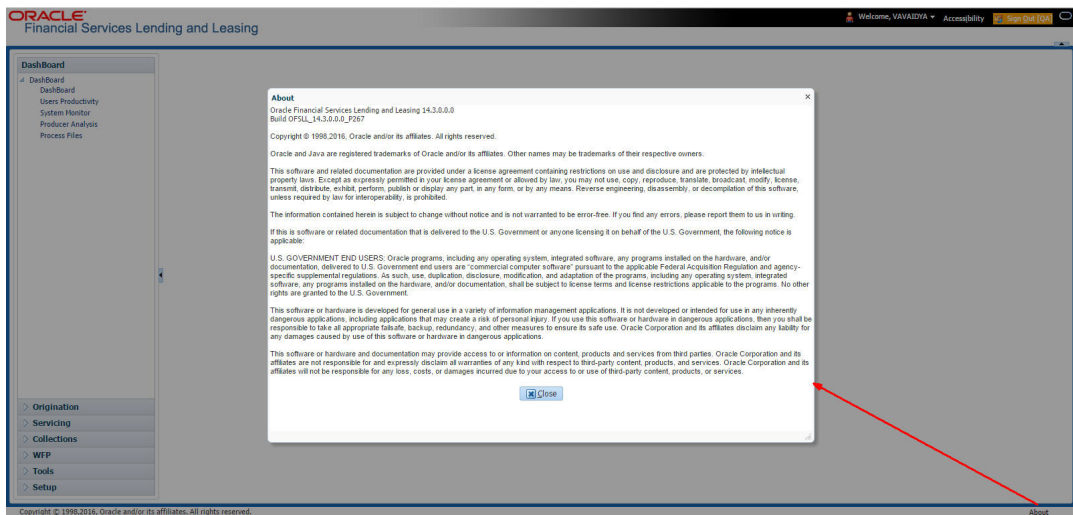
- Header
- Left Pane



- **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.



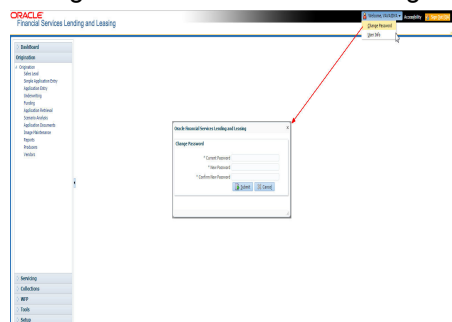
## Header

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.

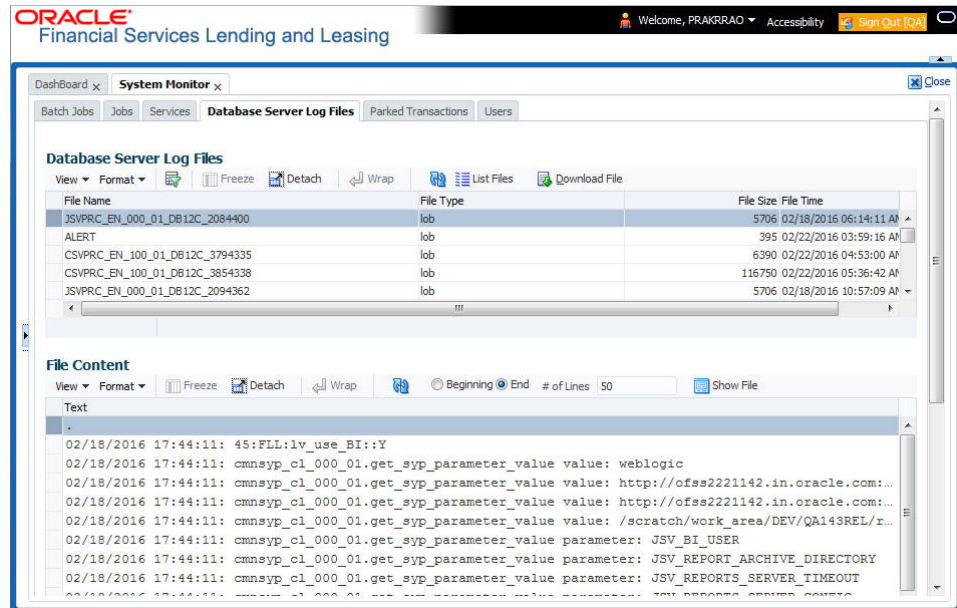
**Debug Enabled Ind** – Check this box to enable the debug indicator.



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.<br><br>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.

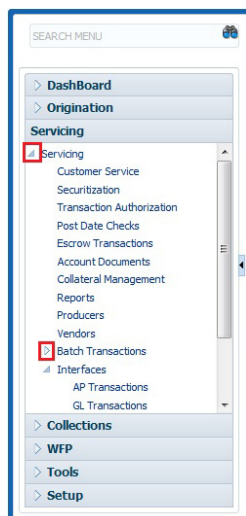
- **Accessibility** – Click the link to view accessibility features of the system.

*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.

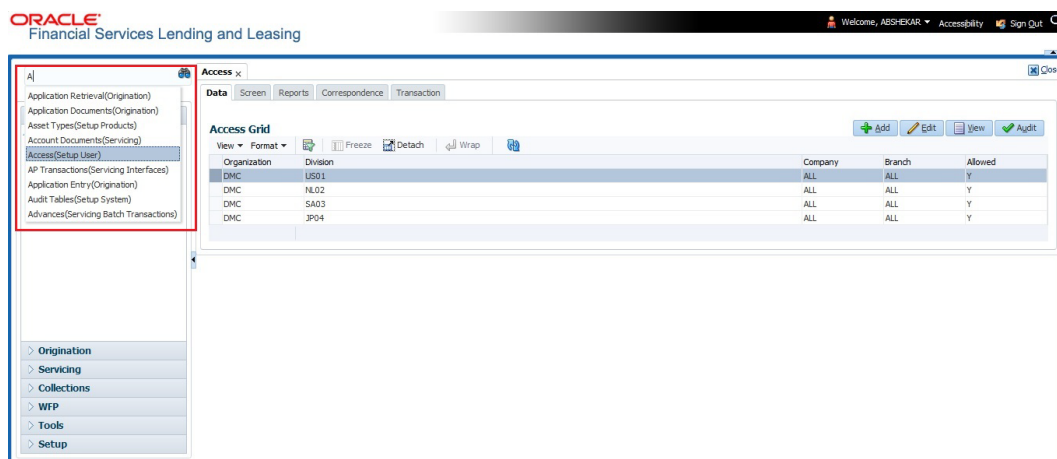


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

## 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.

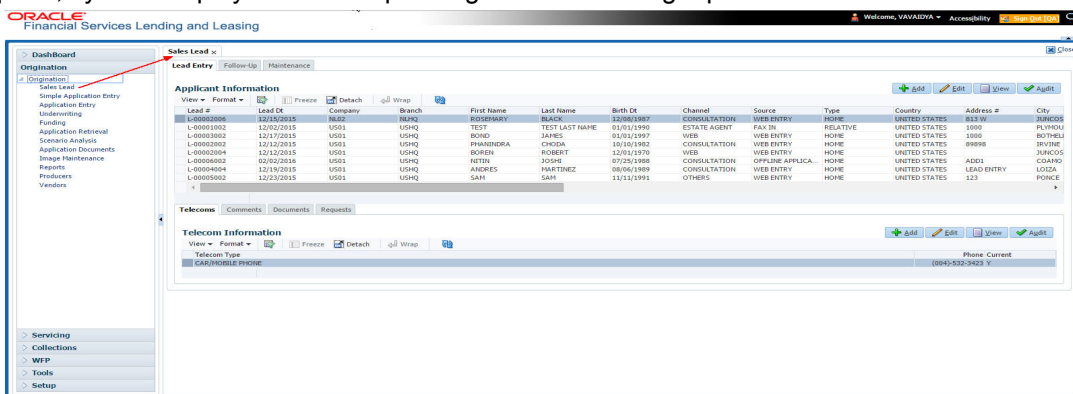
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



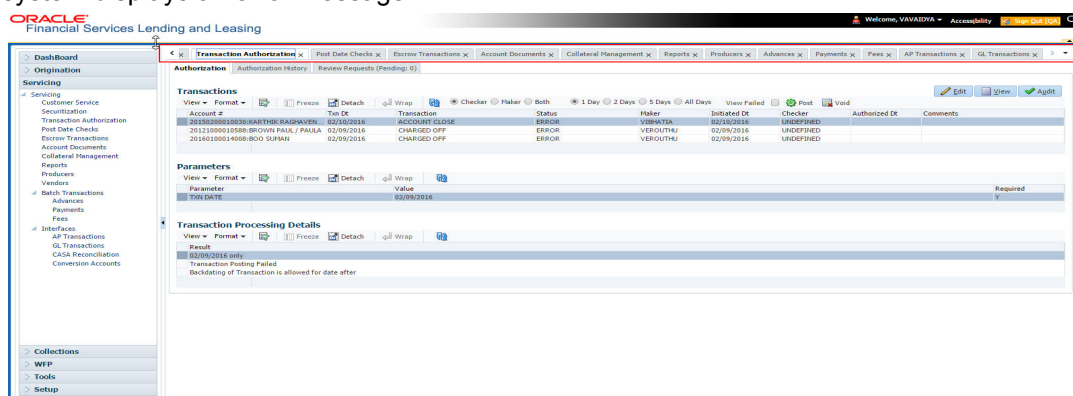
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

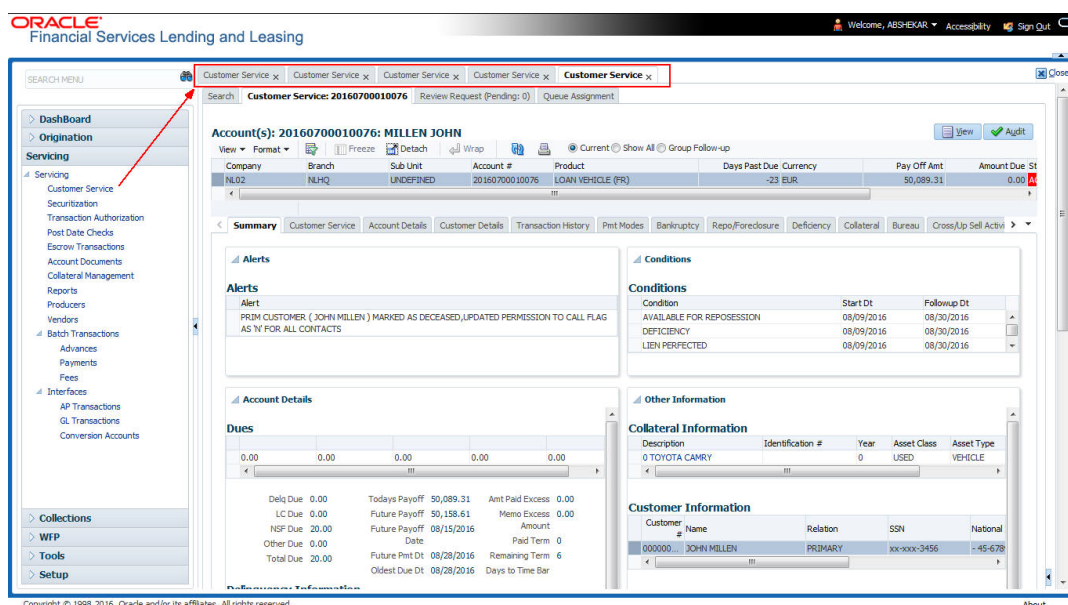


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

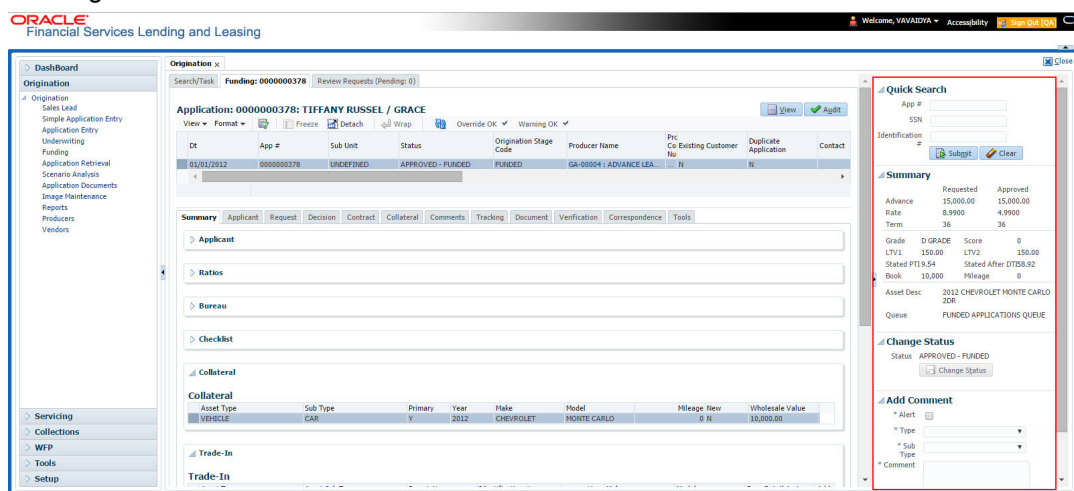
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

## 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:

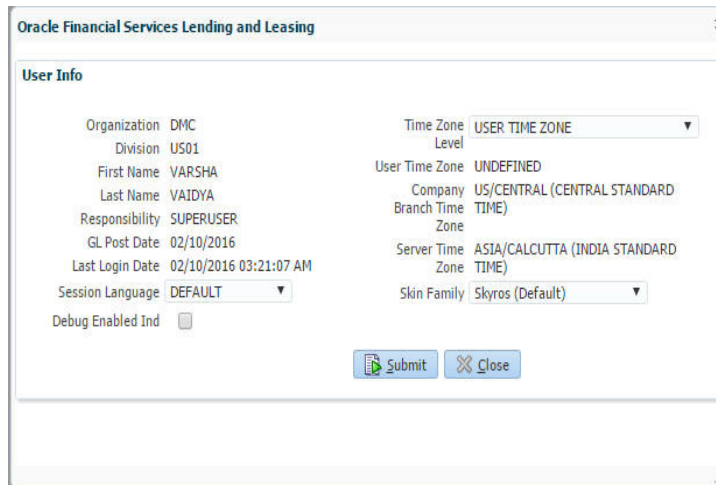
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

The screenshot displays the 'Customer Service' screen for account 20120200010231, belonging to YUTAKA OZAKA / AKANE. The account details table shows a company of US01, branch USR1, and product LEASE VEHICLE, with a status of ACTIVE and an oldest due date of 02/10/2015. Below this, a series of tabs are visible: Summary, Customer Service (active), Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. The 'Call Activities' sub-tab is also active, showing a table of call records. The table has columns for Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appointr Followup Dt, Time Zone, and Adj Followup Dt. Two records are shown, both with a result of 'ANSWERING MACHINE' and a promise date of 12/30/2015.

| Company | Branch | Sub Unit  | Account #      | Product       | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|---------------|---------------|----------|-------------|------------|--------|---------------|
| US01    | USR1   | UNDEFINED | 20120200010231 | LEASE VEHICLE | 0             | USD      | 0.00        | 0.00       | ACTIVE | 02/10/2015    |

| Action | Result | Contact           | Reason | Cancel | Promise Dt | Promise Amt | Condition | Appointr Followup Dt | Time Zone  | Adj Followup Dt        | Corr |
|--------|--------|-------------------|--------|--------|------------|-------------|-----------|----------------------|------------|------------------------|------|
| AT     | PH     | ANSWERING MACHINE |        | N      | 12/30/2015 | 1,000.00    | NONE      | N                    | 12/30/2015 | 12/29/2015 12:30:00 PM |      |
| AT     | PH     | ANSWERING MACHINE |        | N      | 12/30/2015 | 1,000.00    | NONE      | N                    | 12/30/2015 | 12/29/2015 12:30:00 PM |      |

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.

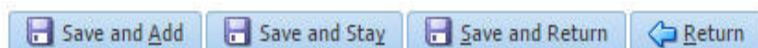
The table below gives a snapshot of them:

| Basic Operation | Description   |
|-----------------|---|
| Add             | Click to add a new record. When you click <b>Add</b> , 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.

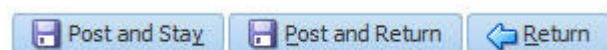
All or few of these actions are enabled when you select any of the Basic Operations.



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:

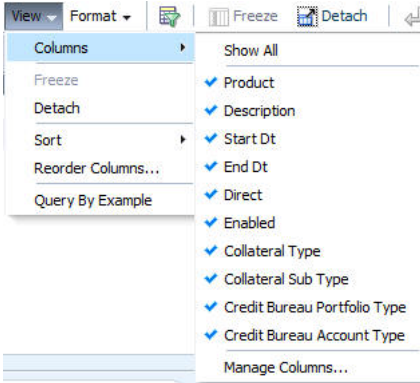
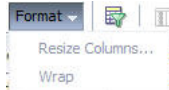
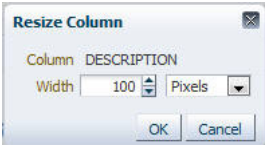

| Basic Actions   | Description   |
|---|---|
|  | Show File - Click to view the details of selected file.                             |
|  | List Files - Click to generate and view the list of files maintained in the system. |
|  | Download File - Click to download the details of selected data.    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


### 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:

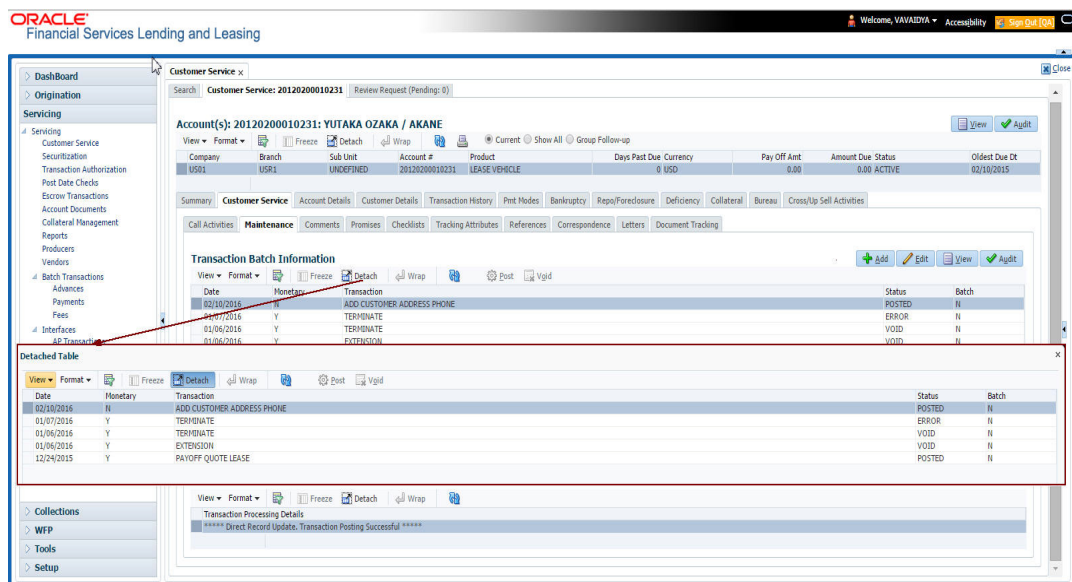
| Options          | Description  |
|------------------|--|
| View             | <p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> <li>• Customize columns you wish to view</li> <li>• Sort the order of displayed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

| Options   | Description   |
|---|---|
| Wrap  | Select the column in which the data needs to be wrapped and click <b>Wrap</b> . |
|  | Click to refresh the data in the table.   |

### Print option in Customer Service screen

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

### Detach



The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The main window shows account details for YUTAKA OZAKA / AKANE. A table titled 'Transaction Batch Information' is visible, showing transactions with columns for Date, Monetary, Transaction, Status, and Batch. A 'Detached Table' window is open, showing a list of transactions with columns for Date, Monetary, Transaction, Status, and Batch. The 'Detach' button is highlighted in the top right of the table.

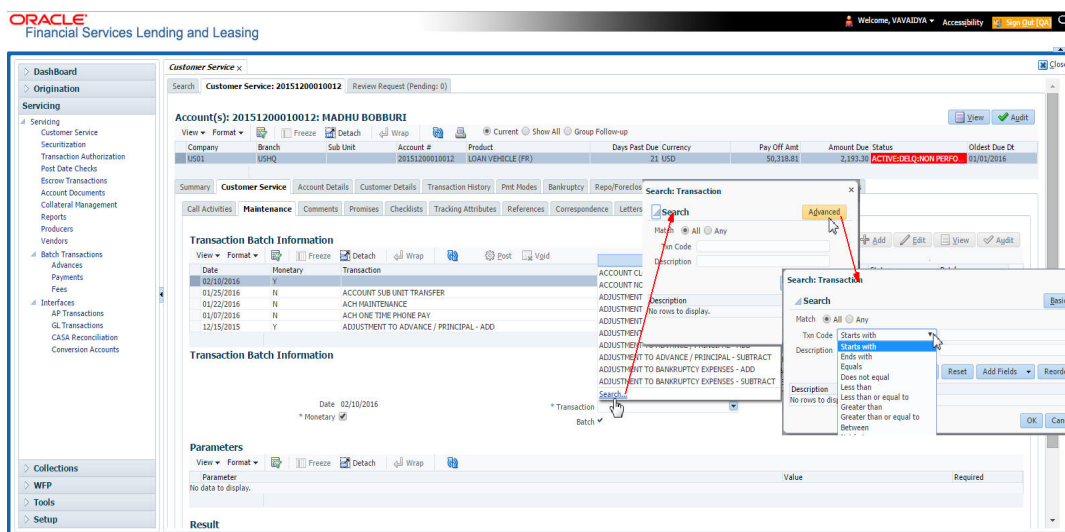
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

### Drop-down List

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

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

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



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

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

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

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

|                      |           |                 |             |
|----------------------|-----------|-----------------|-------------|
| * Channel            | WEB ENTRY | * Producer Name |             |
| NY-02 : PR           |           | HOLTSVILLE      | 43125313212 |
| MT-00001 : SGFSADDF  |           | RAMEY           | 23132132    |
| MT-00001 : TEST 001  |           | ADJUNTAS        | 0           |
| MT-00001 : TEST 001  |           | ADJUNTAS        | 0           |
| MN-00001 : TERMINATE |           | AGUADA          | 0           |
| MT-00001 : SGFSADDF  |           | RAMEY           | 23132132    |
| NY-02 : PR           |           | HOLTSVILLE      | 43125313212 |
| Search...            |           |                 |             |

## 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              |

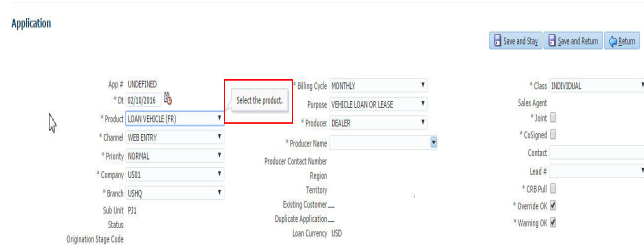
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

| 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 weak 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

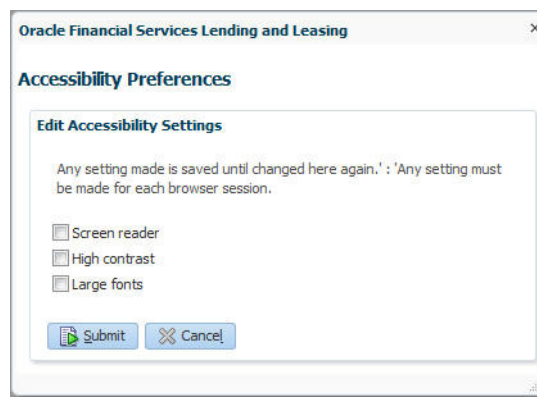
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- 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<br><b>Result:</b> The system searches for all applications created before Jan. 22, 2002.  |
| LESS THAN OR EQUAL TO | APPLICATION DATE <= 01/22/2002<br><b>Result:</b> The system searches for all applications created on or before Jan. 22, 2002.                                       |
| EQUAL                 | APPLICANT SSN = 111-22-3333<br><b>Result:</b> The system searches for all applications with applicant social security number 111-22-3333.                           |
| NOT EQUAL             | APPLICANT SSN <> 111-22-3333<br><b>Result:</b> The system searches for all applications except those with an applicant whose social security number is 111-22-3333. |

| Description                  | Example Expression   |
|------------------------------|--|
| <b>GREATER THAN</b>          | APPLICATION DATE > 01/22/2002<br><b>Result:</b> The system searches for all applications created after Jan. 22, 2002.  |
| <b>GREATER THAN OR EQUAL</b> | APPLICATION DATE >= 01/22/2002<br><b>Result:</b> The system searches for all applications created on or after Jan. 22, 2002  |
| <b>IN</b>                    | ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817')<br><br>IN is used with values that are within parenthesis.<br><b>Result:</b> The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)                      |
| <b>NOT IN</b>                | ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817')<br><br>NOT IN is used with values that are within parenthesis.<br><b>Result:</b> The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.) |
| <b>IS</b>                    | VIN IS NULL<br><br>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.<br><b>Result:</b> The system searches for all applications without a vehicle identification number.                                   |
| <b>IS NOT</b>                | VIN IS NOT NULL<br><br>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.<br><b>Result:</b> The system searches for all accounts with a VIN, vehicle identification number.                               |
| <b>LIKE</b>                  | ASSET TYPE LIKE VEH%<br><br>LIKE enables you to search for close matches using wildcard characters.<br><b>Result:</b> The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."   |
| <b>NOT LIKE</b>              | ASSET TYPE NOT LIKE VEH%<br><br>NOT LIKE enables you to search for close matches using wildcard characters.<br><b>Result:</b> 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**
- 098908LKJLKLKJ00098807**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<br>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.

The screenshot displays the Oracle Financial Services Lending and Leasing Dashboard. The interface is divided into several sections:

- Origination:**
  - My User Queues:** A table with columns 'Description' and 'Count'. It shows 'No data to display.'
  - My Pending Review Requests By Applications:** A table with columns 'App #', 'Priority', and 'Count'. It shows 'No data to display.'
  - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count'. It shows 'No data to display.'
- Servicing:**
  - Number of Queues Hard Assigned:** A table with columns 'Queue Description' and 'Count'. It shows 'No data to display.'
  - Number of Accounts:** A table with columns 'Queue Description' and 'Count'. It shows 'No data to display.'
  - My Pending Review Requests By Accounts:** A table with columns 'Acc #', 'Priority', and 'Count'. It shows 'No data to display.'
  - My Pending Review Requests By Priority:** A table with columns 'Priority' and 'Count'. It shows 'No data to display.'
- Admin:**
  - Product Expiring in Next One Month:** A table with columns 'Product' and 'End Date'. It shows 'No data to display.'
  - Critical Batch Job Status:** A table with columns 'Batch Job' and 'Status'. It shows 'No data to display.'
  - Producers Count By Status:** A table with columns 'Status' and 'Count'. It shows 'ACTIVE' with a count of 82.
  - Vendors Count By Status:** A table with columns 'Status' and 'Count'. It shows 'ACTIVE' with a count of 35.
  - Producers Expiring in Next One Month:** A table with columns 'Producer' and 'End Date'. It shows 'No data to display.'
  - Vendors Expiring in Next One Month:** A table with columns 'Company Name' and 'End Date'. It shows 'No data to display.'

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

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

## 2.2.1 Search/Task tab

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

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

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

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

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

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

The Search Results/Task screen.

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



The system loads the application on the respective screen.

**Application: 0000001537: RODRIGUEZ ROBINSON**

| Dt         | App #      | Sub Unit | Status            | Origination Stage Code | Producer Name       | Producer Contact Number | Existing Customer | Duplicate Application | Contact |
|------------|------------|----------|-------------------|------------------------|---------------------|-------------------------|-------------------|-----------------------|---------|
| 09/05/2015 | 0000001537 |          | APPROVED - FUN... | FUNDED                 | CA-00003 : ACE H... | (818)-761-2277          | N                 | N                     |         |

**Summary** | Applicant | Business | Request | Decision | Contract | Collateral | Comments | Tracking | Document | Verification | Correspondence | Tools

**Collateral**

| Asset Type | Sub Type | Primary | Year | Make | Model | Mileage New | Wholesale Value | Retail |
|------------|----------|---------|------|------|-------|-------------|-----------------|--------|
| VEHICLE    | CAR      | Y       | 2015 | AUDI | A4    | 0 Y         | 19,000.00       | 19,500 |

**Trade-In**

| Asset Type | Asset Sub Type | Description       | Identification #  | Year Make      | Model           | Base Retail Amt | Addons |
|------------|----------------|-------------------|-------------------|----------------|-----------------|-----------------|--------|
| VEHICLE    |                | 2015 DODGE RAM... | 3GCPRCRC9E6145196 | 2015 DODGE     | RAM PICKUP 2500 | 5,300.00        | 200.00 |
| VEHICLE    |                | 2012 CHEVROLET... | 3GCPRCRC9E6145647 | 2012 CHEVROLET | CAMARO          | 1,600.00        | 0.00   |

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.

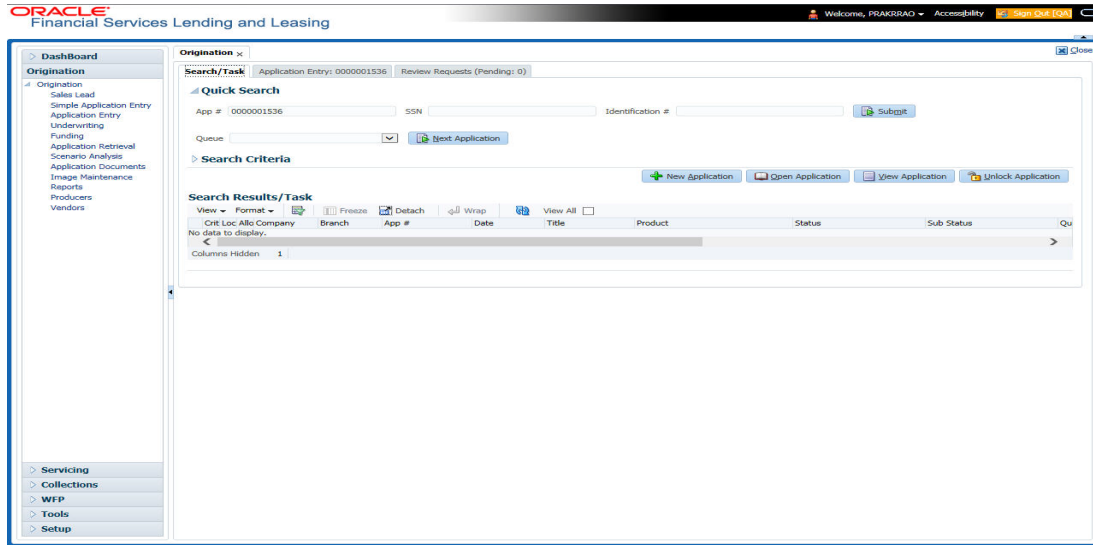
**To load an account using the Quick Search section:**

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?  |
|--------------------------------|---|
| <b>View All</b>                | If you select <b>View All</b> check box, all applications in the system accessible with your user id appear in the Results screen under search section.   |
| <b>Queue Name field</b>        | This display only field indicates the queue in which the selected application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)                          |
| <b>Secured box</b>             | 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.   |
| <b>Copy Application button</b> | 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. |
| <b>New Application</b>         | Opens a screen where a user can create a new application by providing required details.   |

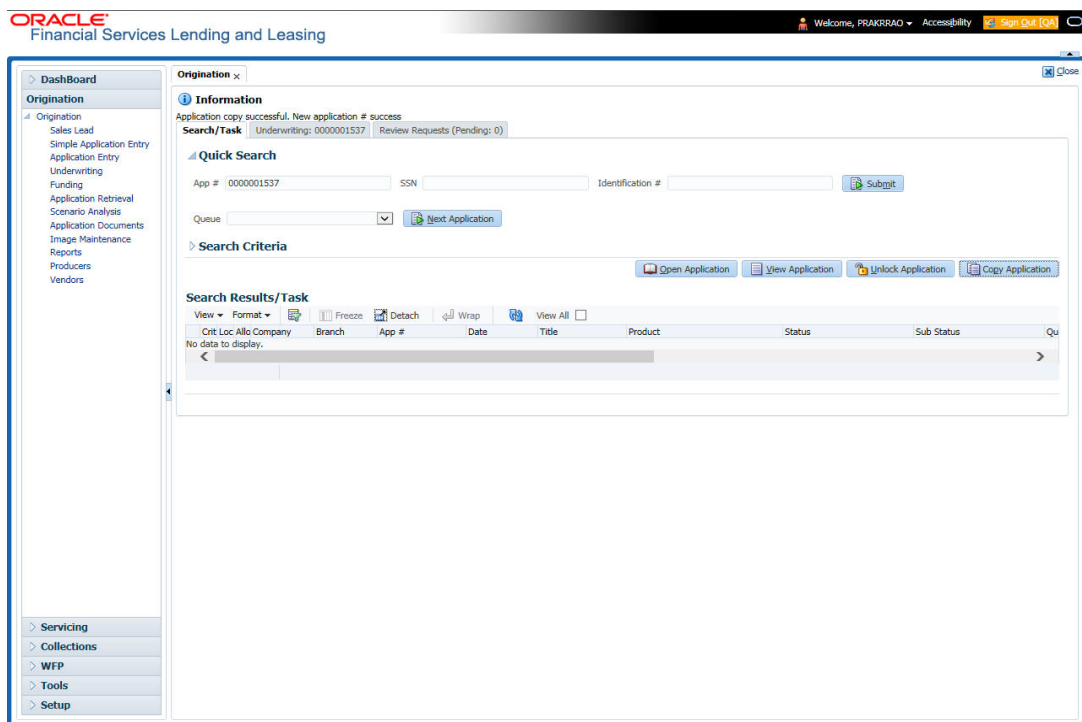
| What is it?               | What does it do?   |
|---------------------------|--|
| <b>Open Application</b>   | Displays the application details for the selected application. |
| <b>Unlock Application</b> | Unlocks the selected application locked by another user.       |

### 2.2.2.2 Copying an Application

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

#### To copy an application

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



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

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

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

**Oracle Financial Services Lending and Leasing**

Welcome, PRAKRRAO Accessibility Sign Out Logout

**Origination**

Search/Task: Underwriting: 0000001533 Review Requests (Pending: 0)

**Application: 0000001533: SIGG MARK**

View Format Freeze Detach Wrap Override OK Warning OK

| Dt         | App #      | Sub Unit | Status          | Origination Stage Code | Producer Name     | Producer Contact Number | Existing Customer | Duplicate Application | Contact |
|------------|------------|----------|-----------------|------------------------|-------------------|-------------------------|-------------------|-----------------------|---------|
| 09/05/2015 | 0000001533 |          | REJECTED - AUTO | NEW                    | CA-00003 : ACE H. | (818)-761-2277          | N                 | N                     |         |

Summary Applicant Business Request Decision Bureau Collateral Comments Tracking Document Verification Correspondence Tools

**Comments**

Save and Add Save and Stay Save and Return Return

| Alert                    | Type             | Sub Type         | Comment  | Comment By | Comment Dt             |
|--------------------------|------------------|------------------|--|------------|------------------------|
| <input type="checkbox"/> | REGULAR          | LOAN ORIGINATION |  | PRAKRRAO   | 02/04/2016 04:35:38 AM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | DECISION_MULTIOFFER LETTER GENERATED. (CORRESPONDENCE: ONLNCE_DEC_MULTIOFFER_FAX_VR JOB REQUEST ID: 41039) | INTERNAL   | 02/01/2016 08:33:04 AM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: ONLNCE_CON_LTR_VR JOB REQUEST ID: 41039)               | VEROUTHU   | 01/30/2016 12:30:35 AM |
| <input type="checkbox"/> | SYSTEM GENERATED | SYSTEM GENERATED | DECISION LETTER GENERATED. (CORRESPONDENCE: ONLNCE_DEC_FAX_VR JOB REQUEST ID: 41038)                       | VEROUTHU   | 01/30/2016 12:06:18 AM |
| <input type="checkbox"/> | REGULAR          | LOAN ORIGINATION | HAVING GOOD REFERRAL   | VEROUTHU   | 01/29/2016 11:24:13 PM |

Dashboard  
Origination  
Sales Lead  
Simple Application Entry  
Application Entry  
Underwriting  
Funding  
Application Retrieval  
Scenario Analysis  
Application Documents  
Image Maintenance  
Reports  
Producers  
Vendors  
Servicing  
Collections  
WFP  
Tools  
Setup

### 2.2.2.3 Unlocking an Application

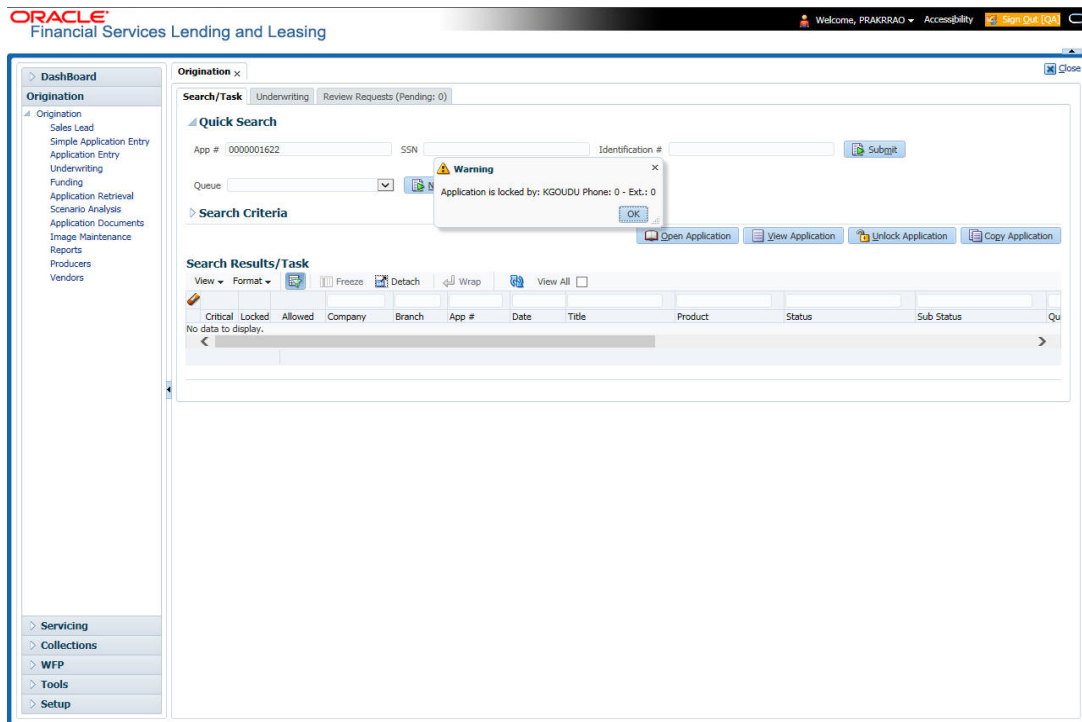
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

#### To unlock an application

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

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

user.”



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

#### 2.2.2.4 View Application

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

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

## 2.3 Searching for an Account and Customer

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

#### **To view the Search screen during Line of credit servicing**

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' and includes a 'Quick Search' section with fields for Account #, Customer Id, SSN, and Identification #. Below this is a 'Search Criteria' section with a table of search results. The table has columns for Branch, Account #, Date, Title, Product, Status, Delinquency days, Amount Due, Outstanding Balance, and Producer. The results show various accounts with masked values (xxxxxx) for Status, Delinquency days, Amount Due, and Outstanding Balance.

| Branch | Account #      | Date       | Title               | Product             | Status                      | Delinquency days | Amount Due | Outstanding Balance | Producer |
|--------|----------------|------------|---------------------|---------------------|-----------------------------|------------------|------------|---------------------|----------|
| USRHQ  | 20160700010472 | 07/27/2016 | SECURED ACCOU...    | LINE HE (VR)        | xxxxxx                      | xxxxxx           | xxxxxx     | xxxxxx              | CA-00005 |
| USRHQ  | 20160700010521 | 07/27/2016 | STATEMENT LINE      | LINE HE (VR)        | xxxxxx                      | xxxxxx           | xxxxxx     | xxxxxx              | CA-00005 |
| USRHQ  | 20160700010513 | 07/26/2016 | SECURED ACCOU...    | LEASE VEHICLE       | xxxxxx                      | xxxxxx           | xxxxxx     | xxxxxx              | CA-00002 |
| USRHQ  | 20160700010456 | 07/27/2016 | ACCOUNT SECURED     | LOAN VEHICLE (FR)   | xxxxxx                      | xxxxxx           | xxxxxx     | xxxxxx              | AA-00002 |
| USRHQ  | 20160700010464 | 07/27/2016 | ACCOUNT -1 SEC...   | LOAN VEHICLE (FR)   | xxxxxx                      | xxxxxx           | xxxxxx     | xxxxxx              | AA-00002 |
| USRHQ  | 20160700010117 | 07/26/2016 | SPOUSE BANKO        | LINE UNSECURED (VR) | ACTIVE-BKRP                 | -39              | 0.00       | 6,970.02            | CA-00006 |
| USRHQ  | 20160100010121 | 01/01/2016 | RAJESH MAC LOAN     | LOAN VEHICLE (FR)   | ACTIVE-DELQ-BKRP-ANON PE... | 197              | 14,686.89  | 23,877.33           | PR-00002 |
| USRHQ  | 20160200010188 | 02/26/2016 | NAV IN              | LOAN VEHICLE (FR)   | CLOSED-CHARGED OFF          | 0                | 0.00       | 0.00                | CA-00002 |
| USRHQ  | 20160700010076 | 07/26/2016 | MILEN JOHN          | LOAN VEHICLE (FR)   | ACTIVE-BKRP                 | -12              | 20.00      | 50,020.00           | PH-00004 |
| USRHQ  | 20160700010092 | 07/26/2016 | NAVEEN NAVEEN       | LOAN VEHICLE (FR)   | CLOSED-CHARGED OFF          | 0                | 0.00       | 0.00                | CA-00002 |
| USRHQ  | 20160700010141 | 07/26/2016 | KJM NAVEEN          | LOAN VEHICLE (FR)   | CHARGED OFF                 | 0                | 0.00       | 0.00                | CA-00002 |
| USRHQ  | 20160700010034 | 07/26/2016 | CUSTOMER BANKO      | LOAN VEHICLE (FR)   | CLOSED-PAID OFF             | 0                | 0.00       | -1.39               | CA-00006 |
| USRHQ  | 20160700010109 | 07/26/2016 | THIS APPLICANT D... | LOAN VEHICLE (FR)   | ACTIVE                      | -9               | 50.00      | 100,265.28          | CA-00003 |
| USRHQ  | 20150100010130 | 01/01/2015 | K NAVIN             | LOAN VEHICLE (FR)   | ACTIVE-BKRP-REPO-ANON PE... | -9               | 0.00       | 22,755.23           | CA-00003 |
| USRHQ  | 20160700010026 | 07/26/2016 | K NAVIN             | LOAN VEHICLE (FR)   | CHARGED OFF                 | 0                | 0.00       | 0.00                | CA-00002 |

## 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 'xxxxxx' and clicking on the same displays an error message indicating 'Cannot open secured account'.

## 3. Click the Search Criteria tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface with the 'Search Criteria' tab selected. The left sidebar is the same as the previous screenshot. The main area is titled 'Customer Service' and includes a 'Quick Search' section. Below this is a 'Search Criteria' section with a table for defining search criteria. The table has columns for Criteria, Comparison Operator, and Value. The criteria listed include ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, BUSINESS NAME, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME (UNDEPINED FOR DEFAULT), and QUEUE DESCRIPTION.

| Criteria                           | Comparison Operator | Value  |
|------------------------------------|---------------------|--------|
| ACCOUNT #                          | LIKE                |        |
| ACCOUNT STATUS                     | LIKE                |        |
| PRODUCT                            | LIKE                | %LOAN% |
| CUSTOMER SSN                       | EQUAL               |        |
| CUSTOMER LAST NAME                 | LIKE                |        |
| CUSTOMER FIRST NAME                | LIKE                |        |
| CUSTOMER ID                        | EQUAL               |        |
| BUSINESS NAME                      | LIKE                |        |
| VIN                                | LIKE                |        |
| YEAR                               | EQUAL               |        |
| MAKE                               | LIKE                |        |
| MODEL                              | LIKE                |        |
| ASSET TYPE                         | LIKE                |        |
| PRODUCER #                         | LIKE                |        |
| PRODUCER NAME                      | LIKE                |        |
| ACCOUNT CONDITION                  | LIKE                |        |
| QUEUE NAME (UNDEPINED FOR DEFAULT) | LIKE                |        |
| QUEUE DESCRIPTION                  | LIKE                |        |

## 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.

- 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.

**Customer Service** x

Search **Customer Service: 20160700010141** Review Request (Pending: 0) Queue Assignment

**Account(s): 20160700010141: KLM NAVEEN**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due St |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|---------------|
| USD1    | USRHQ  | UNDEFINED | 20160700010141 | LOAN VEHICLE (FR) | -24           | USD      | 27,021.00   | 0.00          |

**Summary** Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activ

**Alerts**

Alerts

No data to display.

**Conditions**

Conditions

| Condition               | Start Dt   | Followup Dt |
|-------------------------|------------|-------------|
| ON ACTIVE MILITARY DUTY | 07/26/2016 | 07/26/2016  |
| DO NOT CHARGE OFF       | 07/26/2016 | 07/26/2016  |

**Account Details**

Dues

| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|------|------|------|------|------|

Delq Due 0.00 Todays Payoff 27,021.00 Amt Paid Excess 0.00  
 LC Due 0.00 Future Payoff 27,051.00 Memo Excess 0.00  
 NSF Due 0.00 Future Payoff 06/12/2016 Amount  
 Other Due 0.00 Date Paid Term 0  
 Total Due 0.00 Future Pmt Dt 06/26/2016 Remaining Term 12  
 Oldest Due Dt 06/26/2016 Days to Time Bar

**Other Information**

**Collateral Information**

| Description    | Identification # | Year | Asset Class | Asset Type |
|----------------|------------------|------|-------------|------------|
| 0 TOYOTA CAMRY |                  | 0    | NEW         | VEHICLE    |

**Customer Information**

| Customer # | Name       | Relation | SSN         | National |
|------------|------------|----------|-------------|----------|
| 000000     | NAVEEN KLM | PRIMARY  | xx-xxx-5665 | --0      |

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## 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

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



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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service Quick Search interface. The 'Acc #' field is populated with '20150900014275'. The 'Queue/Condition' dropdown is set to 'Auto Run'. The 'Next Account' button is visible. The 'Search Results' section shows 'No data to display'.

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

### To load an account from a queue

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

## 2.3.2 Search Using Customer Details

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

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

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

Select **Customer** as a search option.

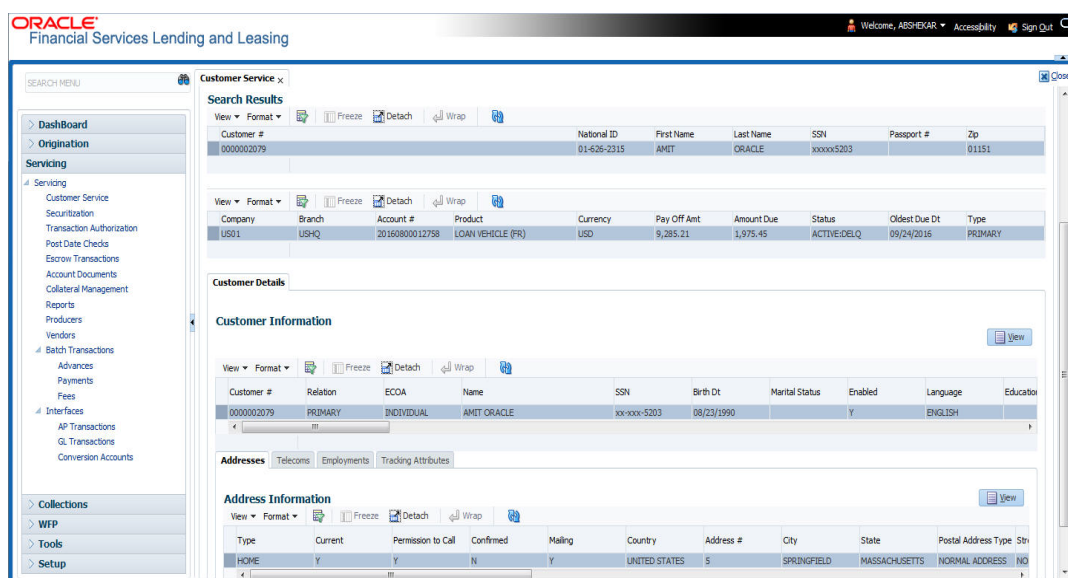
The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service Search Criteria interface. The 'Search Options' are set to 'Customer'. The 'Criteria' table lists various customer details with comparison operators and values. The 'Search Results' section shows 'No data to display'.

| Criteria                 | Comparison Operator | Value |
|--------------------------|---------------------|-------|
| CUSTOMER #               | LIKE                |       |
| CUSTOMER FIRST NAME      | LIKE                |       |
| CUSTOMER LAST NAME       | LIKE                |       |
| CUSTOMER SSN             | EQUAL               |       |
| CUSTOMER NATIONAL ID     | LIKE                |       |
| CUSTOMER PASSPORT NUMBER | LIKE                |       |
| CUSTOMER PHONE NUMBER    | EQUAL               |       |
| CUSTOMER ZIP CODE        | LIKE                |       |



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:                                     |
|----------------------|--|
| <b>Company</b>       | The company of the account.                    |
| <b>Branch</b>        | The branch of the account                      |
| <b>Account #</b>     | The account number                             |
| <b>Product</b>       | The Line of credit product of the account.     |
| <b>Currency</b>      | The currency in which the account is operated. |
| <b>Pay Off Amt</b>   | The total pay off amount on the account.       |
| <b>Amount Due</b>    | The total amount due on the account.           |
| <b>Status</b>        | The status of the account.                     |
| <b>Oldest Due Dt</b> | The oldest payment due date on the account.    |
| <b>Type</b>          | 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.

Oracle Financial Services Lending and Leasing

Customer Service x

Search Customer Service Review Request (Pending: 0)

Quick Search

Search Criteria

Search Options: ☒ Account ☐ Customer ☐ Business

Smart Criteria Search

| Criteria                           | Comparison Operator | Value  |
|------------------------------------|---------------------|--------|
| ACCOUNT #                          | LIKE                |        |
| ACCOUNT STATUS                     | LIKE                |        |
| PRODUCT                            | LIKE                | %LOAN% |
| CUSTOMER SSN                       | EQUAL               |        |
| CUSTOMER LAST NAME                 | LIKE                |        |
| CUSTOMER FIRST NAME                | LIKE                |        |
| CUSTOMER ID                        | EQUAL               |        |
| BUSINESS NAME                      | LIKE                |        |
| VIN                                | LIKE                |        |
| YEAR                               | EQUAL               |        |
| MAKE                               | LIKE                |        |
| MODEL                              | LIKE                |        |
| ASSET TYPE                         | LIKE                |        |
| PRODUCER #                         | LIKE                |        |
| PRODUCER NAME                      | LIKE                |        |
| ACCOUNT CONDITION                  | LIKE                |        |
| QUEUE NAME (UNDEFINED FOR DEFAULT) | LIKE                |        |
| QUEUE DESCRIPTION                  | LIKE                |        |

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.

Oracle Financial Services Lending and Leasing

Customer Service x

Search Customer Service Review Request (Pending: 0)

Quick Search

Acc # Customer Id SSN Identification # Submit

Queue/Condition Auto Run Next Account

Search Criteria

Open Account

Search Results

| Company | Branch | Account #      | Date       | Title           | Product           | Status      | Delinquency days | Amount Due | Outstanding Balance | Producer         |
|---------|--------|----------------|------------|-----------------|-------------------|-------------|------------------|------------|---------------------|------------------|
| US01    | USHQ   | 20151200011060 | 12/10/2015 | NATH NATH       | LOAN VEHICLE (FR) | PENDING     | 0                | 0.00       | 0.00                | CA-00002 : RAND  |
| US01    | USHQ   | 20151200011991 | 12/18/2015 | MADELLA SURESH  | LOAN VEHICLE (FR) | ACTIVE-DELT | 11               | 1,471.92   | 25,030.00           | CA-00002 : RAND  |
| US01    | USHQ   | 20151200012231 | 12/10/2015 | K NAVIN         | LOAN VEHICLE (FR) | PENDING     | 0                | 0.00       | 0.00                | CA-00002 : RAND  |
| US01    | USHQ   | 20151200012249 | 12/17/2015 | SDF SDF         | LOAN VEHICLE (FR) | PENDING     | 0                | 0.00       | 0.00                | AK-00001 : HELL  |
| US01    | USHQ   | 20151200012612 | 12/18/2015 | K NAVIN         | LOAN VEHICLE (FR) | PENDING     | 0                | 0.00       | 0.00                | CA-00002 : RAND  |
| US01    | USHQ   | 20151200012894 | 12/24/2015 | ASHOK PADMA     | LOAN VEHICLE (FR) | ACTIVE      | -12              | 0.00       | 20,000.00           | CA-00001 : DEMO  |
| US01    | USHQ   | 20151200013008 | 12/20/2015 | U ME            | LOAN VEHICLE (FR) | ACTIVE      | -18              | 0.00       | 100,000.00          | CA-00009 : HARR  |
| US01    | USHQ   | 20160100013092 | 01/06/2016 | SPARROW MARY    | LOAN VEHICLE (FR) | ACTIVE      | -20              | 0.00       | 50,000.00           | CA-00001 : DEMO  |
| US01    | USHQ   | 20160100013216 | 01/14/2016 | JONES ANGELINA  | LOAN VEHICLE (FR) | ACTIVE      | -16              | 0.00       | 50,000.00           | CA-00001 : DEMO  |
| US01    | USHQ   | 20160100013274 | 01/18/2016 | RANADE SHWETA   | LOAN VEHICLE (FR) | ACTIVE      | -31              | 0.00       | 500,000.00          | CA-00001 : DEMO  |
| US01    | USHQ   | 20160100013414 | 01/19/2016 | DALE ALAN       | LOAN VEHICLE (FR) | ACTIVE      | -31              | 0.00       | 42,000.00           | CA-00002 : RAND  |
| US01    | USHQ   | 20160100013969 | 01/20/2016 | 0               | LOAN VEHICLE (FR) | ACTIVE      | -30              | 0.00       | 15,000.00           | GA-00002 : ADVIA |
| US01    | USHQ   | 20151200014064 | 12/17/2015 | K NAVIN         | LOAN VEHICLE (FR) | PENDING     | 0                | 0.00       | 0.00                | CA-00002 : RAND  |
| US01    | USHQ   | 20160100014149 | 01/20/2016 | HEGDE SUBHASH / | LOAN VEHICLE (FR) | ACTIVE      | -24              | 0.00       | 15,000.00           | GA-00002 : ADVIA |
| US01    | USHQ   | 20160100014206 | 01/20/2016 | HEGDE SUBHASH / | LOAN VEHICLE (FR) | ACTIVE      | -24              | 0.00       | 15,000.00           | GA-00002 : ADVIA |

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          |

|                            |   |
|----------------------------|---|
| <b>In this field:</b>      | <b>View this:</b>   |
| <b>Date</b>                | The date the account was created.   |
| <b>Title</b>               | The primary and other applicant(s) attached to the account.                               |
| <b>Product</b>             | The Line of credit product of the account.  |
| <b>Status</b>              | The status of the account.  |
| <b>Delinquency days</b>    | The number of days the account has been delinquent.                                       |
| <b>Amount Due</b>          | The total amount due for the account.   |
| <b>Outstanding Balance</b> | The total outstanding balance for the account.  |
| <b>Producer</b>            | The producer of the account.  |
| <b>Secured</b>             | 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.

Oracle Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

Customer Service x

Search Customer Service Review Request (Pending: 0) Queue Assignment

Quick Search

Search Criteria

Search Options: Account Customer **Business**

Reset Criteria Search

View Format Freeze Detach Wrap

| Criteria      | Comparison Operator   | Value |
|---------------|-----------------------|-------|
| BUSINESS #    | LIKE                  |       |
| BUSINESS NAME | LIKE                  |       |
| TAX ID #      | LIKE                  |       |
| START DATE    | GREATER THAN OR EQUAL |       |
| PHONE NUMBER  | EQUAL                 |       |
| ZIP CODE      | LIKE                  |       |

Open Account

Search Results

View Format Freeze Detach Wrap

| Business #          | Business Name | Tax Id | Start Dt | Phone Number | Zip |
|---------------------|---------------|--------|----------|--------------|-----|
| No data to display. |               |        |          |              |     |

View Format Freeze Detach Wrap

| Company             | Branch | Account # | Product | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------------------|--------|-----------|---------|----------|-------------|------------|--------|---------------|
| No data to display. |        |           |         |          |             |            |        |               |

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.

Oracle Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

Customer Service x

Search Results

View Format Freeze Detach Wrap

| Business # | Business Name | Tax Id | Start Dt   | Phone Number   | Zip   |
|------------|---------------|--------|------------|----------------|-------|
| 0000021005 | OPSL          | 55236  | 02/08/2010 | (000) 000-0000 | 01152 |

View Format Freeze Detach Wrap

| Company | Branch | Account #      | Product           | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|----------------|-------------------|----------|-------------|------------|--------|---------------|
| USD1    | USD2   | 20170200029956 | LOAN VEHICLE (PK) | USD      | 10,000.00   | 0.00       | ACTIVE | 03/15/2017    |

Business

Business Details

View Format Freeze Detach Wrap

| Organization Type | Type of Business | Business Category | Name of the Business | Legal Name | Tax ID #  | Start Dt   | # of Employees(Cur) | # of |
|-------------------|------------------|-------------------|----------------------|------------|-----------|------------|---------------------|------|
| C CORP            | CORPORATE        | CORPORATE         | OPSL                 | OPSL       | xxxxx5236 | 02/08/2010 | 200                 |      |

Addresses

Address Information

View Format Freeze Detach Wrap

| Address Type | Current | Country       | Address # | City        | State         | Postal Type    | Street Pre | Street Name | Street Type | Str |
|--------------|---------|---------------|-----------|-------------|---------------|----------------|------------|-------------|-------------|-----|
| WORK         | Y       | UNITED STATES |           | SPRINGFIELD | MASSACHUSETTS | NORMAL ADDRESS |            |             |             |     |

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

| In this field:       | View this:                                      |
|----------------------|---|
| <b>Business #</b>    | The registered business number of the company.  |
| <b>Business Name</b> | The name of the business.                       |
| <b>Tax ID</b>        | The taxation identity number of the business.   |
| <b>Start Dt</b>      | The date when the business was initiated.       |
| <b>Phone Number</b>  | The contact number of the business.             |
| <b>Zip</b>           | 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:                                     |
|----------------------|--|
| <b>Company</b>       | The company of the account.                    |
| <b>Branch</b>        | The branch of the account                      |
| <b>Account #</b>     | The account number                             |
| <b>Product</b>       | The Line of credit product of the account.     |
| <b>Currency</b>      | The currency in which the account is operated. |
| <b>Pay Off Amt</b>   | The total pay off amount on the account.       |
| <b>Amount Due</b>    | The total amount due on the account.           |
| <b>Status</b>        | The status of the account.                     |
| <b>Oldest Due Dt</b> | 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

**ORACLE**  
Financial Services Lending and Leasing

Welcome, VAVADIA Accessibility Sep 2014

**Customer Service x**

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

Account(s): 20151000011054: K NAVIN

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|--------|---------------|
| US04    | USHQ   | UNDEFINED | 20151000011054 | LOAN VEHICLE (PR) | -227          | USD      | 45,314.62   | 0.00       | ACTIVE | 10/01/2016    |

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Sell Activities

**Alerts**

Alerts

Alert TEST

**Conditions**

Conditions

No data to display.

**Account Details**

Dues

| Delig Due | LC Due | NSF Due | Other Due | Total Due | Future Print Dt | Oldest Due Dt | Future Payoff | Future Payoff Date | Amount Paid Excess |
|-----------|--------|---------|-----------|-----------|-----------------|---------------|---------------|--------------------|--------------------|
| 0.00      | 0.00   | 20.00   | 0.00      | 20.00     | 10/01/2016      | 10/01/2016    | 45,314.62     | 02/27/2016         | 0.00               |

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 0    | 0  | 0  | 0  | 0   | 0   | 0   | -227     |      |

BP(Life) 0 NSP(Life) 1 Collector DEMOCOLL  
BP(Year) 0 NSP(Year) 1

**Activities**

| Active Dt  | WFP | Due Day | Last Print Dt | Customer Grade | App #      | Paid Off Dt | Effective Dt | Current Print | Last Bill Amt | Last Print Amt | Change Off Dt | Military Duty | Customer Score | Behaviour Score |
|------------|-----|---------|---------------|----------------|------------|-------------|--------------|---------------|---------------|----------------|---------------|---------------|----------------|-----------------|
| 12/10/2015 |     | 1       |               | B              | 0000002013 |             | 10/12/2015   | 3,981.80      | 0.00          | 0.00           |               | N             | 800            | N               |

**Other Information**

**Collateral Information**

| Description | Identification # | Year | Asset Class | Asset Type | Sub Type |
|-------------|------------------|------|-------------|------------|----------|
| 0           |                  | 0    | NEW         | JC         | JC       |
| 0           |                  | 0    | NEW         | JC         | JC       |
| 0           |                  | 0    | NEW         | JC         | JC       |

**Customer Information**

| Customer # | Name              | Relation | SSN        | Birth Dt   | Gender |
|------------|-------------------|----------|------------|------------|--------|
| 000000     | NAVIN K           | PR394BY  | xx-xx-6577 | 02/12/1987 |        |
| 000000     | RICHARD MURRAY JR | PR394BY  | xx-xx-9392 | 12/08/1985 |        |

Email Language ENGLISH Disability N Skip N Correspondence N Privacy Opt Out Y Active Military Duty N Time Zone

**Address Information**

| Type | Current | Permissi | Hailing | Address | Phone |
|------|---------|----------|---------|---------|-------|
|      |         |          |         |         |       |

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## 3. Dashboards

### 3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

### 3.2 Dashboards

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

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

#### Navigating to Dashboards

Click **Dashboard > Dashboard > Dashboard**.


The screenshot shows the Oracle Financial Services Lending and Leasing Dashboard. The top bar includes the Oracle logo, the application name, and user information (Welcome, ABSHEKAR, Accessibility, Sign Out). The dashboard is divided into several sections:

- Dashboard** (left sidebar): A list of links including Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files.
- Origination** (top left):
  - My User Queues**: A table with columns Description and Count. No data to display.
  - My Pending Review Requests By Applications**: A table with columns App # and Priority. Data: 000000 10-46, HIGH.
  - My Pending Review Requests By Priority**: A table with columns Priority and Count. No data to display.
- Servicing** (bottom left):
  - Number of Queues Hard Assigned**: A table with columns Queue Description and Count. No data to display.
  - Number of Accounts**: A table with columns Queue Description and Count. No data to display.
  - My Pending Review Requests By Accounts**: A table with columns Account # and Priority. No data to display.
- Setup** (top right):
  - Product Expiring in Next One Month**: A table with columns Product and End Date. No data to display.
  - Vendors Count By Status**: A table with columns Status and Count. Data: ACTIVE, 46.
  - Vendors Expiring in Next One Month**: A table with columns Company Name and End Date. Data: TEST, 02/02/2017.
- Admin** (bottom right):
  - Critical Batch Job Status**: A table with columns Batch Job and Status. Data: BATCH TRANS (MONETARY), READY; BEGINNING OF DAY JOBS, READY.

#### 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 Line of credit origination and servicing tasks.

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

Using the User Productivity Setup screen, you can review the following daily tallies:

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue

This chapter explains how to use the User Productivity Setup screen to view this information.

#### **Navigating to User Productivity Screen**

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

#### 3.3.1 Viewing the Customer Service/Collection tasks

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

- Collector Activity
- Queues Status

##### 3.3.1.1 Collector Activity

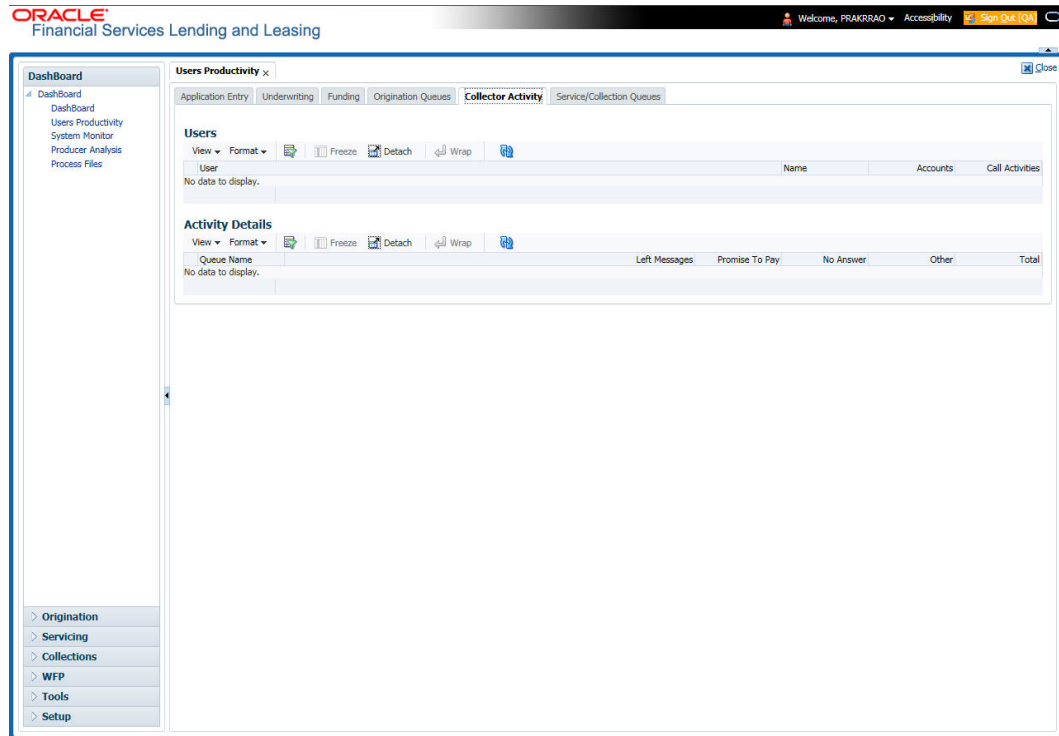
The Collector Activity screen displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

#### **To use the Collector Activity**

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

- Users
- Activity Details

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



A brief description of the fields is given below:

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

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

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

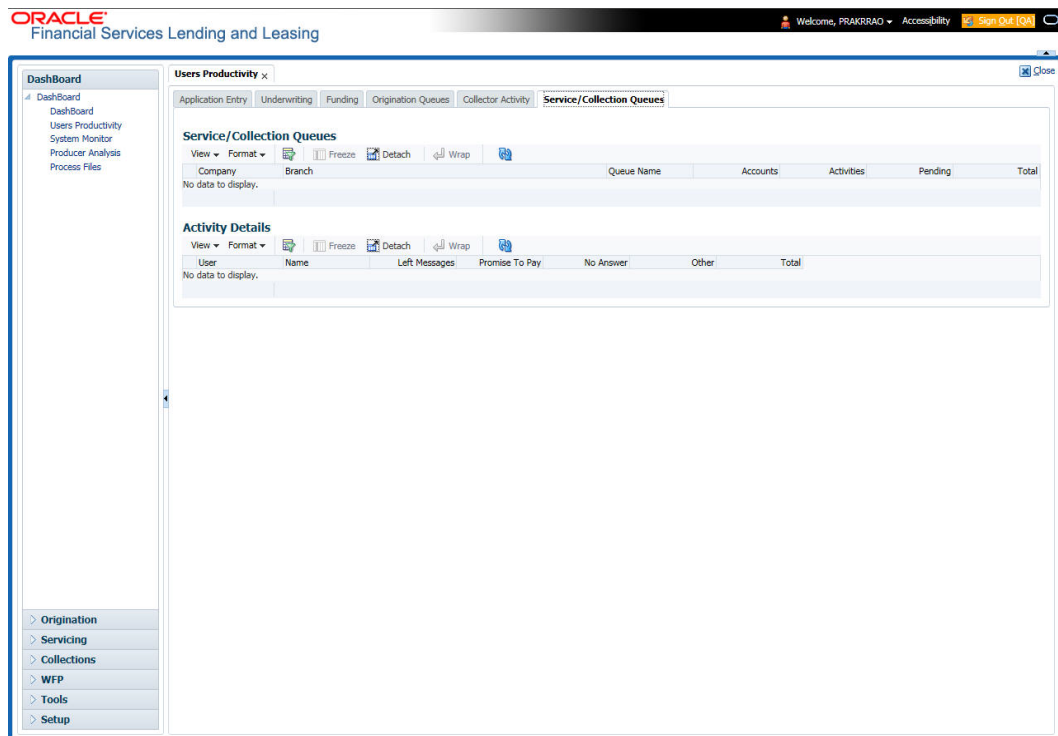


### 3.3.1.2 Service/Collection Queues

The Service/Collection Queues Status tab displays daily information regarding queues, such as the number of accounts worked, number of call activities, number of accounts pending, and totals number of accounts in the queue. It also displays information about the users who worked on these queues and details of the call activities.

#### To use the Queues Status tab

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



A brief description of the fields is given below:

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

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

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

## 3.4 System Monitor

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

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

### **Navigating to System Monitor**

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

### 3.4.1 Monitoring Batch Jobs

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

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

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

### **To Monitor Batch Job**

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

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

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**Batch Job Sets**

| Set Code | Job Set Description | Status | Frequency | Frequency Value | Start Time | Enabled | Critical | Last Run Dt | Next Run Dt |
|----------|---------------------|--------|-----------|-----------------|------------|---------|----------|-------------|-------------|
| SET-AAI  | ACCOUNT CREATI...   | READY  | DAILY     | DAILY           | 10:00 AM   | N       | N        | 08/08/2003  | 08/09/2003  |
| SET-ACR  | ACCRUALS AND D...   | READY  | DAILY     | DAILY           | 10:30 PM   | N       | Y        | 08/07/2003  | 08/08/2003  |

**Batch Jobs**

| Seq | Job Type  | Job Code         | Status    | Job Description   | Threads | Commit Count | Errors Allowed | Weekend | Holiday |
|-----|-----------|------------------|-----------|-------------------|---------|--------------|----------------|---------|---------|
| 1   | PROCEDURE | AAAPRC_BI_100_01 | COMPLETED | APPLICATION TO... | 1       | 100          | 50             | Y       | Y       |
| 2   | PROCEDURE | TXNACT_BI_100_01 | COMPLETED | ACCOUNT ACTIVA... | 1       | 100          | 50             | Y       | Y       |

**Batch Job Threads**

| Thread | Status | Errors | Records | Trace Level Enabled |
|--------|--------|--------|---------|---------------------|
| 1      | IDLE   | 0      | 0       | 0 Y                 |

**Request Details**

| Request Type        | Status | Start Dt | End Dt | Run Start Dt | Run End Dt | Process Dt |
|---------------------|--------|----------|--------|--------------|------------|------------|
| No data to display. |        |          |        |              |            |            |

**Request Results**

| Request Result      | Description |
|---------------------|-------------|
| No data to display. |             |

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.        |

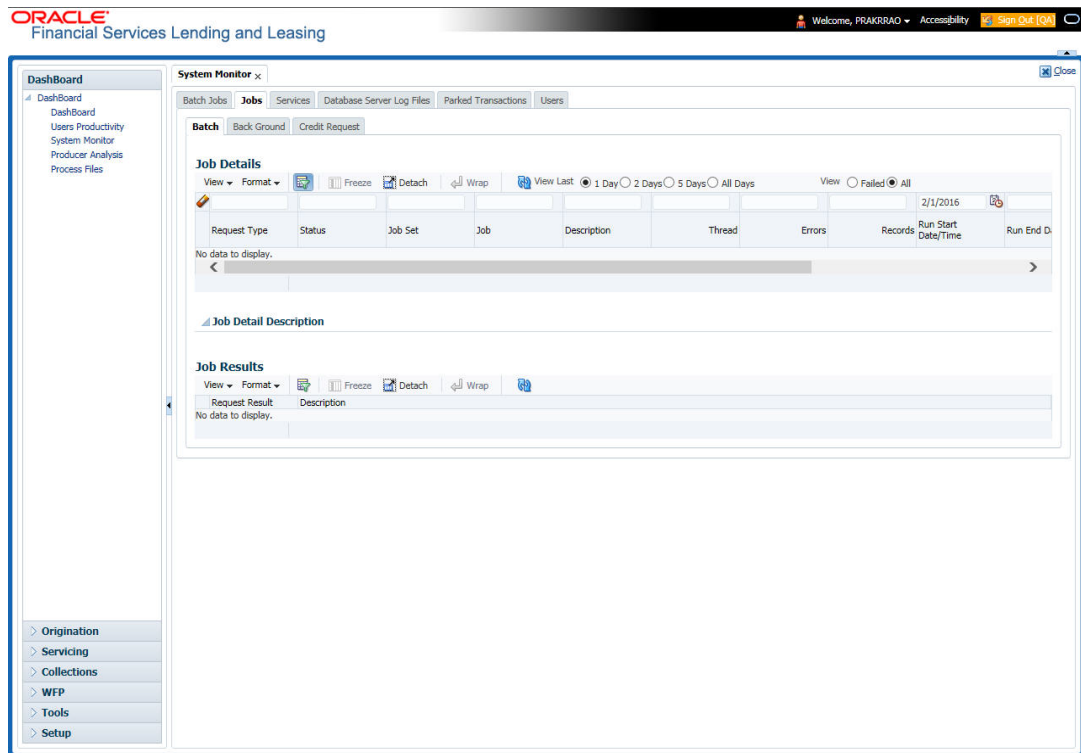
### 3.4.2 Monitoring Jobs

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.                       |
| <b>Valid Execution Period</b> |  |
| Start Date/Time               | Displays the job start date/time.                    |
| End Date/Time                 | Displays the job end date time.                      |

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

A brief description of the fields is given below:

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

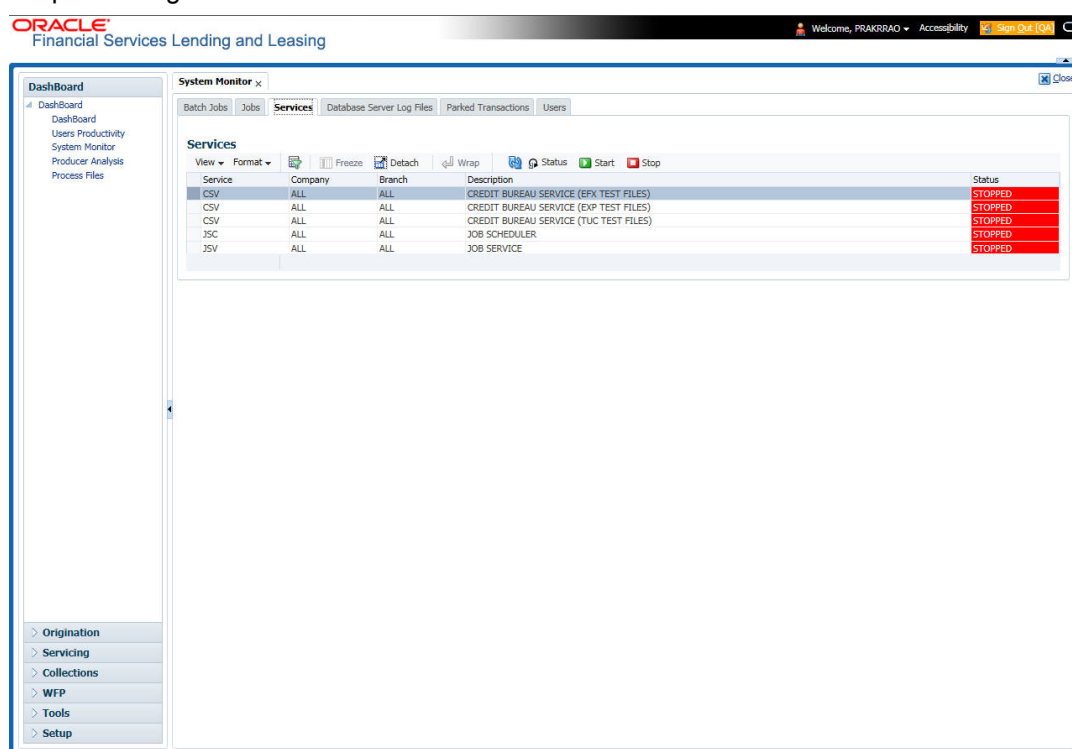
### 3.4.3 Monitoring Services

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

#### **To stop, start or refresh a processing service**

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

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



A brief description of the fields is given below:

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

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

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

### 3.4.4 Data Server Log Files

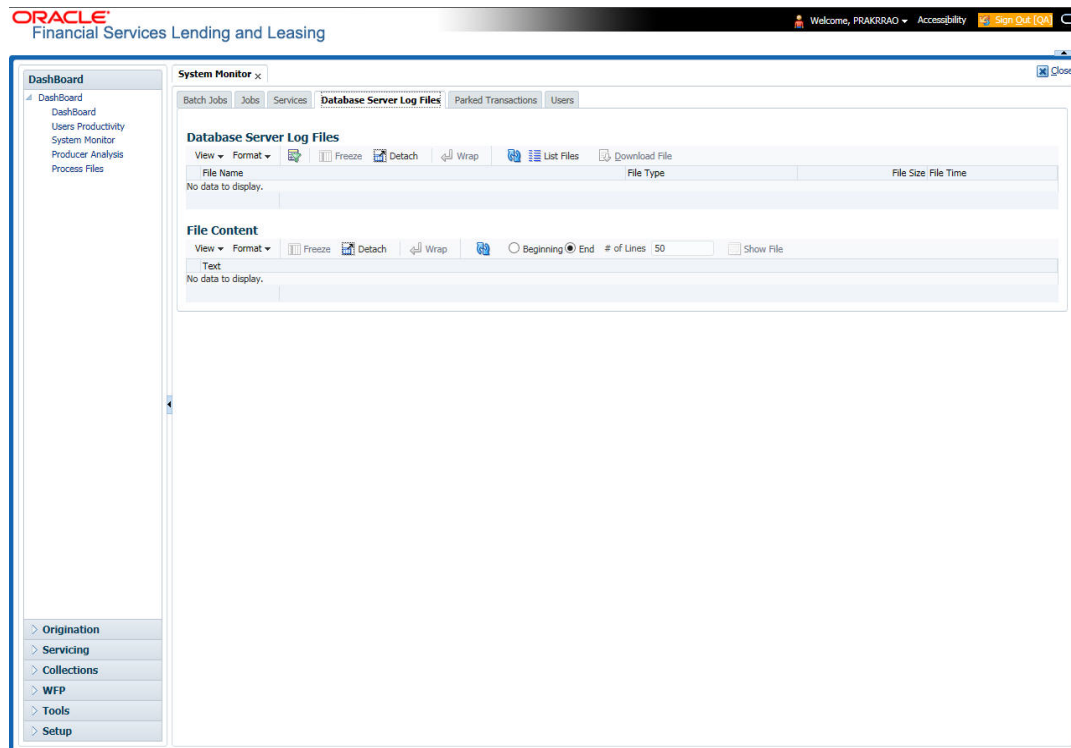
Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and



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

#### To view a log file on the database server

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



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

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

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

### 3.4.5 Monitoring Users

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

To monitor users who have logged on to the system

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

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**System Monitor x**

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

**User Logins**

View Format Freeze Detach Wrap View List 1 Day 2 Days 5 Days All Days View User Current User All Users

| User       | User Name             | Details | Login Date and Time | Logout Date and Time |
|------------|-----------------------|---------|---------------------|----------------------|
| NARESH     | NARESH CHAMARTHI      |         | 02/09/2016 11:19    | 12/30/4000 12:30...  |
| LMANGALA   | LALITHA MANGALAGIRI   |         | 02/09/2016 11:18    | 12/30/4000 12:30...  |
| SARAVANAN  | SARAVANAN RAMAN       |         | 02/09/2016 11:16    | 12/30/4000 12:30...  |
| NARESH     | NARESH CHAMARTHI      |         | 02/09/2016 11:02    | 02/09/2016 11:07...  |
| VINOARUM   | VINOTH ARUMUGASAMY    |         | 02/09/2016 10:52    | 02/09/2016 10:55...  |
| VINOARUM   | VINOTH ARUMUGASAMY    |         | 02/09/2016 10:52    | 02/09/2016 10:52...  |
| VAVAIIDYA  | VARSHA VAIDYA         |         | 02/09/2016 10:47    | 02/09/2016 10:52...  |
| VINOARUM   | VINOTH ARUMUGASAMY    |         | 02/09/2016 10:46    | 02/09/2016 10:52...  |
| NVINNAKO   | NAGAVENKATA VINNAKOTI |         | 02/09/2016 10:41    | 02/09/2016 10:42...  |
| VINOARUM   | VINOTH ARUMUGASAMY    |         | 02/09/2016 10:38    | 02/09/2016 10:44...  |
| PRAKRRAO   | PRAKRUTI RAO          |         | 02/09/2016 10:34    | 12/30/4000 12:30...  |
| VINOARUM   | VINOTH ARUMUGASAMY    |         | 02/09/2016 10:19    | 02/09/2016 10:29...  |
| PRAKRRAO   | PRAKRUTI RAO          |         | 02/09/2016 10:17    | 02/09/2016 10:33...  |
| PRAKRRAO   | PRAKRUTI RAO          |         | 02/09/2016 10:11    | 02/09/2016 10:16...  |
| NARESH     | NARESH CHAMARTHI      |         | 02/09/2016 09:59    | 02/09/2016 10:05...  |
| VINOARUM   | VINOTH ARUMUGASAMY    |         | 02/09/2016 03:17    | 02/09/2016 03:47...  |
| HIRACHA    | HARISH HIRACHA        |         | 02/09/2016 01:46    | 02/09/2016 01:47...  |
| VISHATIA   | VINAY BHATTIA         |         | 02/09/2016 01:04    | 02/09/2016 01:28...  |
| MADHUKARAN | MADHUKARAN R          |         | 02/09/2016 09:18    | 02/09/2016 09:25...  |
| NADPCH     | NADPCH CHAMARTHI      |         | 02/09/2016 07:28    | 02/09/2016 07:37...  |

> Origination  
> Servicing  
> Collections  
> WFP  
> Tools  
> Setup

A brief description of the fields is given below:

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

### 3.5 Producer Analysis

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

## Navigating to Producer Analysis

Click **Dashboard > Dashboard > Producer Analysis**.

The screenshot shows the Oracle Financial Services Lending and Leasing Producer Analysis dashboard. The interface includes a left sidebar with navigation links like Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files. The main area is titled 'Producer Analysis' and contains a 'Select Criteria' section with dropdown menus for Company, Territory, Funder, Branch, Sales Agent, Status, Region, Underwriter, and Zip. A 'Submit' button is present. Below the criteria, there are tabs for 'Producers' and 'Territories'. The 'Producers' tab shows a 'Dealer' search field. The 'Territories' tab shows a table with columns for 'Last Funded', 'Approved', 'Funded', and 'Comments'. Below this, there are sections for 'Recently Approved Applications', 'Recently Funded Applications', and 'Recent Comments', each with a table of application details.

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.

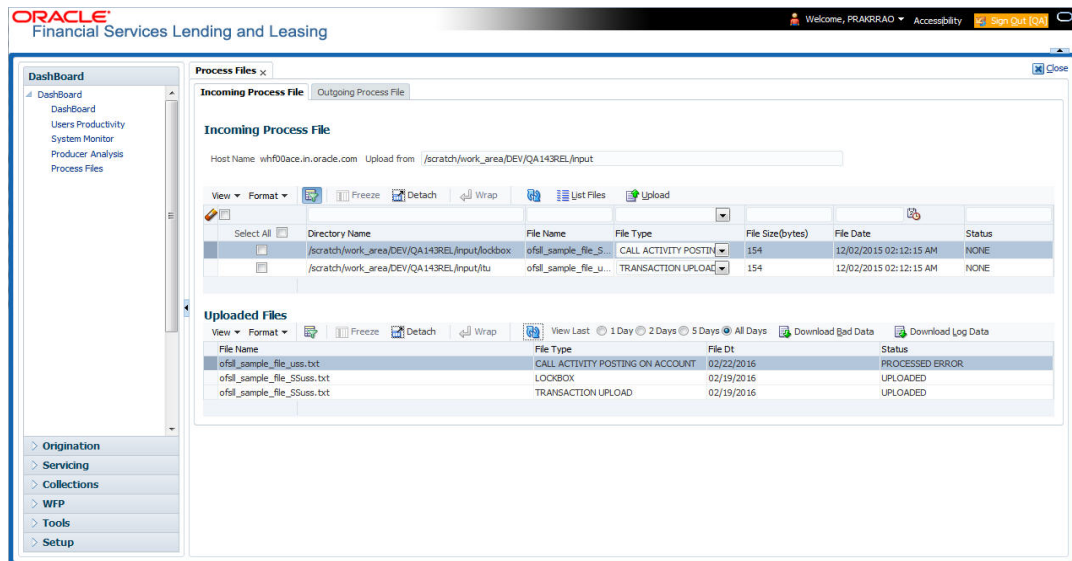
*For more information on enabling system parameters, refer to 'System Parameters' section in Setup Guides.*

- 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:

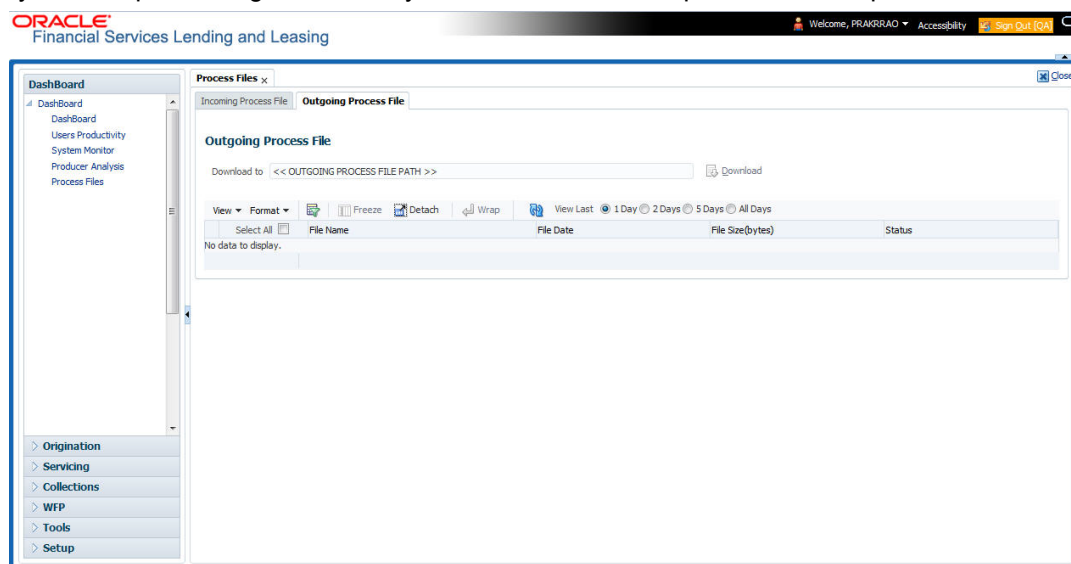
| Field:    | Description:                              |
|-----------|---|
| File Name | View the name of file uploaded.           |
| File Type | View the type of file uploaded.           |
| File Dt   | View the date when the file was uploaded. |
| Status    | View the status of upload.          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

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

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

#### Activating an Account

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

#### Posting and Reversing Payments

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

#### Account Mask

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

YYYYMMNNNNNNNX

where:

**YYYYMM** = contract date

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



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

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

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

A queue can be associated with only one condition. In the following example, the Delinquent queue is associated with the Delinquent condition. However, an account can have more than one condition, so an account can be in more than one queue. Multiple queues can be created for a single condition. Account attributes (such as number of days delinquent and product code) can be used for assigning accounts to a queue and sorting accounts within a queue.

You can quickly load an account from a queue using **Next Account** button in the **Quick Search** section.

## 4.2 Customer Service screen

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

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

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

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

| Command Button: | Action Performed:  |
|-----------------|--|
| <b>Current</b>  | 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. |
| <b>Show All</b> | 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:   |
|------------------------|---|
| <b>Group Follow-up</b> | 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:   |
|----------------------|--|
| <b>Company</b>       | The company of the account.  |
| <b>Branch</b>        | The branch of the account.   |
| <b>Account #</b>     | The account number.  |
| <b>Product</b>       | The product for the account.   |
| <b>Days Past Due</b> | The total number of days elapsed past due date.  |
| <b>Currency</b>      | The currency for the account.  |
| <b>Pay Off Amt</b>   | The current payoff amount for the account.   |
| <b>Amount Due</b>    | The current delinquent amount due for the account.   |
| <b>Status</b>        | The account's status.  |
| <b>DLQ Reason</b>    | <p>The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent.</p> <ul style="list-style-type: none"> <li>- 1st Payment Delinquency, when the first payment is delinquent.</li> <li>- NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account.</li> <li>- Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.</li> </ul> <p><b>Note:</b> 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.</p> |
| <b>Oldest Due Dt</b> | The oldest due date.   |

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

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

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

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

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

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation options: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service: 20160700010472' and shows the 'Summary' tab selected. The account is identified as '20160700010472: SECURED ACCOUNT LINE'. Below this, there are several sections: Alerts (listing payable requestions), Conditions (listing LIEN DATA CHANGE), Account Details (listing Dues and Delq Due), Other Information (listing Collateral Information and Customer Information), and a bottom section for Repayment Information. The interface includes a top navigation bar with 'Welcome, ABSHEKAR', 'Accessibility', and 'Sign Out' options.

## 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.

This screenshot is identical to the one above, showing the Oracle Financial Services Lending and Leasing Customer Service interface with the 'Summary' tab selected for account 20160700010472. The layout and content are consistent, displaying account details, alerts, conditions, and other information sections.

### **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.

| <b>In this field:</b>     | <b>View this:</b>  |
|---------------------------|--|
| <b>Delq Due</b>           | The total delinquent amount that is due so far in the account.   |
| <b>LC Due</b>             | The total amount of non-sufficient fee due in the account.   |
| <b>NSF Due</b>            | The non sufficient funds fee due.  |
| <b>Other Due</b>          | The total of any other dues pending in the account.  |
| <b>Total Due</b>          | The total of all dues including payment amount and all applicable fees.  |
| <b>Today's Pay-off</b>    | If the account is to be paid off as per the current date and the amount payable by the borrower.                                 |
| <b>Future payoff</b>      | 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. |
| <b>Future Payoff Date</b> | The date on which the future payoff is due.  |
| <b>Future Pmt Dt</b>      | The date till which the future payoff quote is valid.  |
| <b>Oldest Due Dt</b>      | The due date.  |
| <b>Amt Paid Excess</b>    | The excess amount paid.  |
| <b>Memo Excess Amount</b> | The excess amount paid towards the membership fee.   |
| <b>Paid Term</b>          | The total count of paid dues.  |
| <b>Remaining Term</b>     | The total count of remaining outstanding dues to be paid.  |
| <b>Days to Time Bar</b>   | 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:

| <b>In this field:</b>         | <b>View this:</b>  |
|-------------------------------|--|
| <b>Late</b>                   | Total number of times the account was delinquent for less than 30 days since start date.                           |
| <b>30</b>                     | Total number of times the account was delinquent for over 30 days since start date.                                |
| <b>60</b>                     | Total number of times the account was delinquent for over 60 days since start date.                                |
| <b>90</b>                     | Total number of times the account was delinquent for over 90 days since start date.                                |
| <b>120</b>                    | Total number of times the account was delinquent for over 120 days since start date.                               |
| <b>150</b>                    | Total number of times the account was delinquent for over 150 days since start date.                               |
| <b>180</b>                    | Total number of times the account was delinquent for over 180 days since start date.                               |
| <b>Category</b>               | The delinquency category.  |
| <b>Days</b>                   | The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due. |
| <b>Broken Promises (Life)</b> | Total number of broken promises since the account start date.  |
| <b>Broken Promises (Year)</b> | Total number of broken promises since this year.   |
| <b>Kept Promises (Life)</b>   | Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.           |
| <b>Kept Promises (Year)</b>   | Total number of fulfilled promises since this year excluding Broken and Cancelled Promises.                        |
| <b>NSF (Life)</b>             | Total number of non sufficient funds since the account start date.   |
| <b>NSF (Year)</b>             | Total number of non sufficient funds since this year.  |
| <b>Collector</b>              | The default collector working on the account.  |

## **Activities Section**

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

| <b>In this field:</b> | <b>View this:</b>                 |
|-----------------------|-----------------------------------|
| <b>Active Dt</b>      | The date account was made active. |

| In this field:          | View this:   |
|-------------------------|--|
| <b>Last Activity Dt</b> | The date on which most recent activity was performed in the account.   |
| <b>Due Day</b>          | The due day for payment.   |
| <b>Last Pmt Amt</b>     | The last payment amount.   |
| <b>Customer Grade</b>   | The customer grade.  |
| <b>App#</b>             | The application number from which this account was created.  |
| <b>Producer</b>         | The producer through which the account was sourced.  |
| <b>X-ref</b>            | The cross reference number of third party origination system.  |
| <b>Paid Off Dt</b>      | The date on which account was paid off.<br><b>Note:</b> Filed has value only if account has Paid-off condition.  |
| <b>Effective Dt</b>     | The date account became effective.   |
| <b>Current Pmt</b>      | The current payment amount.  |
| <b>Last Bill Amt</b>    | The last bill amount.  |
| <b>Last Pmt Amt</b>     | The last payment amount.   |
| <b>Chargeoff Dt</b>     | The Date on which account was charged off.<br><b>Note:</b> This is applicable only if account has Charged-off condition. Else, no value displayed.                                       |
| <b>Military Duty</b>    | 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. |
| <b>Customer Score</b>   | The customer score.  |
| <b>Behaviour Score</b>  | 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:   |
|-------------------------------|--|
| <b>Last Txn Dt</b>            | The last date on which the due date was changed.                               |
| <b>Rem. Txn. Limit (Life)</b> | Remaining number of due date changes allowed till account closure.             |
| <b>Rem. Txn. Limit (Year)</b> | 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.

| <b>In this Field:</b>           | <b>Do This:</b>   |
|---------------------------------|---|
| <b>Rem. Txn. Limit (Year)</b>   | Remaining number of extensions in the account for current calendar year.      |
| <b>Rem. Txn. Limit (Life)</b>   | Remaining number of extensions in the account till closure.                   |
| <b>Last Txn Dt</b>              | The date when last extension was made.  |
| <b>Exten. Gap Rem. (Months)</b> | 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.

| <b>In this Field:</b> | <b>Do This:</b>                     |
|-----------------------|-------------------------------------|
| <b>Contract Dt</b>    | View the contract funded date.      |
| <b>Term</b>           | View the contract term.             |
| <b>Rate</b>           | View the interest rate.             |
| <b>Maturity Dt</b>    | View the contract maturity date.    |
| <b>Credit Limit</b>   | View the total credit limit issued. |

## **Collateral Information section**

You can view the Collateral Information in this section:

| <b>In this field:</b>   | <b>View this:</b>  |
|-------------------------|--|
| <b>Description</b>      | A brief description on the collateral.<br>This is a hyper-link which when clicked opens Collateral Management screen with relevant collateral details.                 |
| <b>Identification #</b> | The identification number of the collateral.<br>This is a hyper-link which when clicked takes you to the collateral management screen with the relevant asset details. |
| <b>Year</b>             | The year of manufacture of the collateral.   |
| <b>Asset Class</b>      | The asset class of the collateral.   |
| <b>Asset Type</b>       | The type of collateral.  |
| <b>Sub Type</b>         | 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:

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



### **Customer Details section**

| <b>In this field:</b>       | <b>View this:</b>   |
|-----------------------------|---|
| <b>Email</b>                | Customer's e-mail address.  |
| <b>Language</b>             | Language spoken by the customer.  |
| <b>Marital Status</b>       | Customer's marital status.  |
| <b>Disability</b>           | Customer's disability indicator. If selected, this indicates that the customer is disabled.   |
| <b>Skip</b>                 | Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.   |
| <b>Stop Correspondence</b>  | Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to customer. This is selected using the Maintenance screen.      |
| <b>Privacy Opt-Out</b>      | 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). |
| <b>Active Military Duty</b> | Customer's Active Military Duty indicator. If selected, this indicates that the customer is serving Military Duty. This is selected using the Maintenance screen.                       |
| <b>Time Zone</b>            | Customer's time zone.   |

### **Address Information section**

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

### **Employment Information section**

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

|                 |                  |
|-----------------|------------------|
| <b>Employer</b> | Employer Details |
| <b>Address</b>  | Address details. |
| <b>Phone</b>    | Phone number.    |

### **Telecom Information Section**

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

### **Outbound Call History**

Displays outbound call statistics with following references:

|                       |   |
|-----------------------|---|
| <b>In this field:</b> | <b>View this:</b>                                       |
| <b>Today</b>          | The total number of outbound calls as of today.         |
| <b>Last 7 days</b>    | The total number of outbound calls in the past 7 days.  |
| <b>Last 30 days</b>   | 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.

| Action            | Result             | Contact | Reason           | Promise Dt | Promise Amt | Condition | Appoint Followup Dt | Time Zone | Comment |
|-------------------|--------------------|---------|------------------|------------|-------------|-----------|---------------------|-----------|---------|
| CC CUSTOMER CA... | PH PAYMENT IN H... |         | ANSWERING MAC... | 12/24/2015 | 1,000.00    | NONE      | 12/27/2015          |           |         |
| CC CUSTOMER CA... | PH PAYMENT IN H... |         | ANSWERING MAC... | 12/17/2015 | 1,000.00    | NONE      | 12/20/2015          |           |         |
| AT ATTORNEY/VE... | PH PAYMENT IN H... |         | ANSWERING MAC... | 12/17/2015 | 4,324.00    | NONE      | 12/20/2015          |           |         |

3. You can complete the following optional fields:

4. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

| In this field:        | Do this:   |
|-----------------------|--|
| <b>Dt</b>             | System defaults the current date.  |
| <b>Action</b>         | Select the action performed from the drop-down list.   |
| <b>Result</b>         | Select the result of the action from the drop-down list. Depending on the action selected, filtered results are displayed for selection.   |
| <b>Contact</b>        | Select who person you contacted from the drop-down list.   |
| <b>Reason</b>         | Select the reason for the communication from the drop-down list.   |
| <b>Promise Date</b>   | Select the promise date from the adjoining calendar.   |
| <b>Promise Amt</b>    | Specify the promise amount.  |
| <b>Condition</b>      | Select the condition or queue type from the drop-down list.<br><br>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. |
| <b>Appointment</b>    | Check this box to take an appointment.<br><br>If <b>Appointment</b> 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.   |
| <b>Followup Dt</b>    | Specify the next follow-up date. Based on this date, system automatically adds the account in queue for follow-up.   |
| <b>Time Zone</b>      | Select the time zone of the customer.  |
| <b>Group Followup</b> | Check this box to enable group followup.   |
| <b>Comment</b>        | 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:  |
|----------------|---|
| <b>Contact</b> | Select the contact type. (Who was the person you communicated with?). |

| In this field: | Do this:  |
|----------------|---|
| <b>Reason</b>  | 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.

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#### 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 Line of credit produce and the user's responsibility. This section explains how to complete the following tasks:

##### **Monetary tasks**

###### **Line of Credit:**

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive non-sufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account.
- Close an account
- Indicate a borrower as on or off active military duty
- Post a credit limit
- Activate, adjust, cancel, or waive a credit insurance disability
- Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual

##### **Non-Monetary tasks**

###### **Line of credit:**

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

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

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

#### 4.4.2.1 Creating Monetary and Non monetary Transactions

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

**To use the Maintenance screen to complete monetary transaction**

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service Maintenance screen. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The main header shows 'Customer Service' and a search bar with the account number '20150900014275'. The left sidebar contains a navigation menu with options like 'Dashboard', 'Origination', 'Servicing', 'Batch Transactions', 'Advances', 'Payments', 'Fees', 'Interfaces', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area is divided into several tabs: 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', 'Cross/Up Se', 'Call Activities', 'Maintenance', 'Comments', 'Promises', 'Checklists', 'Tracking Attributes', 'References', 'Correspondence', 'Letters', and 'Document Tracking'. The 'Maintenance' tab is selected, showing 'Transaction Batch Information' with a table containing one row for a transaction on 02/01/2016. Below the table, there are sections for 'Parameters' and 'Result', both currently showing 'No data to display.' The interface includes various action buttons like 'Add', 'Edit', 'View', and 'Audit'.

3. On the Maintenance screen's **Action** section, click **Add** in the **Transaction Batch Information Section** section:
  - Select the **Monetary** box to complete a monetary transaction.
  - or–
  - Clear the **Monetary** box to complete a non monetary transaction.
4. In the **Transaction** field, select transaction for the task you want to complete. Transaction availability depends on the type of Line of credit account, whether the transaction is monetary or non monetary, and user responsibility.
 

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



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

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

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

System displays back dated posting warning message only if the parameter 'TPE\_SHOW\_BACKDATE\_WARNING' is set to 'Y'

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

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

### 4.4.3 **Comments sub tab**

Oracle Financial Services Lending and Leasing enables you to record/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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area displays the 'Comments' tab for a specific account (20160500010200: KUMAR-LINE KRISHNA). The 'Comments' table lists several entries with columns for Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The first entry is a 'REGULAR' comment by 'ABSHKAR' dated '07/26/2016 09:58:46 AM'. Other entries are 'SYSTEM GENERATED' comments with various system messages.

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:   |
|-------------------|--|
| <b>Alert</b>      | 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. |
| <b>Type</b>       | The type of comment.   |
| <b>SubType</b>    | The sub type of comment.   |
| <b>Comment</b>    | The text message entered in the Add Comments section.  |
| <b>Comment By</b> | The user ID of person who entered comment in the Add Comments section.   |
| <b>Comment Dt</b> | 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:  |
|----------------------|---|
| <b>Promise Amt</b>   | The amount promised.  |
| <b>Promise Dt</b>    | The date by which customer promises to pay the said amount. |
| <b>Taken By</b>      | The user who took promise.                                  |
| <b>Taken Dt</b>      | The date promise was taken.                                 |
| <b>Collected Amt</b> | The amount collected against the promise.                   |
| <b>Broken ind</b>    | If 'Y', indicates that this is a broken promise.            |
| <b>Cancelled</b>     | 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:   |
|----------------|--|
| <b>Action</b>  | Select the type of action from the drop-down list.   |
| <b>Result</b>  | 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. |
| <b>Contact</b> | Select the type of person you contacted from the drop-down list.   |

| In this field:          | View this:  |
|-------------------------|---|
| <b>Reason</b>           | Based on the account condition and the reason stated by the contact, select the appropriate reason from the drop-down list. |
| <b>Promise St Dt</b>    | Select the date from which the first promise is made from the adjoining calendar icon.                                      |
| <b>Frequency</b>        | Select the frequency of payment from the drop-down list.  |
| <b>Promise Amt</b>      | Specify the amount promised by the contact. Ensure that you do not enter zero or a decimal value.                           |
| <b>No. of Prom-ises</b> | Specify the total number of promises made by the contact. A minimum of one promise need to exist.                           |
| <b>Appointment</b>      | Select the check box if a prior appointment is to be taken for future follow-up.  |
| <b>Comment</b>          | 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:  |
|--------------------|---|
| <b>Promise Dt</b>  | The first record indicates the promise start date and subsequent records will have dates incremented based on frequency and number of promises. |
| <b>Promise Amt</b> | View the amount promised.   |
| <b>Reason</b>      | Indicates the reason stated by the contact.   |
| <b>Contact</b>     | Indicates the contact selected.   |
| <b>FollowUp Dt</b> | Indicates the followup date which is auto calculated by the system by adding 2-3 additional days from the promise date.                         |
| <b>Appointment</b> | Indicates if a prior appointment is required for future follow-up.  |
| <b>Comment</b>     | 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:  |
|----------------------|---|
| <b>Promise Amt</b>   | The amount promised.  |
| <b>Promise Dt</b>    | The date by which customer promises to pay the said amount. |
| <b>Taken By</b>      | The user who took promise.                                  |
| <b>Taken Dt</b>      | The date promise was taken.                                 |
| <b>Collected Amt</b> | The amount collected against the promise.                   |
| <b>Broken</b>        | If selected, indicates that this is a broken promise.       |
| <b>Cancelled</b>     | 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.

- 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

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The 'Tracking Attributes' sub tab is active, displaying a table of tracking parameters. The table has two columns: 'Sub-Parameter' and 'Value'. The 'Sub-Parameter' column lists various account line attributes, and the 'Value' column shows the corresponding values.

| Sub-Parameter                        | Value |
|--------------------------------------|-------|
| ACCOUNT LINE OF CREDIT ATTRIBUTE 001 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 002 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 003 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 004 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 005 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 006 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 007 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 008 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 009 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 010 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 011 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 012 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 013 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 014 | NA    |
| ACCOUNT LINE OF CREDIT ATTRIBUTE 015 | NA    |

- Complete **Tracking** section by entering the requested parameter in the **Value** field.
- 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 customer'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

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

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

The screenshot displays the Oracle Financial Services Lending and Leasing application. The 'Customer Service' tab is selected, and the 'Field Investigation' sub-tab is active. The interface shows account details for '20150500011671: DATE DUE' and a table for 'Field Investigation' with columns for Customer, Verification Type, Verification Agency, and Status. Below the table are input fields for \* Customer, \* Verification Type, \* Verification Agency, \* Status, Spoke to, Call Dt, # of Attempts, and \* Result. There are also 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' buttons.

- 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        |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- 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 Line of credit origination cycle.

##### To use the Customer Service screen's References screen

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

Specify the following details:

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



| In this field:            | Specify this:   |
|---------------------------|---|
| <b>Permission to call</b> | Check this box if customer has provided permission to contact through the specified phone number.<br><br>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. |
| <b>Phone</b>              | The reference's secondary phone number.   |
| <b>Extn</b>               | The reference's secondary phone extension.  |
| <b>Permission to call</b> | Check this box if customer has provided permission to contact through the specified phone number.<br><br>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. |
| <b>Comment</b>            | The comments regarding the reference.   |

- 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

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

- Click the **Customer Service** tab, then click **Correspondence** sub tab.

- 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:                                   |
|-----------------------|--|
| <b>Id</b>             | The correspondence id.                       |
| <b>Correspondence</b> | The correspondence which is to be generated. |
| <b>Date</b>           | The correspondence generation date.          |

- In the **Correspondence** section, click **Save**. The **Documents** section displays all types of documents available for the type of correspondence you selected.
- In the **Documents** section, click **View**. View the following information for each document:

| In this field:       | View this:   |
|----------------------|--|
| <b>Document Id</b>   | The document Id.   |
| <b>Document</b>      | The document description.  |
| <b>Recipient</b>     | The recipient description.   |
| <b>E-Form Source</b> | The e-form source.   |
| <b>Source Type</b>   | The source type.   |
| <b>Generated</b>     | 'Y' indicates that Oracle Financial Services Lending and Leasing generated the document. |
| <b>Selected</b>      | 'Y' indicates that this document is selected to be included in the correspondence.       |

- 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:                         |
|---------------------|----------------------------------|
| <b>Element Type</b> | View the document element type.  |
| <b>Element</b>      | View the element description.    |
| <b>Content</b>      | 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:<br><ul style="list-style-type: none"> <li>- Applicant</li> <li>- Customer</li> <li>- Producer</li> <li>- Others</li> </ul> |
| Mode      | Select the mode of correspondence from the drop-down list. The list displays the following options:<br><ul style="list-style-type: none"> <li>- Fax</li> <li>- Email</li> </ul>                                   |

| Field:    | Do this:  |
|-----------|---|
| Type      | Based on the recipient selected, the following type of correspondence is listed for selection:<br><br>When the recipient is selected as <b>Customer / Producer</b> , 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.<br><br>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:

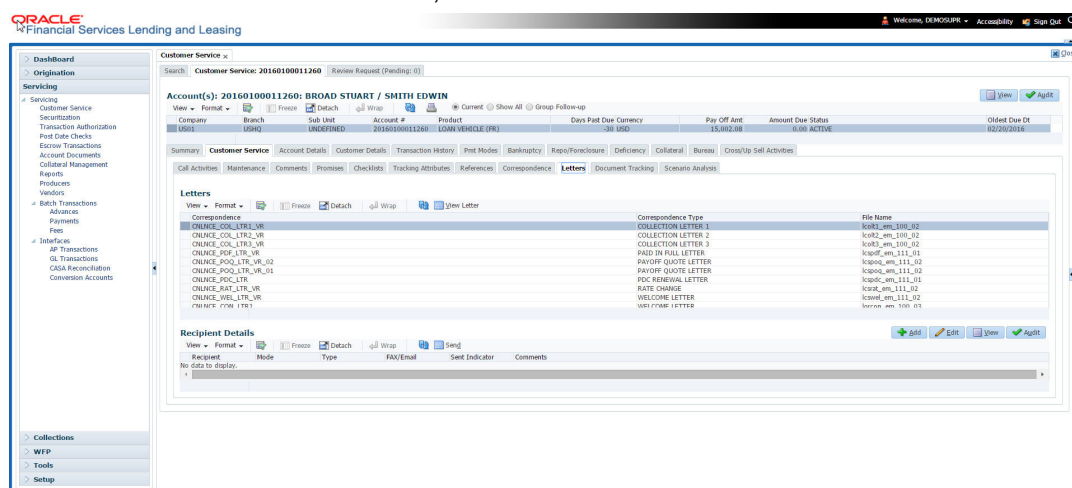
- Welcome letter
- Paid in Full letter
- PayOff quote letter
- Rate change intimation letter
- PDC renewal letter
- Collection:
  - Collection Letter - 1
  - Collection Letter - 2
  - Collection Letter - 3

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

#### **To use the Letters screen**

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

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



## Recipient Details

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

| Field:    | Do this:   |
|-----------|--|
| Recipient | Select the recipient from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> <li>- Applicant</li> <li>- Customer</li> <li>- Producer</li> <li>- Others</li> </ul>   |
| Mode      | Select the mode of correspondence from the drop-down list. The list displays the following options: <ul style="list-style-type: none"> <li>- Fax</li> <li>- Email</li> </ul>   |
| Type      | Based on the recipient selected, the following type of correspondence is listed for selection: <p>When the recipient is selected as <b>Customer / Producer</b>, 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.</p> <p>When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.</p> |
| 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 Collections: Collection letter 1

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

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

##### To generate the Collection letter 1

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



#### 4.4.10.2 Collections: Collection letter 2

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

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

##### To generate the Collections letter 3

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

4. Click **View Letter** to generate Collection Letter - 3.

Collection Letter

ORACLE<sup>®</sup>  
Financial Services Lending and Leasing

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

Date: 2/9/2016

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

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

Dear SHARP,

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

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

Thank you in advance for your anticipated cooperation.

Sincerely,

DEMO BANK USA

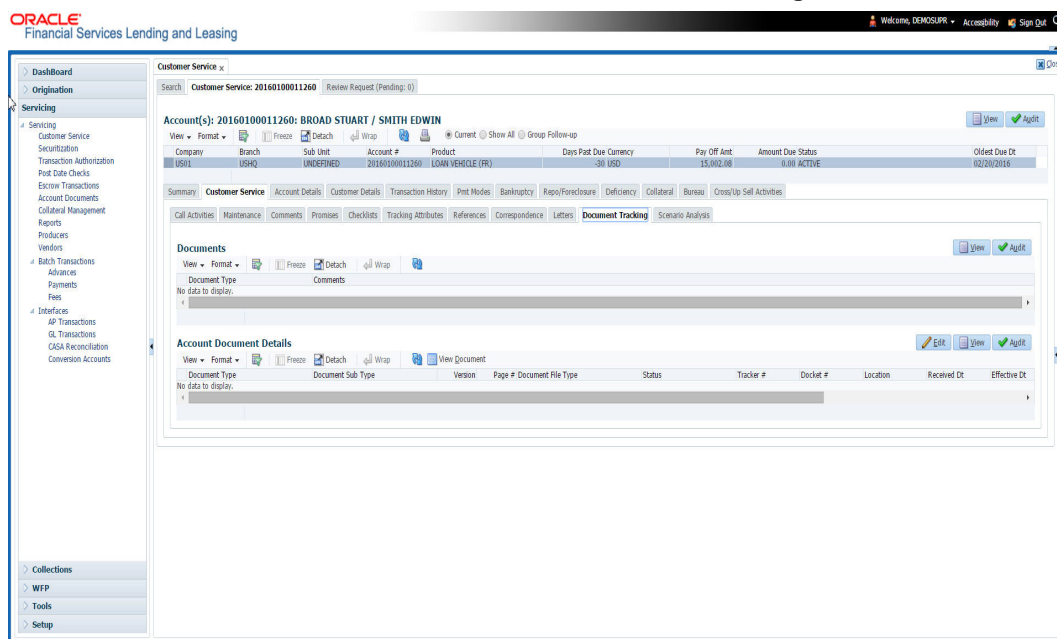
#### 4.4.11 Document Tracking sub tab

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.

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



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

| In this field:       | Do this:                |
|----------------------|-------------------------|
| <b>Document Type</b> | View the document type. |
| <b>Comment</b>       | Specify comment.        |

- In the **Account Document Details** section, select the document you want to view and click **Show** in the **Details** column.
- In the **Account Document Details** section, click **View** to view the following information:

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



| In this field:      | Do this:                                  |
|---------------------|---|
| <b>Location</b>     | View the location of the document.        |
| <b>Received Dt</b>  | View the received date of the document.   |
| <b>Effective Dt</b> | View the effective date of the document.  |
| <b>Expiry Dt</b>    | View the expiration date of the document. |
| <b>Comment</b>      | Specify comment.                          |

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

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Access History' tab is active, showing a table of user access logs. The table has columns 'Accessed By' and 'Access Dt'. The data shows multiple users accessing the account on 08/08/2016.

| Accessed By | Access Dt              |
|-------------|------------------------|
| ABSHKAR     | 08/08/2016 05:34:05 AM |
| RMACHARL    | 08/08/2016 05:23:25 AM |
| MAHESH-P    | 08/08/2016 04:31:32 AM |
| PRIYAS      | 08/08/2016 01:28:53 AM |
| RMACHARL    | 08/08/2016 01:17:46 AM |
| RMACHARL    | 08/08/2016 01:17:38 AM |
| AMET        | 08/08/2016 01:08:55 AM |
| RMACHARL    | 08/07/2016 11:43:57 PM |
| LMANGALA    | 08/05/2016 09:29:23 AM |
| RMACHARL    | 08/05/2016 07:20:38 AM |

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**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Dashboard', 'Origination', and 'Servicing'. The 'Servicing' section is expanded, showing 'Customer Service' as the active tab. The 'Account Details' sub-tab is selected, displaying a table with columns: Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, and # of Rab. The table shows a single row with values: Y, PRIME RATE, 12.00, 0.00, 16.99, 05/06/2016, 06/15/2016, 16.99. Below the table, the 'Account Information' section is visible, containing various fields and sections like 'Interest and Accruals', 'Credit Details', and 'Extra and Due Dates'. The 'Interest and Accruals' section includes fields for Stop Accrual, Index Type, Index Rate, Margin Rate, Rate, Last Rate Change Dt, Accrual Start Dt, Last Accrual Dt, Rate Start of the Year, # of Rate changes (Year), and # of Rate changes (Life). The 'Credit Details' section includes fields for Credit Limit, Hold, Consumed, Suspended, Available Credit, Over Limit Year, Over Limit Life, and Last Advance Dt. The 'Extra and Due Dates' section includes fields for # of Extensions (Year), # of Extensions (Life), Last Advance Amt, Cure Letter, Start Date, Expiry Date, Stint preference mode, and Time Bar Details.

View the following information for Line of credit servicing product.

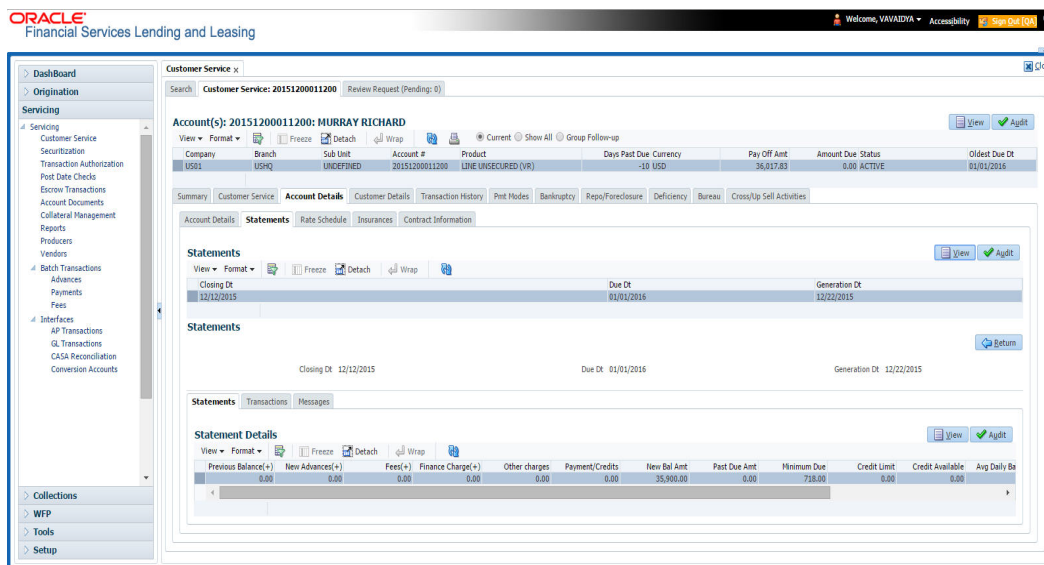
### 4.5.2 Statements sub tab

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

**To view the Statements screen**

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

- Click the **Account Details** tab, then click **Statements** sub tab.



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

- View the following information:

| In this field:       | View:                          |
|----------------------|--------------------------------|
| <b>Closing Dt</b>    | The statement closing date.    |
| <b>Due Dt</b>        | The statement due date.        |
| <b>Generation Dt</b> | The statement generation date. |

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

- View the following:
- Click **Transactions** sub tab and click **View**
- View the following information:

| In this field:          | View:                           |
|-------------------------|---------------------------------|
| <b>Txn Dt</b>           | The transaction effective date. |
| <b>Transaction Type</b> | The type of transaction.        |
| <b>Amount</b>           | The transaction amount.         |

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

- View the following information:

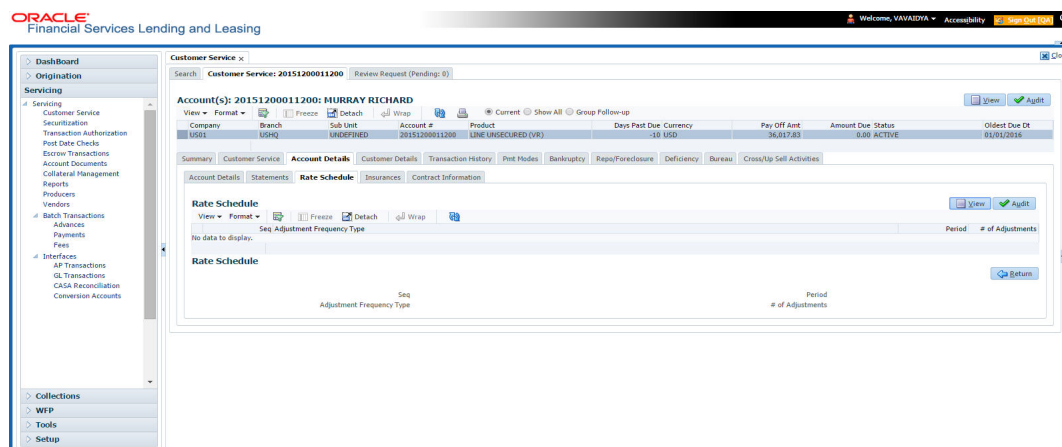
| In this field:  | View:                |
|-----------------|----------------------|
| <b>Sequence</b> | The sequence number. |
| <b>Message</b>  | The message.         |

### 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:  |
|----------------------------------|---|
| <b>Seq</b>                       | The sequence number for rate adjustment.          |
| <b>Adjustment Frequency Type</b> | The rate adjustment frequency type.               |
| <b>Period</b>                    | The rate adjustment period for the frequency.     |
| <b># of Adjustments</b>          | The number of rate adjustments for the frequency. |

### 4.5.4 Insurances sub tab

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

#### To view the Insurances screen

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

- Click the **Account Details** tab, then click **Insurances** sub tab.

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

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

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

| In this field:                     | View:   |
|------------------------------------|---|
| <b>Policy Information section:</b> |   |
| <b>Contractual</b>                 | If selected, indicates that the insurance policy is required by contract. |
| <b>Insurance Type</b>              | The insurance type.   |

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

| In this field:              | View:   |
|-----------------------------|---|
| <b>Grace Days</b>           | View the number of grace days allowed for cancellation without charging a cancellation fee. |
| <b>Estimated Refund Amt</b> | The estimated insurance refund.   |
| <b>Received Refund Amt</b>  | The insurance refund received.  |
| <b>Itemization</b>          | The contract itemization.   |

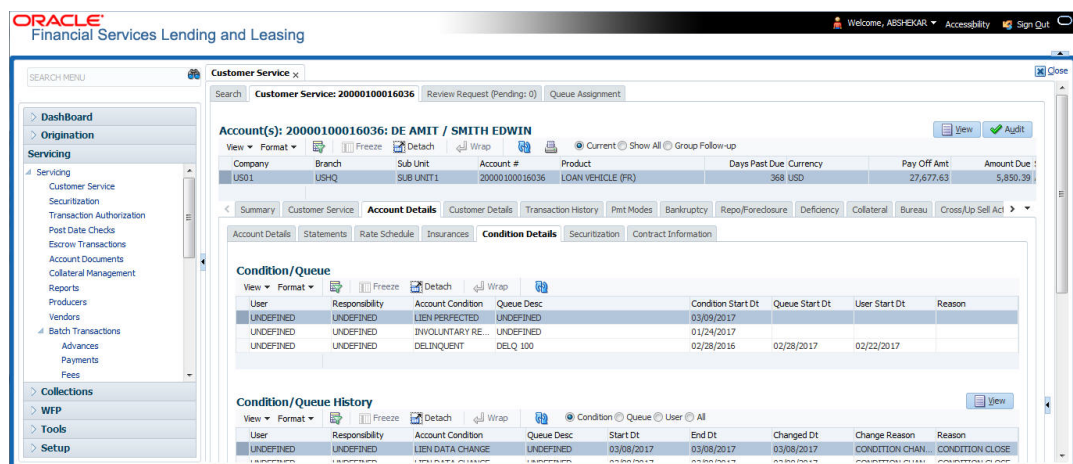
4. In the **Insurance Tracking** section, click **Create Tracking**. The system loads insurance tracking parameters in the Insurance Tracking section.
5. If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to Create Tracking button.  
If your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

**Customer Service** x

Search Customer Service: 20151200011200 Review Request (Pending: 0)

**Account(s): 20151200011200: MURRAY RICHARD**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit | Account #      | Product             | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|----------|----------------|---------------------|---------------|----------|-------------|------------|--------|---------------|
| US01    | USHQ   |          | 20151200011200 | LINE UNSECURED (VR) |               | -US USD  | 36,017.83   | 0.00       | ACTIVE | 01/03/2016    |

Summary Customer Service **Account Details** Customer Details Transaction History Print Modes Bankruptcy Repu/Poreclosure Deficiency Bureau Cross/Up Sell Activities

**Contract Information**

View Format Freeze Detach Wrap

| Contract Dt | Credit Limit | Draw Term | Reptm Term | Term Maturity Dt | Index      | Index Rate | Margin Rate (+) | Interest Rate (+) | 1st Pmt Dt | Due |
|-------------|--------------|-----------|------------|------------------|------------|------------|-----------------|-------------------|------------|-----|
| 12/12/2015  | 35,900.00    | 24.00     | 60.00      | 60.00 12/01/2020 | PRIME RATE | 8.99       | 4.99            | 13.98             | 01/01/2016 |     |

**Contract Information**

Contract Dt: 12/12/2015  
Credit Limit: 35,900.00  
Draw Term: 24.00  
Reptm Term: 60.00  
Term: 60.00  
Maturity Dt: 12/01/2020  
Index: PRIME RATE  
Index Rate: 8.99  
Margin Rate (+): 4.99  
Interest Rate (+): 13.98  
1st Pmt Dt: 01/01/2016  
Due Day: 1.00  
Contract Recvd Dt: 12/12/2015  
Contract Verified By: DEMO/USHP  
Testament: LINE OF CREDIT UNSECURED  
Start Dt Basis: EFFECTIVE DATE  
Start Days: 0  
Accrual Method: AVERAGE DAILY BALANCE

Base Method: ACTUAL/ACTUAL  
Min Initial Advance: 1,000.00  
Max Initial Advance: 10,000.00  
Min Advance: 1,000.00  
Max Advance: 10,000.00

Promotion: NONE  
Type: NONE  
Period: 0.00  
Index: 0.00  
Margin Rate (+): 0.00  
Promotional Rate (+): 0.00

Rate Cap & Adjustments  
Max Rate Increase / Year: 2.00

Max Rate Increase / Life: 5.00  
Max Rate Decrease / Year: 2.00  
Max Rate Decrease / Life: 5.00  
Max # Adjustments / Year: 99.00  
Max # Adjustments / Life: 999.00  
Min Interest Rate (Floor): 5.00  
Min Interest Rate (Ceiling): 20.00  
Draw Term Billing Method: PERCENTAGE OF PRINCIPAL PLUS INTEREST  
Draw Term Pmt %: 2.00  
Reptm Term Billing Method: PERCENTAGE OF PRINCIPAL PLUS INTEREST  
Reptm Term Payment %: 2.00  
Minimum Pmt: 50.00  
Min Finance Charge: 1.00  
Tolerance Amt: 10.00  
Tolerance %: 0.00  
Accrual Past Maturity: Maturity Index: PRIME RATE  
Maturity Margin Rt: 4.99

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

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

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

## 4.6 Customer Service screen's Customer Details tab

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

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

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

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

| <b>Edit non-PII fields</b> | <b>All editable fields</b>  |
|----------------------------|-----------------------------|
| 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:  |
|-------------------------------------|---|
| <b>Customer Information section</b> |   |
| <b>Customer #</b>                   | Customer number.  |
| <b>Relation</b>                     | Customer 's relation with the bank.   |
| <b>ECOA</b>                         | The Equal Credit Opportunity Act code.  |
| <b>Name</b>                         | Customer's name.  |
| <b>Birth Dt</b>                     | Customer's date of birth.   |
| <b>Marital Status</b>               | Customer's marital status.  |
| <b>Enabled</b>                      | Status of the account.  |
| <b>Language</b>                     | Customer's language.  |
| <b>Education</b>                    | Customer's education.   |
| <b>Mother's Maiden Name</b>         | Customer's mother's maiden name.  |
| <b>Class Type</b>                   | Customer's class type.  |
| <b>Email</b>                        | Customer's e-mail address.  |
| <b>Stop Correspondence</b>          | Customer's stop correspondence indicator. If selected, this indicates that the system will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance screen. |
| <b>Disability</b>                   | Customer's disability indicator.  |

| <b>In this field:</b>                 | <b>View this:</b>   |
|---------------------------------------|---|
| <b>Skip</b>                           | Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.   |
| <b>Bankruptcy</b>                     | Customer's bankruptcy indicator.  |
| <b>Privacy Opt-Out</b>                | Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information.   |
| <b>Insurance Opt Out</b>              | Insurance Opt Out indicator. If selected, indicates that the applicant has elected to refrain from insurance related inquiries.   |
| <b>Marketing Opt Out</b>              | Marketing Opt Out indicator. If selected, indicates that the applicant has elected to refrain from marketing related inquiries.   |
| <b>Share Credit Opt Out</b>           | Share Credit Opt Out indicator. If selected, indicates that the applicant has elected to refrain from financial information and share credit related inquiries.                                   |
| <b>Existing CIF</b>                   | If selected, indicates that the customer is an existing CIF.  |
| <b>Update Customer Info</b>           | If selected, indicates that the system was allowed to override the existing customer information with the latest address and communication details during account creation.                       |
| <b>Identification Details section</b> |   |
| <b>Passport #</b>                     | Customer's passport number.   |
| <b>Issue Dt</b>                       | Passport issue date.  |
| <b>Expiry Dt</b>                      | Passport expiry date.   |
| <b>Visa #</b>                         | Customer's visa number.   |
| <b>Nationality</b>                    | Customer's nationality.   |
| <b>National ID</b>                    | Customer's national identification.   |
| <b>SSN</b>                            | Customer's social security number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.                  |
| <b>License #</b>                      | Customer's licence number.  |
| <b>License State</b>                  | State where the licence was issued.   |
| <b>Military Service</b>               |   |
| <b>Active Military Duty</b>           | 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). |
| <b>Effective Dt</b>                   | The effective date  |
| <b>Order Ref #</b>                    | The order reference number.   |
| <b>Release Dt</b>                     | The release date.   |

| In this field:               | View this:  |
|------------------------------|---|
| <b>Customer Decease Date</b> | The deceased date of the customer. You can also post a non monetary transaction to indicate if a customer is deceased. Refer to section <a href="#">Mark Customer as Deceased</a> 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:  |
|----------------------------|---|
| <b>Type</b>                | The address type.   |
| <b>Current</b>             | If selected, indicates that this is the customer's current address.   |
| <b>Confirmed</b>           | If selected, indicates that the address is confirmed by the customer.   |
| <b>Mailing</b>             | If selected, indicates that this is the customer's mailing address.   |
| <b>Permission to Call</b>  | Check this box if customer has provided permission to contact through the specified phone number.<br><br>Atleast one phone number for every application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed. |
| <b>Country</b>             | The country.  |
| <b>Postal Address Type</b> | The postal address type.  |
| <b>Address #</b>           | The address.  |
| <b>Street Pre</b>          | The street pre.   |
| <b>Street Name</b>         | The street name.  |
| <b>Street Type</b>         | The street type.  |
| <b>Street Post</b>         | The street post.  |
| <b>Apt #</b>               | The apartment number.   |
| <b>Address 1</b>           | The customer's address.   |

| In this field:                    | View this:                                    |
|-----------------------------------|---|
| <b>Address 2</b>                  | The customer's address.                       |
| <b>Address 3</b>                  | The customer's address.                       |
| <b>Zip</b>                        | The zip code.                                 |
| <b>Zip Extn</b>                   | The zip code extension.                       |
| <b>City</b>                       | The city.                                     |
| <b>State</b>                      | The state code.                               |
| <b>Phone</b>                      | The phone number.                             |
| <b>Address</b>                    | The address.                                  |
| <b>Census Tract/<br/>BNA Code</b> | The census tract/BNA code.                    |
| <b>MSA Code</b>                   | The metropolitan statistical area (MSA) code. |
| <b>Comment</b>                    | 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:  |
|---------------------------|---|
| <b>Type</b>               | Select the telecommunication type.  |
| <b>Phone</b>              | Specify the phone number.   |
| <b>Extn</b>               | Specify the phone extension.  |
| <b>Current</b>            | Select if this telecom number is current.   |
| <b>Permission to Call</b> | Check this box if customer has provided permission to contact through the specified phone number.<br><br>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. |
| <b>Time Zone</b>          | Select the applicant's time zone.   |
| <b>Start Time</b>         | Specify the best time to call start time.   |
| <b>End Time</b>           | Specify the best time to end the call.  |
| <b>Period</b>             | Specify the time period.  |
| <b>Best day to call</b>   | Select the preferred day of the week to contact the customer from the drop-down list.   |
| <b>End Time</b>           | Specify the best time to end the call.  |

| In this field: | Do this:  |
|----------------|---|
| <b>Period</b>  | 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:  |
|---------------------------|---|
| <b>Current</b>            | If selected, indicates that this is the customer's current address.   |
| <b>Permission to Call</b> | Check this box if customer has provided permission to contact through the specified phone number.<br><br>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. |
| <b>Type</b>               | The occupation.   |
| <b>Employer</b>           | The employer's name.  |
| <b>Occupation</b>         | The occupation.   |
| <b>Title</b>              | The title.  |
| <b>Department</b>         | The department of the employment.   |
| <b>Country</b>            | The country.  |
| <b>Address #</b>          | The address line.   |
| <b>Address Line 1</b>     | The employer's address.   |
| <b>Address Line 2</b>     | The employer's address.   |
| <b>Zip</b>                | The zip code.   |
| <b>Zip Extn</b>           | The zip code extension.   |
| <b>City</b>               | The city.   |
| <b>State</b>              | The state.  |
| <b>Phone</b>              | The work phone number.  |
| <b>Extn</b>               | The work phone number extension.  |
| <b>Comment</b>            | Comments regarding the employment.  |

#### 4.6.1.4 **Tracking Attributes sub tab**

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

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

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

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

Save any changes you made to the account.

## 4.6.2 **Business sub tab**

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

### To view or edit business information

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

**Customer Service** x

Search: Customer Service: 20160100011260 Review Request (Pending: 0)

Account(s): 20160100011260: BROAD STUART / SMITH EDWIN

View • Format • Freeze • Detach • Wrap • Current • Show All • Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due Currency | Pay Off Amt | Amount Due Status | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|------------------------|-------------|-------------------|---------------|
| US01    | USHQ   | UNDEFINED | 20160100011260 | LOAN VEHICLE (FR) | -30 USD                | \$5,002.08  | 0.00 ACTIVE       | 02/20/2015    |

Summary Customer Service Account Details **Customer Details** Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Business Details**

View • Format • Freeze • Detach • Wrap • Edit • View • Audit

| Organization Type | Type of Business | Business Category | Name of the Business | Legal Name | Tax ID #   | Start Dt | # of Employees (Cur) | # of Employees Contact Person | Business Checking Bank | Bank A |
|-------------------|------------------|-------------------|----------------------|------------|------------|----------|----------------------|-------------------------------|------------------------|--------|
| C-CORP            | CORPORATE        | BUSINESS          | LEGALNA              | xxxxxx     | 12/13/2012 | 745      | 745 CONTACTPER       | CHECKING                      | BANK                   |        |

Addresses Telecons Partners Affiliates Tracking Attributes

**Address Information**

View • Format • Freeze • Detach • Wrap • Add • Edit • View • Audit

| Address Type | Current | Country | Address # | City       | State         | Postal Type    | Street Pre | Street Name | Street Type | Street Post | Apt # | Address 1 |
|--------------|---------|---------|-----------|------------|---------------|----------------|------------|-------------|-------------|-------------|-------|-----------|
| BUSINESS     | Y       |         | 745       | PITTSFIELD | MASSACHUSETTS | NORMAL ADDRESS |            | NAME        |             |             | 745   |           |

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:                  |
|-----------------------------|-----------------------------|
| <b>Organization Type</b>    | Organization type.          |
| <b>Type of Business</b>     | Type of the business.       |
| <b>Name of the Business</b> | Name of the business.       |
| <b>Legal Name</b>           | Legal name of the business. |



| <b>In this field:</b>         | <b>View this:</b>                                    |
|-------------------------------|--|
| <b>Tax Id #</b>               | Tax identification number.                           |
| <b>Start Dt</b>               | Business start date.                                 |
| <b># of Employees (Curr)</b>  | Current number of employees at the business.         |
| <b># of Employees</b>         | Number of employees at the business after financing. |
| <b>Contact Person</b>         | Contact person at the business.                      |
| <b>Business Checking Bank</b> | Bank name of the business's checking account.        |
| <b>Bank Account #</b>         | Bank account number.                                 |
| <b>Avg Checking Balance</b>   | Average checking balance.                            |
| <b># of Locations</b>         | Number of locations of the business.                 |
| <b>Management Since</b>       | 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.

| <b>In this field:</b> | <b>View this:</b> |
|-----------------------|-------------------|
| <b>Type</b>           | Address type.     |
| <b>Country</b>        | Country code.     |
| <b>Address #</b>      | Address number.   |
| <b>Postal Type</b>    | Postal type.      |
| <b>Pre</b>            | Pre               |
| <b>Street Name</b>    | Name of street.   |
| <b>Street Type</b>    | Type of street.   |
| <b>Post</b>           | Post box number.  |
| <b>Apt #</b>          | Apartment number. |
| <b>Address 1</b>      | Address.          |
| <b>Address Line 2</b> | Address Line 2    |
| <b>Zip</b>            | Zip code.         |
| <b>Zip Extn</b>       | Zip extension.    |
| <b>City</b>           | City.             |
| <b>State</b>          | State.            |
| <b>Phone</b>          | Phone number.     |

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

|                       |                            |
|-----------------------|----------------------------|
| <b>In this field:</b> | <b>View this:</b>          |
| <b>Phone</b>          | Partner's phone.           |
| <b>Extn</b>           | 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.

|                             |   |
|-----------------------------|---|
| <b>In this field:</b>       | <b>View this:</b>   |
| <b>Organization Type</b>    | Affiliate's organization type.                                  |
| <b>Legal Name</b>           | Affiliate's legal name.   |
| <b>Name of the Business</b> | Affiliate's business name.                                      |
| <b>Tax ID #</b>             | Affiliate's tax identification.                                 |
| <b>Ownership (%)</b>        | Affiliate's percentage of ownership.                            |
| <b># of Employees</b>       | Affiliate's number of employees.                                |
| <b>NAICS CODE</b>           | 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.

**ORACLE®**  
Financial Services Lending and Leasing

Welcome, PRAKORAD Accessibility

Transaction Authorization x Customer Service x

Search Customer Service: 20150900014275 Review Request (Pending: 0)

Account(s): 20150900014275: RODRIGUEZ MILDRED

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company Branch Sub Unit Account # Product Days Past Due Currency Pay Off Amt.

US01 USHQ UNDEFINED 20150900014275 LINE HE (FR) 122 USD 19,748

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Type Opening Balance Posted Paid Balance Waived Charge Off Adjusted (-)

ADVANCE / PRINCIPAL 18,800 0 0 0 0 0

INTEREST 832 0 0 0 0 0

FEE LATE CHARGE 0 0 0 0 0 0

FEE NSF 0 0 0 0 0 0

FEE ADVANCE 0 0 0 0 0 0

FEE OVER CREDIT LI... 0 0 0 0 0 0

FEE MEMBERSHIP 0 0 0 0 0 0

FEE PHONE PAY 0 0 0 0 0 0

FEE DELAY 0 0 0 0 0 0

EXPENSE BANKRUPTCY 0 0 0 0 0 0

Current Balance 19,732 Total

Promotion and Insurance Details

Promotion Type Rate Term Start Dt End Dt Insurance Status Sub

NONE NONE 0 9/30/2016 12/31/4000

#### 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:  |
|------------------------|--|
| <b>Balance Type</b>    | The balance type.  |
| <b>Opening Balance</b> | The opening balance amount.  |
| <b>Posted</b>          | The amount posted (in addition to the opening balance).  |
| <b>Paid Balance</b>    | The amount paid.   |
| <b>Waived</b>          | The amount waived.   |
| <b>Charged Off</b>     | The amount charged off.  |
| <b>Adjusted (-)</b>    | The amount adjusted (negative adjustments).  |
| <b>Adjusted (+)</b>    | The amount adjusted (positive adjustments).  |
| <b>Balance</b>         | 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:                                      |
|---------------------------|--|
| <b>Balance Type</b>       | The balance type.                          |
| <b>Opening Deficiency</b> | The opening deficiency balance.            |
| <b>Chg off Posted</b>     | The additional charged off amounts posted. |
| <b>Recovery</b>           | The amount of deficiency balance paid.     |

| In this field:            | View:   |
|---------------------------|---|
| <b>Deficiency Balance</b> | 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:   |
|-------------------------------|---|
| <b>Balance Type</b>           | The balance type.   |
| <b>Opening Non-Performing</b> | The opening non performing balance.   |
| <b>Paid / Terminate</b>       | The amount of non performing balance paid or terminated.  |
| <b>Paid Excess</b>            | The additional non performing amounts posted.   |
| <b>Waived</b>                 | The amount waived.  |
| <b>Adjusted (-)</b>           | The amount adjusted (Negative adjustments).   |
| <b>Adjusted (+)</b>           | The amount adjusted (Positive adjustments).   |
| <b>Balance</b>                | 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:  |
|-------------------------|--|
| <b>Balance Type</b>     | The balance type.  |
| <b>Opening Balance</b>  | The opening non performing balance.                      |
| <b>Paid / Terminate</b> | The amount of non performing balance paid or terminated. |
| <b>Waived</b>           | The amount waived.                                       |
| <b>Charge Off</b>       | The additional charged off amounts.                      |
| <b>Adjusted (-)</b>     | The amount adjusted (Negative adjustments).              |
| <b>Adjusted (+)</b>     | The amount adjusted (Positive adjustments).              |
| <b>Terminate</b>        | 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-

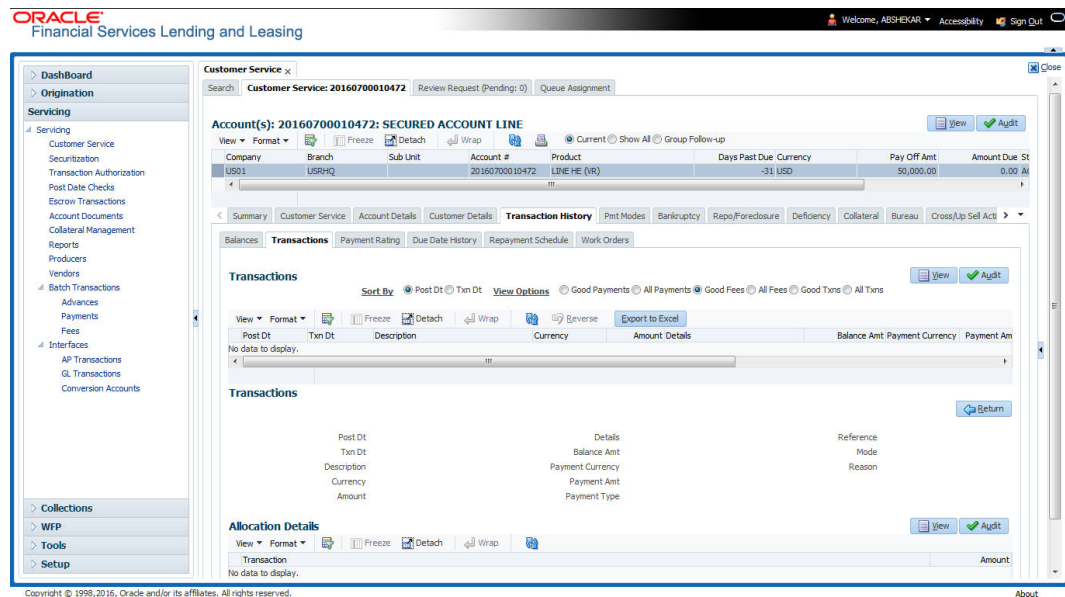
Select **YTD** to view the transactions by year to date.

## 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:                                     |
|----------------------|--|
| <b>Good Payments</b> | All valid payments that was neither voided nor reversed. |
| <b>All Payments</b>  | All transaction involving payments.                      |
| <b>Good Fees</b>     | All valid fees that was neither voided nor reversed.     |
| <b>All Fees</b>      | All transaction involving fees.                          |
| <b>Good Txns</b>     | All transactions that was neither voided nor reversed.   |
| <b>All Txns</b>      | 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:  |
|-----------------------------|--|
| <b>Transactions section</b> |  |
| <b>Post Dt</b>              | The transaction posting date.  |
| <b>Txn Dt</b>               | The transaction effective date.  |
| <b>Description</b>          | The transaction details.   |
| <b>Currency</b>             | The currency of the transaction.   |
| <b>Amount</b>               | The transaction amount.  |
| <b>Details</b>              | The transaction details.   |
| <b>Balance Amt</b>          | The balance amount. This is the principal balance, not the total balance amount. |
| <b>Payment Currency</b>     | The payment currency.  |
| <b>Payment Amount</b>       | The payment amount.  |
| <b>Payment Type</b>         | The payment type.  |
| <b>Reference</b>            | The reference number associated with the transaction.                            |
| <b>Mode</b>                 | The mode of the transaction.   |
| <b>Reason</b>               | The reason for the transaction.  |
| <b>Allocation Details</b>   |  |
| <b>Txn</b>                  | The transaction allocation details.  |
| <b>Amt</b>                  | 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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area displays the 'Customer Service' screen for account 20160200010047. The 'Transaction History' tab is selected, showing a table of transactions. The table has columns for Post Dt, Txn Dt, Description, Amount, Previous Sub Unit, and New Sub Unit. The transactions listed are: ADVANCE / PRINCIPAL-CONTRA TRAN (50,000.00), ADVANCE / PRINCIPAL-SALE TRANSAC (50,000.00), INTEREST-CONTRA TRANSACTION (20.79), and INTEREST-SALE TRANSACTION (20.79).

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 screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar is the same as the previous screenshot. The main area displays the 'Customer Service' screen for account 20150900014275. The 'Payment Rating' sub tab is selected, showing a table with columns for Pmt Rating, Rating Description, Acc Status, and Status Description. The table lists the following data: Pmt Rating 3, Rating Description 90-119 DAYS PAST DUE DATE, Acc Status 80, Status Description ACCOUNT 90 DAYS PAST THE DUE DATE. Below this, there is a section for 'Month/Year Rating' with a table showing ratings for 01/2016, 12/2015, 11/2015, and 10/2015.

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

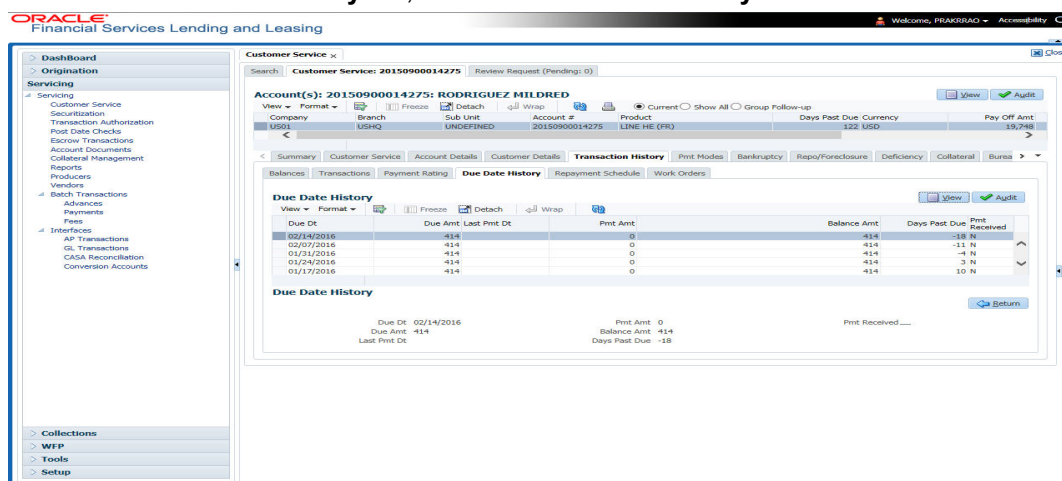
| In this field:            | View this:                                    |
|---------------------------|---|
| <b>Pmt Rating</b>         | The payment rating.                           |
| <b>Rating Description</b> | The payment rating description.               |
| <b>Acc Status</b>         | The credit bureau account status.             |
| <b>Status Description</b> | The credit bureau account status description. |
| <b>Month/Year Rating</b>  | 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:

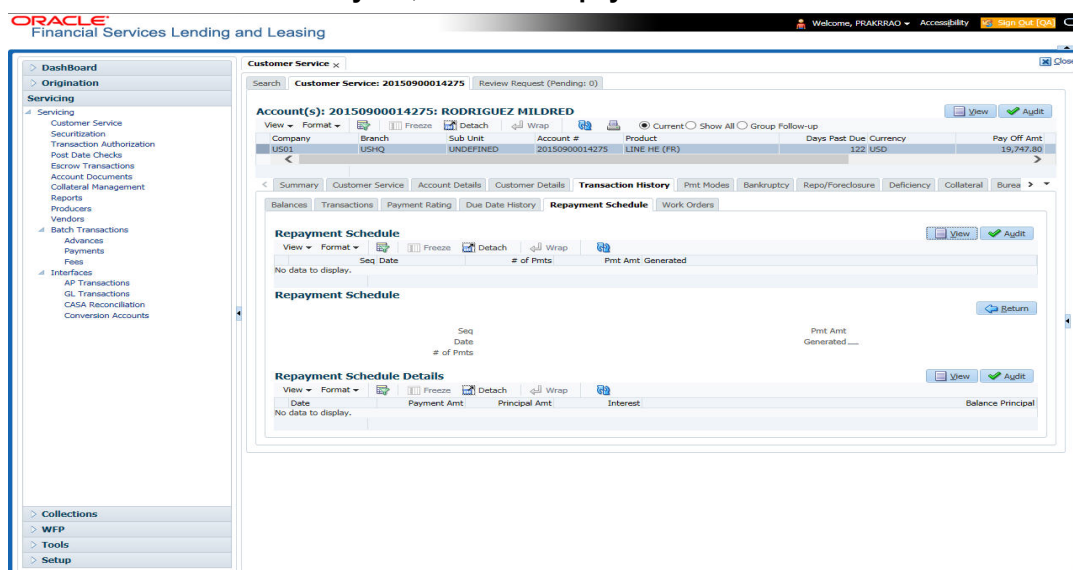
| In this field:       | View this:                                       |
|----------------------|--|
| <b>Due Dt</b>        | The due date.                                    |
| <b>Due Amt</b>       | The due amount.                                  |
| <b>Last Pmt Dt</b>   | The last payment date.                           |
| <b>Pmt Amt</b>       | The payment amount.                              |
| <b>Balance Amt</b>   | The balance amount.                              |
| <b>Days Past Due</b> | The days past due.                               |
| <b>Pmt Received</b>  | 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:   |
|---|--|
| <b>Repayment Schedule section</b>         |  |
| <b>Seq</b>                                | The payment sequence number.   |
| <b>Date</b>                               | The repayment date.  |
| <b># of Pmts</b>                          | The number of payments.  |
| <b>Pmt Amt</b>                            | The payment amount.  |
| <b>Generated</b>                          | If selected, indicates that the repayment schedule has been generated. |
| <b>Repayment Schedule Details section</b> |  |
| <b>Date</b>                               | The repayment date.  |
| <b>Payment Amt</b>                        | The payment amount.  |
| <b>Principal Amt</b>                      | The amount paid to principal.  |
| <b>Interest</b>                           | The amount paid to interest.   |
| <b>Balance Principal</b>                  | The balance of the principal.  |

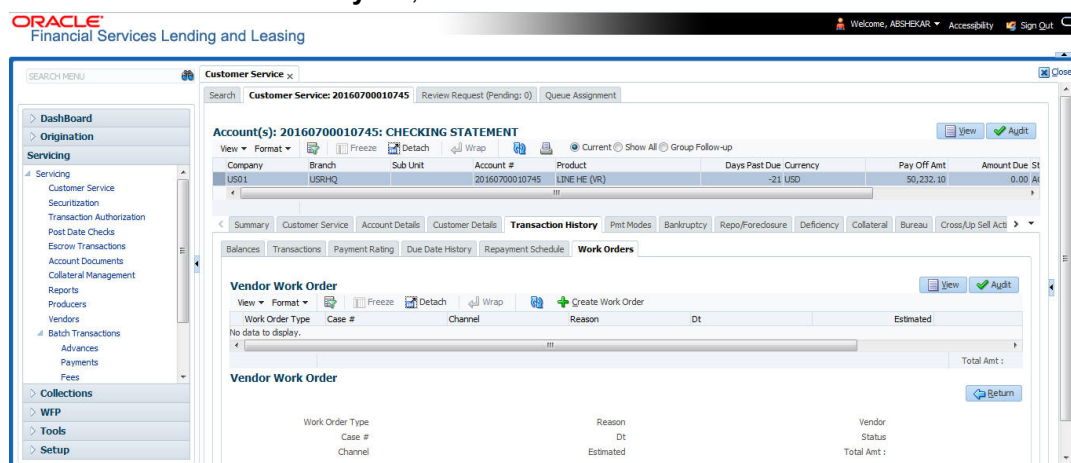
### 4.7.6 Work Order sub tab

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:  |
|------------------------|---|
| <b>Work Order Type</b> | The assigned work order type.                         |
| <b>Dt</b>              | The assignment date.                                  |
| <b>Estimated</b>       | The estimated dollar amount of work order.            |
| <b>Vendor</b>          | The vendor number and name.                           |
| <b>Status</b>          | The assigned status.                                  |
| <b>Total Amt</b>       | 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 screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation options like Dashboard, Origination, Servicing, and Collections. The main area displays account details for '20150900014275: RODRIGUEZ MILDRED'. The 'Pmt Modes' tab is selected, and the 'ACH Information' sub-tab is active. The ACH Information section includes a table with columns for Reference #, Bank Name, Bank City, Bank State, Routing #, Account Type, Name On Account, Account #, BIC, and IBAN. Below the table, there are input fields for these details, including a dropdown for Bank State and checkboxes for Recurring, One-Time Phone, and All options.

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:   |
|---------------------|--|
| <b>Reference #</b>  | The unique reference number.                                   |
| <b>Bank Name</b>    | The bank name.   |
| <b>Bank City</b>    | Specify the city where the bank exist.                         |
| <b>Bank State</b>   | Select the state where the bank exist form the drop-down list. |
| <b>Routing #</b>    | The routing number.  |
| <b>Account Type</b> | The type of account.   |

| In this field:          | View this:   |
|-------------------------|--|
| <b>Name On Account</b>  | Specify the name of the account.   |
| <b>Account #</b>        | The account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.  |
| <b>BIC</b>              | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.  |
| <b>IBAN</b>             | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check-sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (<code>IBAN_FORMAT_NL</code>) is defined by default with length of IBAN as 18.</p> |
| <b>Sequence Type</b>    | <p>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:</p> <ul style="list-style-type: none"> <li>- First - First time direct debit</li> <li>- Recurrent - Subsequent repayments after first direct debit</li> <li>- Final - Final repayment</li> <li>- One-off - One time bullet contract repayment</li> </ul> <p>However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.</p>  |
| <b>Pmt Day</b>          | The payment day.   |
| <b>Pmt Amt</b>          | The Payment amount.  |
| <b>Pmt Amt Excess</b>   | The excess payment.  |
| <b>Pmt Freq</b>         | The payment frequency.   |
| <b>Fee Amt</b>          | The amount charged as fees.  |
| <b>Direct Debit Fee</b> | If selected indicates that the fees is debited directly.   |
| <b>Start Dt</b>         | The date the system began using ACH payments for this account  |
| <b>End Dt</b>           | The ACH end date.  |
| <b>Default</b>          | If selected indicates that this ACH is the default ACH for the account.  |

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

---

#### Note

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

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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 <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.   |
| BIC             | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.   |
| IBAN            | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (<code>IBAN_FORMAT_NL</code>) is defined by default with length of IBAN as 18.</p> |

| <b>In this field:</b>       | <b>View this:</b>   |
|-----------------------------|---|
| <b>Sequence Type</b>        | System displays the current Sequence Type of the selected account.<br>- First - First time direct debit<br>- Recurrent - Subsequent repayments after first direct debit<br>- Final - Final repayment<br>- One-off - One time bullet contract repayment<br>However, during the life cycle of the payment processing, the direct debit sequence type for an account can change. |
| <b>Debit Dt</b>             | The debit date.   |
| <b>Pmt Amt</b>              | The Payment amount.   |
| <b>Direct Debit Fee</b>     | If selected indicates that the fees is debited directly.  |
| <b>Secret Question</b>      | Select the secret question from the drop down list.   |
| <b>Provided To Whom</b>     | The person to whom the ACH is concerned.  |
| <b>Reference</b>            | Additional reference if any.  |
| <b>Drawer Relation Type</b> | The withdrawer relation to ACH.   |
| <b>Drawer Name</b>          | The name of withdrawer.   |
| <b>Drawer Address1</b>      | Address of withdrawer,  |
| <b>Drawer Address2</b>      | Address of withdrawer,  |
| <b>Drawer City</b>          | City of withdrawer,   |
| <b>Drawer State</b>         | State of withdrawer,  |
| <b>Drawer Zip</b>           | Zip of withdrawer,  |
| <b>Status</b>               | The status of the account.  |

---

#### **Note**

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

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### **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.

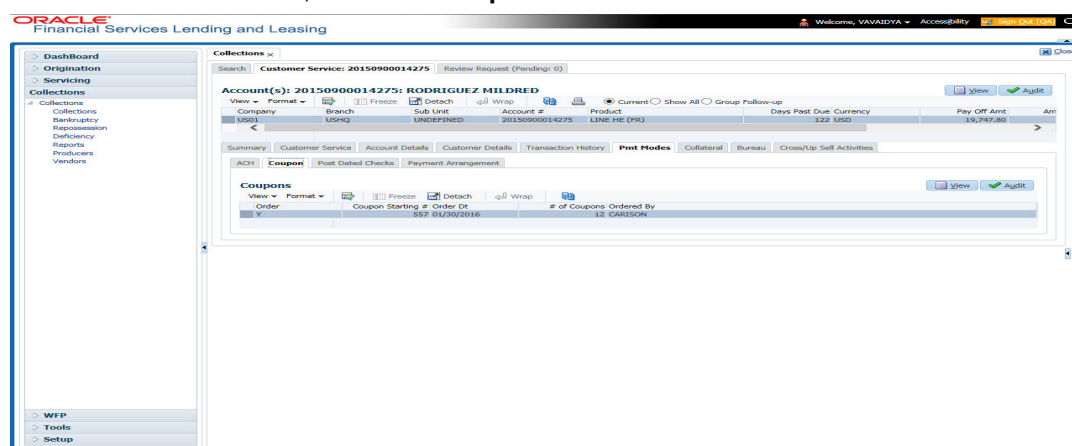
On confirmation, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a 'New ACH 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:  |
|---------------------------|---|
| <b>Order</b>              | If the coupons are ordered for the selected account.    |
| <b>Coupon Start-ing #</b> | The starting number of coupon ordered for the customer. |
| <b>Order Date</b>         | The order date of the coupon.                           |
| <b># of Coupons</b>       | The total number of coupons ordered for the customer.   |
| <b>Ordered By</b>         | The person who ordered the coupons                      |

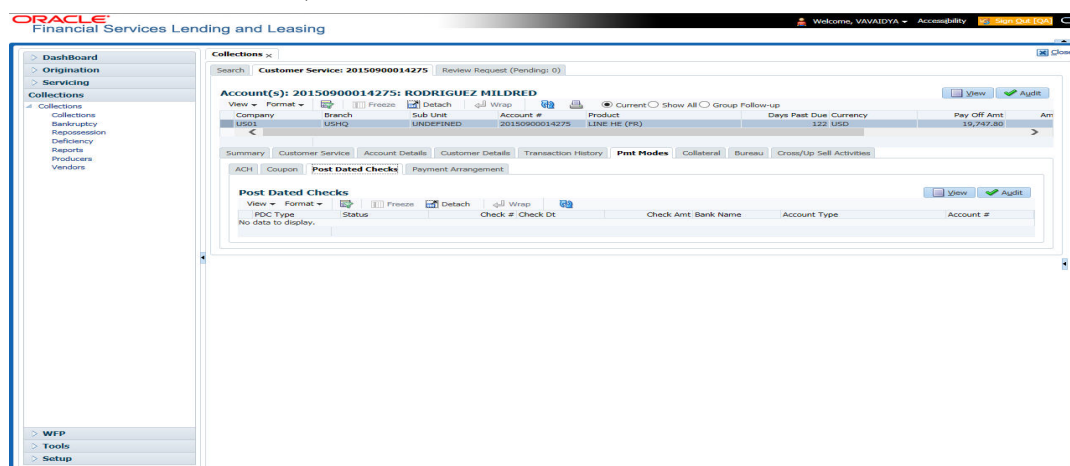
## 4.8.3 Post Dated Checks sub tab

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:                                  |
|---------------------|---|
| <b>PDC Type</b>     | The type of post dated check in use.        |
| <b>Status</b>       | The status of the post dated check.         |
| <b>Check #</b>      | The check number of the post dated check.   |
| <b>Check Dt</b>     | The check date of the post dated check.     |
| <b>Check Amt</b>    | The check amount of the post dated check.   |
| <b>Bank Name</b>    | The bank name of the post dated check.      |
| <b>Account Type</b> | The account type of the post dated check.   |
| <b>Account #</b>    | The account number of the post dated check. |
| <b>Comments</b>     | 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.

- Click **Pmt Modes** tab, then click **Payment Arrangement** sub tab.

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

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

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

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

| In this field:       | View this:  |
|----------------------|---|
| <b>Date</b>          | View the start date of the payment plan.                          |
| <b>Frequency</b>     | View the payment frequency.                                       |
| <b>Plan Amount</b>   | View the planned payment amount.                                  |
| <b>Paid Amount</b>   | View the paid amount.   |
| <b>Satisfied Ind</b> | Indicates that the customer done the payment arrangements.        |
| <b>Broken Ind</b>    | Indicates that the customer did not make the payment arrangement. |
| <b>Enabled Ind</b>   | Indicates that the arrangement is active                          |

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

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

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

## 4.9 Customer Service screen's Bankruptcy tab

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

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

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

### To enter bankruptcy details for an account

1. Open the **Customer Service** screen and load the account you want to work with.
  2. Click **Bankruptcy** tab.
  3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with.
- OR-
4. Select **Add** to refresh the Bankruptcy screen to create a new record.

**Oracle Financial Services Lending and Leasing**

Customer Service: 20151200011200: MURRAY RICHARD

Search: Customer Service: 20151200011200 Review Request (Pending: 0)

Account(s): 20151200011200: MURRAY RICHARD

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product             | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|---------------------|---------------|----------|-------------|------------|--------|---------------|
| US01    | USHQ   | UNDEFINED | 20151200011200 | LINE UNSECURED (VR) | -10           | USD      | 36,017.83   | 0.00       | ACTIVE | 01/01/2016    |

Summary Customer Service Account Details Customer Details Transaction History Print Modes **Bankruptcy** Repo/Foreclosure Deficiency Bureau Cross/Up Sell Activities

**Bankruptcy Details**

View Format Freeze Detach Wrap

| Current | Followup Dt | Disposition | Type | Customer | Relation | Comment | File Received Dt | Bankruptcy Start Dt | Bankruptcy End Dt |
|---------|-------------|-------------|------|----------|----------|---------|------------------|---------------------|-------------------|
| Y       | 12/31/4000  |             |      |          |          |         |                  |                     |                   |

**Bankruptcy Details**

\* Current ☒

\* Followup Dt: 12/31/4000

\* Disposition: NEWLY RECEIVED

Type

Customer

Relation

Comment

File Received Dt

Bankruptcy Start Dt

Bankruptcy End Dt

Save and Add Save and Stay Save and Return Return

**Tracking**

View Format Freeze Detach Wrap Lead Tracking

Sub Parameter

Parameter

Value

No data to display.

Call Activities Comments Due Date History

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

| Field:                     | Do this:  |
|----------------------------|---|
| <b>Current</b>             | Select to indicate this is the current bankruptcy record. |
| <b>Follow up Dt</b>        | Enter the follow-up date for the bankruptcy.              |
| <b>Disposition</b>         | Select the bankruptcy disposition.                        |
| <b>Type</b>                | Select the bankruptcy type.                               |
| <b>Customer</b>            | Select the customer from the drop-down list               |
| <b>Relation</b>            | The system displays relation of the customer              |
| <b>Comment</b>             | Enter a comment.  |
| <b>File Received Dt</b>    | Select the file received date for the bankruptcy.         |
| <b>Bankruptcy Start Dt</b> | Select the bankruptcy start date.                         |
| <b>Bankruptcy End Dt</b>   | 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 Line of credit. The Create New Repossession button on the Repossession screen enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view previous repossession information using the Next and Previous buttons in the Details section. The Current box in Details section indicates the current repossession record for each asset.

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

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

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

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

#### **To Specify repossession details for an account**

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

-or-

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The sidebar on the left contains a 'SEARCH MENU' and a list of navigation options: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area displays the 'Customer Service' screen for account '20160700010117: SPOUSE BANKO'. The 'Repossession' section is active, showing a table with columns: Current, Followup Dt, Work Order Type, Collateral, Disposition, File Received Dt, Repo Dt, Repo End Dt, and Comment. The 'Repossession Details' section includes fields for Current (checked), Followup Dt (12/31/4000), Work Order Type, Collateral, Disposition, File Received Dt, Repo Dt, Repo End Dt, and Comment. The 'Case Repo Details' section includes fields for Case #, National Forwarder, Condition Report Status, Condition Report Recd Dt, Mileage, Key Status, Field Agent Name, Address, Phone, and Storage Location.

5. In the **Details** section, add view or edit the following information:

| In this field:   | Do this:   |
|--|--|
| <b>Current</b>   | Select to indicate this is the current repossession record.                            |
| <b>Followup Dt</b>   | Specify the follow-up date for the repossession.                                       |
| <b>Work Order Type</b>   | Select the repossession type.  |
| <b>Collateral</b>  | Select the collateral involved in the repossession.                                    |
| <b>Disposition</b>   | Select the repossession disposition.   |
| <b>File Received Dt</b>  | Select the file received date for the repossession.                                    |
| <b>Repo Dt</b>   | Select the repossession start date.  |
| <b>Repo End Dt</b>   | Select the repossession end date.  |
| <b>Comment</b>   | Specify a comment.   |
| <b>Case Repo Details</b> - This section displays the following details based on the case response received from the interfaced third party system. |  |
| <b>Case#</b>   | Displays the case number of the repossession.  |
| <b>National For-warder</b>   | If checked, indicates that National Forwarder carrier is equipped in the repossession. |
| <b>Condition Report Status</b>   | If checked, indicates that the condition report exist.                                 |
| <b>Condition Report Recd Dt</b>  | Displays the date when condition report was received.                                  |
| <b>Mileage</b>   | Displays the mileage of the vehicle.   |

| In this field:          | Do this:   |
|-------------------------|--|
| <b>Key Status</b>       | Indicates if the vehicle key(s) is available.                      |
| <b>Field Agent Name</b> | Displays the name of the field agent involved in the repossession. |
| <b>Address</b>          | Displays the address of the field agent.                           |
| <b>Phone</b>            | Displays the contact number of the field agent.                    |
| <b>Storage Location</b> | Displays the location where the vehicle is currently stored.       |
| <b>Repo Location</b>    | Displays the repossession location.                                |
| <b>Police Dept Name</b> | 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 Line of credit. The Create New Foreclosure button on the Foreclosure screen enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure screens to view the previous foreclosure information using Previous and Next buttons in Details section. The Current box in Details section indicates the current foreclosure record for each asset.

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

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

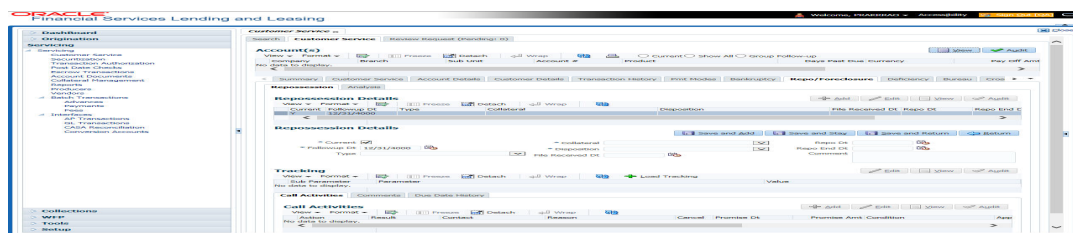
##### **To enter foreclosure details for an account**

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

-or-



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



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

| In this field:              | Do this:  |
|-----------------------------|---|
| <b>Current box</b>          | Select to indicate this is the current repossession/foreclosure record. |
| <b>Followup Dt</b>          | Select the follow-up date for the repossession/foreclosure.             |
| <b>Disposition</b>          | Select the foreclosure disposition.                                     |
| <b>Type</b>                 | Select the foreclosure type.  |
| <b>Collateral</b>           | Select the foreclosure asset.   |
| <b>File Received Dt</b>     | Enter the file received date for the foreclosure.                       |
| <b>Foreclosure Start Dt</b> | Enter the foreclosure start date.                                       |
| <b>Foreclosure End Dt</b>   | Enter the foreclosure end date.   |
| <b>Comment</b>              | Enter a comment.  |

- In the **Tracking** section, click **Load Tracking**. The system loads the foreclosure 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.
- 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**

- Open the **Customer Service** screen and load the account you want to work with.
- On the Customer Service screen, click **Repo/Foreclosure** tab and then click **Analysis**.
- In the **Analysis** section, select the analysis record you want to work with and click **Load**.

-or-

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

- In the **Analysis** section, select the **Current** box if you wish to indicate that this is current analysis worksheet.
- 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.
- In the **Analysis** section, enter, view, or edit the following information:

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

- Specify all the required information in **Analysis** or **Bid** section, depending on the type of incident you are analyzing.
- 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:   |
|----------------------|--|
| <b>Expense Type</b>  | Select the expense type.                         |
| <b>Manual</b>        | Indicates that the expense was entered manually. |
| <b>Analysis1 Amt</b> | Specify the expense amount for analysis1.        |
| <b>Analysis2 Amt</b> | Specify the expense amount for analysis2.        |
| <b>Analysis3 Amt</b> | Specify the expense amount for analysis3.        |
| <b>Bid1 Amt</b>      | Specify the expense amount for bid1.             |
| <b>Bid2 Amt</b>      | Specify the expense amount for bid2.             |
| <b>Bid3 Amt</b>      | Specify the expense amount for bid3.             |

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

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

---

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-

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The account details for 'PATEL SEEHA' are displayed at the top. The 'Deficiency Details' section contains the following information:

| Current | Followup Dt | Disposition    | Type | Comment | File Received Dt | Charge Off Dt | Deficiency End Dt |
|---------|-------------|----------------|------|---------|------------------|---------------|-------------------|
| Y       | 12/31/4000  | NEWLY RECEIVED |      |         | 12/31/4000       |               |                   |
| N       | 12/31/4000  | NEWLY RECEIVED |      |         | 12/31/4000       |               |                   |

The 'Tracking' section displays a table of parameters and values:

| Parameter       | Value      |
|-----------------|------------|
| JUDGMENT DT     | 12/31/4000 |
| JUDGMENT AMT    | 0          |
| JUDGMENT PNT    | 0          |
| JUDGMENT RATE   | 0          |
| JUDGMENT END DT | 12/31/4000 |
| SUIT FILED DT   | 12/31/4000 |
| SUIT DOCKET NO  | UNDEFINED  |
| SUIT PARAGRAPH  | UNDEFINED  |
| SUIT REASON     | UNDEFINED  |
| SUIT AMT        | 0          |
| SUIT COURT DT   | 12/31/4000 |
| SUIT SERVED DT  | 12/31/4000 |
| SUIT STATUS     | UNDEFINED  |
| SETTLEMENT DT   | 12/31/4000 |
| SETTLEMENT AMT  | 0          |

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

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

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

#### 4.11.1 Call Activities sub tab

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

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

### 4.11.2 Comments sub tab

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

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

### 4.11.3 Due Date History sub tab

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

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

## 4.12 Customer Service screen’s Collateral tab

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

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

The screenshot displays the Oracle Financial Services Lending and Leasing Collateral screen. The top navigation bar includes tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral (selected), Bureau, and Cross/Up Sell Activities. The main content area is titled "Vehicle" and contains three sections: "Vehicle", "Valuation", and "Addons".

**Vehicle Section:** This section displays a table of vehicle information. The table has columns: Primary, Description, Status, Asset Type, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, Entity Name, Identification #, Year Model, and Cond. The data shows three rows of vehicle information.

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

**Valuation Section:** This section displays a table of valuation information. The table has columns: Current, Source, Edition, Valuation Dt, Supplement, Wholesale Base, Usage, Retail Amt, Addons Amt (+), Usage Value Amt (+), and Total Amt =. The data shows "No data to display."

**Addons Section:** This section displays a table of addons information. The table has columns: Addons/Attributes, Value, and Amount. The data shows "No data to display."

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

The screenshot shows the Oracle Collateral Management interface for a home asset. The top navigation bar includes tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, **Collateral**, Bureau, and Cross/Up Sell Activities. The 'Home' tab is selected, and the 'Home' sub-tab is active. The main area displays a table with columns: Primary, Description, Asset Class, Asset Type, Sub Type, Occupancy, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, Entity Name, and Identification #. A single record is visible with Identification # 264W55215111. Below the table, the 'Home' section contains three main panels: 'Type & Description' (with fields for Primary, Substitution, Asset #, Asset Class, Asset Type, Sub Type, Occupancy, Census Tract / BNA Code, MSA Code, GEO Code, Status, Select Make and Model, Year, and Make), 'Lien Details' (with fields for Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, and Entity Name), and 'Deed Details' (with fields for Construction Permit Dt, Deed Dt, Place of Issue, Property Boundaries From East, North, South, West, and Address). The 'Address' panel includes fields for Country, County, Address #, and Address Line 1.

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

The screenshot shows the Oracle Collateral Management interface for an 'Other' collateral asset. The top navigation bar is the same as the previous screen. The 'Collateral' tab is selected, and the 'Other' sub-tab is active. The main area displays a table with columns: Primary, Substitution, Description, Asset Class, Asset Type, Sub Type, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, Entity Name, Identification #, Registration #, and Status. A single record is visible with Identification # 264G40GL19178. Below the table, the 'Collateral Information' section contains three main panels: 'Type & Description' (with fields for Primary, Substitution, Asset #, Asset Class, Asset Type, Sub Type, Registration #, Status, Select Make and Model, Year, Make, Model, Identification #, and Body), 'Lien Details' (with fields for Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, and Entity Name), and 'Address' (with fields for Country, County, Address #, Address Line 1, Address Line 2, Zip, City, and State). The 'Address' panel also includes fields for Extra, Total, and Charge.

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

---

##### **Note**

Assets can have exactly one current valuation.

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#### 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:   |
|--------------------------------------|--|
| <b>Tracking Items section</b>        |  |
| <b>Select</b>                        | If selected, indicates that this is the current record.                |
| <b>Tracking Item</b>                 | The tracking type.   |
| <b>Disposition</b>                   | The disposition.   |
| <b>Start Dt</b>                      | The tracking start date.   |
| <b>End Dt</b>                        | The tracking end date.   |
| <b>Followup Dt</b>                   | The next follow-up date.   |
| <b>Comment</b>                       | Comments if any.   |
| <b>Tracking Item Details section</b> |  |
| <b>Enabled</b>                       | Select to track the information from start date in the Start Dt field. |
| <b>Parameter</b>                     | The parameter.   |
| <b>Value</b>                         | 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 Line of credit. You cannot edit or modify details of the seller.

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

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

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

4. View the following:

| Seller Address   |  |
|------------------|--|
| <b>Mailing</b>   | If selected, indicates that this address is the mailing address. |
| <b>Current</b>   | If selected, indicates that this address is the current address. |
| <b>Country</b>   | The seller's country name.                                       |
| <b>Address #</b> | The seller's address.  |
| <b>City</b>      | The seller's city name.  |
| <b>State</b>     | 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 Line of credit origination.
4. In the **Bureau Details** section, select the report you want to view. The system displays report as a text file in the Text Report section.

### To request a manual credit bureau report

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

| In this field:  | Do this:  |
|-----------------|---|
| <b>Customer</b> | Select the available customer from the drop-down list.        |
| <b>Spouse</b>   | Select the applicant's spouse from the drop-down list.        |
| <b>Bureau</b>   | Select the credit bureau from the drop-down list.             |
| <b>Report</b>   | 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**.

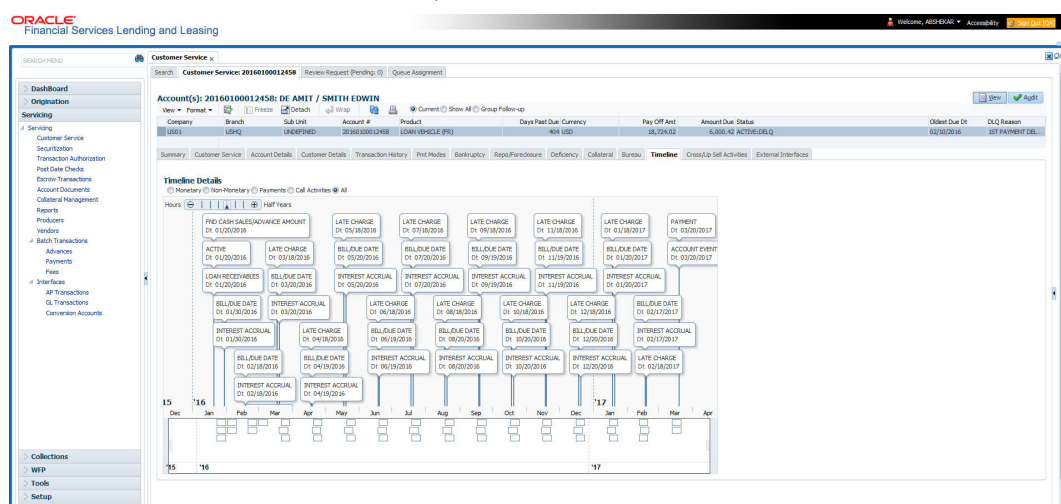
You can print the report by selecting the report and clicking on **Print Report**.

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

| In this field:   | Do this:  |
|------------------|---|
| <b>Close</b>     | 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. |
| <b>Time Zone</b> | Select the time zone of the contact from the drop down list.  |
| <b>Comments</b>  | 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 Line of credit Origination process from Cross/Up Sell Activities tab.

##### **To create simple application**

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service 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 Line of credit 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**

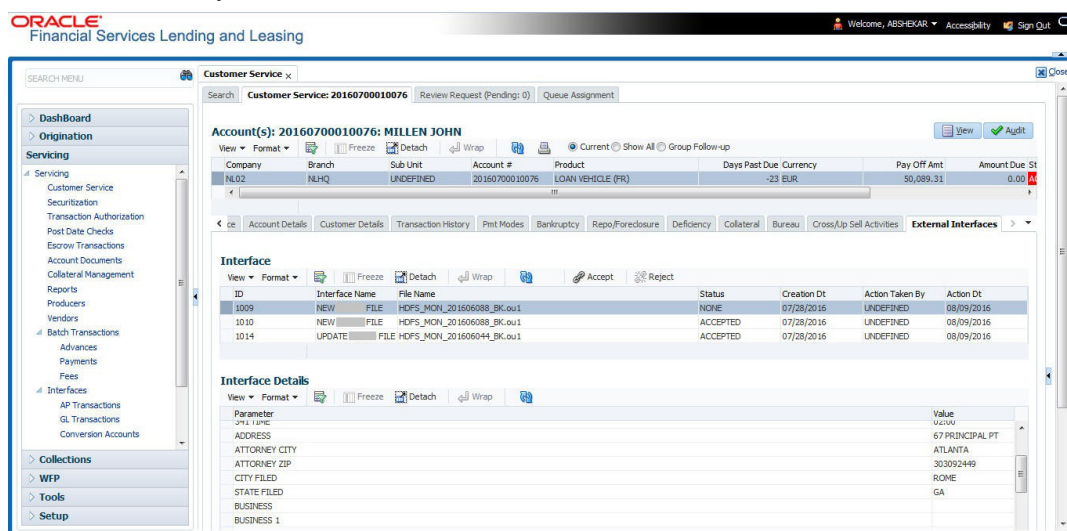
1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Cross/Up Sell Activities** tab.
3. Ensure that all the records are marked as closed and click **Close Opportunity**.

### 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:  |
|----------------------------------|---|
| <b>Interface section</b>         |   |
| 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.   |
| <b>Interface Details section</b> |   |
| 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 complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

### 4.17.1 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:

| <b>Query Options</b> | <b>Descriptions</b>  |
|----------------------|--|
| <b>Originator</b>    | Displays the records of all the active review requests you created.  |
| <b>Receiver</b>      | Displays the records of all the active review requests you received.   |
| <b>Both</b>          | Displays all the review requests records you have created as well as received with the status other than 'CLOSED'. |
| <b>View All</b>      | 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.

| <b>Action Options</b>           | <b>Descriptions</b>   |
|---------------------------------|---|
| <b>Open Application/Account</b> | Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)                                      |
| <b>Send Request</b>             | Sends a review request to another Oracle Financial Services Lending and Leasing user.   |
| <b>Send Response</b>            | Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.   |
| <b>Close Request</b>            | Changes the status of review request to <b>CLOSED</b> 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.

| <b>Email Options</b> | <b>Descriptions</b>   |
|----------------------|---|
| <b>Originator</b>    | Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page. |



| Email Options   | Descriptions  |
|-----------------|---|
| <b>Receiver</b> | Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page. |

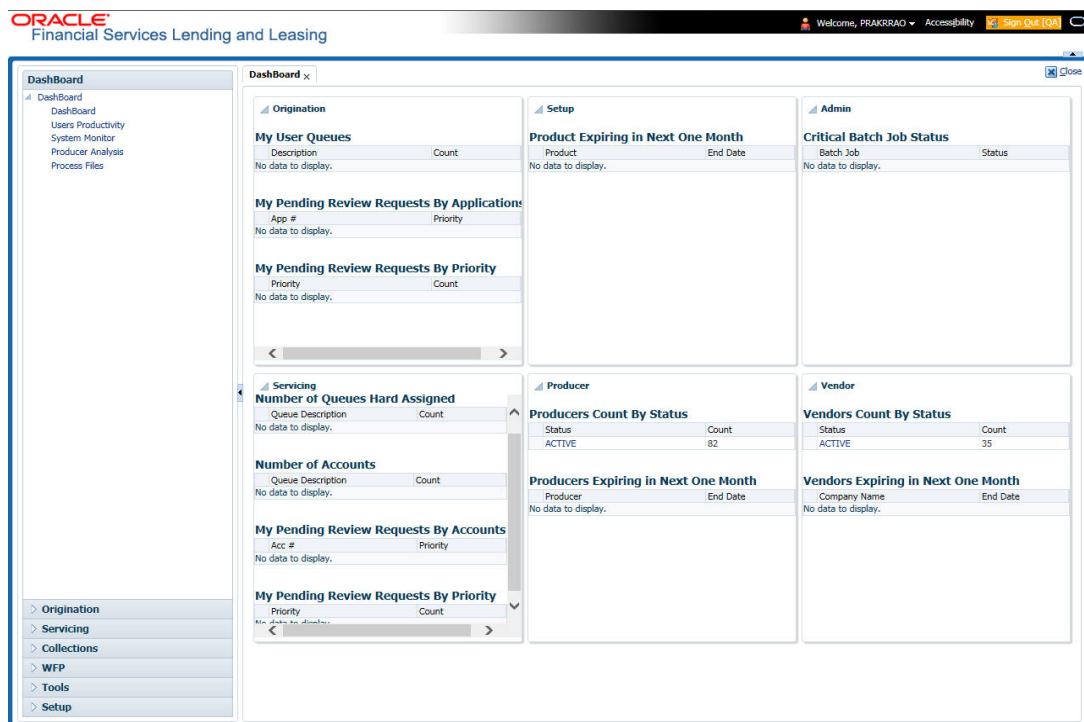
### Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

| Comments From             | Descriptions   |
|---------------------------|--|
| <b>Originator Comment</b> | Displays comments specified by the originator of review request at the time of creating a request. |
| <b>Receiver Comment</b>   | 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

- 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.

**Customer Service** x

Search Customer Service **Review Request (Pending: 0)**

**Review Requests**

Query: ☒ Originator ☐ Receiver ☐ Both View ☐ All

Action:

View

| Originator          | Priority | Receiver | Account # | Reason | Status |
|---------------------|----------|----------|-----------|--------|--------|
| No data to display. |          |          |           |        |        |

Originator Comment: Receiver Comment:

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

**Customer Service** x

Search Customer Service **Review Request (Pending: 0)**

**Review Requests**

Query: ☒ Originator ☐ Receiver ☐ Both View ☐ All

Action:

View

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMOTISES   | WAITING FOR RESPONSE |

**Review Requests**

Originator: \* Priority: \* Account #: Status: Date: 02/1

\* Receiver: \* Reason:

Originator Comment: Receiver Comment:

4. For the selected **Review Request** record, view the following information:

| Fields                    | Descriptions  |
|---------------------------|---|
| <b>Originator</b>         | The user id of the request originator.                  |
| <b>Priority</b>           | The request priority: HIGH, NORMAL, or LOW.             |
| <b>Receiver</b>           | The recipient of the request.                           |
| <b>Account #</b>          | The account number which needs review.                  |
| <b>Transaction</b>        | The transaction selected.                               |
| <b>Reason</b>             | The review reason.                                      |
| <b>Status</b>             | The request status.                                     |
| <b>Date</b>               | The date and time when the request was created.         |
| <b>Originator Comment</b> | The comment by the originator which creating a request. |
| <b>Receiver Comment</b>   | 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**.

- Click **Add** to create a new review request. The following screen is displayed:

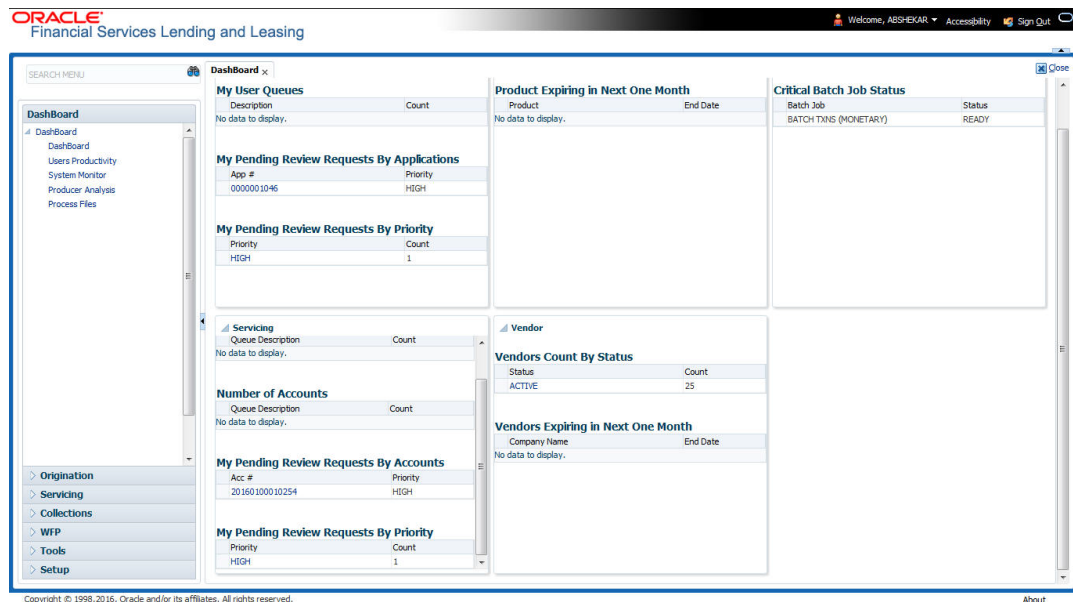
- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status **SENT TO ORIGINATOR**.

### 4.17.1.3 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.

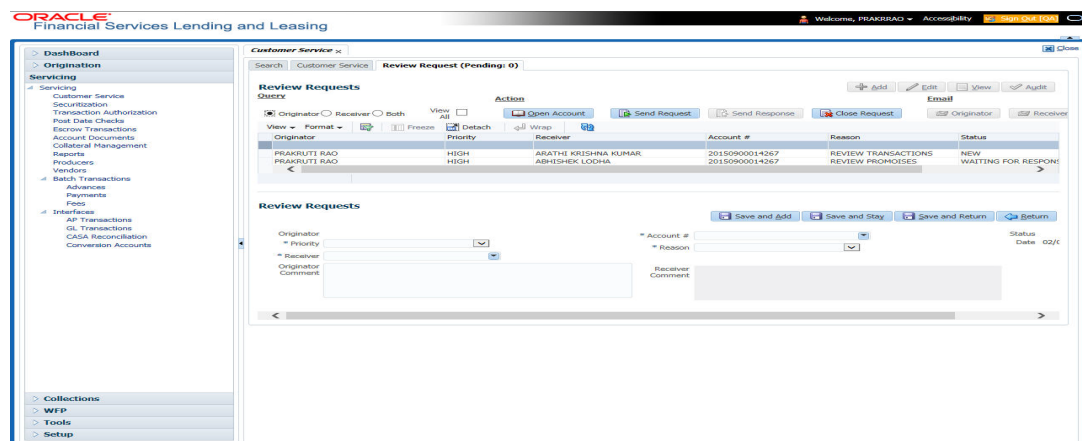


#### To respond to a review request

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**.

**Customer Service** x

Search Customer Service Review Request (Pending: 0)

**Review Requests**

Query: ☐ Originator ☐ Receiver ☐ Both View: ☐ All Action:

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHE KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMOTISES   | WAITING FOR RESPONSE |

**Review Requests**

Originator: PRAKRUTI RAO Account #: 20150900014267 Status: NEW  
 Priority: HIGH Reason: REVIEW TRANSACTIONS Date: 02/04  
 \* Receiver: ARATHE KRISHNA KUMAR  
 Originator Comment:   
 Receiver Comment:

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.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the application name, and user information (Welcome, PRAKRRAC, Accountability, Logout). The left sidebar shows a navigation menu with categories like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and 'Review Request (Pending: 0)'. It features a 'Query' section with filters for Originator, Receiver, and Both, and a table of review requests. The 'Action' section includes buttons for Open Account, Send Request, Send Response, Close Request, and Email. Below the table, there is a 'Review Requests' section with fields for Originator, Priority, Receiver, and Comment, and buttons for Save and Add, Save and Stay, Save and Return, and Return.

## 4.18 Queue Assignment

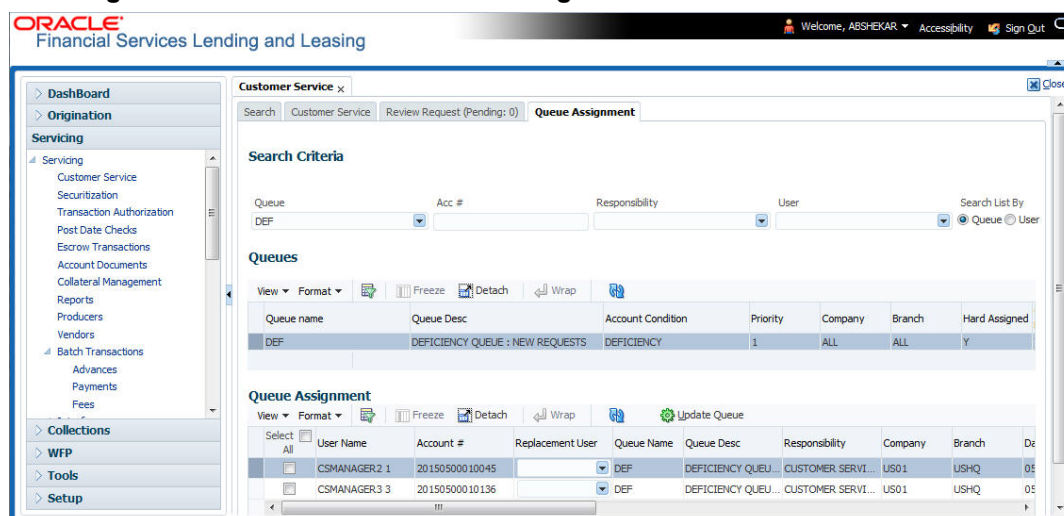
The Queue Assignment tab in Oracle Financial Services Lending and Leasing application allows you to search and view the hard assigned customer service queues maintained in the system. You can also view the queue assignment details and reassign users in a hard assigned queue.

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 complete 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:  |
|----------------------------|---|
| <b>Hard Assigned Queue</b> | Select the queue name from the drop-down list. The list displays both 'Enabled' and 'Hard Assigned' customer servicing queue definitions.   |
| <b>Acc #</b>               | Specify the account number to which the queue is assigned.  |
| <b>Responsibility</b>      | 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. |
| <b>User</b>                | 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. Collections

### 5.1 Introduction

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

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

#### Activating an Account

An account is automatically activated when you fund the contract using Funding main tab or convert from a legacy system.

#### Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

#### Account Mask

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

**YYYYMMNNNNNNXX**

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.

### 5.2 Search Tab

There are two types of search available.

- Account
- Customer

#### 5.2.1 Searching for a Customer or Account

There are a number of different ways to load customer details on the Collections screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.

## 5.3 Customer Service screen

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

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

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

For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.

## 5.4 Customer Service screen's Summary tab

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

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Financial Services Lending and Leasing

Welcome, VMAIDYA Accessibility Sep 04 2016

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation links: Dashboard, Origination, Servicing, and Collections. The main content area is titled 'Collections' and 'Customer Service'. It features a search bar and a 'Review Request (Pending: 0)' button. Below this, there's a section for 'Account(s)' with a table showing columns for Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'Summary' tab is selected, showing various sections: Alerts, Conditions, Account Details, Other Information, Customer Information, Address Information, and Employment Information. Each section contains a table with data, though many tables show 'No data to display.' The bottom of the screen has a copyright notice: 'Copyright © 1998,2016, Oracle and/or its affiliates. All rights reserved.'

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

## 5.5 Customer Service screen's Customer Service tab

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

### 5.5.0.1 Recording a Call Activity

To record a call activity

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

For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

## 5.6 Customer Service screen's Account Details tab

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

### 5.6.1 Account Details sub tab

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

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

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and a user profile section with "Welcome, KGOUOU", "Accessibility", and a "Sign Out" button. The left sidebar contains a menu with "Dashboard", "Origination", "Servicing", and "Collections". The "Collections" section is expanded, showing a list of collections including "Collections", "Bankruptcy", "Repossession", "Deficiency", "Reports", "Producers", and "Vendors". The main content area is titled "Collections" and shows a search bar with "Customer Service: 20150900014275" and a "Review Request (Pending: 0)" button. Below this, the "Account(s): 20150900014275: RODRIGUEZ MILDRED" is displayed. The "Account Details" tab is selected, showing a table of account information. The table has columns for "Company", "Branch", "Sub Unit", "Account #", "Product", "Days Past Due", "Currency", "Pay Off Amt", "Amount Due", "Status", and "Oldest Due Dt". The data row shows "USD1", "USHQ", "UNDEF1", "20150900014275", "LINE HE (FR)", "132", "USD", "19,747.80", "7,527.99", "ACTIVE:DELQ", and "09/27/2015". Below the table, there are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Print Modes", "Collateral", "Bureau", and "Cross/Up Sell Activities". The "Account Details" tab is selected, showing a sub-tab for "Account Information". This sub-tab has a table with columns for "Stop Accrual", "Index Type", "Index Rate", "Margin Rate", "Rate", "Last Rate Change Dt", "Accrual Start Dt", "Last Accrual Dt", "Rate Start of the Year", and "# of". The data row shows "N", "PRIME RATE", "5.00", "4.99", "9.99", "10/25/2015", "09/05/2015", "01/24/2016", "13.98", and "1". Below the table, there are sections for "Interest and Accruals", "Extn and Due Dates", and "Credit Details". The "Interest and Accruals" section shows "Stop Accrual", "Index Type", "Index Rate", "Margin Rate", "Rate", "Last Rate Change Dt", "Accrual Start Dt", "Last Accrual Dt", "Rate Start of the Year", and "# of Rate changes (Year)". The "Extn and Due Dates" section shows "# of Rate changes (Life)", "# of Extensions (Year)", "# of Extensions (Life)", "# of Extension Term (Year)", "# of Extension Term (Life)", "# of Due Dt Changes (Year)", "# of Due Dt Changes (Life)", "Last Extn Dt", and "Due Day Chg Dt". The "Credit Details" section shows "Credit Limit", "Hold", "Consumed", "Suspended", "Available Credit", "Over Limit Year", "Over Limit Life", "Last Advance Dt", and "Last Advance Amt".

For details on this screen refer [Customer Service screen's Account Details tab](#) section in **Customer Service** chapter.

## 5.7 **Customer Service screen's Customer Details tab**

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on the Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

### To view or edit customer information

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

**ORACLE®** Financial Services Lending and Leasing

Welcome, KGOUUD Accessibility Sign Out QA

**Dashboard**  
**Origination**  
**Servicing**  
**Collections**

**Collections**  
 Collections  
 Bankruptcy  
 Repossession  
 Deficiency  
 Reports  
 Producers  
 Vendors

**Collections x**

Search Customer Service Review Request (Pending: 0)

**Account(s)**

View Format Freeze Detach Wrap Days Past Due Currency Pay Off Amt Amount Due Status Oldest Due Dt

No data to display.

Summary Customer Service Account Details **Customer Details** Transaction History Print Modes Bureau Cross/Up Sell Activities

**Customer** Business

**Customer Information**

View Format Freeze Detach Wrap

Customer # Relation ECOA Name SSN Birth Dt Marital Status Enabled Lang

No data to display.

**Customer Information**

Save and Stay Save and Return Return

**Customer**

Customer #  
 Relation  
 ECOA  
 Name  
 Birth Dt  
 Marital Status  
 Enabled  
 Language  
 Education  
 Mother's Maiden Name  
 Class Type  
 Email  
 Stop Correspondence

**Identification Details**

Passport #  
 Issue Dt  
 Expiry Dt  
 Visa #  
 Nationality  
 National ID  
 SSN  
 License #  
 License State  
 Active Military Duty

**Military Service**

**KYC**

Reference #  
 Status  
**FATCA**  
 Birth Place  
 Birth Country  
 Permanent US Resident Status

**Power of Attorney**

Power of Attorney  
 Holder Name  
 Address

**WFP**  
**Tools**  
**Setup**

## 5.8 Customer Service screen's Transaction History tab

[illegible]

## 5.9 Customer Service screen's Pmt Modes tab

### 5.9.1 ACH sub tab

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 screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation options: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area displays the 'Collections' tab for Customer Service: 20150900014267. The 'PMT Modes' tab is selected, and the 'ACH' sub-tab is active. The 'ACH Information' section shows a table with columns: Reference #, Bank Name, Bank City, Bank State, Routing #, Account Type, Name On Account, Account #, BIC, and IBAN. The table is currently empty, with a message 'No data to display.' below it. The 'ACH Information' section also includes a 'Return' button.

For details on this screen refer [Customer Service screen's PMT Modes tab](#) section in **Customer Service** chapter.

## 5.10 Customer Service screen's Collateral tab

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

To view the collateral details

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Collateral** tab. The system displays the following screen:

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation options: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area displays the 'Collections' tab for Customer Service: 20150900014275. The 'Collateral' tab is selected, and the 'Home' sub-tab is active. The 'Home' section shows a table with columns: Primary, Description, Asset Class, Asset Type, Sub Type, Occupancy, Lien Status, Lien Event Date, Second Lien Holder, and Co. The table is currently empty, with a message 'No data to display.' below it. The 'Home' section also includes a 'Return' button. The 'Home' section includes a 'Type & Description' section with fields for Primary, Substitution, Asset #, Asset Class, Asset Type, Sub Type, Occupancy, Census Tract / BNA Code, MSA Code, GEO Code, and Status. The 'Lien Details' section includes fields for Lien Status, Lien Event Date, Second Lien Holder, Lien Release, Entity Name, and Property. The 'Deed Details' section includes fields for Construction Permit Dt, Deed Dt, Place of Issue, Property Boundaries, and Address.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.



## 5.11 Customer Service screen's Bureau tab

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

### To view an existing credit bureau report

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, KGOLDU", "Accessibility", and a "Sign Out (OA)" button. The left sidebar contains a menu with "Dashboard", "Origination", "Servicing", "Collections", "Collections", "Bankruptcy", "Repossession", "Deficiency", "Reports", "Producers", and "Vendors". The main content area is titled "Collections" and shows a search for "Customer Service: 20150900014267" with a "Review Request (Pending: 0)" status. Below this, the "Account(s): 20150900014267: SIGG MARK" is displayed. A table lists account details with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The table contains one row: US01, USHQ, 20150900014267, LOAN VEHICLE (FR), 118, USD, 15,397.24, 5,209.00, ACTIVE:DELQ, 10/01/2015. Below the table is a tabbed interface with tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Collateral, Bureau (selected), and Cross/Up Sell Activities. The "Bureau Details" section includes a warning: "IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence." It also has a table with columns: Type, Bureau, #, Status, Dt, Report, and Credit Bureau Reorder #, which is currently empty. The "Applicant/Customer Detail" section has a table with columns: Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country, which is also empty. The "Bureau Report" section shows "View Report" options for Text and PDF, and a "Print Report" button. The bottom of the screen has a footer with "WFP", "Tools", and "Setup" links.

3. For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

## 5.12 Review Request

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

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

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

### 5.12.1 **Review Requests Tab**

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

#### **Query Section**

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

| Query Options     | Descriptions   |
|-------------------|--|
| <b>Originator</b> | Displays the records of all the active review requests you created.  |
| <b>Receiver</b>   | Displays the records of all the active review requests you received.   |
| <b>Both</b>       | Displays all the review requests records you have created as well as received with the status other than 'CLOSED'. |
| <b>View All</b>   | 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  |
|---------------------------------|---|
| <b>Open Application/Account</b> | Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)                                      |
| <b>Send Request</b>             | Sends a review request to another Oracle Financial Services Lending and Leasing user.   |
| <b>Send Response</b>            | Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.   |
| <b>Close Request</b>            | Changes the status of review request to <b>CLOSED</b> 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  |
|-------------------|---|
| <b>Originator</b> | Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page. |
| <b>Receiver</b>   | Sends an email of review request to the person listed in the <b>Receiver</b> 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   |
|---------------------------|--|
| <b>Originator Comment</b> | Displays comments specified by the originator of review request at the time of creating a request. |
| <b>Receiver Comment</b>   | Displays comments specified by the receiver of review request at the time of reviewing a request.  |

### 5.12.1.1 Reviewing a Request

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

The screenshot displays the Oracle Financial Services Lending and Leasing Servicing Dashboard. The dashboard is divided into several sections:

- Dashboard:** A sidebar menu on the left containing links to Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files.
- Origination:** A section containing 'My User Queues' (Description, Count), 'My Pending Review Requests By Applications' (App #, Priority), and 'My Pending Review Requests By Priority' (Priority, Count).
- Servicing:** A section containing 'Number of Queues Hard Assigned' (Queue Description, Count), 'Number of Accounts' (Queue Description, Count), 'My Pending Review Requests By Accounts' (Acc #, Priority), and 'My Pending Review Requests By Priority' (Priority, Count).
- Setup:** A section containing 'Product Expiring in Next One Month' (Product, End Date).
- Admin:** A section containing 'Critical Batch Job Status' (Batch Job, Status).
- Producers:** A section containing 'Producers Count By Status' (Status, Count) and 'Producers Expiring in Next One Month' (Producer, End Date).
- Vendors:** A section containing 'Vendors Count By Status' (Status, Count) and 'Vendors Expiring in Next One Month' (Company Name, End Date).

## To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.

The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click **Review Requests** tab.

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top banner shows the Oracle logo and the text "Financial Services Lending and Leasing". The user is logged in as "Welcome, PRAKRRAO" with an "Accessibility" link and a "Sign Out (OR)" button.

The main window is titled "Customer Service" and has a search bar. The "Review Request (Pending: 0)" tab is selected. The left sidebar contains a navigation menu with the following items:

- DashBoard
- Origination
- Servicing
  - Customer Service
  - Securitization
  - Transaction Authorization
  - Post Date Checks
  - Escrow Transactions
  - Account Documents
  - Collateral Management
  - Reports
  - Producers
  - Vendors
- Batch Transactions
  - Advances
  - Payments
  - Fees
- Interfaces
  - AP Transactions
  - GL Transactions
  - CASA Reconciliation
  - Conversion Accounts
- Collections
- WFP
- Tools
- Setup

The "Review Requests" section is active, showing a "Query" area with the following options:

- Originator ☒ Receiver ☐ Both ☐
- View ☐ All ☐
- Open Account
- Send Request
- Send Response
- Close Request
- Email
- Originator
- Receiver

The "Review Requests" table is currently empty, displaying "No data to display." The table has columns for Originator, Priority, Receiver, Account #, Reason, and Status. Below the table, there are fields for "Originator Comment" and "Receiver Comment".

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'Financial Services Lending and Leasing'. The user is logged in as 'Welcome, PRAKRRAO' with an 'Accessibility' link and a 'Sign Out (Q)' button. The left sidebar shows a navigation menu with categories: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and 'Review Request (Pending: 0)'. It features a 'Review Requests' section with a table of pending requests. The table has columns for Originator, Priority, Receiver, Account #, Reason, and Status. Two records are listed: PRAKRUTI RAO (HIGH, ARATHE KRISHNA KUMAR, 20150900014267, REVIEW TRANSACTIONS, NEW) and PRAKRUTI RAO (HIGH, ABHISHEK LOOHA, 20150900014267, REVIEW PROMISES, WAITING FOR RESPONSE). Below the table is a form to add or edit a review request, with fields for Originator, Priority, Receiver, Account #, Reason, Status, Date, Originator Comment, and Receiver Comment. The form also includes buttons for Save and Add, Save and Stay, Save and Return, and Return.

4. For the selected **Review Request** record, view the following information:

| Fields                    | Descriptions  |
|---------------------------|---|
| <b>Originator</b>         | The user id of the request originator.                  |
| <b>Priority</b>           | The request priority: HIGH, NORMAL, or LOW.             |
| <b>Receiver</b>           | The recipient of the request.                           |
| <b>Account #</b>          | The account number which needs review.                  |
| <b>Transaction</b>        | The transaction selected.                               |
| <b>Reason</b>             | The review reason.                                      |
| <b>Status</b>             | The request status.                                     |
| <b>Date</b>               | The date and time when the request was created.         |
| <b>Originator Comment</b> | The comment by the originator which creating a request. |
| <b>Receiver Comment</b>   | The comment by the receiver after reviewing a request.  |

#### Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

### 5.12.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

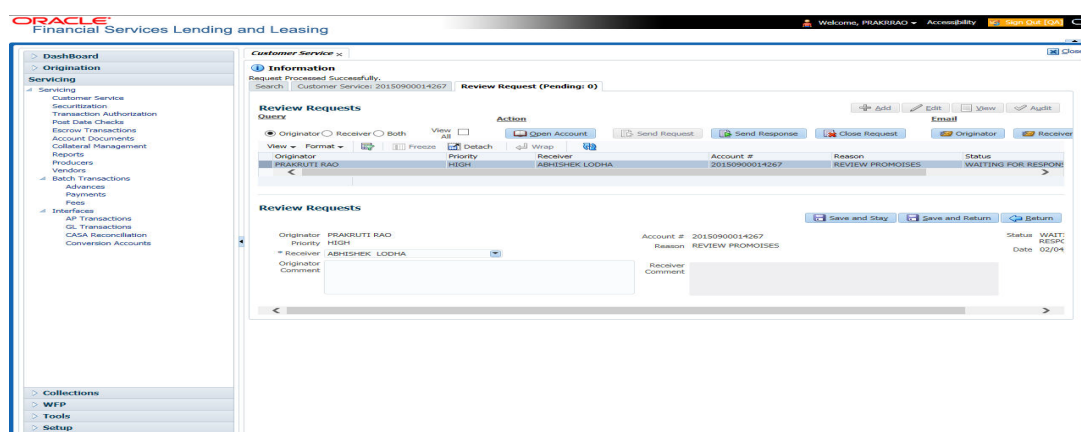
#### To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.
3. Click **Add** to create a new review request. The following screen is displayed:

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. On the left, a navigation pane shows the 'Servicing' menu expanded. The main content area is titled 'Customer Service' and contains a 'Review Request (Pending: 0)' section. This section includes a 'Query' tab with options to filter by 'Originator', 'Receiver', or 'Both'. Below the query options, there is a table with columns: Originator, Priority, Receiver, Account #, Reason, and Status. Below the table, there are input fields for 'Originator', 'Priority', 'Receiver', 'Account #', 'Reason', and a large text area for 'Originator Comment'. There are also buttons for 'Add', 'Edit', 'View', 'Audit', 'Email', 'Open Account', 'Send Request', 'Send Response', 'Close Request', 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

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.

- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

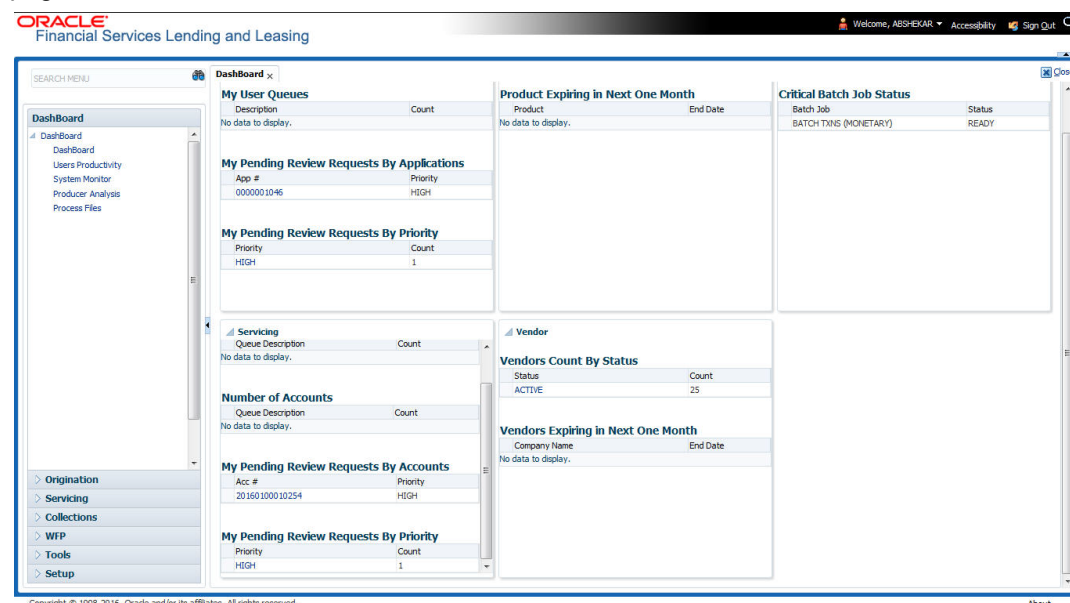


- In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.

### 5.12.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My of Pending Review Requests By Priority** section in **Dash Board** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.



### To respond to a review request

- On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in Review Request record.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Review Request' tab is active, displaying a table of review requests. The first row is selected, and the 'View' button is clicked.

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMISES     | WAITING FOR RESPONSE |

3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

4. Perform requested task on review request on the account. Click Review Request tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Review Request' tab is active, displaying a table of review requests. The first row is selected, and the 'Edit' button is clicked.

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMISES     | WAITING FOR RESPONSE |

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

The system sends your response to the originator, where it appears on **Review Request** page with status RETURN TO ORIGINATOR.

The recipient can view sent response by clicking **Receiver** or **View All** in **Query** section. (The request has a status as RETURN TO ORIGINATOR.)

6. In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.



Back on the originator's Review Request page, the message appears when **Originator** is selected in **Query** section. The request has a status as RETURN TO ORIGINATOR.

#### **5.12.1.4 E-mailing a Review Request**

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

##### **To e-mail a review request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to e-mail in the **Review Request** section.
5. In **Email** section, click **Originator** to send the message to the person listed in Originator field.  
-or-
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.

#### **5.12.1.5 Closing a Review Request**

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

##### **To close a review request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as **CLOSED** and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo and the text "Financial Services Lending and Leasing". The main window is titled "Customer Service" and shows a "Review Request (Pending: 0)" status. The interface is divided into a left sidebar and a main content area. The sidebar contains a "Dashboard" section with links to "Origination", "Servicing", "Collections", "WFP", "Tools", and "Setup". The "Servicing" section is expanded, showing a list of sub-features including "Customer Service", "Securitization", "Transaction Authorization", "Post Date Checks", "Escrow Transactions", "Account Documents", "Collateral Management", "Reports", "Producers", "Vendors", "Batch Transactions", "Advances", "Payments", "Fees", and "Interfaces". The main content area is titled "Review Request (Pending: 0)" and includes a "Query" section with filters for "Originator", "Receiver", and "Both". Below the query section is a "Review Requests" form with fields for "Priority", "Account #", "Reason", and "Status". The form also includes buttons for "Save and Add", "Save and Stay", "Save and Return", and "Return".

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## 6. Bankruptcy

### 6.1 Introduction

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

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

#### Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

#### Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

#### Account Mask

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

**YYYYMMNNNNNNXX**

where:

**YYYYMM** = contract date

**NNNNNN** = serial number

**X** = check digit

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

### 6.2 Search Tab

There are two types of search available.

- Account
- Customer

#### 6.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on the Bankruptcy screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

## 6.3 **Customer Service screen**

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

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

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

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

## 6.4 Customer Service screen's Summary tab

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

Oracle Financial Services Lending and Leasing

Customer Service Summary

Alerts

Conditions

Account Details

Other Information

Delinquency Information

Activities

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

## 6.5 Customer Service screen's Customer Service tab

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

### 6.5.1 Call Activities sub tab

With **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user defined.

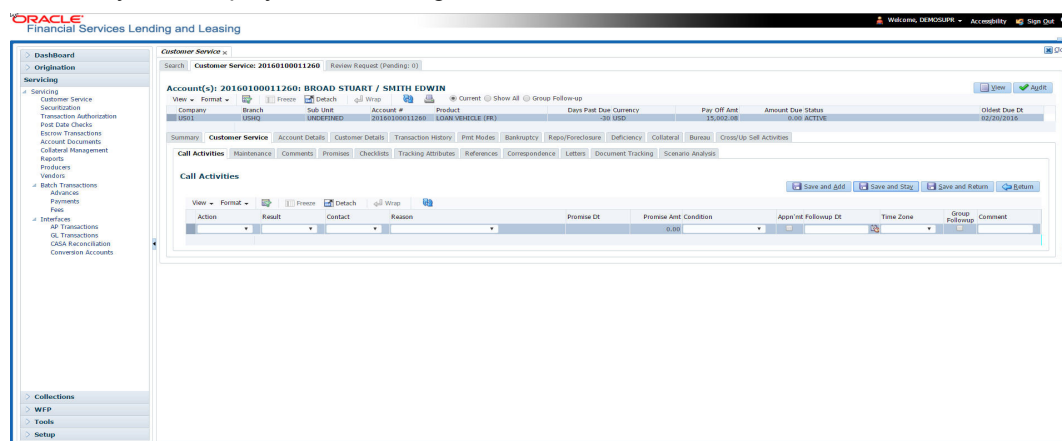
Each action and result has a code and description. The code for call action and call result is what appears on the Call Activity sub screen.

#### 6.5.1.1 Recording a Call Activity

To record a call activity

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

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



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in Customer Service chapter.

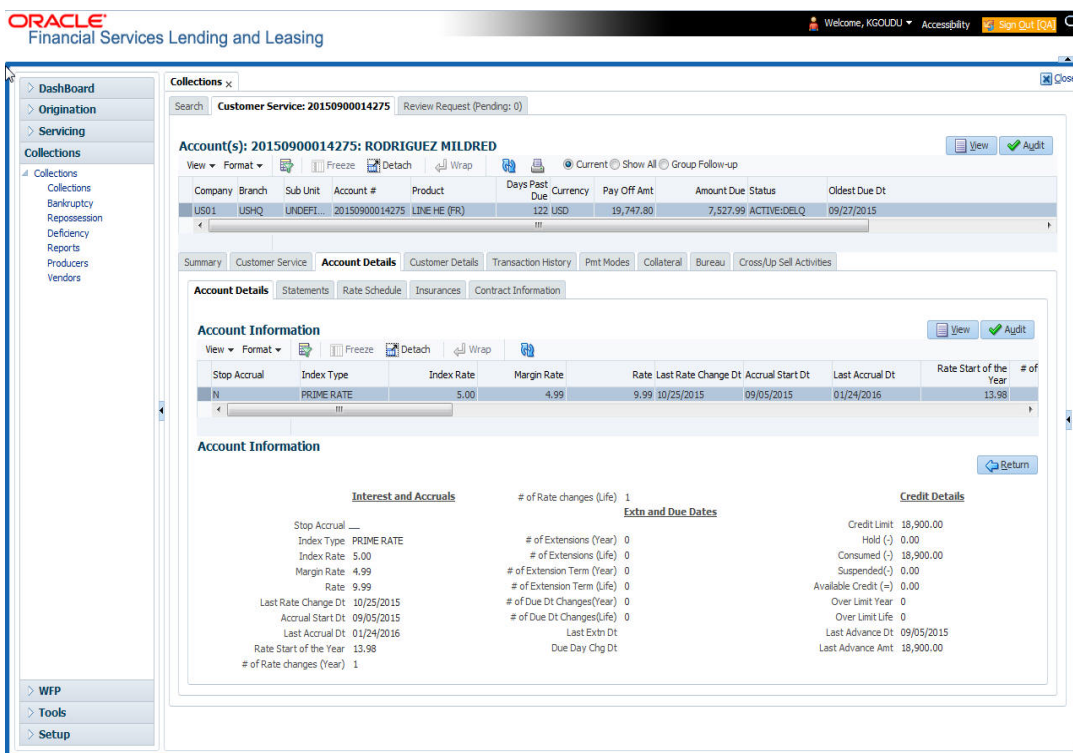
## 6.6 Customer Service screen's Account Details tab

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

### 6.6.1 Account Details sub tab

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

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



- For details on this screen refer [Customer Service screen's Account Details tab](#) section in *Customer Service* chapter.

## 6.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on the Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

### To view or edit customer information

- Open the **Customer Service** screen and load the account you want to work with.
- Click **Customer Details** sub tab.

- For details on this screen refer [Customer Service screen's Customer Details tab](#) section in *Customer Service* chapter.

## 6.8 Customer Service screen's Transaction History tab

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

| Balance Type                 | Opening Balance | Current Balance | Paid | Waived | Charge Off | Adjusted (C)     | Adjusted (YTD) |
|------------------------------|-----------------|-----------------|------|--------|------------|------------------|----------------|
| PAYMENT                      | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| FEE LATE CHARGE              | 0.00            | 120.00          | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| FEE EXTENSION                | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| FEE EXTENSION PUN            | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| FEE PERIODIC MAINTN          | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| RENTAL FEE                   | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| FEE DELAY                    | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| EXPENSE BANKRUPTCY           | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| EXPENSE REPOSSESSIO          | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| EXPENSE SERVICING            | 0.00            | 0.00            | 0.00 | 0.00   | 0.00       | 0.00             | 0.00           |
| <b>Current Balance Total</b> |                 |                 |      |        |            | <b>10,000.00</b> |                |

For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

## 6.9 Customer Service screen's Pmt Modes tab

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

### 6.9.1 ACH sub tab

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

**To view the ACH information screen**

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

Click **Pmt Modes** tab, then click **ACH** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation options: Dashboard, Origination, Servicing, Collections, and WFP. The main area displays the 'Pmt Modes' tab, which includes a table of account details and an 'ACH Information' section. The table lists accounts with columns for Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'ACH Information' section contains a table with columns for Reference #, Bank Name, Bank City, Bank state, Routing #, Account Type, Name On Account, Account #, BIC, and IBAN. Below this table, there are sections for 'ACH Information' and 'ACH Information' with various fields for account details.

For details on Pmt Modes tab refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter.

## 6.10 Customer Service screen's Bankruptcy tab

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

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

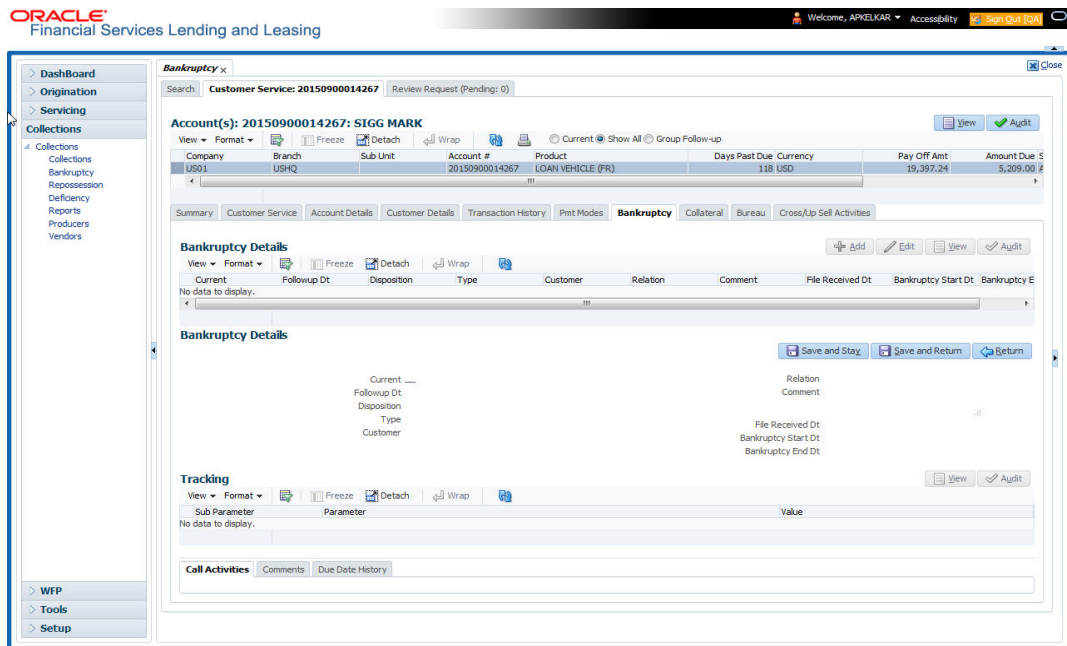
**To enter bankruptcy details for an account**

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



-or-

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

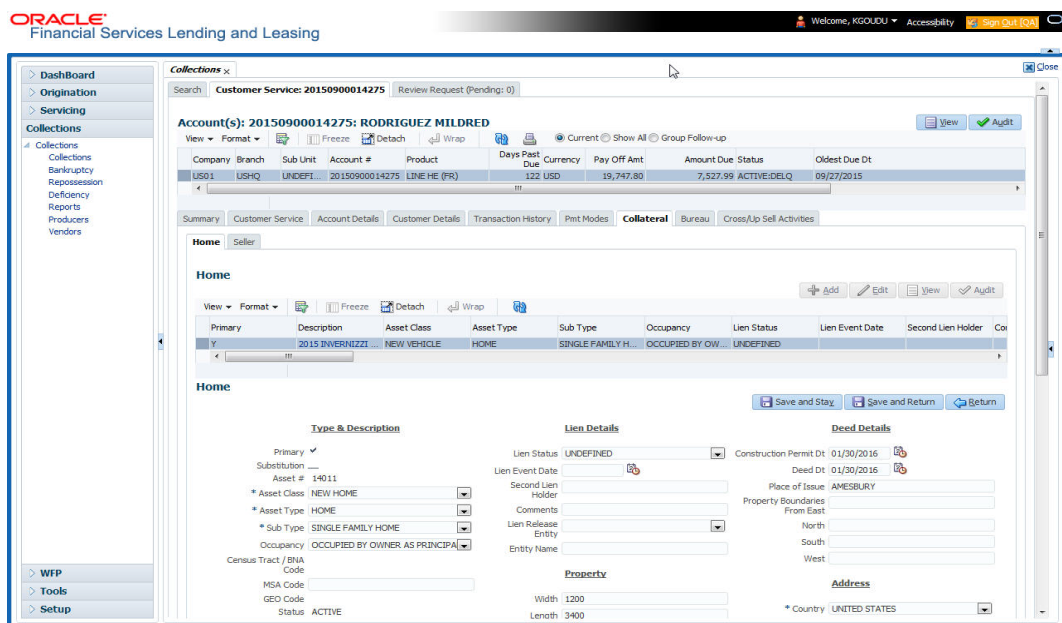


For details on this screen refer [Customer Service screen's Bankruptcy tab](#) section in *Customer Service* chapter.

## 6.11 Customer Service screen's Collateral tab

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

1. Open the **Customer Service** screen and load the account you want to work with.
  - Click **Collateral** tab. The system displays the following screen:



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

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

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

## 6.12 Customer Service screen's Bureau tab

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

**To view an existing credit bureau report**

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

Oracle Financial Services Lending and Leasing

Welcome, KGOLDU Accessibility Sign Out LOA

Dashboard Origination Servicing Collections

Collections

Company Branch Sub Unit Account # Product Days Past Due Currency Pay Off Amt Amount Due Status Oldest Due Dt

US01 USHQ 20150900014267 LOAN VEHICLE (PR) 118 USD 19,397.24 5,209.00 ACTIVE:DELQ 10/01/2015

Summary Customer Service Account Details Customer Details Transaction History Print Modes Collateral **Bureau** Cross/Up Sell Activities

**Bureau Details**

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap Submit Request View Report Servicing Origination

Type Bureau # Status Dt Report Credit Bureau Reorder #

No data to display.

**Applicant/Customer Detail**

View Format Freeze Detach Wrap

Type First Name MI Last Name Status Birth Dt SSN Suffix Address Type Country

No data to display.

**Bureau Report**

View Report Text PDF Print Report

View Format Freeze Detach Wrap

Text

No data to display.

WFP Tools Setup

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

## 6.13 Review Request

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

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

- Reviewing a request
- Sending a review request

- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

### 6.13.1 **Review Requests Tab**

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

#### **Query Section**

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

| Query Options     | Descriptions   |
|-------------------|--|
| <b>Originator</b> | Displays the records of all the active review requests you created.  |
| <b>Receiver</b>   | Displays the records of all the active review requests you received.   |
| <b>Both</b>       | Displays all the review requests records you have created as well as received with the status other than 'CLOSED'. |
| <b>View All</b>   | 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   |
|---------------------------------|--|
| <b>Open Application/Account</b> | Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account) |
| <b>Send Request</b>             | Sends a review request to another Oracle Financial Services Lending and Leasing user.  |
| <b>Send Response</b>            | Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.  |

| Action Options       | Descriptions  |
|----------------------|---|
| <b>Close Request</b> | Changes the status of review request to <b>CLOSED</b> 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  |
|-------------------|---|
| <b>Originator</b> | Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page. |
| <b>Receiver</b>   | Sends an email of review request to the person listed in the <b>Receiver</b> 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   |
|---------------------------|--|
| <b>Originator Comment</b> | Displays comments specified by the originator of review request at the time of creating a request. |
| <b>Receiver Comment</b>   | Displays comments specified by the receiver of review request at the time of reviewing a request.  |

### 6.13.1.1 Reviewing a Request

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

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text 'Financial Services Lending and Leasing', and a user welcome message 'Welcome, PRAKPRAD'. The main dashboard area is divided into several sections:

- Dashboard** (Left Sidebar): Contains links to Dashboard, Users Productivity, System Monitor, Producer Analysis, and Process Files.
- Origination** (Top Left): Includes 'My User Queues' (Description, Count), 'My Pending Review Requests By Applications' (App #, Priority), and 'My Pending Review Requests By Priority' (Priority, Count). All sections show 'No data to display'.
- Servicing** (Top Middle): Includes 'Number of Queues Hard Assigned' (Queue Description, Count), 'Number of Accounts' (Queue Description, Count), 'My Pending Review Requests By Accounts' (Acc #, Priority), and 'My Pending Review Requests By Priority' (Priority, Count). All sections show 'No data to display'.
- Setup** (Top Right): Includes 'Product Expiring in Next One Month' (Product, End Date) and 'Critical Batch Job Status' (Batch Job, Status). Both sections show 'No data to display'.
- Producer** (Bottom Middle): Includes 'Producers Count By Status' (Status, Count) showing 82 ACTIVE producers, and 'Producers Expiring in Next One Month' (Producer, End Date) showing 'No data to display'.
- Vendor** (Bottom Right): Includes 'Vendors Count By Status' (Status, Count) showing 35 ACTIVE vendors, and 'Vendors Expiring in Next One Month' (Company Name, End Date) showing 'No data to display'.

#### To review requests

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

In the Review Request record, the system displays all open review request you have received.

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMISES     | WAITING FOR RESPONSE |

4. For the selected **Review Request** record, view the following information:

| Fields     | Descriptions                           |
|------------|--|
| Originator | The user id of the request originator. |

| Fields                    | Descriptions  |
|---------------------------|---|
| <b>Priority</b>           | The request priority: HIGH, NORMAL, or LOW.             |
| <b>Receiver</b>           | The recipient of the request.                           |
| <b>Account #</b>          | The account number which needs review.                  |
| <b>Transaction</b>        | The transaction selected.                               |
| <b>Reason</b>             | The review reason.                                      |
| <b>Status</b>             | The request status.                                     |
| <b>Date</b>               | The date and time when the request was created.         |
| <b>Originator Comment</b> | The comment by the originator which creating a request. |
| <b>Receiver Comment</b>   | The comment by the receiver after reviewing a request.  |

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#### Note

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

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### 6.13.1.2 Sending a Review Request

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

#### To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

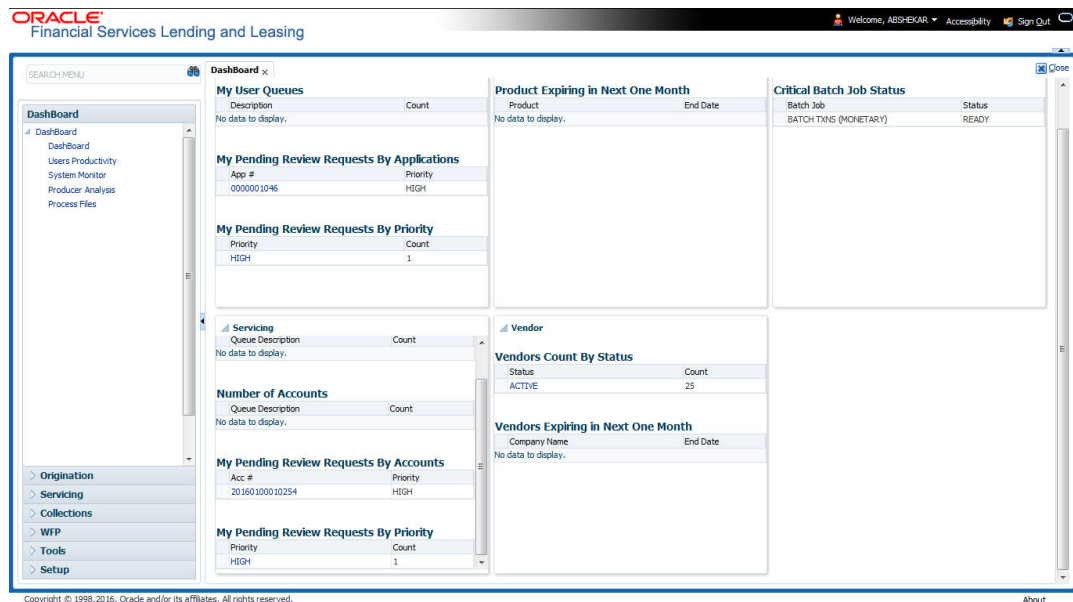
- In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status SENT TO ORIGINATOR.



### 6.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My 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.

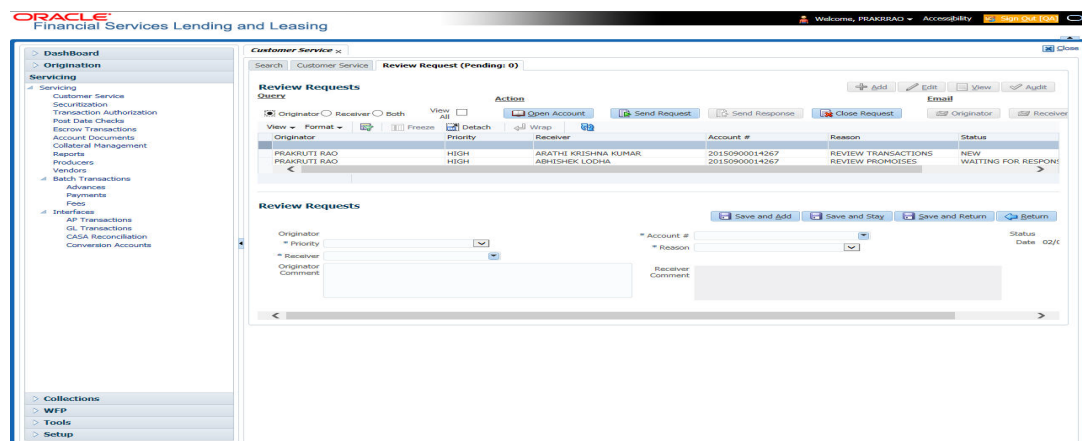


#### To respond to a review request

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.

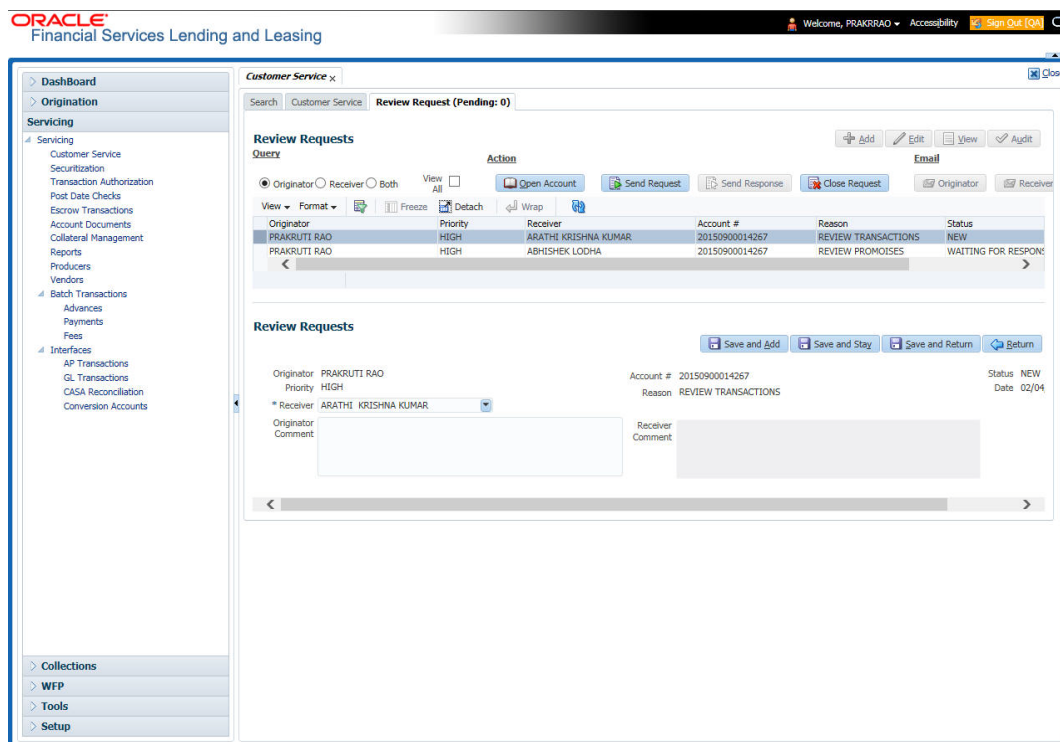
2. In the **Review Request** record, select the record you want to view and click **View**.



3. Click **Open Account**.

The system loads the account on Customer Service screen and displays Account Details page.

- 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**.



- 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**.)

- In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

Back on the originator's Review Request page, the message appears when **Originator** is selected in **Query** section. The request has a status as **RETURN TO ORIGINATOR**.

#### 6.13.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

##### To e-mail a review request

- 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.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- 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.

### 6.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

#### To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the application name, and user information (Welcome, PRAKRRAC, Accountability, Logout, Help). The left sidebar contains a navigation menu with categories like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and shows a 'Review Request (Pending: 0)' section. This section includes a 'Query' area with radio buttons for 'Originator', 'Receiver', and 'Both', and a 'View' dropdown set to 'All'. Below the query area is a table with columns for Originator, Priority, Receiver, Account #, Reason, and Status. The 'Action' section contains buttons for 'Open Account', 'Send Request', 'Send Response', 'Close Request', 'Originator', and 'Receiver'. At the bottom, there is a 'Review Requests' form with fields for Originator, Priority, Receiver, Account #, Reason, and a text area for Originator Comment. There are also buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

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## 7. Repossession

### 7.1 Introduction

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

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

#### Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

#### Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

#### Account Mask

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

**YYYYMMNNNNNNXX**

where:

**YYYYMM** = contract date

**NNNNNN** = serial number

**X** = check digit

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

### 7.2 Search Tab

There are two types of search available.

- Account
- Customer

#### 7.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Repossession screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

## 7.3 **Customer Service screen**

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

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

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

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter.*

## 7.4 Customer Service screen's Summary tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, VAAIDYA", "Accessibility", and "Sign Out". The left sidebar contains a menu with "Dashboard", "Origination", "Servicing", and "Collections". The "Collections" menu is expanded, showing sub-items: "Collections", "Bankruptcy", "Repossession", "Deficiency", "Reports", "Producers", and "Vendors". The main content area is titled "Collections" and has a search bar with "Customer Service" and a "Review Request (Pending: 0)" button. Below the search bar is a table with columns: "Company", "Branch", "Sub Unit", "Account #", "Product", "Days Past Due", "Currency", "Pay Off Amt", "Amount Due", "Status", and "Oldest Due Dt". The table is currently empty. Below the table are several tabs: "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Print Modes", "Bureau", and "Cross/Up Sell Activities". The "Summary" tab is selected. It contains several sections: "Alerts" (with a table for Alerts), "Conditions" (with a table for Conditions), "Account Details" (with a table for Dues), "Delinquency Information" (with a table for Delinquency Information), "Activities" (with a table for Activities), "Customer Information" (with a table for Customer Information), "Address Information" (with a table for Address Information), and "Employment Information" (with a table for Employment Information). The bottom of the screen shows the copyright notice: "Copyright © 1998,2016, Oracle and/or its affiliates. All rights reserved." and an "About" link.

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter.

## 7.5 Customer Service screen's Customer Service tab

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

### 7.5.1 Call Activities sub tab

With the **Call Activities** section, system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

#### 7.5.1.1 Recording a Call Activity

To record a call activity

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

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

For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter.

## 7.6 Customer Service screen's Account Details tab

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

### 7.6.1 Account Details sub tab

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

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



## 7.7 Customer Service screen's Customer Details tab

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

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



## 7.8 Customer Service screen's Transaction History tab

**ORACLE®** Financial Services Lending and Lasing

**Dashboard**  
**Origination**  
**Servicing**  
**Collections**

Collection Name  
 Collections  
 Repossession  
 Surcharge  
 Products  
 Vendors

**Search:** **Customer Service: 2015090004267** **Review Request (Pending: 0)**

**Accounts:** **20150900042671 SEGG MARK**  
 View > Format > Group Filter

Company Branch Sub Unit Account > Product Days Past Due Currency Pay Off Amt Amount Due Status Oldest Due Dt  
 100001 Main 20150900042671 LGAN VEHICLE 000 00 15,397.24 9,205.00 ACTIVE 0002 30/07/2015

**Summary:** **Customer Service** | **Account Details** | **Customer Details** | **Transaction History** | **Inst Model** | **Collateral** | **Bureau** | **Cross Sell Act Activities**

**Balances** | **Transactions** | **Rate Transfer Transactions** | **Payment Rating** | **Due Date History** | **Repayment Schedule** | **Work Orders**

**Balance Group**

View > Format > **Trn Period**  
 > YTD

| Balance Type                 | Opening Balance  | Interest | Paid | Waived | Charge Off | Adjusted | Adjusted |
|------------------------------|------------------|----------|------|--------|------------|----------|----------|
| <b>REMAINING PRINCIPAL</b>   | 26,786.00        | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRINCIPAL                    | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN LATE CHARGE              | 0.00             | 1,000.00 | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN FEE                      | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN EXTENDED                 | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN PHONE PA                 | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN PREPAID MAR              | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN REPAY FEE                | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN DELAY                    | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN REPOSSESS                | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN EXPENSE                  | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| PRN SERVICE                  | 0.00             | 0.00     | 0.00 | 0.00   | 0.00       | 0.00     | 0.00     |
| <b>Current Balance Total</b> | <b>19,025.00</b> |          |      |        |            |          |          |

**WIP**  
**To Do**  
**Buttons**



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

## 7.9 Customer Service screen's Pmt Modes tab

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

### 7.9.1 ACH sub tab

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

To view the ACH information screen

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

Click **Pmt Modes** tab, then click **ACH** sub tab.

For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter.

## 7.10 Customer Service screen's Repo/Foreclosure tab

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

### 7.10.1 Repossession sub tab

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

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

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

### To Specify repossession details for an account

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

**Oracle Financial Services Lending and Leasing**

Search Customer Service: 20160100013159 Review Request (Pending: 0)

Account(s): 20160100013159: LI17 LI17

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due Status | Oldest Due Dt |
|---------|--------|----------|----------------|-------------------|---------------|----------|-------------|-------------------|---------------|
| US91    | US92   |          | 20160100013159 | LOAN VEHICLE (FR) |               | USD      | 36,004.99   | 0.00 ACTIVE-REPO  | 02/01/2016    |

Summary Customer Service Account Details Customer Details Transaction History Print Modes Repo/Foreclosure Collateral Bureau Cross/Up Sell Activities

**Repossession Details**

View Format Freeze Detach Wrap

| Current | Followup Dt | Type    | Collateral      | Disposition               | File Received Dt | Repo Dt    | Repo End Dt | Comment |
|---------|-------------|---------|-----------------|---------------------------|------------------|------------|-------------|---------|
| Y       | 12/31/4000  |         | 0 TOYOTA COROLA |                           |                  |            |             |         |
| Y       | 02/03/2016  | DEFAULT |                 | CUSTOMER REDEEMED VEHICLE | 02/03/2016       | 02/03/2016 | 02/29/2016  |         |

**Repossession Details**

\* Current ☒ \* Collateral 0 TOYOTA COROLA \* Disposition  
 \* Followup Dt 12/31/4000 \* File Received Dt  
 Type

Repo Dt  
 Repo End Dt  
 Comment

Save and Add Save and Stay Save and Return Return

**Tracking**

View Format Freeze Detach Wrap Load Tracking

| Sub Parameter       | Parameter | Value |
|---------------------|-----------|-------|
| No data to display. |           |       |

**Call Activities**

View Format Freeze Detach Wrap

| Action | Result | Contact  | Reason | Cancel | Promise Dt | Promise Amt | Condition | Appoint Followup Dt | Time Zone  | Adj Followup Dt     |
|--------|--------|----------|--------|--------|------------|-------------|-----------|---------------------|------------|---------------------|
| QR     | ORP    | ATTORNEY |        | N      |            | 0.00        | NONE      | N                   | 02/03/2016 | 02/02/2016 12:30:00 |

For details on this screen refer [Customer Service screen's Repo/Foreclosure tab](#) section in **Customer Service** chapter.

## 7.11 Customer Service screen's Collateral tab

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

### To view the collateral details

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

- Click **Collateral** tab. The system displays the following screen:

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

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

## 7.12 Customer Service screen's Bureau tab

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

### To view an existing credit bureau report

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

2. On the Customer Service link bar, click **Bureau**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The 'Collections' section is expanded, showing 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The main content area is titled 'Collections x' and shows a search for 'Customer Service: 20150900014267'. The 'Account(s): 20150900014267: STIGG MARK' is displayed. Below this, a table lists account details: Company (US01), Branch (USHQ), Sub Unit (20150900014267), Product (LOAN VEHICLE (FR)), Days Past Due (118), Currency (USD), Pay Off Amt (19,397.24), Amount Due (5,209.00), Status (ACTIVE/DELQ), and Oldest Due Dt (10/01/2015). The 'Bureau' tab is selected, showing 'Bureau Details' with a warning about credit reporting agency access. Below this, a table lists bureau details: Type (Bureau), # (1), Status ( ), Dt ( ), Report ( ), and Credit Bureau Reorder # ( ). The 'Applicant/Customer Detail' section shows a table with columns: Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The 'Bureau Report' section shows a table with columns: View Report, Text, and PDF. The bottom navigation bar includes 'WFP', 'Tools', and 'Setup'.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

## 7.13 Review Request

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

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

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

### 7.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

### **Query Section**

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

| <b>Query Options</b> | <b>Descriptions</b>  |
|----------------------|--|
| <b>Originator</b>    | Displays the records of all the active review requests you created.  |
| <b>Receiver</b>      | Displays the records of all the active review requests you received.   |
| <b>Both</b>          | Displays all the review requests records you have created as well as received with the status other than 'CLOSED'. |
| <b>View All</b>      | 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.

| <b>Action Options</b>           | <b>Descriptions</b>   |
|---------------------------------|---|
| <b>Open Application/Account</b> | Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)                                      |
| <b>Send Request</b>             | Sends a review request to another Oracle Financial Services Lending and Leasing user.   |
| <b>Send Response</b>            | Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.   |
| <b>Close Request</b>            | Changes the status of review request to <b>CLOSED</b> 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.

| <b>Email Options</b> | <b>Descriptions</b>   |
|----------------------|---|
| <b>Originator</b>    | Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page. |

| Email Options   | Descriptions  |
|-----------------|---|
| <b>Receiver</b> | Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page. |

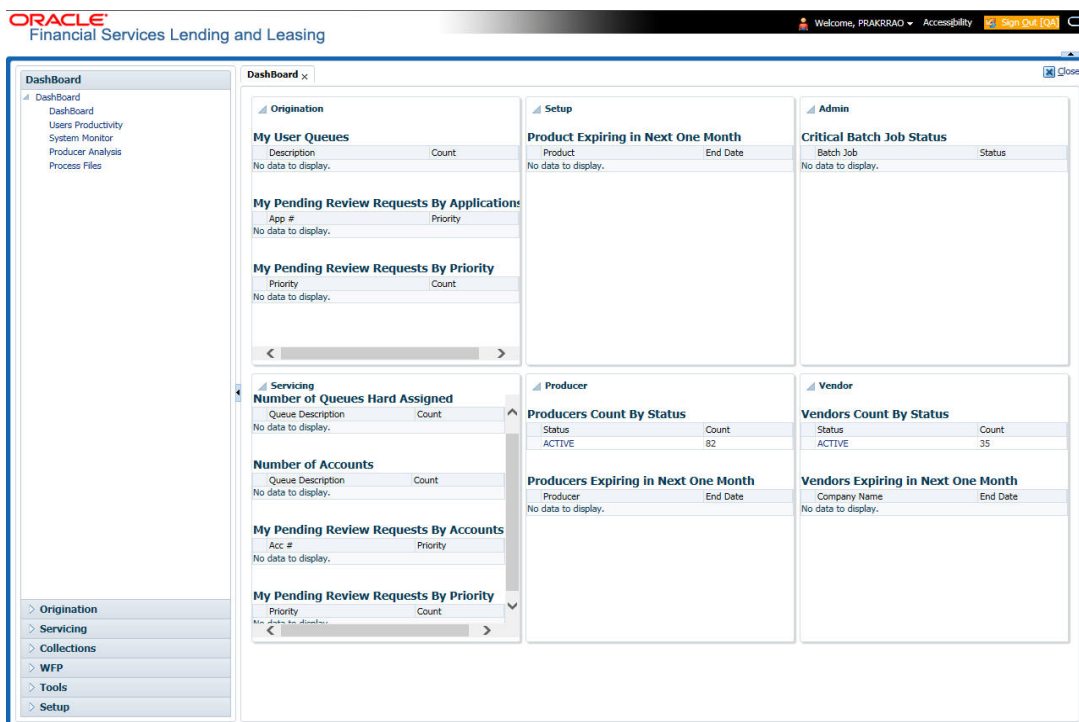
### Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

| Comments From             | Descriptions   |
|---------------------------|--|
| <b>Originator Comment</b> | Displays comments specified by the originator of review request at the time of creating a request. |
| <b>Receiver Comment</b>   | Displays comments specified by the receiver of review request at the time of reviewing a request.  |

#### 7.13.1.1 Reviewing a Request

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



#### To review requests

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

2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar contains a navigation menu with sections: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' and 'Review Request (Pending: 0)'. It features a 'Review Requests' section with a 'Query' tab and various action buttons like 'Add', 'Edit', 'View', 'Audit', 'Email', 'Open Account', 'Send Request', 'Send Response', 'Close Request', 'Originator', and 'Receiver'. Below the query section, there are fields for 'Originator', 'Priority', 'Receiver', 'Account #', 'Reason', and 'Status'. The status is currently 'No data to display.'

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar contains a navigation menu with sections: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service' and 'Review Request (Pending: 0)'. It features a 'Review Requests' section with a 'Query' tab and various action buttons like 'Add', 'Edit', 'View', 'Audit', 'Email', 'Open Account', 'Send Request', 'Send Response', 'Close Request', 'Originator', and 'Receiver'. Below the query section, there is a table with columns: Originator, Priority, Receiver, Account #, Reason, and Status. The table contains two rows of data. The first row shows 'PRAKRUTI RAO' as the originator, 'HIGH' as the priority, 'ARATHI KRISHNA KUMAR' as the receiver, '20150900014267' as the account number, 'REVIEW TRANSACTIONS' as the reason, and 'NEW' as the status. The second row shows 'PRAKRUTI RAO' as the originator, 'HIGH' as the priority, 'ABHISHEK LODHA' as the receiver, '20150900014267' as the account number, 'REVIEW PROMOTISES' as the reason, and 'WAITING FOR RESPONSE' as the status. Below the table, there are fields for 'Originator', 'Priority', 'Receiver', 'Account #', 'Reason', and 'Status'. The 'View' button is highlighted, indicating it has been clicked.

4. For the selected **Review Request** record, view the following information:

| Fields                    | Descriptions  |
|---------------------------|---|
| <b>Originator</b>         | The user id of the request originator.                  |
| <b>Priority</b>           | The request priority: HIGH, NORMAL, or LOW.             |
| <b>Receiver</b>           | The recipient of the request.                           |
| <b>Account #</b>          | The account number which needs review.                  |
| <b>Transaction</b>        | The transaction selected.                               |
| <b>Reason</b>             | The review reason.                                      |
| <b>Status</b>             | The request status.                                     |
| <b>Date</b>               | The date and time when the request was created.         |
| <b>Originator Comment</b> | The comment by the originator which creating a request. |
| <b>Receiver Comment</b>   | The comment by the receiver after reviewing a request.  |

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**Note**

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

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#### 7.13.1.2 **Sending a Review Request**

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

##### **To send a review request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.



- Click **Add** to create a new review request. The following screen is displayed:

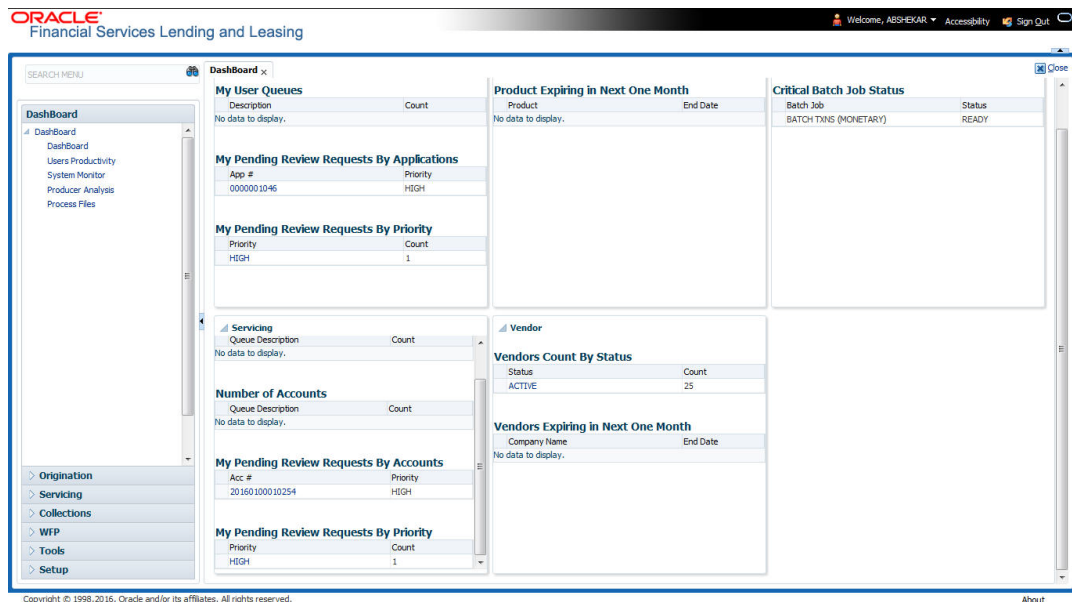
- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status **SENT TO ORIGINATOR**.

### 7.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My 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.

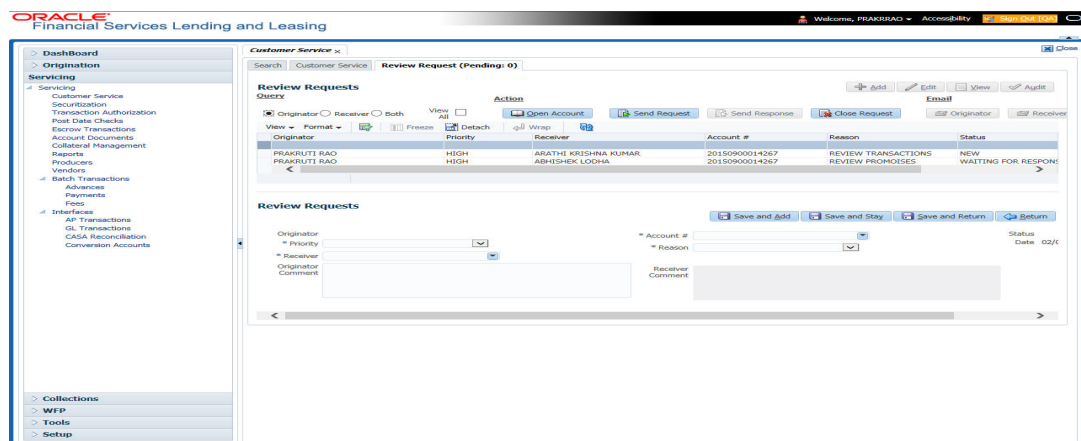


#### To respond to a review request

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.

- 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**.

**Customer Service** x

Search Customer Service Review Request (Pending: 0)

**Review Requests**

Query: ☐ Originator ☐ Receiver ☐ Both View: ☐ All Action:

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMISES     | WAITING FOR RESPONSE |

**Review Requests**

Originator: PRAKRUTI RAO Account #: 20150900014267 Status: NEW  
 Priority: HIGH Reason: REVIEW TRANSACTIONS Date: 02/04  
 \* Receiver: ARATHI KRISHNA KUMAR  
 Originator Comment:   
 Receiver Comment:

- 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.)

- In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

Back on the originator's Review Request page, the message appears when **Originator** is selected in **Query** section. The request has a status as RETURN TO ORIGINATOR.

#### 7.13.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

##### To e-mail a review request

- 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.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- 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.

### 7.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

#### To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the application name, and user information (Welcome, PRAKRRAC, Accountability, Logout, Help). The left sidebar contains a navigation menu with categories like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and shows a 'Review Request (Pending: 0)' section. This section includes a 'Query' area with filters for Originator, Receiver, and Both, and a 'View' dropdown. The 'Action' area contains buttons for Open Account, Send Request, Send Response, Close Request, Originator, and Receiver. Below the query and action areas is a table of Review Requests with columns for Originator, Priority, Receiver, Account #, Reason, and Status. At the bottom, there are input fields for Originator, Priority, Receiver, Account #, Reason, and Receiver Comment, along with buttons for Save and Add, Save and Stay, Save and Return, and Return.

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## 8. Deficiency

### 8.1 Introduction

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

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

#### Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

#### Posting and Reversing Payments

A payment can be posted and reversed on the Payments screen.

#### Account Mask

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

**YYYYMMNNNNNNXX**

where:

**YYYYMM** = contract date

**NNNNNN** = serial number

**X** = check digit

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

### 8.2 Search Tab

There are two types of search available.

- Account
- Customer

#### 8.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Deficiency screen.

- Use the Search screen by selecting Customer Centric option(s).

- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

*For details on how to search and load the customer or account details using Search screen, refer [Search Using Customer Details](#) section in **Search Function** chapter.*

## 8.3 **Customer Service screen**

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

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

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

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

*For details on this screen refer [Customer Service screen](#) section in **Customer Service** chapter*

## 8.4 Customer Service screen's Summary tab

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

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Service Summary tab. The interface includes a sidebar with navigation options: Dashboard, Origination, Servicing, Collections, and Setup. The main content area shows the 'Summary' tab for a selected account. The account details section includes fields for Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The 'Alerts' section shows a table with columns for Alert, Start Dt, and Followup Dt. The 'Conditions' section shows a table with columns for Condition, Start Dt, and Followup Dt. The 'Account Details' section shows a table with columns for Delq Due, LC Due, NSF Due, Other Due, Total Due, Today's Payoff, Future Payoff, Future Payoff Date, Future Pmt Dt, Oldest Due Dt, and Amt Paid Excess. The 'Delinquency Information' section shows a table with columns for Late, 30, 60, 90, 120, 150, 180, Category, and Days. The 'Other Information' section shows a table with columns for Customer #, Name, Relation, SSN, Birth Dt, and Gender. The 'Address Information' section shows a table with columns for Type, Current, Permission to Call, Mailing, Address, and Phone. The 'Employment Information' section shows a table with columns for Type, Current, Permission to Call, Employer, Address, and Phone. The bottom of the screen shows the Oracle logo and copyright information.

For details on this screen refer [Customer Service screen's Summary tab](#) section in **Customer Service** chapter

## 8.5 Customer Service screen's Customer Service tab

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

### 8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

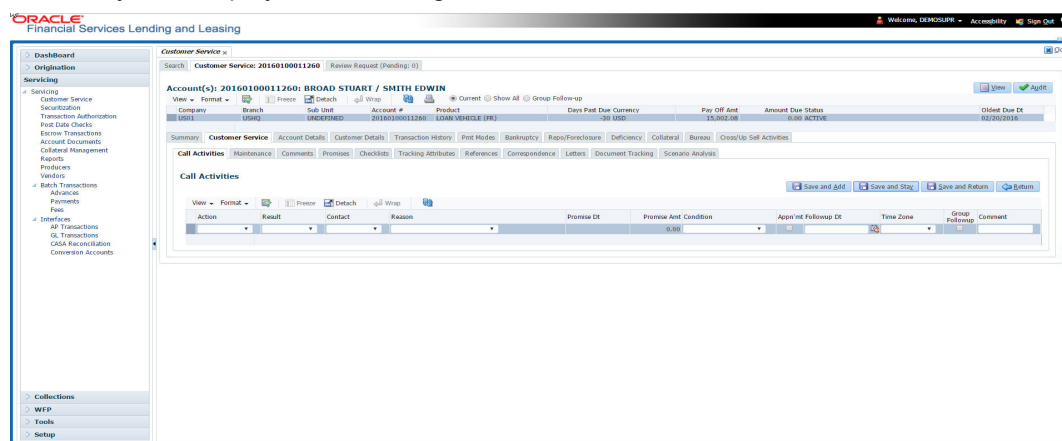
#### 8.5.1.1 Recording a Call Activity

To record a call activity

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



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



For details on this screen refer [Customer Service screen's Customer Service tab](#) section in **Customer Service** chapter

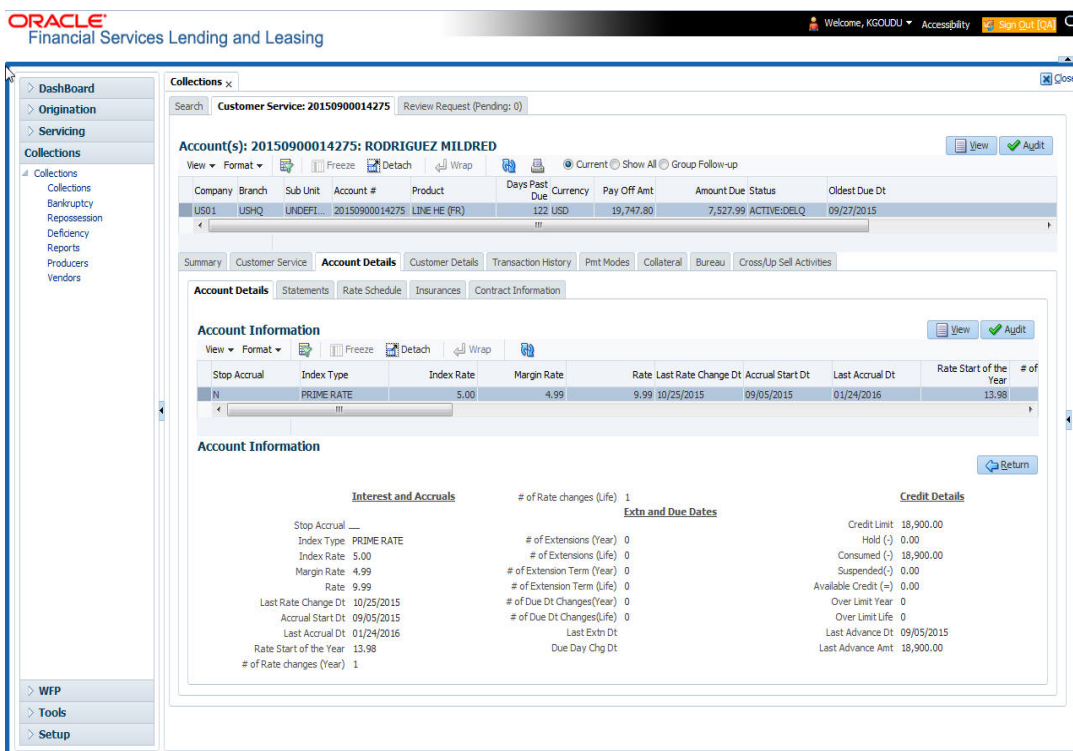
## 8.6 Customer Service screen's Account Details tab

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

### 8.6.1 Account Details sub tab

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

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





For details on this screen refer [Customer Service screen's Account Details tab](#) section in **Customer Service** chapter

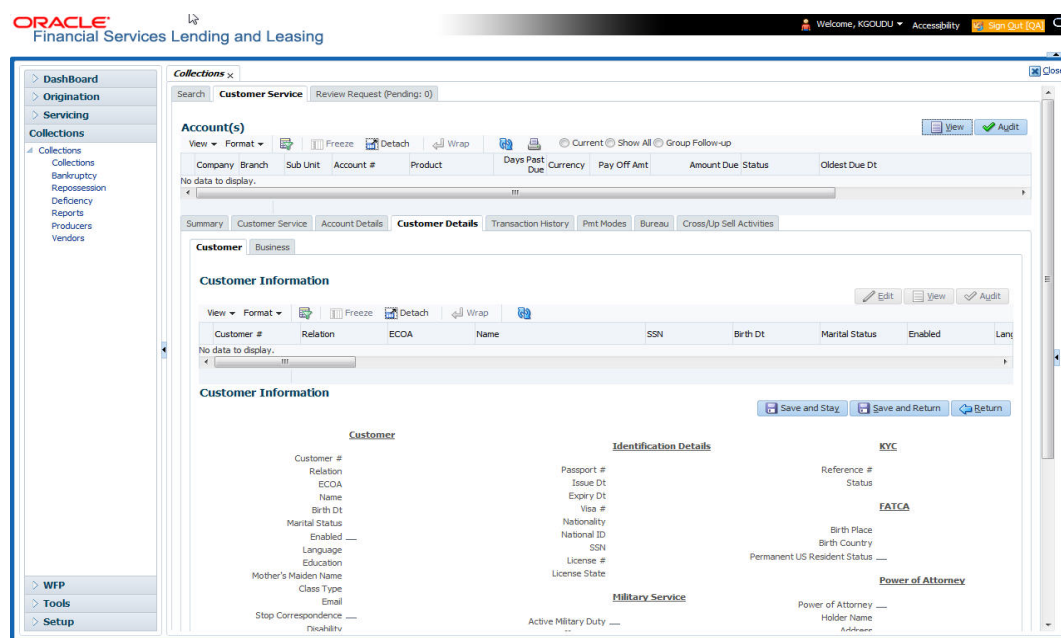
## 8.7 Customer Service screen's Customer Details tab

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

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

## To view or edit customer information

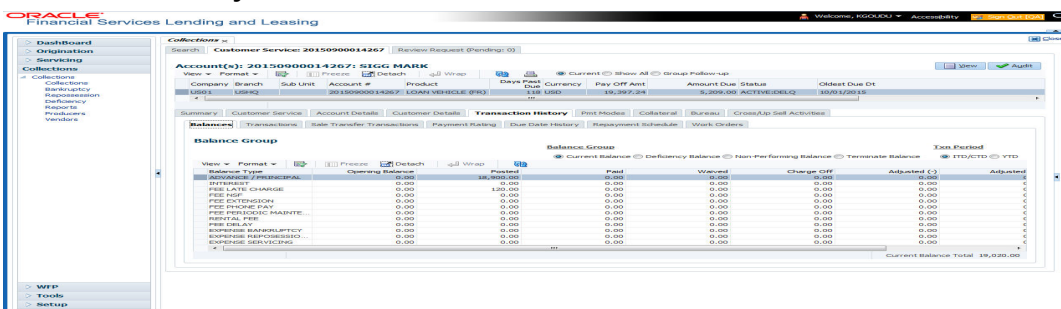
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer Details tab](#) section in **Customer Service** chapter.

## 8.8 Customer Service screen's Transaction History tab

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



For details on this screen refer [Customer Service screen's Transaction History tab](#) section in *Customer Service* chapter.

## 8.9 Customer Service screen's Pmt Modes tab

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

### 8.9.1 ACH sub tab

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

To view the ACH information screen

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

Click **Pmt Modes** tab, then click **ACH** sub tab.

For details on this screen refer [Customer Service screen's Pmt Modes tab](#) section in *Customer Service* chapter.

## 8.10 Customer Service screen's Deficiency tab

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

The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

### Note

To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

### To enter deficiency details for an account

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The left sidebar contains navigation options: Dashboard, Origination, Servicing, Collections, Bankruptcy, Repossession, Reports, Producers, and Vendors. The main area is titled 'Deficiency' and includes a search bar, a 'Review Request (Pending: 0)' button, and a 'Close' button. Below this is the 'Account(s)' section with a table of accounts. The 'Deficiency Details' section is active, showing a table with columns: Current, Followup Dt, Disposition, Type, Comment, File Received Dt, Charge Off Dt, and Deficiency End Dt. The 'Tracking' section is also visible, with a table for Sub Parameter, Parameter, and Value. The 'Call Activities' section is at the bottom, with tabs for Comments and Due Date History.

For details on this screen refer [Customer Service screen's Deficiency tab](#) section in **Customer Service** chapter.

## 8.11 Customer Service screen's Collateral tab

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

### To view the collateral details

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

- Click **Collateral** tab. The system displays the following screen:

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

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.

## 8.12 Customer Service screen's Bureau tab

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

### To view an existing credit bureau report

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

2. On the Customer Service link bar, click **Bureau**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes 'Dashboard', 'Origination', 'Servicing', and 'Collections'. The 'Collections' section is expanded, showing 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The main content area is titled 'Collections x' and shows a search for 'Customer Service: 20150900014267'. The 'Account(s): 20150900014267: STIGG MARK' is displayed. Below this, a table lists account details: Company (US01), Branch (USHQ), Sub Unit (20150900014267), Product (LOAN VEHICLE (FR)), Days Past Due (118), Currency (USD), Pay Off Amt (19,397.24), Amount Due (5,209.00), Status (ACTIVE/DELQ), and Oldest Due Dt (10/01/2015). The 'Bureau' tab is selected, showing 'Bureau Details' with a warning about credit reporting agency access. Below this, a table lists bureau details: Type (Bureau), # (1), Status ( ), Dt ( ), Report ( ), and Credit Bureau Reorder # ( ). The 'Applicant/Customer Detail' section shows a table with columns: Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Address Type, and Country. The 'Bureau Report' section shows a table with columns: View Report, Text, and PDF. The bottom navigation bar includes 'WFP', 'Tools', and 'Setup'.

For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter

## 8.13 Review Request

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

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

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note the following:

- You can complete the above tasks for an Account Review Request using Review Request page in the Servicing master tab.
- To complete the above mentioned tasks for an Application Review Request, use Review Request page available in the Origination master tab.

### 8.13.1 Review Requests Tab

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

### **Query Section**

The **Query** section enables you to filter records according to priority levels i.e.high, normal or low based on any of the following:

| <b>Query Options</b> | <b>Descriptions</b>  |
|----------------------|--|
| <b>Originator</b>    | Displays the records of all the active review requests you created.  |
| <b>Receiver</b>      | Displays the records of all the active review requests you received.   |
| <b>Both</b>          | Displays all the review requests records you have created as well as received with the status other than 'CLOSED'. |
| <b>View All</b>      | 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.

| <b>Action Options</b>           | <b>Descriptions</b>   |
|---------------------------------|---|
| <b>Open Application/Account</b> | Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)                                      |
| <b>Send Request</b>             | Sends a review request to another Oracle Financial Services Lending and Leasing user.   |
| <b>Send Response</b>            | Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.   |
| <b>Close Request</b>            | Changes the status of review request to <b>CLOSED</b> 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.

| <b>Email Options</b> | <b>Descriptions</b>   |
|----------------------|---|
| <b>Originator</b>    | Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page. |

| Email Options   | Descriptions  |
|-----------------|---|
| <b>Receiver</b> | Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page. |

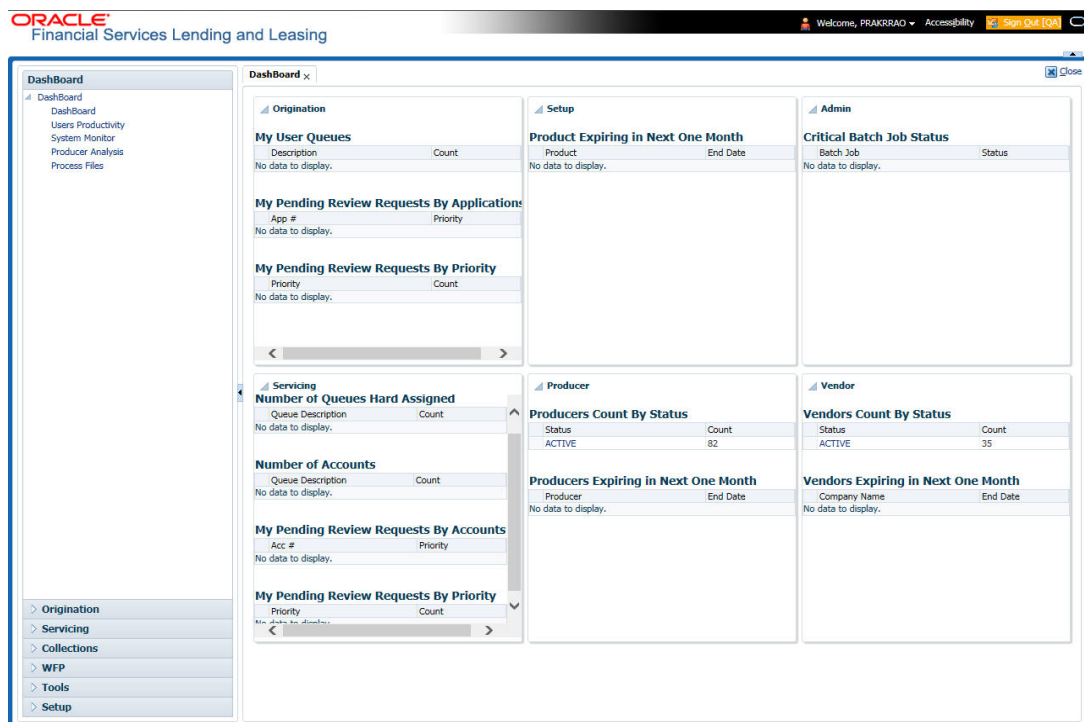
### Comments Sections

The **Comments** section enables originator or receiver to specify additional information that needs to be sent with the request.

| Comments From             | Descriptions   |
|---------------------------|--|
| <b>Originator Comment</b> | Displays comments specified by the originator of review request at the time of creating a request. |
| <b>Receiver Comment</b>   | Displays comments specified by the receiver of review request at the time of reviewing a request.  |

#### 8.13.1.1 Reviewing a Request

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



#### To review requests

- 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.

Oracle Financial Services Lending and Leasing

Customer Service x

Search Customer Service Review Request (Pending: 0)

Review Requests

Query

Originator Receiver Both View All

Action

Open Account Send Request Send Response Close Request Email Originator Receiver

View Format Freeze Detach Wrap

| Originator          | Priority | Receiver | Account # | Reason | Status |
|---------------------|----------|----------|-----------|--------|--------|
| No data to display. |          |          |           |        |        |

Originator Comment

Receiver Comment

3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.

Oracle Financial Services Lending and Leasing

Customer Service x

Search Customer Service Review Request (Pending: 0)

Review Requests

Query

Originator Receiver Both View All

Action

Open Account Send Request Send Response Close Request Email Originator Receiver

View Format Freeze Detach Wrap

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMOTISES   | WAITING FOR RESPONSE |

Review Requests

Save and Add Save and Stay Save and Return Return

Originator

\* Priority

\* Account #

\* Reason

\* Receiver

Originator Comment

Receiver Comment

Status Date 02/11



4. For the selected **Review Request** record, view the following information:

| Fields                    | Descriptions  |
|---------------------------|---|
| <b>Originator</b>         | The user id of the request originator.                  |
| <b>Priority</b>           | The request priority: HIGH, NORMAL, or LOW.             |
| <b>Receiver</b>           | The recipient of the request.                           |
| <b>Account #</b>          | The account number which needs review.                  |
| <b>Transaction</b>        | The transaction selected.                               |
| <b>Reason</b>             | The review reason.                                      |
| <b>Status</b>             | The request status.                                     |
| <b>Date</b>               | The date and time when the request was created.         |
| <b>Originator Comment</b> | The comment by the originator which creating a request. |
| <b>Receiver Comment</b>   | The comment by the receiver after reviewing a request.  |

---

**Note**

If you click **Open Account**, system loads the account in review request and displays the Account Details page.

---

#### **8.13.1.2 Sending a Review Request**

The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

**To send a review request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.
2. In the **Review Requests** page in the **Query** section, select **Originator**.

- Click **Add** to create a new review request. The following screen is displayed:

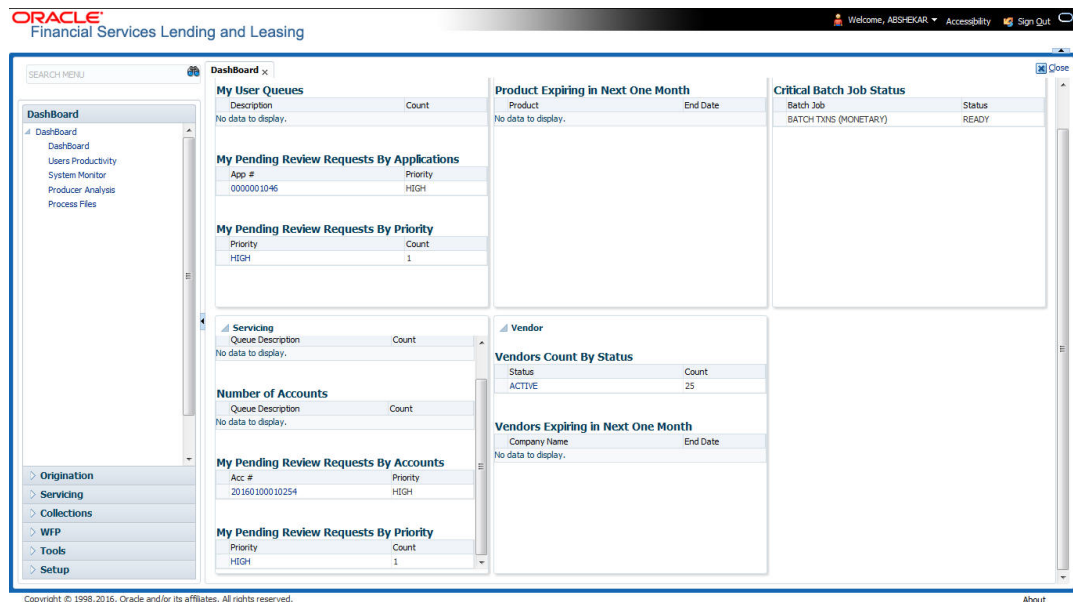
- In the **Priority** field, select the priority of review request: **High**, **Normal**, or **Low** which helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.
- In **Receiver** field, select the person you want to receive the message.
- In **Account #** field, select the account involved with the review request. The default value **NEW** appears in the **Status** field.
- In **Reason** field, select the purpose for the review request.
- In **Originator Comment** field, specify any additional message you want to send along with the review request.
- Click **Save And Add/Save And Return**. The review request is created and Send Request button is enabled in the Action section.

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

The system sends your request to the recipient's, where it appears on **My Pending Review Request** window in Dash Board with status **SENT TO ORIGINATOR**.

### 8.13.1.3 Responding to a Review Request

When you receive a review request, the system notifies you by creating an entry in **My 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.

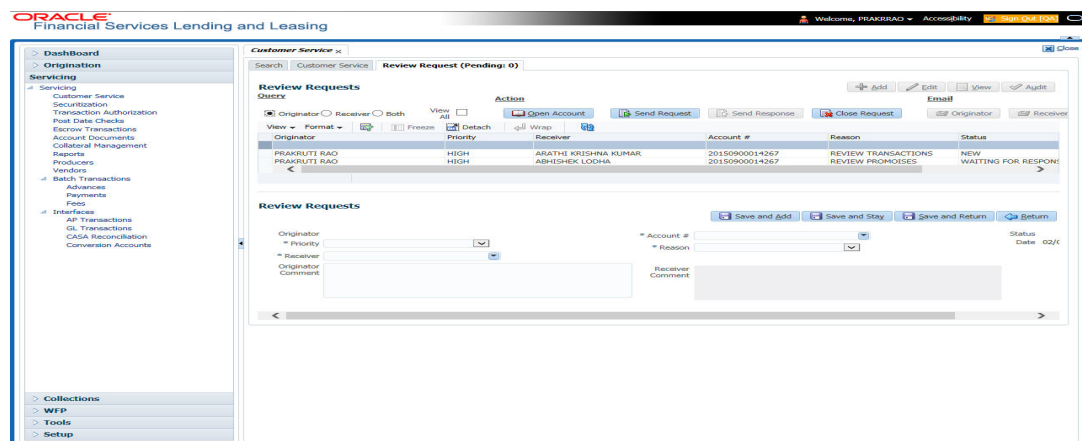


#### To respond to a review request

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.

- Perform requested task on review request on the account. Click Review Request tab and selecting request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Review Request' tab is active, displaying a table of review requests. The first request is selected, and the 'Review Requests' form is shown below the table. The form includes fields for Originator, Priority, Account #, Reason, Status, and Date. The 'Receiver Comment' field is highlighted.

| Originator   | Priority | Receiver             | Account #      | Reason              | Status               |
|--------------|----------|----------------------|----------------|---------------------|----------------------|
| PRAKRUTI RAO | HIGH     | ARATHI KRISHNA KUMAR | 20150900014267 | REVIEW TRANSACTIONS | NEW                  |
| PRAKRUTI RAO | HIGH     | ABHISHEK LODHA       | 20150900014267 | REVIEW PROMISES     | WAITING FOR RESPONSE |

Review Requests

Originator: PRAKRUTI RAO, Priority: HIGH, Account #: 20150900014267, Reason: REVIEW TRANSACTIONS, Status: NEW, Date: 02/04

\* Receiver: ARATHI KRISHNA KUMAR

Originator Comment:

Receiver Comment:

- 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.)

- In the **Action** section, click **Close Request**

It will remove the message from the Review Request section.

Back on the originator's Review Request page, the message appears when **Originator** is selected in **Query** section. The request has a status as RETURN TO ORIGINATOR.

#### 8.13.1.4 E-mailing a Review Request

While system updates **My Pending Review Requests By Priority** section in the **DashBoard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receive in **User Definition** section in User page.

##### To e-mail a review request

- 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.
- On the Customer Service link, click **Review Requests** tab.
- Select the request you want to e-mail in the **Review Request** section.
- 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.

### 8.13.1.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request record.

#### To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed accounts can be reviewed anytime by selecting **View All** in the **Query** section.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the application name, and user information (Welcome, PRAKRRAC, Accountability, Logout, Help). The left sidebar shows a navigation menu with categories like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Customer Service' and 'Review Request (Pending: 0)'. It features a 'Review Requests' section with a 'Query' tab and an 'Action' tab. The 'Query' tab shows a table with columns: Originator, Priority, Receiver, Account #, Reason, and Status. The 'Action' tab includes buttons for 'Open Account', 'Send Request', 'Send Response', 'Close Request', 'Originator', and 'Receiver'. Below the table, there are input fields for 'Originator', 'Priority', 'Receiver', 'Account #', 'Reason', and 'Status'. The 'Close Request' button is highlighted in red.

## 9. Tools

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

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

### 9.1 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

#### To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar contains a navigation menu with the following items: Dashboard, Origination, Servicing, Collections, WFP, and Tools. Under the Tools menu, there are sub-items: Loan Calculator, Lease Calculator, and Vehicle Evaluator. The main content area is titled 'Vehicle Evaluator' and features a 'Parameters' section with dropdowns for 'Asset' (set to 'NEW COLLATERAL'), 'Valuation Source', 'Period', and 'Region'. To the right is a 'Vehicle' section with dropdowns for 'Year', 'Make', and 'Model'. Below these is a 'Valuation' section displaying calculated values for 'Total Value', 'Base and Attribute Value', and 'Usage'. At the top right of the main area, there are buttons for 'Initialize', 'Evaluate', 'Clear', and 'Re-calculate'. The bottom of the screen shows a 'Setup' button and a scroll bar.

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:                          |
|---------------|-------------------------------------|
| <b>Year</b>   | The asset year.                     |
| <b>Make</b>   | The asset make.                     |
| <b>Model</b>  | The asset model.                    |
| <b>Body</b>   | The asset body style.               |
| <b>Usage</b>  | The asset usage or current mileage. |
| <b>Weight</b> | The asset weight.                   |

In the **Valuation (Total Value)** block, view the returned information:

| Field:       | View this:  |
|--------------|---|
| <b>MSRP</b>  | Manufacturer's suggested retail price value of the asset. |
| <b>Total</b> | Total value of the asset.                                 |
| <b>Usage</b> | Adjusted usage value of the asset.                        |

In the **Base and Attribute Value** section, view the returned information:

| Field:             | View this:                                |
|--------------------|---|
| <b>Base Retail</b> | Total retail value of the asset.          |
| <b>Base Loan</b>   | Base loan value of the asset.             |
| <b>Base Trade</b>  | Base trade value of the asset.            |
| <b>Retail</b>      | Retail value of the asset attributes.     |
| <b>Loan</b>        | Loan value of the asset attributes.       |
| <b>Trade</b>       | Base trade value of the asset attributes. |

### 9.1.1 Attributes Tab

In the **Attributes** section, view the following information:

| Field:           | View this:   |
|------------------|--|
| <b>Attribute</b> | Asset attribute.   |
| <b>Retail</b>    | Attribute retail value.  |
| <b>Loan</b>      | Attribute loan value.  |
| <b>Trade</b>     | Attribute trade value.   |
| <b>Standard</b>  | Standard indicator. If selected, indicates that the attribute is a standard. |

| <b>Field:</b>       | <b>View this:</b>                                       |
|---------------------|---|
| <b>Package Incl</b> | If selected, indicates that the attribute is inclusive. |
| <b>Selected</b>     | If selected, indicates that the attribute is selected.  |

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

#### **To copy the calculated value to the Collateral link**

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

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

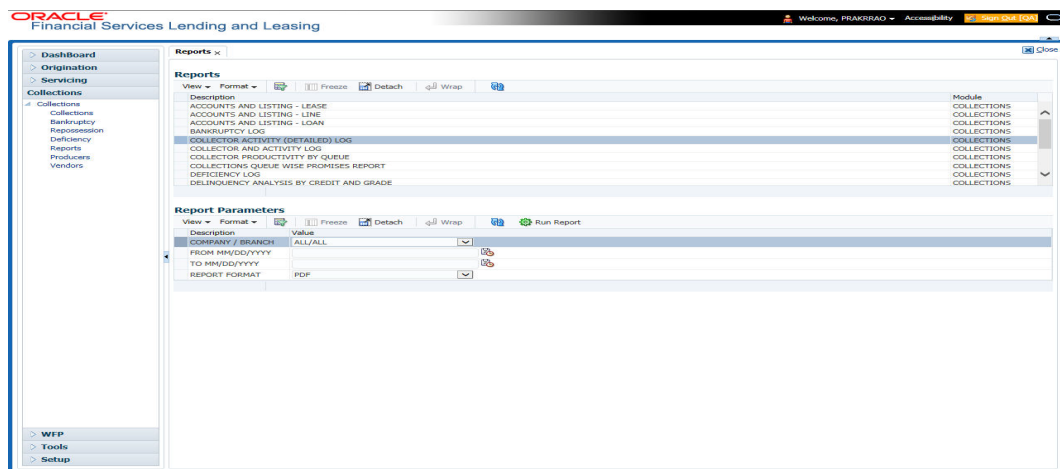


## 10. Oracle Financial Services Lending and Leasing Reports

During day, or at end of the day, you may want to retrieve any information from several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

### Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Collections > Collections > Reports**.



### 10.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

#### Parameters:

- Company/Branch
- Report Format

#### Example of the Bankruptcy Log report

Report : bankruptcy Log  
Date: 2/9/2016 1:51 AM

Company : US01  
Branch : USHQ

ALL AMOUNT ARE IN USD

| Pool Id         | Type | Disposition    | Account #      | Customer     | Balance   | Bankruptcy Date | File Rcvd Date | Follow-up Date |
|-----------------|------|----------------|----------------|--------------|-----------|-----------------|----------------|----------------|
| UNDEFIN         | ED   | NEWLY RECEIVED | 20151200011375 | ANAND AJITHA | 51034.65  |                 |                | 02/04/2016     |
| Pool Total :    |      |                |                |              | 51,034.65 |                 |                |                |
| Branch Total :  |      |                |                |              | 51,034.65 |                 |                |                |
| Company Total : |      |                |                |              | 51,034.65 |                 |                |                |

### 10.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

**Parameters:**

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

**Example of the Collector Activity (Detailed) Log report**

Report : Collector activity (Detailed) Log  
Date: 2/9/2016 1:32 AM

**ORACLE®**  
Financial Services Lending and Leasing

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

Company:  
Branch:

NLG2  
NLHQ

ALL AMOUNT ARE IN USD

| Date               | Collector           | Account #               | Name                      | Call Type                  | Action Type      | Result Type   | Follow-up Dt | Promise Dt | Promise Amt | C        |
|--------------------|---------------------|-------------------------|---------------------------|----------------------------|------------------|---------------|--------------|------------|-------------|----------|
| 12/17/2015         | SHASHANK SRIVASTAVA | 20120200010091          | SPARROW JACK / MARY       | I                          | CC               | PP            | 12/20/2015   | 12/17/2015 | 1,000.00    | N        |
|                    |                     | Accounts Worked: 1      | Collector Activity count: | 1                          | Collector Total: |               | 1,000.00     |            |             |          |
|                    | HARSHAL TEMGIRE     | 20120200010091          | SPARROW JACK / MARY       | I                          | CC               | PP            | 12/20/2015   | 12/17/2015 | 1,000.00    | N        |
|                    |                     | 20120200010091          | SPARROW JACK / MARY       | I                          | CC               | PP            | 12/27/2015   |            | 12/24/2015  | 1,000.00 |
|                    |                     | Accounts Worked: 2      | Collector Activity count: | 2                          | Collector Total: |               |              | 2,000.00   |             |          |
| 12/23/2015         | NUTAN KHAIRNAR      | 20120200010843          | LEWIS JERRY / JEAN        | O                          | TB               | PM            | 12/26/2015   | 12/24/2015 | 2,000.00    | N        |
|                    |                     | Accounts Worked: 1      | Collector Activity count: | 1                          | Collector Total: |               | 2,000.00     |            |             |          |
|                    |                     |                         | Date Count: 1             | Date Activity Count:       | 1                | Date Total:   |              |            | 2,000.00    |          |
|                    | 12/19/2015          | VENKATESHWAR ULU ROUTHU | 20120200011635            | MOORE FREDRICK / CATHERINE | I                | CC            | CR           | 12/22/2015 |             | 0.00     |
| Accounts Worked: 1 |                     |                         | Collector Activity count: | 1                          | Collector Total: |               |              | 0.00       |             |          |
|                    |                     |                         | Date Count: 1             | Date Activity Count:       | 1                | Date Total:   |              |            | 0.00        |          |
|                    |                     |                         | Branch Count: 5           | Branch activity Count:     | 5                | Branch Total: |              |            | 5,000.00    |          |
|                    |                     | Company Count: 115      | Company activity count:   | 115                        | Company Total:   |               |              | 41,344.00  |             |          |
|                    |                     | Grand Count: 132        | Grand activity count:     | 132                        | Grand Total:     |               |              | 57,367.00  |             |          |

## 10.3 Collector Activity Log

This collection report lists collector.

**Parameters:**

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

## Example of the Collector Activity Log report

Report : Collector Activity Log

Date: 2/9/2016 1:26 AM

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

Company: NL02

Branch: NLHQ

Department: ODD-01 ORIGINATION

ORACLE®

Financial Services Lending and Leasing

| Date              | Collector Name      | Account                | Call Type      | Action Type | Result Type | Count | Comments  |
|-------------------|---------------------|------------------------|----------------|-------------|-------------|-------|---|
| 01/19/2016        | SERVICE OFSLL       | 20120400010114         | I              | CC          | HU          | 5     | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 10078)  |
|                   | SERVICE OFSLL       | 20120400010114         | I              | CC          | HU          | 1     | COLLECTION1 LETTER GENERATED (CORRESPONDENCE: CNLNCE_COL_LTR1_VR JOB REQUEST ID: 10121)   |
|                   | SERVICE OFSLL       | 20120400010114         | I              | CC          | HU          | 1     | COLLECTION2 LETTER GENERATED (CORRESPONDENCE: CNLNCE_COL_LTR2_VR JOB REQUEST ID: 10128)   |
|                   | SERVICE OFSLL       | 20120400010114         | I              | CC          | HU          | 1     | COLLECTION3 LETTER GENERATED (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 10135)   |
|                   | SERVICE OFSLL       | 20120400010114         | I              | CC          | HU          | 1     | WELCOME LETTER GENERATED (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 6141)   |
|                   | SHASHANK SRIVASTAVA | 20120400010114         | I              | CC          | HU          | 1     | CUSTOMER CALLED-HUNG UP, CONTACTED: BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016  |
| 12/17/2015        | HARSHAL TEMGIRE     | 20120200010091         | I              | CC          | PP          | 10    | CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015                               |
|                   | HARSHAL TEMGIRE     | 20120200010091         | I              | CC          | PP          | 3     | CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015                               |
|                   | KIRAN GOUDU         | 20121000010174         | I              | AT          | PH          | 1     | ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015 |
|                   | KIRAN GOUDU         | 20121000010174         | I              | AT          | PH          | 1     | CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015             |
|                   | KIRAN GOUDU         | 20121000010174         | I              | AT          | PH          | 1     | CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015             |
|                   | KIRAN GOUDU         | 20121000010174         | I              | CC          | PH          | 2     | ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015 |
|                   | KIRAN GOUDU         | 20121000010174         | I              | CC          | PH          | 2     | CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015             |
|                   | KIRAN GOUDU         | 20121000010174         | I              | CC          | PH          | 2     | CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015             |
|                   | KIRAN GOUDU         | 20121000010174         | I              | CC          | PP          | 3     | CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015             |
|                   | KIRAN GOUDU         | 20120200010091         | I              | CC          | PP          | 3     | COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: HOME  |
|                   | Date Total:         |                        |                |             |             | 42    |   |
|                   | 12/30/2015          | NAGA VENKATA VINNAKOTI | 20120200010231 | I           | AT          | PH    | 4   |
| SERVICE OFSLL     |                     | 20120200010231         | I              | AT          | PH          | 52    | ACC_STATEMENT LETTER GENERATED (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 10105)  |
| VARSHA VAIDYA     |                     | 20120200010231         | I              | AT          | PH          | 2     | PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015  |
| Date Total:       |                     |                        |                |             | 58          |       |   |
| Department Total: |                     |                        |                |             | 146         |       |   |
| Branch Total:     |                     |                        |                |             | 146         |       |   |
| Company:          |                     |                        |                |             | 3375        |       |   |

## 10.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

### Parameters:

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

### Example of the Collector Productivity by Queue report

|  |  |   |  |
|--|--|---|--|
| Report : Collector productivity By Queue |  | ORACLE®<br>Financial Services Lending and Leasing |  |
| Date: 2/9/2016 1:24 AM                   |  |   |  |
| Creation Date From:                      |  | To:   |  |

## 10.5 Deficiency Log

This collection report lists deficiencies.

### Parameters:

- Company/Branch
- Report Format

## Example of the Deficiency Log report

Report : Deficiency Log  
Date: 2/9/2016 1:07 AM  
Company: NL02  
Branch: NLHQ  
ALL AMOUNT ARE IN USD

ORACLE  
Financial Services Lending and Leasing

| Pool ID        | Type | Disposition    | Account #  | Customer/Product                  | Follow-Up Date | Charge-Off Date | File Rcvd Date | Balance    |
|----------------|------|----------------|------------|-----------------------------------|----------------|-----------------|----------------|------------|
| UNDEFIN SD     |      | NEWLY RECEIVED | 2012020000 | SPARROW JACK / MARY/LOAN-UN       | 02/16/2012     | 02/16/2012      | 03/10/2012     | 5011.65    |
|                |      | NEWLY RECEIVED | 10091      | DALE ALAN / JESSICA/LOAN-UN       | 02/16/2012     | 02/16/2012      | 03/10/2012     | 5011.65    |
|                |      | NEWLY RECEIVED | 10108      | ANDERSON NRO / ANNA/LOAN-UN       | 12/24/2015     | 12/24/2015      | 02/10/2012     | 8043.77    |
|                |      | NEWLY RECEIVED | 10315      | THORPE GRAHAM / LISA/LOAN-UN      | 12/24/2015     | 12/24/2015      | 02/10/2012     | 8043.77    |
|                |      | NEWLY RECEIVED | 11412      | ANDERSON NRO / ANNA/LOAN-UN       | 12/24/2015     | 12/24/2015      | 02/10/2012     | 8043.77    |
|                |      | NEWLY RECEIVED | 11420      | THORPE GRAHAM / LISA/LOAN-UN      | 12/24/2015     | 12/24/2015      | 02/10/2012     | 8043.77    |
|                |      | NEWLY RECEIVED | 10463      | KEVIN ERNEST / JOSEPHINE/LOAN-UN  | 12/24/2015     | 12/24/2015      | 03/10/2012     | 7983.58    |
|                |      | NEWLY RECEIVED | 10473      | POTTER HARRY / RUDY/LOAN-UN       | 12/24/2015     | 12/24/2015      | 03/10/2012     | 7983.58    |
|                |      | NEWLY RECEIVED | 11544      | SPARROW JACK / MARY/LOAN-UN       | 12/24/2015     | 12/24/2015      | 03/10/2012     | 7983.58    |
|                |      | NEWLY RECEIVED | 11552      | DALE ALAN / JESSICA/LOAN-UN       | 12/24/2015     | 12/24/2015      | 03/10/2012     | 7983.58    |
|                |      | NEWLY RECEIVED | 11560      | KEVIN ERNEST / JOSEPHINE/LOAN-UN  | 12/24/2015     | 12/24/2015      | 03/10/2012     | 7983.58    |
|                |      | NEWLY RECEIVED | 11579      | POTTER HARRY / RUDY/LOAN-UN       | 12/24/2015     | 12/24/2015      | 03/10/2012     | 7983.58    |
|                |      | NEWLY RECEIVED | 10321      | DICKENS GEORGE / BETH/LOAN-UN     | 12/24/2015     | 12/24/2015      | 04/10/2012     | 7927.27    |
|                |      | NEWLY RECEIVED | 11873      | JULIAN BREDDON / JULIANNE/LOAN-UN | 12/24/2015     | 12/24/2015      | 04/10/2012     | 7927.27    |
|                |      | NEWLY RECEIVED | 10826      | JULIANNE/LOAN-UN                  | 12/24/2015     | 12/24/2015      | 04/10/2012     | 7927.27    |
|                |      | NEWLY RECEIVED | 11692      | JULIAN BREDDON / JULIANNE/LOAN-UN | 12/24/2015     | 12/24/2015      | 04/10/2012     | 7927.27    |
| Pool Count:    |      |                |            |                                   |                |                 |                | 17         |
| Branch Count:  |      |                |            |                                   |                |                 |                | 17         |
| Company Count: |      |                |            |                                   |                |                 |                | 33         |
| Pool Total:    |      |                |            |                                   |                |                 |                | 240,576.90 |
| Branch Total:  |      |                |            |                                   |                |                 |                | 240,576.90 |
| Company Total: |      |                |            |                                   |                |                 |                | 430,659.00 |

## 10.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

### Parameters:

- Company/Branch
- Producer

### Example of the Delinquency Analysis by Credit and Grade report

| Report : Delinquency Analysis By Credit Grade<br>Date: 2/9/2016 1:03 AM<br>Company: NL02<br>Branch: NLHQ<br>ALL AMOUNT ARE IN USD |            |    |    |    |       |      |      |      |       |
|---|------------|----|----|----|-------|------|------|------|-------|
| Branch: NLHQ  |            |    |    |    |       |      |      |      |       |
| Grade   | Balance    | 30 | 60 | 90 | Total | 30   | 60   | 90   | Total |
| C GRADE   | 17,812.12  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| D GRADE   | 71,162.86  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| RECEIVED  | 71,162.86  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Company Total   | 71,162.86  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch Total  | 71,162.86  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch: NLHQ  |            |    |    |    |       |      |      |      |       |
| ALL AMOUNT ARE IN USD   |            |    |    |    |       |      |      |      |       |
| Grade   | Balance    | 30 | 60 | 90 | Total | 30   | 60   | 90   | Total |
| C GRADE   | 48,004.93  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| D GRADE   | 48,004.93  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| RECEIVED  | 48,004.93  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Company Total   | 48,004.93  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch Total  | 48,004.93  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch: NLHQ  |            |    |    |    |       |      |      |      |       |
| ALL AMOUNT ARE IN USD   |            |    |    |    |       |      |      |      |       |
| Grade   | Balance    | 30 | 60 | 90 | Total | 30   | 60   | 90   | Total |
| A GRADE   | 602,121.12 | 1  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| B GRADE   | 70,121.12  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| C GRADE   | 70,121.12  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| D GRADE   | 70,121.12  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| RECEIVED  | 970,170.00 | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Company Total   | 970,170.00 | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch Total  | 970,170.00 | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch: NLHQ  |            |    |    |    |       |      |      |      |       |
| ALL AMOUNT ARE IN USD   |            |    |    |    |       |      |      |      |       |
| Grade   | Balance    | 30 | 60 | 90 | Total | 30   | 60   | 90   | Total |
| A GRADE   | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| B GRADE   | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| C GRADE   | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| D GRADE   | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| RECEIVED  | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Company Total   | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |
| Branch Total  | 58,974.92  | 0  | 0  | 0  | 0.00  | 0.00 | 0.00 | 0.00 | 0.00  |

## 10.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

### Parameters:

- Company/Branch
- Product
- Producer
- Report Format

## Example of the Delinquency Analysis by Producer report

Report: Delinquency Analysis By Producer

Date: 10/11/2013 16:00 PM

ORACLE®  
Financial Services Lending and Leasing

| company :<br>branch :                                 |  | TEST1<br>TEST : |  | Product: ALL          |    |     |       | Producer: ALL |           |          |          |                   |      |      |       |       |
|---|--|-----------------|--|-----------------------|----|-----|-------|---------------|-----------|----------|----------|-------------------|------|------|-------|-------|
|   |  |                 |  | ALL AMOUNT ARE IN USD |    |     |       |               |           |          |          |                   |      |      |       |       |
|   |  |                 |  | # of Accounts         |    |     |       | Amount        |           |          |          | Percent of Amount |      |      |       |       |
|   |  |                 |  | 30                    | 60 | 90+ | Total | 30            | 60        | 90+      | Total    | 30                | 60   | 90+  | Total |       |
| MN-0001<br>H&R BLOCK                                  |  |                 |  | 63,032.94             | 0  | 0   | 1     | 1             | 0.00      | 0.00     | 7,335.46 | 7,335.46          | 0.00 | 0.00 | 11.64 | 11.64 |
| Branch Total:   |  |                 |  | 63,032.94             | 0  | 0   | 1     | 1             | 0.00      | 0.00     | 7,335.46 | 7,335.46          | 0.00 | 0.00 | 11.64 | 11.64 |
| Company Total:  |  |                 |  | 63,032.94             | 0  | 0   | 1     | 1             | 0.00      | 0.00     | 7,335.46 | 7,335.46          | 0.00 | 0.00 | 11.64 | 11.64 |
| company :<br>branch :                                 |  | USD3<br>USD3 :  |  | Product: ALL          |    |     |       | Producer: ALL |           |          |          |                   |      |      |       |       |
|   |  |                 |  | ALL AMOUNT ARE IN USD |    |     |       |               |           |          |          |                   |      |      |       |       |
|   |  |                 |  | # of Accounts         |    |     |       | Amount        |           |          |          | Percent of Amount |      |      |       |       |
|   |  |                 |  | 30                    | 60 | 90+ | Total | 30            | 60        | 90+      | Total    | 30                | 60   | 90+  | Total |       |
| CA-00002<br>BANDYS<br>AUTO<br>SALES                   |  |                 |  | 138,799.50            | 0  | 0   | 0     | 0             | 0.00      | 0.00     | 0.00     | 0.00              | 0.00 | 0.00 | 0.00  | 0.00  |
| CA-00004<br>VOLKSWAGEN<br>N OF<br>WOODLAND<br>ILL.    |  |                 |  | 206,781.96            | 2  | 1   | 0     | 3             | 17,098.14 | 1,492.38 | 0.00     | 18,590.52         | 8.27 | 0.72 | 0.00  | 8.99  |
| CA-00005<br>AUTO<br>JUNGLE                            |  |                 |  | 32,282.88             | 0  | 1   | 0     | 1             | 0.00      | 1,912.66 | 0.00     | 1,912.66          | 0.00 | 5.92 | 0.00  | 5.92  |
| CA-00006<br>BIMI<br>VALLEY<br>CHEVROLET<br>JENSEN DOO |  |                 |  | 50,403.30             | 0  | 0   | 0     | 0             | 0.00      | 0.00     | 0.00     | 0.00              | 0.00 | 0.00 | 0.00  | 0.00  |
| Branch Total:   |  |                 |  | 428,268.64            | 2  | 2   | 0     | 4             | 17,098.14 | 3,405.04 | 0.00     | 20,503.18         | 3.99 | 0.80 | 0.00  | 4.79  |
| Company Total:  |  |                 |  | 428,268.64            | 2  | 2   | 0     | 4             | 17,098.14 | 3,405.04 | 0.00     | 20,503.18         | 3.99 | 0.80 | 0.00  | 4.79  |
| Grand Total:  |  |                 |  | 491,301.58            | 2  | 2   | 1     | 5             | 17,098.14 | 3,405.04 | 7,335.46 | 27,838.64         | 3.48 | 0.69 | 1.49  | 5.67  |

## 10.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

### Parameters:

- Company/Branch
- Product
- State
- Report Format

### Example of the Delinquency Analysis by State report

Report : Delinquency Analysis by State

Date: 2/9/2016 0:58 AM

ORACLE®  
Financial Services Lending and Leasing

Company: NL02    Product: ALL    State: ALL

Branch: NL00

ALL AMOUNT ARE IN USD

| State                | # of Accounts |    |    |     | Amount |      |      |           | Percent of Amount |       |       |        |        |
|----------------------|---------------|----|----|-----|--------|------|------|-----------|-------------------|-------|-------|--------|--------|
|                      | Balance       | 30 | 60 | 90+ | Total  | 30   | 60   | 90+       | Total             | 30    | 60    | 90+    | Total  |
| DISTRICT OF COLUMBIA | 5,849.84      | 0  | 0  | 1   | 1      | 0.00 | 0.00 | 5,831.78  | 5,831.78          | 0.000 | 0.000 | 99.691 | 99.691 |
| FLORIDA              | 5,849.84      | 0  | 0  | 1   | 1      | 0.00 | 0.00 | 5,831.78  | 5,831.78          | 0.000 | 0.000 | 99.691 | 99.691 |
| GEORGIA              | 11,916.78     | 0  | 0  | 2   | 2      | 0.00 | 0.00 | 11,805.66 | 11,805.66         | 0.000 | 0.000 | 99.068 | 99.068 |
| ILLINOIS             | 17,614.81     | 0  | 0  | 3   | 3      | 0.00 | 0.00 | 17,730.63 | 17,730.63         | 0.000 | 0.000 | 99.527 | 99.527 |
| NORTH CAROLINA       | 17,720.79     | 0  | 0  | 3   | 3      | 0.00 | 0.00 | 17,591.61 | 17,591.61         | 0.000 | 0.000 | 99.271 | 99.271 |
| OHIO                 | 12,010.80     | 0  | 0  | 2   | 2      | 0.00 | 0.00 | 11,944.68 | 11,944.68         | 0.000 | 0.000 | 99.449 | 99.449 |
| Branch Total:        | 71,162.86     | 0  | 0  | 12  | 12     | 0.00 | 0.00 | 70,736.14 | 70,736.14         | 0.000 | 0.000 | 99.400 | 99.400 |
| Company Total:       | 71,162.86     | 0  | 0  | 12  | 12     | 0.00 | 0.00 | 70,736.14 | 70,736.14         | 0.000 | 0.000 | 99.400 | 99.400 |
| Grand Total:         | 5,849.84      | 0  | 0  | 1   | 1      | 0.00 | 0.00 | 5,831.78  | 5,831.78          | 0.000 | 0.000 | 99.691 | 99.691 |

Branch: NL01

ALL AMOUNT ARE IN USD

| State          | # of Accounts |    |    |     | Amount |      |      |           | Percent of Amount |       |       |        |        |
|----------------|---------------|----|----|-----|--------|------|------|-----------|-------------------|-------|-------|--------|--------|
|                | Balance       | 30 | 60 | 90+ | Total  | 30   | 60   | 90+       | Total             | 30    | 60    | 90+    | Total  |
| ILLINOIS       | 25,228.03     | 0  | 0  | 3   | 3      | 0.00 | 0.00 | 24,027.13 | 24,027.13         | 0.000 | 0.000 | 95.240 | 95.240 |
| IOWA           | 22,866.90     | 0  | 0  | 2   | 2      | 0.00 | 0.00 | 21,777.70 | 21,777.70         | 0.000 | 0.000 | 95.237 | 95.237 |
| Branch Total:  | 48,094.93     | 0  | 0  | 5   | 5      | 0.00 | 0.00 | 45,804.83 | 45,804.83         | 0.000 | 0.000 | 95.238 | 95.238 |
| Company Total: | 48,094.93     | 0  | 0  | 5   | 5      | 0.00 | 0.00 | 45,804.83 | 45,804.83         | 0.000 | 0.000 | 95.238 | 95.238 |
| Grand Total:   | 25,228.03     | 0  | 0  | 3   | 3      | 0.00 | 0.00 | 24,027.13 | 24,027.13         | 0.000 | 0.000 | 95.240 | 95.240 |

Company: USD01    Product: ALL    State: ALL

Branch: USD00

## 10.9 Delinquency Log

This collection report lists delinquencies.

### Parameters:

- Company/Branch
- Report Format

### Example of the Delinquency Log report

[illegible]

### 10.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

### Parameters:

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

### Example of the Non Monetary Txns Log report

[illegible]

## 10.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

### Parameters:

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

## Example of the Collection Queue Wise Promise report

Report : Collection Queue Promises Log  
Date: 2/9/2016 1:43 AM

ORACLE®  
Financial Services Lending and Leasing

Date From: To:

## 10.12 Payment Promise Log

The collection report lists payment promises.

### Parameters:

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

### Example of the Payment Promise Log report

Report : Payment Promise Log  
Date: 2/9/2016 6:15 AM

ORACLE®  
Financial Services Lending and Leasing

Promise Date From: 01/01/2000 To: 01/01/2048

| COMPANY: MLD             |            |               |          | DATE: 12/17/2015 |                      | AGE:           |                  |               |      |         |
|--------------------------|------------|---------------|----------|------------------|----------------------|----------------|------------------|---------------|------|---------|
| ALL ACCOUNTS             | IN         | END           | DATE     | ACCOUNT #        | DELINQUENCY CATEGORY | PROMISE AMOUNT | COLLECTED AMOUNT | PROMISE COUNT | KEPT | RATIO   |
| MARSHAL TORRES           | 12/17/2015 | 2012000010091 | 0 Days   |                  |                      | 1,000.00       | 0.00             | 1             |      |         |
|                          | 12/24/2015 | 2012000010091 | 0 Days   |                  |                      | 1,000.00       | 0.00             | 1             | Y    |         |
| KEVIN GORDY              | 12/17/2015 | 2012000010174 | 180 Days |                  |                      | 2,000.00       | 0.00             | 2             |      | 100.00% |
|                          | 12/24/2015 | 2012000010174 | 180 Days |                  |                      | 1,000.00       | 0.00             | 1             | Y    |         |
| COLLECTOR TOTAL:         |            |               |          |                  |                      | 2,000.00       |                  | 2             | 2    | 100.00% |
| PROMISE TOTAL:           |            |               |          |                  |                      | 2,000.00       |                  | 2             | 2    | 100.00% |
| ALL ACCOUNTS             |            |               |          |                  |                      |                |                  |               |      |         |
| ALL ACCOUNTS             | IN         | END           | DATE     | ACCOUNT #        | DELINQUENCY CATEGORY | PROMISE AMOUNT | COLLECTED AMOUNT | PROMISE COUNT | KEPT | RATIO   |
| SOCIETRA DEL VAGABOND AS | 01/12/2016 | 2012000010182 | 180 Days |                  |                      | 2,000.00       | 0.00             | 1             |      |         |
|                          | 01/19/2016 | 2012000010182 | 180 Days |                  |                      | 2,000.00       | 0.00             | 1             |      |         |
|                          | 01/26/2016 | 2012000010182 | 180 Days |                  |                      | 2,000.00       | 0.00             | 1             | Y    |         |
| BARAN HART               | 01/24/2016 | 2012000010182 | 180 Days |                  |                      | 1,000.00       | 0.00             | 1             |      | 100.00% |
|                          | 12/24/2015 | 2012000010182 | 180 Days |                  |                      | 1,000.00       | 0.00             | 1             | Y    |         |
| KEVIN GORDY              | 12/24/2015 | 2012000010182 | 180 Days |                  |                      | 2,000.00       | 0.00             | 2             |      | 100.00% |
|                          |            |               |          |                  |                      | 2,000.00       |                  | 2             | 2    | 100.00% |
| COLLECTOR TOTAL:         |            |               |          |                  |                      | 3,000.00       |                  | 3             | 3    | 100.00% |
| PROMISE TOTAL:           |            |               |          |                  |                      | 3,000.00       |                  | 3             | 3    | 100.00% |
| COMPANY TOTAL:           |            |               |          |                  |                      | 42,000.00      |                  |               |      |         |
| PROMISE TOTAL:           |            |               |          |                  |                      | 42,000.00      |                  |               |      |         |

## 10.13 Repossession/Foreclosure Log

This collection report lists bankruptcy accounts.

### Parameters:

- Company/Branch
- Report Format



## Example of the Repossession/Foreclosure Log report

Report : Repossession/Foreclosure Log  
Date: 3/14/2016 18:29 PM

ORACLE®  
Financial Services Lending and Leasing

Company: US01  
Branch: USHQ

| ALL AMOUNT ARE IN USD |                |                  |                             |            |                |                |                |
|-----------------------|----------------|------------------|-----------------------------|------------|----------------|----------------|----------------|
| Type                  | Disposition    | Account #        | Customer/Asset              | Balance    | Repo Forc Date | File Rcvd Date | Follow-up Date |
|                       | NEWLY RECEIVED | 20150600010169   | UNIT1 SUB<br>0 TOYOTA CAMRY | 51,373.78  |                |                | 03/04/2016     |
|                       | NEWLY RECEIVED | 20150600010169   | UNIT1 SUB                   | 51,373.78  |                |                | 03/04/2016     |
|                       |                | Type Count: 2    | Type Total:                 | 102,747.56 |                |                |                |
|                       |                | Branch Count: 2  | Branch Total:               | 102,747.56 |                |                |                |
|                       |                | Company Count: 2 | Company Total:              | 102,747.56 |                |                |                |
|                       |                | Grand Count: 2   | Grand Total:                | 102,747.56 |                |                |                |

## 10.14 Accounts and Listing - Line

This report lists the accounts log.

### Parameters:

- Company/Branch
- Account Status
- Report Format

### Example for Accounts and Listing report

Report : Account Listing Log (Line)  
Date: 2/9/2016 4:50 AM

ORACLE®  
Financial Services Lending and Leasing

Company: NL02  
Branch : NLHQ

| ALL AMOUNT ARE IN USD          |                |                           |                |              |              |               |            |
|--------------------------------|----------------|---------------------------|----------------|--------------|--------------|---------------|------------|
| Status                         | Account #      | Customer                  | Product        | Effective Dt | Interest Bal | Principal Bal | Balance    |
| ACTIVE                         | 20120600010154 | SCHLOSS STEVEN / JENNIFER | LOC-HE         | 06/10/2011   | 3.06         | 4,000.00      | 6,035.40   |
|                                | 20120600010526 | TAYLOR CHRIS / HILARY     | LOC-HE         | 06/10/2012   | 3.06         | 4,000.00      | 6,035.40   |
|                                | 20120600012126 | SCHLOSS STEVEN / JENNIFER | LOC-HE         | 06/10/2012   | 3.06         | 4,000.00      | 5,975.40   |
|                                | 20120600012134 | TAYLOR CHRIS / HILARY     | LOC-HE         | 06/10/2012   | 3.06         | 4,000.00      | 5,975.40   |
|                                | 20120700010517 | SCHLOSS EDWARD / JESSICA  | LOC-HE         | 07/10/2012   | 3.06         | 4,000.00      | 5,989.57   |
|                                | 20120700010872 | HAYASHI GEN / FUMA        | LOC-HE         | 07/10/2012   | 3.06         | 4,000.00      | 5,989.57   |
|                                | 20120800010368 | SALAS MARCELO / RUDY      | LOC-HE         | 08/10/2012   | 3.06         | 4,000.00      | 5,927.21   |
|                                | 20120800010863 | SCHONROVEN MARK / JUDY    | LOC-HE         | 08/10/2012   | 3.06         | 4,000.00      | 5,927.21   |
|                                | 20120900010359 | RAWLINGS HENRY / DALEY    | LOC-HE         | 09/10/2012   | 3.06         | 4,000.00      | 5,849.84   |
|                                | 20120900010721 | IVANOV ISSAC / HEBERCA    | LOC-HE         | 09/10/2012   | 3.06         | 4,000.00      | 5,849.84   |
|                                | 20121000010174 | PETROV GLENN / YVONNE     | LOC-HE         | 10/10/2012   | 3.06         | 4,000.00      | 5,804.01   |
|                                | 20121000010710 | RAYMOND KEVIN / LISA      | LOC-HE         | 10/10/2012   | 3.06         | 4,000.00      | 5,804.01   |
|                                |                | Status Count: 12          | Status Total:  | 36.72        | 48,000.00    | 71,162.86     |            |
|                                |                | Branch Count: 12          | Branch Total:  | 36.72        | 48,000.00    | 71,162.86     |            |
|                                |                | Company Count: 12         | Company Total: | 36.72        | 48,000.00    | 71,162.86     |            |
| Company: US01<br>Branch : USHQ |                |                           |                |              |              |               |            |
| ALL AMOUNT ARE IN USD          |                |                           |                |              |              |               |            |
| Status                         | Account #      | Customer                  | Product        | Effective Dt | Interest Bal | Principal Bal | Balance    |
| ACTIVE                         | 20160100013167 | LIT LILI / F              | LOC-FR         | 01/12/2016   | 0.00         | 100,000.00    | 100,000.00 |
|                                | 20160100013183 | F HANNA                   | LOC-FR         | 01/19/2015   | 71.49        | 30,000.00     | 20,533.74  |
|                                | 20160100013170 | ROBERT ROBIN              | LOC-FR         | 01/20/2016   | 0.00         | 60,000.00     | 60,000.00  |
| Status                         | 20160100013670 | KRISHNA MAJANT            | LOC-FR         | 01/21/2016   | 0.00         | 70,000.00     | 70,000.00  |
|                                | 20160100013193 | KVR PATRINA               | LOC-HE         | 01/21/2016   | 0.00         | 50,000.00     | 50,000.00  |
|                                | 20160100014008 | BOO SUMAN                 | LOC-HE         | 08/05/2015   | 15.48        | 30,900.00     | 39,787.80  |
|                                | 20160900014278 | RODRIGUE MILDRED          | LOC-HE         | 12/12/2015   | 117.83       | 30,900.00     | 36,017.83  |
|                                | 20161200011200 | MURRAY RICHARD            | LOC-HE         | 12/14/2015   | 276.65       | 320,000.00    | 120,462.65 |
|                                | 20161200011201 | PATEL SUMAN LINE          | LOC-FR         | 12/24/2015   | 0.00         | 30,000.00     | 30,000.00  |
|                                |                | Status Count: 10          | Status Total:  | 481.45       | 534,606.00   | 538,782.02    |            |
|                                |                | Branch Count: 10          | Branch Total:  | 481.45       | 534,606.00   | 538,782.02    |            |
|                                |                | Company Count: 10         | Company Total: | 481.45       | 534,606.00   | 538,782.02    |            |
|                                |                | Grand Count: 22           | Grand Total:   | 518.17       | 582,606.00   | 609,944.88    |            |



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## 11. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding
- or-
- Up front on a monthly basis
- or-
- When the interest is earned
- or-
- When the payment is received from customer based on the set up compensation plans.

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

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

## 11.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

### Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers**.
2. The system displays the Producers setup screen.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, there's a navigation bar with the Oracle logo and 'Financial Services Lending and Leasing'. Below this, a sidebar on the left contains a menu with options like Dashboard, Origination, Servicing, and Collections. The main area is titled 'Producers' and shows a table of existing producers. Below the table, there's a 'Producer Details' form with various fields for entering or editing producer information.

| Producer # | Old Producer # | Name               | Company | Branch | Start Dt   | End Dt     | Status | Enabled |
|------------|----------------|--------------------|---------|--------|------------|------------|--------|---------|
| UNDEFINED  |                |                    |         |        | 02/03/2016 | 12/31/9999 |        |         |
| AK-00001   | HELL           | HELL               | US01    | USR1   | 12/22/2015 | 12/31/1999 | ACTIVE | Y       |
| CA-00001   | CA-00001       | DEMO               | US01    | USHQ   | 11/06/2012 | 12/31/9999 | ACTIVE | Y       |
| CA-00002   | CA-00002       | RANDY'S AUTO SA... | US01    | USHQ   | 01/01/1800 | 12/31/4000 | ACTIVE | Y       |
| CA-00003   | CA-00003       | ACE HEADQUART...   | US01    | USHQ   | 01/01/1800 | 12/31/4000 | ACTIVE | Y       |
| CA-00004   | CA-00004       | VOLKSWAGEN OF...   | US01    | USHQ   | 01/01/1800 | 12/31/4000 | ACTIVE | Y       |
| CA-00005   | CA-00005       | AUTO JUNGLE        | US01    | USHQ   | 01/01/1800 | 12/31/4000 | ACTIVE | Y       |
| CA-00006   | CA-00006       | SIMI VALLEY CHR... | US01    | USHQ   | 01/01/1800 | 12/31/4000 | ACTIVE | Y       |
| CA-00007   | PHANINDRA      | PHANINDRA          | US01    | USHQ   | 12/12/2010 | 12/31/9999 | ACTIVE | Y       |
| CA-00008   | PHANINDRA1     | PHANINDRA1         | US01    | USHQ   | 12/19/2012 | 12/31/9999 | ACTIVE | Y       |

The 'Producer Details' form includes fields for:

- Producer # (UNDEFINED)
- Old Producer #
- Name
- Company
- Branch
- Start Dt (02/03/2016)
- End Dt (12/31/9999)
- Contact
- Group
- Grade
- Type
- Status
- Sales Agent
- Underwriter
- Funder
- Collector
- Fed Tax # (UNDEFINED)
- Country
- Address #
- Address Line 1
- Address Line 2
- Zip
- Zip Extn
- City
- State
- Phone 1 (000)-000-0000
- Extn 1
- Phone 2
- Extn 2
- Fax Prefix1
- Fax 1 (000)-000-0000
- Fax Prefix2
- Fax 2
- Email
- Loss Reserve Amount (0)
- Max Float (99,999)
- Remaining Float
- Enabled (checked)
- Subvention Participation
- Subvention Participant
- Collection Type (STATEMENT)
- Collection Frequency (MONTHLY)
- Refund Disbursement Method (NONE)
- Region
- Territory
- License Details
- Valid From
- Valid To

### 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:   |
|-------------------|--|
| <b>Producer #</b> | <p>Based on the system setup, either:</p> <p>Specify the producer number</p> <p>-or-</p> <p>The system generates producer number.</p> <p>Producer will be activated on the next system date (current system date + 1) and not on the start date.</p> |

| Field:                 | Do this:   |
|------------------------|--|
| <b>Old Producer #</b>  | Specify the old producer number.   |
| <b>Name</b>            | Specify the producer name.   |
| <b>Company</b>         | Select the company from the drop-down list.  |
| <b>Branch</b>          | Select the branch from the drop-down list.   |
| <b>Start Dt</b>        | Select the producer start date by clicking on the adjoining Calendar icon.   |
| <b>End Dt</b>          | Select the producer end date by clicking on the adjoining Calendar icon.   |
| <b>Contact</b>         | Specify the producer contact.  |
| <b>Group</b>           | Select the producer contact group from the drop-down list.   |
| <b>Grade</b>           | 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.                              |
| <b>Type*</b>           | Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.  |
| <b>Status</b>          | Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is 'Active' can be funded.                                |
| <b>Sales Agent</b>     | Select the sales agent associated with this producer from the drop-down list.  |
| <b>Underwriter</b>     | 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.   |
| <b>Funder</b>          | Select the users with responsibility as Funding Specialist, from the drop-down list.   |
| <b>Collector</b>       | Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the <b>Collector</b> field in <b>Delinquency Information</b> section of <b>Account Details</b> screen on the <b>Customer Service screen</b> ). |
| <b>Fed Tax #</b>       | Specify the federal tax identification number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.   |
| <b>Address section</b> |  |
| <b>Country</b>         | Select the country code from the drop-down list.   |
| <b>Address Line 1</b>  | Specify address line 1   |
| <b>Address Line 2</b>  | Specify address line 2   |

| <b>Field:</b>                           | <b>Do this:</b>   |
|---|---|
| <b>Zip</b>                              | Select the zip code from the drop-down list.  |
| <b>Zip Extn</b>                         | Specify the extension of the zip code.  |
| <b>City</b>                             | Specify the city.   |
| <b>State</b>                            | Select the state from the drop-down list.   |
| <b>Phone 1</b>                          | Specify phone number 1.   |
| <b>Exnt 1</b>                           | Specify phone number 1 extension.   |
| <b>Phone 2</b>                          | Specify phone number 2.   |
| <b>Extn2</b>                            | Specify phone number 2 extension.   |
| <b>Fax Prefix1</b>                      | Select fax prefix number 1 from the drop-down list.   |
| <b>Fax1</b>                             | Specify fax number 1.   |
| <b>Fax Prefix2</b>                      | Select fax prefix number 2 from the drop-down list.   |
| <b>Fax2</b>                             | Specify fax number 2.   |
| <b>E-Mail</b>                           | Specify the producer mail address.  |
| <b>Loss Reserve Amount</b>              | Specify the loss reserve amount   |
| <b>Max Float</b>                        | Specify the value of maximum float allowed for the Producer.<br><br>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. |
| <b>Remaining Float</b>                  | System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.  |
| <b>Enabled</b>                          | Check this box to enable the product.   |
| <b>Subvention Participation Details</b> |   |
| <b>Subvention Participant</b>           | Check this box to maintain the producer as subvention participant   |
| <b>Collection Type</b>                  | Select the collection type from the drop-down list.   |
| <b>Collection Frequency</b>             | Select the collection frequency from the drop-down list.  |
| <b>Refund Disbursement Method</b>       | Select the refund disbursement method from the drop-down list.  |
| <b>Region</b>                           | Select the region of producer from the drop-down list.  |
| <b>Territory</b>                        | Select the territory of producer from the drop-down list.   |

| Field:                 | Do this:  |
|------------------------|---|
| <b>License Details</b> |   |
| <b>Valid From</b>      | Specify the date from when the producer's license is valid. |
| <b>Valid To</b>        | 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.

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### 11.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the 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 **Collection > Collections > Producers > Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:              | Do this:  |
|---------------------|---|
| <b>Pmt Mode</b>     | Select the payment mode from the drop-down list.  |
| <b>Bank</b>         | Specify the ACH bank name.  |
| <b>Start Dt</b>     | Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.                      |
| <b>Routing #</b>    | Specify the ACH bank routing number.  |
| <b>Account Type</b> | Select the ACH bank account type from the drop-down list.   |
| <b>Account #</b>    | Specify the ACH bank account number.  |
| <b>Currency</b>     | View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer. |
| <b>BIC</b>          | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.           |

| Field:   | Do this:   |
|--|--|
| <b>IBAN</b>  | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p> |
| <b>Disbursement Currency</b>   | Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.   |
| <p><b>Approval Detail section</b> - 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'.</p> |  |
| <b>Approved By</b>   | View the user who has approved the payment details.  |
| <b>Approved Dt</b>   | View the date and time when the payment details were approved.   |
| <b>Status</b>  | 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.

- To access the payment details to be approved, do one of the following:
  - Click **Collection > Collections > 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.
- In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
- 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.

### 11.1.2 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

#### To complete the Tracking Attributes

1. Click **Collection > Collections > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
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.    |

### 11.1.3 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

#### To complete the Contacts

1. Click **Collection > Collections > Producers > Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:       | Do this:  |
|--------------|---|
| Contact Type | Select the producer contact type from the drop-down list. |
| Name         | Specify the producer contact name.                        |
| Phone        | Specify producer contact phone number.                    |
| Extn         | Enter phone number extension.                             |
| Fax          | Enter producer contact fax number.                        |
| Enabled      | Check this box to indicate this is a current contact.     |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 11.1.4 **Comments**

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

##### **To enter a comment on the Comments**

1. Click **Collection > Collections > Producers > Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:            | Do this:               |
|-------------------|------------------------|
| <b>Comment</b>    | Enter comment.         |
| <b>Comment By</b> | Displays user id.      |
| <b>Comment Dt</b> | Displays comment date. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 11.1.5 **Summary**

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

##### **To view summary on the Summary**

1. Click **Collection > Collections > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

| Field:             | View this:                                  |
|--------------------|---|
| <b>Year Month</b>  | The year and month.                         |
| <b>Total Apps</b>  | The application total status count.         |
| <b>Approved</b>    | The application approved status count.      |
| <b>Conditioned</b> | The application conditioned status count.   |
| <b>Rejected</b>    | The application rejected status count.      |
| <b>Withdrawn</b>   | The application rejected status count.      |
| <b>Funded</b>      | The application withdrawn status count.     |
| <b>Amount</b>      | The application funded status total amount. |

#### 11.1.6 **Title Status Summary**

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1



day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

#### To view Title Status Summary on the Summary

1. Click **Collection > Collections > Producers > Summary** sub tab.
2. On the **Title Status Summary** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
3. Select the **Title Status Summary** period as 1 day/2 days/5 days/7 days/All.

A brief description of the fields are given below:

| Field:                              | View this:  |
|-------------------------------------|---|
| <b>New Status</b>                   | Displays lien status as 'New'   |
| <b>Perfection Processing Status</b> | Displays lien status as either Sent for Perfection/ Sent for Re-perfection      |
| <b>Perfected Status</b>             | Displays if lien status has 'Perfected Title'                                   |
| <b>Release Processing Status</b>    | Displays lien status as either Sent for Title Release/Re-sent for Title Release |
| <b>Released Status</b>              | Displays lien status as either Service Requested/Pending Delete                 |
| <b>Hold Release</b>                 | Displays lien Hold Release status   |
| <b>To be Released</b>               | Displays lien status if 'To be released'  |
| <b>Closed Status</b>                | Displays lien status if 'Deleted'   |
| <b>Exception Status</b>             | Displays lien status as either Pending Lien Holder/ Pending DMV                 |
| <b>Lien Event Date</b>              | Displays lien Event Date attached against each status.                          |

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## 12. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

### 12.1 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 **Collections > Collections > Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
  - Vendors
  - Assignment Allocation
  - Work Orders
  - Follow-up
  - Invoices

#### 12.1.1 Vendors tab

1. Click **Collections > Collections > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
  - Payment Details
  - Vendor Groups
  - Tracking Attributes
  - Comments
2. In the **Collections > Collections > Vendors > Vendors > Vendor Details** section, 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 value 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.

The screenshot displays the 'Vendors' window in the Oracle Financial Services Lending and Leasing application. The window has a sidebar on the left with a 'Dashboard' button and a list of navigation items: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main area is titled 'Vendors' and contains a 'Vendor Details' table. The table has columns for Vendor #, Channel, Old Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, and Contact Person. Below the table, there are fields for 'Enabled', 'Vendor #', 'Channel', 'Old Vendor #', 'Name', 'Status', 'Company', 'Branch', 'Start Dt', 'End Dt', and 'Contact Person'. The 'Enabled' checkbox is checked. The 'Vendor #' field contains 'PR-04001'. The 'Channel' field contains 'RDN'. The 'Old Vendor #' field contains 'RDN'. The 'Name' field contains 'TEST\_RDN\_VENDOR1'. The 'Status' field contains 'ACTIVE'. The 'Company' field contains 'DEMO BANK USA'. The 'Branch' field contains 'US REGION 1'. The 'Start Dt' field contains '08/05/2010'. The 'End Dt' field contains '12/31/9999'. The 'Contact Person' field contains 'TEST'. At the bottom right, there are fields for 'Address #', 'Address Line 1', 'Address Line 2', 'Zip', and 'Zip Extn'.

A brief description of the fields is given below:

| Field:                | Do this:  |
|-----------------------|---|
| <b>Enabled</b>        | Check this box to enable the vendor.  |
| <b>Vendor #</b>       | <p>The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.</p> <p>System auto generates the vendor number when the following system parameter is set to 'Yes' in Setup &gt; Administration &gt; System &gt; System Parameter screen.</p> <ul style="list-style-type: none"> <li>- Parameter: UVN_VEN_NBR_SYS_GENERATED</li> <li>- Description: VENDOR NUMBER IS SYSTEM GENERATED</li> </ul> |
| <b>Channel</b>        | Select the vendor channel from the drop-down list.  |
| <b>Old Vendor #</b>   | Displays the old vendor number if exists.   |
| <b>Name</b>           | Specify the vendor name.  |
| <b>Status</b>         | Select the vendor status from the drop-down list.   |
| <b>Company</b>        | Select the vendor portfolio company from the drop-down list.  |
| <b>Branch</b>         | Select the vendor portfolio branch from the drop-down list.   |
| <b>Start Dt</b>       | Specify the vendor start date. You can select data even from the adjacent Calendar icon.  |
| <b>End Dt</b>         | Specify the vendor end date. You can select data even from the adjacent Calendar icon.  |
| <b>Contact Person</b> | Specify the vendor contact name.  |

| Field:                | Do this:  |
|-----------------------|---|
| <b>Fed Tax #</b>      | If available, enter the vendor federal tax identification number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234. |
| <b>Credit Days</b>    | 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.  |
| <b>Phone 1</b>        | Specify primary phone number.   |
| <b>Extn 1</b>         | Specify the primary phone extension.  |
| <b>Phone 2</b>        | Specify alternate phone number.   |
| <b>Extn 2</b>         | Specify the alternate phone's extension.  |
| <b>Fax</b>            | Specify the fax number.   |
| <b>Fax 2</b>          | Specify the fax number 2.   |
| <b>Country</b>        | Select the country code from the drop-down list.  |
| <b>Address #</b>      | Specify the vendor address.   |
| <b>Address Line 1</b> | Specify address line 1.   |
| <b>Address Line 2</b> | Specify address line 2.   |
| <b>Zip</b>            | Select the zip code from the drop-down list.  |
| <b>Zip Extn</b>       | Specify the extension of the Zip code.  |
| <b>City</b>           | Specify the city.   |
| <b>State</b>          | Select the state from the drop-down list.   |
| <b>Email</b>          | Specify the email address.  |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 12.1.1.1 **Payment Details**

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:                    | Do this:   |
|---------------------------|--|
| <b>Remittance section</b> |  |
| <b>Country</b>            | Select the country code from the drop-down list. |
| <b>Address Line 1</b>     | Specify address line 1.                          |

| Field:                         | Do this:  |
|--------------------------------|---|
| <b>Address Line 2</b>          | Specify address line 2.   |
| <b>Zip</b>                     | Specify zip code from the drop-down list.   |
| <b>Zip Extn</b>                | Specify extension of the zip code.  |
| <b>City</b>                    | Specify city.   |
| <b>State</b>                   | Select state from the drop-down list.   |
| <b>Pre-Process Days</b>        | 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.   |
| <b>Currency</b>                | View the currency attached to vendor.   |
| <b>Payment Details section</b> |   |
| <b>Mode</b>                    | Select the mode of payment from the drop-down list.   |
| <b>Bank</b>                    | Specify the ACH bank.   |
| <b>Start Dt</b>                | View ACH start date.  |
| <b>Routing #</b>               | Specify the bank routing number.  |
| <b>Account Type</b>            | Select the account type from the drop-down list.  |
| <b>Account #</b>               | Specify the account number. If the organizational parameter <code>UIX-_HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.  |
| <b>BIC</b>                     | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.   |
| <b>IBAN</b>                    | <p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup &gt; Administration &gt; System &gt; User Defined Tables).</p> <p><b>Note:</b> IBAN for 'NL' country code (<code>IBAN_FORMAT_NL</code>) is defined by default with length of IBAN as 18.</p> |
| <b>Disbursement Currency</b>   | 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.

### 12.1.1.2 Vendor Groups

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:  | Do this:  |
|---------|---|
| Sort    | Specify sort sequence.  |
| Group   | Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor. |
| Enabled | Check this box to enable the vendor service.  |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.1.3 Tracking Attributes

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.1.4 Comments

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:  | Do this:                          |
|---------|-----------------------------------|
| Comment | View or add the required comment. |

|                   |  |
|-------------------|--|
| <b>Field:</b>     | <b>Do this:</b>  |
| <b>Comment By</b> | System automatically selects the logged in user details. |
| <b>Comment Dt</b> | System automatically displays the current date.          |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

## 12.1.2 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 **Collections > Collections > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

### 12.1.2.1 Vendor Assignment Criteria

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

1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

**Vendor Assignment Criteria**

| Channel                    | Work Order Type                       | Company       | Branch           | Enabled |
|----------------------------|---------------------------------------|---------------|------------------|---------|
| INTERNAL                   | RE SALE                               | DEMO BANK USA | US HEAD QUARTERS | Y       |
| INTERNAL                   | IMPOUND INVOLUNTARY REPOSSESSION (GR) | DEMO BANK USA | US REGION 1      | Y       |
| GENERIC RECOVERY INTERFACE | IMPOUND INVOLUNTARY REPOSSESSION (GR) | DEMO BANK 3P  | 3P HEAD QUARTERS | Y       |
| INTERNAL                   | DOOR KNOCK (GR)                       | DEMO BANK 3P  | 3P REGION 1      | Y       |
| GENERIC RECOVERY INTERFACE | COLLECTION                            | DEMO BANK USA | US HEAD QUARTERS | Y       |
| GENERIC RECOVERY INTERFACE | RECOVERY                              | DEMO BANK USA | US HEAD QUARTERS | Y       |
| GENERIC RECOVERY INTERFACE | COLLECTION                            | DEMO BANK USA | US REGION 1      | Y       |
| INTERNAL                   | REPOSSESSION                          | DEMO BANK USA | US HEAD QUARTERS | Y       |
| GENERIC RECOVERY INTERFACE | BANKRUPTCY                            | DEMO BANK USA | US HEAD QUARTERS | Y       |
| GENERIC RECOVERY INTERFACE | IMPOUND INVOLUNTARY REPOSSESSION (GR) | DEMO BANK USA | US HEAD QUARTERS | Y       |

**Vendor Assignment Allocation**

| Vendor # | Name                   | Assigned Cases | % Allocation | Assignment % |
|----------|------------------------|----------------|--------------|--------------|
| IL-00003 | CRAIG PHELPS, TRUSTEE  | 5              | 83.333       | 100          |
| IL-00004 | JAY A STEINBERG, ESQ   | 0              | 0            | 0            |
| IL-00005 | MICHAEL D. CLARK       | 0              | 0            | 0            |
| IL-00006 | B AND K TOWING         | 0              | 0            | 0            |
| IL-00007 | ILLINOIS AUTO RECOVERY | 0              | 0            | 0            |
|          |                        |                |              | Total % 100  |

A brief description of the fields is given below:

| Field:                 | Do this:  |
|------------------------|---|
| <b>Channel</b>         | Select the OFSLL interfaced channel from the drop-down list.<br>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)'. |
| <b>Work Order Type</b> | Select the work order type from the drop-down list.   |
| <b>Company</b>         | Select the Company from the drop-down list.   |
| <b>Branch</b>          | Select the company's Branch from the drop-down list.  |
| <b>Enabled</b>         | Check this box to enable the vendor assignment criteria.  |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.2.2 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 **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

| Field:                | Do this:  |
|-----------------------|---|
| <b>Vendor #</b>       | View the Vendor number. The same is either specified manually or system generated in the Vendors tab.                                       |
| <b>Name</b>           | View the name of the vendor.  |
| <b>Assigned Cases</b> | View the total number of cases assigned to the vendor.  |
| <b>% Allocation</b>   | View the percentage of total cases assigned to the vendor.  |
| <b>Assignment %</b>   | 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.

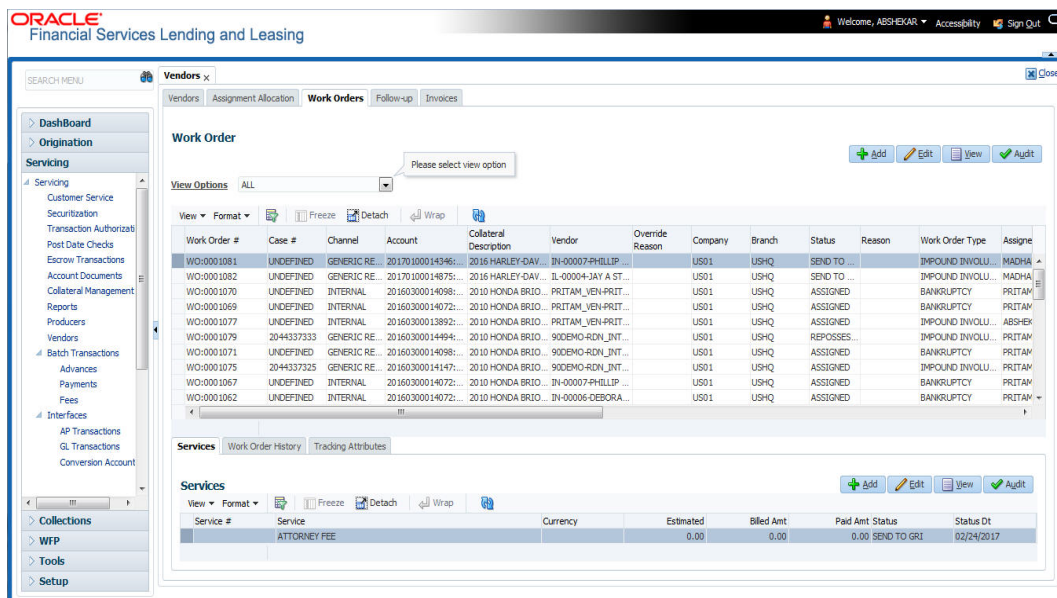
### 12.1.3 Work Orders Tab

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



- Work Order History
  - Tracking Attributes
2. In the **Collections > Collections > 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:  |
|------------------------|---|
| <b>Work Order #</b>    | Displays the work order number.   |
| <b>Case #</b>          | Displays the case number received from third party vendor interface.  |
| <b>Channel</b>         | Select the OFSLL interfaced channel from the drop-down list.<br><br>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)'. |
| <b>Work Order Type</b> | Select the work order type from the drop-down list.   |
| <b>Account</b>         | Select account number for the work order from the drop-down list.   |
| <b>Company</b>         | Displays the company name based on the account selected.  |
| <b>Branch</b>          | Displays the branch based on the account selected.  |
| <b>Vendor</b>          | 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.   |
| <b>Override Reason</b> | In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.  |

| <b>Field:</b>  | <b>Do this:</b>  |
|--|--|
| <b>Status</b>  | Select the work order status from the drop-down list.<br><br>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)'. |
| <b>Reason</b>  | 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.  |
| <b>Collector</b>   | Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.   |
| <b>Work Order Details section</b>  |  |
| <b>Dt</b>  | Displays the date when work order was created.   |
| <b>Status Dt</b>   | Displays the last work order status-change date.   |
| <b>Currency</b>  | Displays the vendor company currency based on the vendor selected.   |
| <b>Estimated</b>   | Displays the estimated amount, which is the sum of all the services added to the work order.   |
| <b>Billed</b>  | Displays amount billed by the vendor for the work order.   |
| <b>Paid</b>  | Displays amount paid to the vendor for the work order.   |
| <b>Reference #</b>   | Specify vendor reference details if any.   |
| <b>Assigned By</b>   | Displays the user who created/assigned the work order to vendor.   |
| <b>Followup Dt</b>   | Select the subsequent follow-up date from adjoining calendar.  |
| <b>Account Information section</b> - System displays the following information depending on the account selected for the work order in 'Work Order' section. |  |
| <b>Account Status</b>  | Displays the status of the account.  |
| <b>Charged off Dt</b>  | Displays the date when the account was charged off.  |
| <b>Due Amt</b>   | Displays the due amount to be paid to the account.   |
| <b>Total Outstanding Balance</b>   | Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.  |
| <b>Total Due</b>   | Displays the total of all dues pending on the account.   |
| <b>Due Dt</b>  | Displays the last elapsed due date on the account.   |
| <b>Days Past Due</b>   | Displays the total number of days elapsed past due date.   |

| Field:   | Do this:   |
|--|--|
| <b>Service Address</b>   | 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).<br><br><b>Note:</b> 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. |
| <b>Collateral Details section</b> - This section displays the asset details associated with the work order.  |  |
| <b>Collateral Description</b>  | 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.   |
| <b>Identification #</b>  | Displays the identification number of the asset.   |
| <b>Year</b>  | Displays the manufacturing year of the asset.  |
| <b>Make</b>  | Displays the asset's manufacturing company.  |
| <b>Model</b>   | Displays the asset's model.  |
| <b>Vendor Information section</b>  |  |
| <b>Contact</b>   | Specify the vendor contact for the work order.   |
| <b>Phone</b>   | Specify the vendor contact phone for the work order.   |
| <b>Extn</b>  | Specify the vendor contact phone extension for the work order.   |
| <b>Fax</b>   | Specify the vendor contact fax for the work order.   |
| <b>Comment</b>   | Specify any comments regarding the work order.   |
| <b>Vendor Messages section</b> - 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. |  |
| <b>Vendor Msg Type</b>   | Select the type of vendor message from the drop-down list.   |
| <b>Vendor Msg</b>  | Specify additional information that is to be communicated to the external interface.   |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.3.1 **Services**

In the **Collections > Collections > 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:  |
|-------------------|---|
| <b>Service #</b>  | Specify an unique service number for the work order.  |
| <b>Service</b>    | Select the service type from the drop-down list (required).   |
| <b>Currency</b>   | System defaults the currency defined in work order which is the vendor currency.  |
| <b>Estimated</b>  | 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).<br><br>However, you can also modify the estimated value to the required amount. |
| <b>Billed Amt</b> | Displays amount billed by the vendor for the service.   |
| <b>Paid Amt</b>   | Displays amount paid to the vendor for the service.   |
| <b>Status</b>     | Select the status from the drop-down list.  |
| <b>Status Dt</b>  | Displays the last service status change date.   |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.3.2 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**.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information "Welcome, ABSEKAR" with links for "Accessibility" and "Sign Out". The left sidebar contains a "SEARCH MENU" and a list of navigation options: Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled "Vendors" and "Work Order History". It features a table with columns: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason, and Work Order. The table contains three rows of data. Below the table, there are sections for "Work Order" details (Work Order #, Case #, Channel, Work Order Type, Account, Company, Branch) and "Work Order Details" (Dt, Status Dt, Currency, Estimated, Billed Amt, Paid, Reference #). To the right, there are sections for "Account Information" (Service Address, BNHN #, AR2, LAS, PIEDRAS, PUERTO RICO, 00771) and "Collateral Details" (Collateral Description, 2016 TOYOTA CAMRY).

### 12.1.3.3 Tracking Attributes

Click **Collections > Collections > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:               | Do this:   |
|----------------------|--|
| <b>Sub-Parameter</b> | View the Sub-Parameter.  |
| <b>Parameter</b>     | View the listed Parameter.   |
| <b>Value</b>         | Specify the required parameter value. By default, NA is displayed. |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.4 Follow-up Tab

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

- Click **Collections > Collections > Vendors > Follow-up** tab. The details are grouped into two:
  - Work Order Follow-up
  - Assigned Services
- In the **Collections > Collections > Vendors > Follow-up > Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record.

The screenshot shows the 'Vendors x' window with the 'Follow-up' tab selected. It displays a table of 'Work Order Follow-up' records. Below the table, there is a detailed view for a specific work order, including fields for Company, Branch, Followup Dt, Work Order #, Dt, Assignment Type, Account, Vendor, Status, Status Dt, Assigned By, and Edit. The 'Assigned Services' section is also visible at the bottom.

| Company | Branch | Followup Dt | Work Order # | Dt         | Assignment Type | Account                            | Vendor                              | Status | Status Dt  | Assigned By | Edit   |
|---------|--------|-------------|--------------|------------|-----------------|------------------------------------|-------------------------------------|--------|------------|-------------|--------|
| US01    | USHQ   | 12/12/2015  | WO:0001001   | 12/12/2015 | COLLECTION      | 20150100011170:ROBERT BOREN        | PR-01001-PINNACLE PARTS & SERVICE   | NEW    | 12/12/2015 | VEROUTHU    | 0.00   |
| US01    | USHQ   | 12/14/2015  | WO:0001003   | 12/14/2015 | BANKRUPTCY      | 20150100010406:LEWIS LESLIE / JOHN | IL-00005-MICHAEL D. CLARK           | NEW    | 12/14/2015 | VINOARUM    | 12.00  |
| US01    | USHQ   | 12/29/2015  | WO:0001007   | 12/15/2015 | SERVICING       | 20151200011333:BROOK BROOK         | CA-02001-ANDREWS TOWING             | NEW    | 12/15/2015 | YAVAIIDYA   | 1.00   |
| US01    | USHQ   |             | WO:0003004   | 12/19/2015 | SERVICING       | 20151200011317:CHOHA PHANINDRA     | CA-04001-PHANINDRA1                 | NEW    | 12/19/2015 | PHACHODA    | 100.00 |
| US01    | USHQ   |             | WO:0001002   | 12/12/2015 | BANKRUPTCY      | 20150600011323:SMITH JOHN          | IL-00005-MICHAEL D. CLARK           | OPEN   | 12/12/2015 | PHACHODA    | 100.00 |
| US01    | USHQ   |             | WO:0001004   | 12/14/2015 | COLLECTION      | 20150100010373:ANDRE PETER / VICT  | IL-00002-GRTR QUAD CITY AUTO AUC... | NEW    | 12/14/2015 | JVANKAYA    | 0.00   |
| US01    | USHQ   |             | WO:0001005   | 12/14/2015 | SERVICING       | 20150100010023:BABU MADHU          | IL-00001-DECATUR AUTO AUCTION       | NEW    | 12/14/2015 | VIBHATIA    | 0.00   |
| US01    | USHQ   |             | WO:0003003   | 12/19/2015 |                 | 20150100010373:ANDRE PETER / VICT  | CA-04002-HARRY RECOVER              | NEW    | 12/19/2015 | VEROUTHU    | 0.00   |
| US01    | USHQ   |             | WO:0004001   | 12/22/2015 | BANKRUPTCY      | 20150100010373:ANDRE PETER / VICT  | CA-02001-ANDREWS TOWING             | NEW    | 12/22/2015 | VINOARUM    | 0.00   |
| US01    | USHQ   |             | WO:0005001   | 12/22/2015 | BANKRUPTCY      | 20150100010406:LEWIS LESLIE / JOHN | CA-04004-STAR SERVICES              | NEW    | 12/22/2015 | VINOARUM    | 0.00   |

**Work Order Follow-up**

Vendor: PR-01001-PINNACLE PARTS & SERVICE  
 \* Status: NEW  
 Status Dt: 12/12/2015

**Work Order**

Currency: US DOLLAR  
 Estimated: 0.00  
 Billed Amt: 0.00

**Vendor Information**

Contact: GREGORY  
 Phone: (973)-539-4539  
 Extn:  
 Comment:

**Assigned Services**

A brief description of the fields is given below:

| Field:         | Do this:                     |
|----------------|------------------------------|
| <b>Company</b> | Displays the vendor company. |
| <b>Branch</b>  | Displays the vendor branch.  |

| Field:                            | Do this:   |
|-----------------------------------|--|
| <b>Followup Dt</b>                | Specify the next follow-up date. You can even select the date from adjoining Calendar icon.  |
| <b>Work Order #</b>               | Displays the work order number.  |
| <b>Dt</b>                         | Displays the work order date.  |
| <b>Account</b>                    | Displays the account associated with the work order.   |
| <b>Vendor</b>                     | Displays the vendor associated with the work order.  |
| <b>Status</b>                     | Select the work order status from the drop-down list.  |
| <b>Status Dt</b>                  | Displays the last work order status change date.   |
| <b>Work Order section</b>         |  |
| <b>Currency</b>                   | Displays the currency for the work order.  |
| <b>Estimated</b>                  | Displays the estimated amount, which is the sum of all the services added to the work order. |
| <b>Billed Amt</b>                 | Displays amount billed by the vendor for the work order.                                     |
| <b>Paid</b>                       | Displays amount paid to the vendor for the work order.                                       |
| <b>Vendor Information section</b> |  |
| <b>Contact</b>                    | Displays the vendor contact name.  |
| <b>Phone</b>                      | Displays the vendor contact phone number.  |
| <b>Extn</b>                       | Displays the vendor contact phone number's extension.  |
| <b>Comment</b>                    | Specify a comment.   |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 12.1.4.1 Assigned Services

In the **Collections > Collections > Vendors > Follow-up > Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

| Field:            | Do this:  |
|-------------------|---|
| <b>Services</b>   | Displays the service provided by the vendor.            |
| <b>Currency</b>   | Select currency for the vendor from the drop-down list. |
| <b>Estimated</b>  | Specify the estimated amount for the service.           |
| <b>Billed Amt</b> | Specify amount billed by the vendor for the service.    |
| <b>Paid</b>       | Specify amount paid to the vendor for the service.      |
| <b>Status</b>     | 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.

## 12.1.5 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.

- Click **Collections > Collections > Vendors > Invoices** tab. The details are grouped into following sections:
  - Details
    - Payment Schedules sub tab
    - Related Invoice/Work Orders sub tab
  - Tracking Attributes
- In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list.
- Perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field:                 | Do this:   |
|------------------------|--|
| <b>Vendor</b>          | Select the vendor name for whom the invoice is to be created.  |
| <b>Company</b>         | Displays the vendor portfolio company.   |
| <b>Branch</b>          | Displays the vendor portfolio branch.  |
| <b>Invoice #</b>       | Specify the invoice number.<br>The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.   |
| <b>External Ref #</b>  | Specify the reference number which can be used for invoice tracking.<br>For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system. |
| <b>Invoice Dt</b>      | Specify the invoice date. You can even select the date from the adjoining Calendar icon.   |
| <b>Due Date</b>        | Select the due date. You can even select the date from the adjoining Calendar icon.  |
| <b>Status</b>          | Select the invoice status from the drop-down list.   |
| <b>Details section</b> |  |
| <b>Status Dt</b>       | Displays the last invoice status change date.  |
| <b>Address</b>         | Displays the vendor address.   |
| <b>Currency</b>        | Select the currency from the drop-down list.   |
| <b>Estimated</b>       | Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.  |
| <b>Invoice Amt</b>     | Displays the total invoice amount.   |
| <b>Agreed Amt</b>      | Displays the total agreed amount.  |
| <b>Paid Amt</b>        | Displays the total paid amount.  |
| <b>Channel</b>         | 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.

#### 12.1.5.1 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 **Collections > Collections > 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 from 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.

### 12.1.5.2 Invoice Details sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.


A brief description of the fields is given below:

| Field:               | Do this:   |
|----------------------|--|
| <b>Work Order</b>    | 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.   |
| <b>Case #</b>        | System displays the Case number only if there is a Case number is associated for the selected work order.  |
| <b>Estimated</b>     | Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.  |
| <b>Invoice Amt</b>   | Specify the invoice amount.  |
| <b>Agreed Amt</b>    | Specify the agreed amount.   |
| <b>Paid Amt</b>      | Displays the paid amount.  |
| <b>Txn Post Dt</b>   | Specify transaction effective date. You can even select the date from the adjoining Calendar icon.   |
| <b>Status</b>        | Select the status from the drop-down list.   |
| <b>Status Dt</b>     | Displays the last status change date. On edit, system updates the current date by default.   |
| <b>Authorized By</b> | Displays the name of the user who verified (accepted/rejected) the invoice details.  |
| <b>Authorized Dt</b> | Displays the date when the invoice details were verified.  |
| <b>Collectible</b>   | <p>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.</p> <p>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 &gt; Administration &gt; System &gt; Vendors &gt; Invoice Rules tab.</p> |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 12.1.5.3 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 **Collections > Collections > 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.

### 12.1.5.4 Payment Schedules sub tab

1. In the **Collections > Collections > 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:   |
|-----------------------------------|--|
| <b>Currency</b>                   | System displays the vendor currency.   |
| <b>Payment Amt</b>                | Specify the actual payment amount for the invoice.   |
| <b>Status</b>                     | Select the payment status from the drop-down list.   |
| <b>Payment Dt</b>                 | Select the payment date from the adjoining calendar.   |
| <b>Payment Reference</b>          | (Optional) Specify reference details for the payment if any.   |
| <b>Payable Id</b>                 | View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.   |
| <b>Payment Id</b>                 | View the Requisition ID generated during AP transaction.   |
| <b>Disbursement Currency</b>      | View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.   |
| <b>Account Currency</b>           | View the currency of the account selected at in 'Invoice Details' sub tab.   |
| <b>Amount in Account Currency</b> | 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.

#### 12.1.5.5 **Related Invoice/Work Order Details sub tab**

1. In the **Collections > Collections > 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:  |
|-------------------------|---|
| <b>Invoice #</b>        | View the invoice number for the work order.               |
| <b>Invoice Status</b>   | View the status of invoice generated for the work order.  |
| <b>Status Dt</b>        | View the date on which the status of invoice is recorded. |
| <b>Currency</b>         | View the currency in which the invoice is generated.      |
| <b>WO Estimated Amt</b> | View the estimated amount for the work order.             |
| <b>WO Agreed Amt</b>    | View the vendor agreed amount for the work order.         |
| <b>WO Paid Amt</b>      | View the amount paid for the work order.                  |

#### 12.1.5.6 **Tracking Attributes sub tab**

1. In the **Collections > Collections > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field:               | Do this:   |
|----------------------|--|
| <b>Sub-Parameter</b> | View the Sub-Parameter.  |
| <b>Parameter</b>     | View the listed Parameter.   |
| <b>Value</b>         | Specify the required parameter value. By default, NA is displayed. |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 12.1.5.7 **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 | Reposessed        |
| Voluntary Repossession   | Reposessed        |
| Impound Involuntary      | Reposessed        |
| Impound Voluntary        | Reposessed        |
| Involuntary Repossession | Closed            |
| Voluntary Repossession   | Closed            |
| Impound Involuntary      | Closed            |
| Impound Voluntary        | Closed            |
| Skip Investigation       | Reposessed        |
| 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.

---

## Appendix A: Transaction Parameters

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on responsibility of the Oracle Financial Services Lending and Leasing user, nature of account, and whether the account is a Line of credit.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

### A.1 Monetary Transactions

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

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account
- Close an account
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precomputed Line of credit to interest bearing Line of credit
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

## A.1.1 Late Charges

**Customer Service x**

Search: **Customer Service: 20150900014275** Review Request (Pending: 0)

Account(s): **20150900014275: RODRIGUEZ MILDRED**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product      | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|--------------|---------------|----------|-------------|------------|-------------|---------------|
| USD1    | USHQ   | UNDEFINED | 20150900014275 | LINE HE (PR) | 122           | USD      | 19,747.80   | 7,527.99   | ACTIVE-DELQ | 09/27/2015    |

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Alerts**

**Conditions**

**Account Details**

**Dues**

|  | 02/14/2016 | 02/07/2016 | 01/31/2016 | 01/24/2016 | 01/17/2016 |
|--|------------|------------|------------|------------|------------|
|  | 414.11     | 414.11     | 414.11     | 414.17     | 7,113.82   |

Delq Due: 7,527.99 Total Due: 7,527.99 Future Pmt Dt: 09/27/2015  
 LC Due: 0.00 Todays Payoff: 19,747.80 Oldest Due Dt: 09/27/2015  
 NSF Due: 0.00 Future Payoff: 19,799.38 Amt Paid Excess: 0.00  
**Other Due: 0.00** Future Payoff Date: 02/06/2016

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 4    | 5  | 4  | 5  | 0   | 0   | 0   | 120      | 122  |

BP(Life) 0 NSF(Life) 0 Collector DEMOCOLL  
 BP(Year) 0 NSF(Year) 0

**Activities**

Active Dt: 01/27/2016 App #: 0000001536 Last Pmt Amt: 0.00  
 Last Activity Dt: 01/27/2016 Paid Off Dt: Charge Off Dt:

**Other Information**

**Collateral Information**

| Description               | Identification # | Year | Asset Class | Asset Type | Sub Type           |
|---------------------------|------------------|------|-------------|------------|--------------------|
| 2015 INVERNZZZ CONSTRU... | E26A119602       | 2015 | NEW         | HOME       | SINGLE FAMILY HOME |

**Customer Information**

| Customer # | Name                          | Relation | SSN         | Birth Dt   | Gender    |
|------------|-------------------------------|----------|-------------|------------|-----------|
| 000001...  | MILDRED BURKETT RODRIGUEZ JR. | PRIMARY  | xx-xxx-4417 | 01/03/1965 | UNDEFINED |

Email: BURKETT@OFSLL.COM Disability: N Privacy Opt Out: Y  
 Language: ENGLISH Skip: N Active Military: N  
 Marital Status: UNDEFINED Stop: N Duty  
 Correspondence Time Zone: AMERICA/NEW\_YORK

**Address Information**

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

Late charges appear in LC Due field on the Dues section of Summary tab of the Customer Service screen. This is the first screen to appear on the Customer Service screen when you

load an account.

**Customer Service: 20150100011170**

Account(s): 20150100011170: ROBERT BOREN

Company: US01 Branch: USHQ Sub Unit: UNDEFINED Account #: 20150100011170 Product: LINE HE (VR) Days Past Due: 296 USD Pay Off Amt: 22,553.74 Amount Due: 2,237.16 Status: ACTIVE:DELQ Oldest Due Dt: 03/01/2015

**Dues**

| 01/01/2016 | 12/01/2015 | 11/01/2015 | 10/01/2015 | 09/01/2015 | 08/01/2015 |
|------------|------------|------------|------------|------------|------------|
| 235.09     | 227.51     | 235.09     | 227.51     | 1,547.05   |            |

Delq Due: 2,237.16 Total Due: 2,447.16 Future Pmt Dt: 03/01/2015  
 LC Due: 150.00 Today's Payoff: 22,553.74 Oldest Due Dt: 03/01/2015  
 NSF Due: 60.00 Future Payoff: 22,618.71 Amt Paid Excess: 0.00  
 Other Due: 0.00 Future Payoff Date: 01/01/2016

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 1    | 1  | 1  | 1  | 1   | 1   | 4   | 180      | 296  |

BP(Life) 0 BP(Year) 0 NSF(Life) 4 NSF(Year) 4 Collector: DEMOCOLL

**Activities**

Active Dt: 12/12/2015 App #: 0000001022 Last Pmt Amt: 0.00  
 Last Activity Dt: 12/22/2015 Paid Off Dt: Charge Off Dt:

**Customer Information**

| Customer # | Name                | Relation  | SSN         | Birth Dt   | Gender    |
|------------|---------------------|-----------|-------------|------------|-----------|
| 000000...  | BOREN, ROBERT       | PRIMARY   | xx-xxx-1466 | 12/01/1970 |           |
| 000000...  | GORDAN FELLOWS, JR. | SECONDARY | xx-xxx-5953 | 12/08/1980 | UNDEFINED |

Email: ROBERT.BOREN@GMAIL.COM Disability: N Privacy Opt Out: Y  
 Language: ENGLISH Skip: N Active Military: N  
 Marital Status: Correspondence Ship: N Duty Time Zone

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.

**Customer Service**

Search: Customer Service: 20150100011170 (Review Request: Pending: 0)

Account(s): 20150100011170: ROBERT BOREN

View: Format: Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product      | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|--------------|---------------|----------|-------------|------------|-------------|---------------|
| US01    | USHQ   | UNDEFINED | 20150100011170 | LINE HE (NR) | 296           | USD      | 22,553.74   | 2,237.16   | ACTIVE/DELO | 03/01/2015    |

**Summary** Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Alerts** **Conditions**

**Account Details**

**Dues**

| 01/01/2016 | 12/01/2015 | 11/01/2015 | 10/01/2015 | 09/01/2015 |
|------------|------------|------------|------------|------------|
| 235.09     | 227.51     | 235.09     | 227.51     | 1,547.05   |

Delq Due: 2,237.16 Total Due: 2,447.16 Future Pmt Dt: 03/01/2015  
 LC Due: 150.00 Today's Payoff: 22,553.74 Oldest Due Dt: 03/01/2015  
 NSF Due: 60.00 Future Payoff: 22,618.71 Amt Paid Excess: 0.00  
 Other Due: 0.00 Future Payoff Date: 01/01/2015

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 1    | 1  | 1  | 1  | 1   | 1   | 4   |          | 296  |

BP(LfA) 0 NSF(LfA) 4 Collector DEMOCOLL  
 BP(Year) 0 NSF(Year) 4

**Activities**

Active Dt: 12/12/2015 App #: 0000001022 Last Pmt Amt: 0.00  
 Last Activity Dt: 12/22/2015 Paid Off Dt: Charge Off Dt:

**Other Information**

**Collateral Information**

| Description            | Identification # | Year | Asset Class | Asset Type | Sub Type           |
|------------------------|------------------|------|-------------|------------|--------------------|
| 2010 VILLA CONST CELLA |                  | 2010 | NEW         | HOME       | SINGLE FAMILY HOME |

**Customer Information**

| Customer # | Name              | Relation  | SSN         | Birth Dt   | Gender    |
|------------|-------------------|-----------|-------------|------------|-----------|
| 000000...  | BOREN ROBERT      | PRIMARY   | xx-xxx-1466 | 12/01/1970 |           |
| 000000...  | GORDAN FELLOWS JR | SECONDARY | xx-xxx-9953 | 12/08/1980 | UNDEFINED |

Email: ROBERT.BOREN@GMAIL.COM Disability: N Privacy Opt Out: Y  
 Language: ENGLISH Skip: N Active Military: N  
 Marital: Stop: N Duty  
 Status: Correspondence: Time Zone

**Address Information**

To adjust a nonsufficient funds

| Transaction                                     | Parameters      |
|---|-----------------|
| Adjustment To Nonsufficient Fund Fee - Add      | Txn Date Amount |
| Adjustment To Nonsufficient Fund Fee - Subtract | Txn Date Amount |

To waive a nonsufficient funds

| Transaction                  | Parameters      |
|------------------------------|-----------------|
| Waive Nonsufficient Fund Fee | Txn Date Amount |

### A.1.3 Repossession Expenses

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

Repossession expenses appear in Other Due field on the Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

**Oracle Financial Services Lending and Leasing**

Welcome, VEROUTHU Accessibility Sign Out

**Customer Service**

Search: Customer Service: 20150900014275 Review Request (Pending: 0)

**Account(s): 20150900014275: RODRIGUEZ MILDRED**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product      | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|--------------|---------------|----------|-------------|------------|-------------|---------------|
| USD1    | USHQ   | UNDEFINED | 20150900014275 | LINE HE (PR) | 122           | USD      | 19,747.80   | 7,527.99   | ACTIVE/DELQ | 09/27/2015    |

**Summary** Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Alerts** **Conditions**

**Account Details**

**Dues**

| Due Date   | Delinquent Due | Total Due  | Future Pmt Due | Oldest Due Dt |
|------------|----------------|------------|----------------|---------------|
| 02/14/2016 | 02/07/2016     | 01/31/2016 | 01/24/2016     | 01/17/2016    |
| 414.11     | 414.11         | 414.11     | 414.17         | 7,113.82      |

Delq Due: 7,527.99 Total Due: 7,527.99 Future Pmt Dt: 09/27/2015  
 LC Due: 0.00 Today's Payoff: 19,747.80 Oldest Due Dt: 09/27/2015  
 NSF Due: 0.00 Future Payoff: 19,799.38 Amt Paid Excess: 0.00  
 Other Due: 0.00 Future Payoff Date: 02/06/2016

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 4    | 5  | 4  | 5  | 0   | 0   | 0   | 120      | 122  |

BP(Life) 0 NSF(Life) 0 Collector DEMOCOLL  
 BP(Year) 0 NSF(Year) 0

**Activities**

| Active Dt  | App #      | Last Pmt Amt |
|------------|------------|--------------|
| 01/27/2016 | 0000001536 | 0.00         |

Last Activity Dt: 01/27/2016 Paid Off Dt: Charge Off Dt:

**Other Information**

**Collateral Information**

| Description                | Identification # | Year | Asset Class | Asset Type | Sub Type           |
|----------------------------|------------------|------|-------------|------------|--------------------|
| 2015 INVERNOZZI CONSTRU... | E26A119602       | 2015 | NEW         | HOME       | SINGLE FAMILY HOME |

**Customer Information**

| Customer # | Name                         | Relation | SSN         | Birth Dt   | Gender    |
|------------|------------------------------|----------|-------------|------------|-----------|
| 000001     | MILDRED BURKETT RODRIGUEZ JR | PRIMARY  | xx-xxx-4417 | 01/03/1965 | UNDEFINED |

Email: BURKETT@PFSLL.COM Disability: N Privacy Opt Out: Y  
 Language: ENGLISH Skip: N Active Military: N  
 Marital Status: UNDEFINED Stop: N Duty  
 Correspondence Time Zone: AMERICA/NEW\_YORK

**Address Information**

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

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Balances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group Txn Period

☐ Current Balance ☒ Deficiency Balance ☐ Non-Performing Balance ☐ Terminate Balance ☒ ITD/CTD ☐ YTD

View Format Freeze Detach Wrap

| Balance Type                    | Opening Deficiency | Chg Off Posted | Recovery | Deficiency Balance |
|---------------------------------|--------------------|----------------|----------|--------------------|
| ADVANCE / PRINCIPAL             | 0.00               | 15,000.00      | 2,967.52 | 12,032.48          |
| INTEREST                        | 0.00               | 12.48          | 12.48    | 0.00               |
| FEE LATE CHARGE                 | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE NSF                         | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE EXTENSION                   | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE PREPAYMENT PENALTY          | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE PHONE PAY                   | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE PERIODIC MAINTENANCE        | 0.00               | 0.00           | 0.00     | 0.00               |
| RENTAL FEE                      | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE DELAY                       | 0.00               | 0.00           | 0.00     | 0.00               |
| EXPENSE BANKRUPTCY              | 0.00               | 0.00           | 0.00     | 0.00               |
| EXPENSE REPOSESSION/FORECLOSURE | 0.00               | 0.00           | 0.00     | 0.00               |
| EXPENSE SERVICING               | 0.00               | 0.00           | 0.00     | 0.00               |
| Deficiency Balance Total        |                    |                |          | 12,032.48          |

| Transaction           | Parameters      |
|-----------------------|-----------------|
| Repossession Expenses | Txn Date Amount |

## To adjust a repossession expense

| Transaction                                    | Parameters      |
|--|-----------------|
| Adjustment To Repossession Expenses - Add      | Txn Date Amount |
| Adjustment To Repossession Expenses - Subtract | Txn Date Amount |

## To waive a repossession expense

| Transaction                 | Parameters      |
|-----------------------------|-----------------|
| Waive Repossession Expenses | Txn Date Amount |

### A.1.4 Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

**ORACLE**  
Financial Services Lending and Leasing

Welcome, VEROUTHU Accessibility Sign Out

**Customer Service**

Search: Customer Service: 20150900014275 Review Request (Pending: 0)

Account(s): 20150900014275: RODRIGUEZ MILDRED

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product      | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|--------------|---------------|----------|-------------|------------|-------------|---------------|
| USD1    | USHQ   | UNDEFINED | 20150900014275 | LINE HE (PR) | 122           | USD      | 19,747.80   | 7,527.99   | ACTIVE/DELQ | 09/27/2015    |

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Alerts**

**Conditions**

**Account Details**

**Dues**

| 02/14/2016 | 02/07/2016 | 01/31/2016 | 01/24/2016 | 01/17/2016 |
|------------|------------|------------|------------|------------|
| 414.11     | 414.11     | 414.11     | 414.17     | 7,113.82   |

Delq Due: 7,527.99 Total Due: 7,527.99 Future Pmt Dt: 09/27/2015  
 LC Due: 0.00 Today's Payoff: 19,747.80 Oldest Due Dt: 09/27/2015  
 NSF Due: 0.00 Future Payoff: 19,799.38 Amt Paid Excess: 0.00  
 Other Due: 0.00 Future Payoff Date: 02/06/2016

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 4    | 5  | 4  | 5  | 0   | 0   | 0   | 120      | 122  |

BP(Life) 0 NSF(Life) 0 Collector DEMOCOLL  
 BP(Year) 0 NSF(Year) 0

**Activities**

Active Dt: 01/27/2016 App #: 0000001536 Last Pmt Amt: 0.00  
 Last Activity Dt: 01/27/2016 Paid Off Dt: Charge Off Dt:

**Other Information**

**Collateral Information**

| Description                | Identification # | Year | Asset Class | Asset Type | Sub Type           |
|----------------------------|------------------|------|-------------|------------|--------------------|
| 2015 INVERNOZZI CONSTRU... | E26A119602       | 2015 | NEW         | HOME       | SINGLE FAMILY HOME |

**Customer Information**

| Customer # | Name                         | Relation | SSN         | Birth Dt   | Gender    |
|------------|------------------------------|----------|-------------|------------|-----------|
| 000001     | MILDRED BURKETT RODRIGUEZ JR | PRIMARY  | xx-xxx-4417 | 01/03/1965 | UNDEFINED |

Email: BURKETT@PFSLL.COM Disability: N Privacy Opt Out: Y  
 Language: ENGLISH Skip: N Active Military: N  
 Marital Status: UNDEFINED Stop: N Duty  
 Correspondence Time Zone: AMERICA/NEW\_YORK

**Address Information**

The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

## To post a bankruptcy expense

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Balances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group Txn Period

☐ Current Balance ☒ Deficiency Balance ☐ Non-Performing Balance ☐ Terminate Balance ☒ ITD/CTD ☐ YTD

View Format Freeze Detach Wrap

| Balance Type                    | Opening Deficiency | Chg Off Posted | Recovery | Deficiency Balance |
|---------------------------------|--------------------|----------------|----------|--------------------|
| ADVANCE / PRINCIPAL             | 0.00               | 15,000.00      | 2,967.52 | 12,032.48          |
| INTEREST                        | 0.00               | 12.48          | 12.48    | 0.00               |
| FEE LATE CHARGE                 | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE NSF                         | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE EXTENSION                   | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE PREPAYMENT PENALTY          | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE PHONE PAY                   | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE PERIODIC MAINTENANCE        | 0.00               | 0.00           | 0.00     | 0.00               |
| RENTAL FEE                      | 0.00               | 0.00           | 0.00     | 0.00               |
| FEE DELAY                       | 0.00               | 0.00           | 0.00     | 0.00               |
| EXPENSE BANKRUPTCY              | 0.00               | 0.00           | 0.00     | 0.00               |
| EXPENSE REPOSESSION/FORECLOSURE | 0.00               | 0.00           | 0.00     | 0.00               |
| EXPENSE SERVICING               | 0.00               | 0.00           | 0.00     | 0.00               |
| Deficiency Balance Total        |                    |                |          | 12,032.48          |

| Transaction               | Parameters      |
|---------------------------|-----------------|
| Legal Bankruptcy Expenses | Txn Date Amount |

## To adjust a bankruptcy expense

| Transaction                                  | Parameters      |
|--|-----------------|
| Adjustment To Bankruptcy Expenses - Add      | Txn Date Amount |
| Adjustment To Bankruptcy Expenses - Subtract | Txn Date Amount |

## To waive a bankruptcy expense

| Transaction                     | Parameters      |
|---------------------------------|-----------------|
| Waive legal Bankruptcy Expenses | Txn Date Amount |

### A.1.5 Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a Line of credit account.

Phone pay fees appear in Other Due field on Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

### To adjust a phone pay fee

| Transaction                            | Parameters      |
|--|-----------------|
| Adjustment to Phone Pay Fee - Add      | Txn Date Amount |
| Adjustment to Phone Pay Fee - Subtract | Txn Date Amount |

### To waive a phone pay fee

| Transaction         | Parameters      |
|---------------------|-----------------|
| Waive Phone Pay Fee | Txn Date Amount |

## A.1.6 Financed Insurances

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds insurance premium amount to advance/principal balance on the Line of credit and adjusts the Line of credit receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Line of credit. After you post the transaction Line of credit will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract

link's Contract screen. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar contains navigation links like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area displays account details for '20150100011170: ROBERT BOREN'. The 'Insurances' tab is active, showing 'Insurance Information' and 'Insurance Tracking' sections. The 'Insurance Information' section shows 'Contractual Insurance Type' as 'Company' and 'Policy #'. The 'Insurance Tracking' section shows 'Sub-Parameter' and 'Parameter'.

## To add financed insurance

| Transaction        | Parameters            |
|--------------------|-----------------------|
| Insurance addition | Txn Date              |
|                    | Insurance Type        |
|                    | Single/Joint          |
|                    | Insurance Mode        |
|                    | Insurance Plan        |
|                    | Company Name          |
|                    | Phone #1              |
|                    | Extn #1               |
|                    | Phone #2              |
|                    | Extn #2               |
|                    | Policy #              |
|                    | Policy Effective Date |
|                    | Premium Amount        |
|                    | Expiration Date       |
|                    | Primary Beneficiary   |
|                    | Secondary Beneficiary |
|                    | Comment               |

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes premium refund amount based on the refund method associated with insurance item. If you enter a

value for PREMIUM AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Line of credit receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Line of credit based on remaining balances. After posting the transaction, Line of credit will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

#### To cancel a financed insurance

| Transaction        | Parameters              |
|--------------------|-------------------------|
| Insurance Addition | Txn Date                |
|                    | Insurance Type          |
|                    | Policy Effective Date   |
|                    | Insurance Refund Amount |
|                    | Interest Refund Amount  |
|                    | Payment Amount          |
|                    | Cancellation Reason     |

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using new premium amount and adjusts advance/principal balance on Line of credit and Line of credit receivables.

#### To modify financed insurance information

| Transaction             | Parameters            |
|-------------------------|-----------------------|
| Insurance Modifications | Txn Date              |
|                         | Insurance Type        |
|                         | Policy Effective Date |
|                         | Premium Amount        |

### A.1.7 Index/Margin Rates

You can change the current index rate type and margin rate of a variable rate Line of credit using the INDEX / MARGIN RATE CHANGE monetary transaction.



## To change an index/margin rate

| Transaction              | Parameters     |
|--------------------------|----------------|
| Index/Margin Rate Change | Effective Date |
|                          | Index          |
|                          | Margin Rate    |
|                          | Reason         |

## A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or amount needed to satisfy the Line of credit. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. The payoff quote appears in Results section of Maintenance screen.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window is titled 'Customer Service: 20160200010881' and shows a 'Review Request (Pending: 0)' status. The account is identified as 'Account(s): 20160200010881: SRIV SHANK'. The interface includes a sidebar with navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area shows 'Transaction Batch Information' with a table listing transactions. Below this, the 'Parameters' section shows a table with 'Txn Date' set to '02/02/2016'. The 'Results' section shows a message: '\*\*\*\*\* Transaction Posting Successful \*\*\*\*\*'.

## To generate a payoff quote for an account Line of credit

| Transaction  | Parameters                    |
|--------------|-------------------------------|
| Payoff Quote | Txn Date                      |
|              | Payoff Quote Valid Up To Date |
|              | Assess Payoff Quote Fee       |
|              | Payoff Quote Ltr Print        |
|              | Comment                       |

## A.1.9 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance screen. You can also 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 Line of credit have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original Line of credit still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.

The screenshot displays the Oracle Account Balances screen. The top navigation bar includes tabs: Summary, Account Details, Customer Details, Transaction History (selected), Pmt. Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Bureau, and Cross/Up Sell Activities. Below this, the 'Balances' section is active, with sub-tabs: Balances, Transactions, Sale Transfer Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The 'Balance Group' section is expanded, showing a table with columns: Balance Type, Opening Balance, Posted, Paid, Waived, Charge Off, and Adjusted (-). The table lists various balance types, including ADVANCE / PRINCIPAL, INTEREST, FEE LATE CHARGE, FEE NSF, FEE EXTENSION, FEE PREPAYMENT PE..., FEE PHONE PAY, EXPENSE BANKRUPTCY, EXPENSE REPOSSESS..., and EXPENSE SERVICING. The 'Charge Off' column shows a value of 5,000.00 for the ADVANCE / PRINCIPAL row. The bottom right corner of the screen shows 'Current Balance 0.00' and 'Total'.

| Balance Type         | Opening Balance | Posted   | Paid | Waived | Charge Off | Adjusted (-) |
|----------------------|-----------------|----------|------|--------|------------|--------------|
| ADVANCE / PRINCIPAL  | 0.00            | 5,000.00 | 0.00 | 0.00   | 5,000.00   | 0.00         |
| INTEREST             | 0.00            | 11.65    | 0.00 | 0.00   | 11.65      | 0.00         |
| FEE LATE CHARGE      | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| FEE NSF              | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| FEE EXTENSION        | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| FEE PREPAYMENT PE... | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| FEE PHONE PAY        | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| EXPENSE BANKRUPTCY   | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| EXPENSE REPOSSESS... | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |
| EXPENSE SERVICING    | 0.00            | 0.00     | 0.00 | 0.00   | 0.00       | 0.00         |

Current Balance 0.00  
Total

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.

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondence Letters Document Tracking Scenario Analysis

**Transaction Batch Information**

View Format Freeze Detach Wrap Post Void

| Date       | Monetary | Transaction                | Status | Batch |
|------------|----------|----------------------------|--------|-------|
| 02/16/2016 | Y        | ACCOUNT CLOSE              | POSTED | N     |
| 01/19/2016 | N        | ADD CUSTOMER ADDRESS PHONE | POSTED | N     |
| 01/19/2016 | N        | ASSET MAINTENANCE          | POSTED | N     |
| 01/19/2016 | Y        | PAID OFF                   | POSTED | N     |
| 01/19/2016 | N        | ASSET MAINTENANCE          | POSTED | N     |

**Parameters**

View Format Freeze Detach Wrap

| Parameter | Value      | Required |
|-----------|------------|----------|
| TXN DATE  | 01/22/2016 | Y        |

**Result**

View Format Freeze Detach Wrap

Transaction Processing Details

\*\*\*\*\* Transaction Posting Successful \*\*\*\*\*

To close an account

| Transaction   | Parameters     |
|---------------|----------------|
| Account Close | Index Txn Date |

### A.1.12 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

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

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Balances Transactions **Transfer Transactions** Payment Rating Due Date History Repayment Schedule Work Orders

**Balance Group**

Balance Group Txn Period

☒ Current Balance ☐ Deficiency Balance ☐ Non-Performing Balance ☐ Terminate Balance ☐ ITD ☐ CTD ☐ YTD

View Format Freeze Detach Wrap

| Balance Type                    | Opening Balance | Posted     | Paid | Waived | Charge Off | Adjusted (-) | Adjusted (+) | Balance    |
|---------------------------------|-----------------|------------|------|--------|------------|--------------|--------------|------------|
| ADVANCE / PRINCIPAL             | 0.00            | 100,000.00 | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 100,000.00 |
| INTEREST                        | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE LATE CHARGE                 | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE NSF                         | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE EXTENSION                   | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE PREPAYMENT PENALTY          | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE PHONE PAY                   | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE PERIODIC MAINTENANCE        | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| RENTAL FEE                      | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| FEE DELAY                       | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| EXPENSE BANKRUPTCY              | 0.00            | 40.00      | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 40.00      |
| EXPENSE REPOSESSION/FORECLOSURE | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| EXPENSE SERVICING               | 0.00            | 0.00       | 0.00 | 0.00   | 0.00       | 0.00         | 0.00         | 0.00       |
| Current Balance Total           |                 |            |      |        |            |              |              | 100,040.00 |

### To adjust the advance/principal balance

| Transaction                                | Parameters      |
|--|-----------------|
| Adjustment To Advance/Principal - Add      | Txn Date Amount |
| Adjustment To Advance/Principal - Subtract | Txn Date Amount |

### To charge off the advance/principal balance

| Transaction              | Parameters      |
|--------------------------|-----------------|
| Chgoff Advance/Principal | Txn Date Amount |

### To waive the advance/principal balance

| Transaction             | Parameters      |
|-------------------------|-----------------|
| Waive Advance/Principal | Txn Date Amount |

## A.1.13 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

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

**ORACLE**  
Financial Services Lending and Leasing

Welcome, VEROUTHU Accessibility Sign Out

Customer Service x

Search Customer Service: 20160100013993 Review Request (Pending: 0)

Account(s): 20160100013993: KVK KRISJNA

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product      | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|--------------|---------------|----------|-------------|------------|--------|---------------|
| USD1    | USHQ   | UNDEFINED | 20160100013993 | LINE HE (VR) |               | -11 USD  | 70,000.00   | 0.00       | ACTIVE | 02/01/2016    |

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

Balance Group

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance

ITD/CTD YTD

| Balance Type          | Opening Balance | Posted    | Paid Balance | Waived | Charge Off | Adjusted (-) | Adjusted (+) | Balance                         |
|-----------------------|-----------------|-----------|--------------|--------|------------|--------------|--------------|---------------------------------|
| ADVANCE / PRINCIPAL   | 0.00            | 70,000.00 | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 70,000.00                       |
| INTEREST              | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE LATE CHARGE       | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE NSF               | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE ADVANCE           | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE OVER CREDIT LIMIT | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE MEMBERSHIP        | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE PHONE PAY         | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE DELAY             | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| EXPENSE BANKRUPTCY    | 0.00            | 0.00      | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
|                       |                 |           |              |        |            |              |              | Current Balance Total 70,000.00 |

Promotion and Insurance Details

View Format Freeze Detach Wrap

| Promotion | Type | Rate | Term | Start Dt | End Dt | Insurance | Status | Sub Type |
|-----------|------|------|------|----------|--------|-----------|--------|----------|
|-----------|------|------|------|----------|--------|-----------|--------|----------|

### To adjust the interest

| Transaction                       | Parameters      |
|-----------------------------------|-----------------|
| Adjustment To Interest - Add      | Txn Date Amount |
| Adjustment To Interest - Subtract | Txn Date Amount |

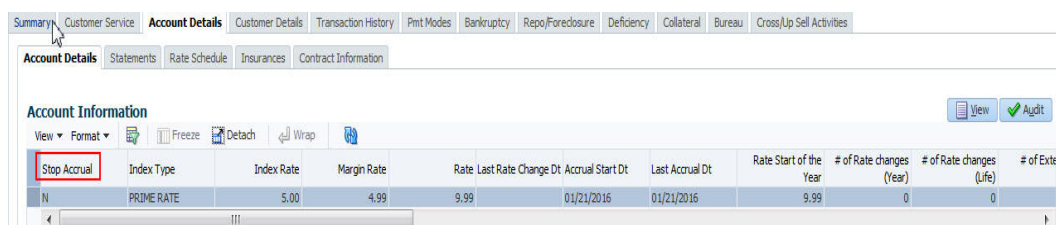
### To waive the interest

| Transaction    | Parameters      |
|----------------|-----------------|
| Waive Interest | Txn Date Amount |

## A.1.14 Interest Accrual

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

On the Line of credit Details screens, Stop Accrual box is selected in Interest and Accruals section.



To remove Stop Accrual indicator, post the start ACCURAL transaction.

### To start interest accrual for an account

| Transaction   | Parameters |
|---------------|------------|
| Start Accrual | Txn Date   |

### To stop interest accrual for an account

| Transaction  | Parameters |
|--------------|------------|
| Stop Accrual | Txn Date   |

## A.1.15 Active Military Duty

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



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

#### To indicate that a borrower is on active military duty

| Transaction                      | Parameters                      |
|----------------------------------|---------------------------------|
| <b>Borrower On Military Duty</b> | 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.

The screenshot displays the Oracle Financial Services Lending and Leasing Customer Details screen. The 'Account Details' tab is selected. The 'Activities' section shows 'Military Duty' as 'N'. The 'Customer Information' section shows 'Active Military' as 'N'. The 'Address Information' section shows the customer's address as '2309 N BCH N # 2309 2 3 YERMO CA-92398'.

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                      |
|----------------------------------|---------------------------------|
| <b>Borrower On Military Duty</b> | 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The 'Parameters' section is visible, showing a table with columns for Parameter, Value, and Required. The 'PAYMENT CALC METHOD' parameter is highlighted, and its value is set to 'OUTSTANDING BALANCE AND TERM'. A red box highlights the dropdown menu for this parameter, showing the options: 'OUTSTANDING BALANCE AND TERM', 'OUTSTANDING BALANCE AND TERM', and 'CONTRACT BALANCE AND 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.



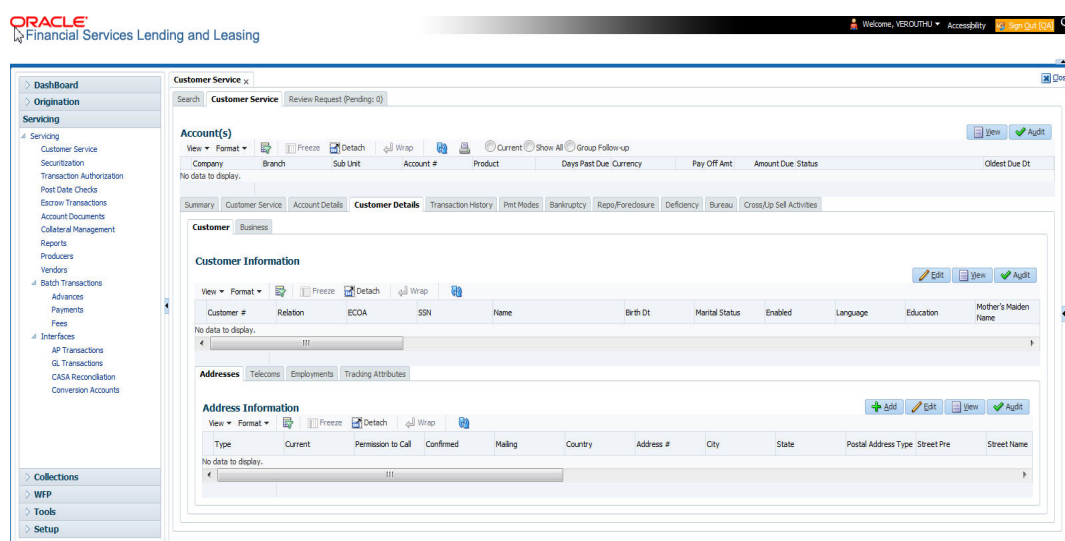
## To indicate that a borrower is no longer on active military duty

| Transaction                       | Parameters                      |
|-----------------------------------|---------------------------------|
| <b>BORROWER OFF MILITARY DUTY</b> | 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.

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Alerts Conditions

**Account Details**

**Dues**

|      |      |      |      |      |
|------|------|------|------|------|
| 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|------|------|------|------|------|

Delq Due: 0.00      Total Due: 0.00      Future Pmt Dt: 01/01/2016  
 LC Due: 0.00      Today's Payoff: 50,000.00      Oldest Due Dt: 01/01/2016  
 NSF Due: 0.00      Future Payoff: 50,000.00      Amt Paid Excess: 0.00  
 Other Due: 0.00      Future Payoff Date: 01/07/2016

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 0    | 0  | 0  | 0  | 0   | 0   | 0   |          | -4   |

BP(Life): 0      NSF(Life): 0      Collector: DEMOCOLL  
 BP(Year): 0      NSF(Year): 0

**Activities**

Active Dt: 12/28/2015      App #: 0000001230      Last Pmt Amt: 0.00  
 Last Activity Dt: 12/28/2015      Paid Off Dt:      Charge Off Dt:      Military Duty: N  
 Due Day: 1      Effective Dt: 12/28/2015  
 Last Pmt Dt:      Current Pmt: 1,492.80      Customer Score: 750  
 Customer Grade: A      Last Bill Amt: 0.00      Behaviour Score: 0  
 Producer: CA-00002 : RANDYS AUTO SALES

**Other Information**

**Collateral Information**

| Description       | Identification # | Year | Asset Class | Asset Type | Sub Type |
|-------------------|------------------|------|-------------|------------|----------|
| 2015 TOYOTA CAMRY |                  | 2015 | NEW         | VEHICLE    | CAR      |

**Customer Information**

| Customer # | Name          | Relation | SSN          | Birth Dt   | Gender |
|------------|---------------|----------|--------------|------------|--------|
| 000000...  | ALLARI RAJESH | PRIMARY  | xxx-xxx-9414 | 09/07/1981 |        |

Email:      Disability: N      Privacy Opt Out: N  
 Language: ENGLISH      Skip: N      Active Military Duty: N  
 Marital Status:      Stop: N      Time Zone:      Correspondence:

**Address Information**

| Type | Current | Permissic to Call | Mailing | Address                                       | Phone          |
|------|---------|-------------------|---------|---|----------------|
| HOME | Y       | Y                 | Y       | GF N HRF BOHN # HNF JNIF LAS PIEDRAS PR-00771 | (009)-564-8741 |

**Employment Information**

The system also notes change on Line of credit Details screens in Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

### To change a due date

| Transaction     | Parameters |
|-----------------|------------|
| Due Date Change | Txn Date   |
|                 | Due day    |
|                 | Due Date   |

#### A.1.16.1 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.

| Post Dt    | Txn Dt     | Description              | Currency | Amount   | Details                         | Balance Amount | Payment Currency | Paym Amnt |
|------------|------------|--------------------------|----------|----------|---------------------------------|----------------|------------------|-----------|
| 07/26/2016 | 07/26/2016 | DUE DATE CHANGE OVERRIDE | INR      | 0.00     | FROM DUE DAY = 29 TO DUE DAY... | 44,000.00 INR  |                  |           |
| 07/12/2016 | 07/08/2016 | BILL/DUE DATE            | INR      | 3,767.47 | DUE DT 07/29/2016               | 44,000.00 INR  |                  |           |
| 07/12/2016 | 06/08/2016 | BILL/DUE DATE            | INR      | 3,767.47 | DUE DT 06/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 05/09/2016 | LATE CHARGE              | INR      | 30.00    |                                 | 44,000.00 INR  |                  |           |
| 05/31/2016 | 05/08/2016 | BILL/DUE DATE            | INR      | 3,767.47 | DUE DT 05/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 04/08/2016 | BILL/DUE DATE            | INR      | 3,767.47 | DUE DT 04/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 04/08/2016 | LATE CHARGE              | INR      | 30.00    |                                 | 44,000.00 INR  |                  |           |
| 05/31/2016 | 03/10/2016 | LATE CHARGE              | INR      | 30.00    |                                 | 44,000.00 INR  |                  |           |
| 05/31/2016 | 03/08/2016 | BILL/DUE DATE            | INR      | 3,767.47 | DUE DT 03/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 02/08/2016 | BILL/DUE DATE            | INR      | 3,767.47 | DUE DT 02/29/2016               | 44,000.00 INR  |                  |           |

#### 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**.

| Post Dt    | Txn Dt     | Description                      | Currency | Amount   | Details                         | Balance Amount | Payment Currency | Paym Amnt |
|------------|------------|----------------------------------|----------|----------|---------------------------------|----------------|------------------|-----------|
| 07/26/2016 | 07/26/2016 | REVERSE DUE DATE CHANGE OVERRIDE | INR      | 0.00     | FROM DUE DAY = 29 TO DUE DAY... | 44,000.00 INR  |                  |           |
| 07/26/2016 | 07/26/2016 | DUE DATE CHANGE OVERRIDE         | INR      | 0.00     | FROM DUE DAY = 29 TO DUE DAY... | 44,000.00 INR  |                  |           |
| 07/12/2016 | 07/08/2016 | BILL/DUE DATE                    | INR      | 3,767.47 | DUE DT 07/29/2016               | 44,000.00 INR  |                  |           |
| 07/12/2016 | 06/08/2016 | BILL/DUE DATE                    | INR      | 3,767.47 | DUE DT 06/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 05/09/2016 | LATE CHARGE                      | INR      | 30.00    |                                 | 44,000.00 INR  |                  |           |
| 05/31/2016 | 05/08/2016 | BILL/DUE DATE                    | INR      | 3,767.47 | DUE DT 05/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 04/08/2016 | BILL/DUE DATE                    | INR      | 3,767.47 | DUE DT 04/29/2016               | 44,000.00 INR  |                  |           |
| 05/31/2016 | 04/08/2016 | LATE CHARGE                      | INR      | 30.00    |                                 | 44,000.00 INR  |                  |           |
| 05/31/2016 | 03/10/2016 | LATE CHARGE                      | INR      | 30.00    |                                 | 44,000.00 INR  |                  |           |
| 05/31/2016 | 03/08/2016 | BILL/DUE DATE                    | INR      | 3,767.47 | DUE DT 03/29/2016               | 44,000.00 INR  |                  |           |

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 Line of credit. The Payment Refund transaction is posted at the

maintenance screen in servicing. The refund is posted only when the refund amount is equal to Payment amount. Else an error message is displayed.

**Transaction Batch Information**

| Date       | Monetary | Transaction | Status | Batch |
|------------|----------|-------------|--------|-------|
| 01/30/2017 | Y        |             |        | Y     |

**Parameters**

| Parameter      | Value      | Required |
|----------------|------------|----------|
| TXN DATE       | 01/30/2017 | ✓        |
| PAYMENT DATE   | 01/30/2017 | ✓        |
| PAYMENT AMOUNT | 100        | ✓        |

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 Line of credit. An extension fee may be assessed when an account receives an extension. In case of precomputed Line of credit, this is generally done to recoup the interest lost.

The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.

**Summary** Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Alert** **Conditions**

**Account Details**

**Dues**

| 01/01/2016 | 12/01/2015 | 11/01/2015 | 10/01/2015 | 09/01/2015 |
|------------|------------|------------|------------|------------|
| 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |

Delq Due 0.00 Total Due 0.00 Future Pmt Dt 02/01/2016  
 LC Due 0.00 Todays Payoff 0.00 **Oldest Due Dt 02/01/2016**  
 NSF Due 0.00 Future Payoff 0.00 Amt Paid Excess 0.00  
 Other Due 0.00 Future Payoff Date 02/01/2016

**Delinquency Information**

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------|----|----|----|-----|-----|-----|----------|------|
| 1    | 1  | 1  | 1  | 1   | 1   | 6   |          | -10  |

BP(Life) 1 NSF(Life) 2 Collector DEMOCOLL  
 BP(Year) 1 NSF(Year) 2

**Activities**

Active Dt 12/07/2015 App # 0000001003 Last Pmt Amt 65,000.00  
 Last Activity Dt 01/22/2016 Paid Off Dt Charge Off Dt  
 Due Day 1 Effective Dt 01/01/2015 Military Duty N  
 Last Pmt Dt 01/12/2016 Current Pmt 3,134.35 Customer Score 700  
 Customer Grade 4 Last Bill Amt 17 787.70 Behaviour Score 0

**Other Information**

**Collateral Information**

| Description    | Identification #  | Year | Asset Class | Asset Type | Sub Type |
|----------------|-------------------|------|-------------|------------|----------|
| 0 TOYOTA CAMRY | 123456783ASDFGRTY | 0    | NEW         | VEHICLE    | CAR      |

**Customer Information**

| Customer # | Name       | Relation | SSN        | Birth Dt   | Gender |
|------------|------------|----------|------------|------------|--------|
| 000000     | MADHU BABU | PRIMARY  | xx-xx-7845 | 06/16/1991 |        |

Email Disability N Privacy Opt Out N  
 Language ENGLISH Skip N Active Military Duty N  
 Marital Status Stop N Time Zone  
 Correspondence

**Address Information**

| Type | Current | Permissic to Call | Mailing | Address                             | Phone          |
|------|---------|-------------------|---------|-------------------------------------|----------------|
| Y    | N       | Y                 | Y       | 1231 N ALY E GURABO PR-00778        | (000)-000-0000 |
| Y    | Y       | Y                 | N       | ESGR N DGD BICH N # 25 GJT JTFH LAS | 01041.464.7617 |

It also notes the change with an entry on the Line of credit Details screen in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

**ORACLE**  
Financial Services Lending and Leasing

Welcome, OFSLUSER Accessibility Sign Out

**Customer Service x**

Search Customer Service: 20160100010452 Review Request (Pending: 0)

**Account(s): 20160100010452: SRIV SHANK**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product      | Days Past Due | Currency | Pay Off Amt | Amount Due Status | Oldest Due Dt |
|---------|--------|-----------|----------------|--------------|---------------|----------|-------------|-------------------|---------------|
| US01    | USHQ   | UNDEFINED | 20160100010452 | LINE HE (VR) | 0             | USD      | 0.00        | 0.00 CHARGED OFF  | 02/28/2016    |

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Account Details** Statements Rate Schedule Insurances Contract Information

**Account Information**

View Format Freeze Detach Wrap

| Stop Accrual | Index Type | Index Rate | Margin Rate | Rate Last Rate Change Dt | Accrual Start Dt | Last Accrual Dt | Rate Start of the Year | # of Rate changes (Year) | # of Rate changes (Life) | # of Extensions (Year) |
|--------------|------------|------------|-------------|--------------------------|------------------|-----------------|------------------------|--------------------------|--------------------------|------------------------|
| Y            | PRIME RATE | 12.00      | 4.99        | 16.99                    | 01/28/2016       | 01/28/2016      | 16.99                  | 0                        | 0                        | 0                      |

**Account Information**

Interest and Accruals

Stop Accrual  
 Index Type PRIME RATE  
 Index Rate 12.00  
 Margin Rate 4.99  
 Rate 16.99  
 Last Rate Change Dt  
 Accrual Start Dt 01/28/2016  
 Last Accrual Dt 01/28/2016  
 Rate Start of the Year 16.99  
 # of Rate changes (Year) 0

**Extn and Due Dates**

# of Rate changes (Life) 0  
 # of Extensions (Year) 0  
 # of Extensions (Life) 0  
 # of Extension Term (Year) 0  
 # of Extension Term (Life) 0  
 # of Due Dt Changes (Year) 0  
 # of Due Dt Changes (Life) 0  
 Last Extn Dt  
 Due Date Chg Dt

**Credit Details**

Credit Limit 100,000.00  
 Hold (-) 0.00  
 Consumed (-) 0.00  
 Suspended (-) 0.00  
 Available Credit (=) 100,000.00  
 Over Limit Year 0  
 Over Limit Life 0  
 Last Advance Dt  
 Last Advance Amt 0.00

### **To apply an extension**

| Transaction      | Parameters     |
|------------------|----------------|
| <b>EXTENSION</b> | 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      |
|---|-----------------|
| <b>ADJUSTMENT TO EXTENSION FEE - ADD</b>      | TXN DATE AMOUNT |
| <b>ADJUSTMENT TO EXTENSION FEE - SUBTRACT</b> | TXN DATE AMOUNT |

### **To waive an extension fee**

| Transaction                | Parameters      |
|----------------------------|-----------------|
| <b>WAIVE EXTENSION FEE</b> | TXN DATE AMOUNT |

#### **A.1.18.1 Extension Override**

You can post 'EXTENSION OVERRIDE' transaction when you want the system to bypass extension validations which are defined at contract level.

Note the following:

- You can post a 'EXTENSION OVERRIDE' transaction only if you are authorized.
- There are no validations done when an extension override transaction is posted.
- Backdating an extension is allowed and also while backdating, system validates for the number of payments as of Transaction date.
- If 'EXTENSION OVERRIDE' transaction is posted on a backdated transaction which has 'TXN Date' appearing before the transaction extension date, then all the transactions from the date of previous extension will be reversed and re-posted. Here again, no validation rules are checked.



## To apply an extension

| Transaction | Parameters     |
|-------------|----------------|
| EXTENSION   | Txn Date       |
|             | Extension Term |

### A.1.19 Payment Amount

You can change the current payment amount of an account. The new payment amount has to be calculated manually as Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not to be changed. The next ACH (if applicable) does not reflect changed payment amount if the account has already been billed at time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

After you post the transaction, the new payment amount appears on Account Details screen in Current Pmt field of the Activities section.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and a user welcome message "Welcome, VEROUTHU" with an "Accessibility" link and a "Sign Out" button. The left sidebar contains a navigation menu with sections: Dashboard, Origination, Servicing (expanded), Collections, WFP, Tools, and Setup. The main content area is titled "Customer Service x" and shows the "Account(s)" section. Below this, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repay/Foreclosure, Deficiency, Bureau, and Cross/Up Sell Activities. The "Account Details" tab is active. It contains several sections: Alerts, Conditions, Account Details (with a "Dues" table showing "No data to display"), Delinquency Information (with a table showing "No data to display"), Other Information (with a "Customer Information" table showing "No data to display"), Address Information (with a table showing "No data to display"), and Employment Information (with a table showing "No data to display"). The "Activities" section is expanded, showing a table with columns: Active Dt, App #, Last Pmt Amt, Last Activity Dt, Paid Off Dt, Charge Off Dt, Due Day, Effective Dt, Military Duty, Last Pmt Dt, Current Pmt (highlighted in red), and Customer Score.

## To change the payment amount

| Transaction           | Parameters            |
|-----------------------|-----------------------|
| Change Payment Amount | Txn Date              |
|                       | Payment Amount        |
|                       | Payment Auto Computer |
|                       | Indicator             |

### A.1.20 Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appear in the corresponding column of Customer Service screen's Account Balances screen for FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

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Welcome, VEROUTHJ Accessibility Sign Out PDA

**Customer Service x**

**Account(s): 20151200011200: MURRAY RICHARD**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product          | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|------------------|---------------|----------|-------------|------------|--------|---------------|
| US01    | USHQ   | UNDEFINED | 20151200011200 | LINE UNSECURE... | -10           | USD      | 36,017.83   | 0.00       | ACTIVE | 01/01/2016    |

Summary Customer Service Account Details Customer Details **Transaction History** Print Modes Bankruptcy Repo/Foreclosure Deficiency Bureau CrossUp Sell Activities

**Balances** Transactions Payment Rating Due Date History Repayment Schedule Work Orders

**Balance Group**

Balance Group Txn Period

Current Balance Deficiency Balance Non-Performing Balance Terminate Balance ITD/CTD YTD

| Balance Type          | Opening Balance | Posted | Paid Balance | Waived | Charge Off | Adjusted (-) | Adjusted (+) | Balance                         |
|-----------------------|-----------------|--------|--------------|--------|------------|--------------|--------------|---------------------------------|
| ADVANCE / PRINCIPAL   | 35,900.00       | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 35,900.00                       |
| INTEREST              | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE LATE CHARGE       | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE NSF               | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE ADVANCE           | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE OVER CREDIT LIMIT | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE MEMBERSHIP        | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE PHONE PAY         | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| FEE DELAY             | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
| EXPENSE BANKRUPTCY    | 0.00            | 0.00   | 0.00         | 0.00   | 0.00       | 0.00         | 0.00         | 0.00                            |
|                       |                 |        |              |        |            |              |              | Current Balance Total 35,900.00 |

**Promotion and Insurance Details**

View Format Freeze Detach Wrap

| Promotion | Type | Rate | Term | Start Dt   | End Dt     | Insurance | Status | Sub Type |
|-----------|------|------|------|------------|------------|-----------|--------|----------|
| NONE      | NONE | 0.00 | 0.00 | 12/12/2015 | 12/31/4000 |           |        |          |



**To adjust a prepayment penalty**

| Transaction                                     | Parameters      |
|---|-----------------|
| <b>Adjustment Prepayment Penalty - Add</b>      | Txn Date Amount |
| <b>Adjustment Prepayment Penalty - Subtract</b> | Txn Date Amount |

**To waive a prepayment penalty**

| Transaction                     | Parameters      |
|---------------------------------|-----------------|
| <b>Waive Prepayment Penalty</b> | Txn Date Amount |

**A.1.21 Escrow Payment**

The following monetary transactions allow you to specify escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence rate and term) and define when change will begin. The “txn date” parameter is when the new agreement starts.

The following transactions allow you to adjust or waive the escrow advance.

The adjustments will appear in the corresponding column of Customer Service screen’s Account Balances screen for ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

**To adjust escrow advance**

| Transaction                                    | Parameters      |
|--|-----------------|
| <b>Adjustment to escrow advance - add</b>      | Txn Date Amount |
| <b>Adjustment to escrow advance - subtract</b> | Txn Date Amount |

**To waive escrow advance**

| Transaction                 | Parameters      |
|-----------------------------|-----------------|
| <b>Waive Escrow Advance</b> | Txn Date Amount |

**To reschedule an escrow payment**

| Transaction                      | Parameters      |
|----------------------------------|-----------------|
| <b>Reschedule Escrow Payment</b> | Txn Date Amount |

**A.1.22 Escrow balance refund**

If an account is paid off resulting in a positive (greater than \$0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than \$0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

**A.1.23 Pay Off Quote Fee**

The PAYOFF QUOTE transaction on Maintenance screen includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on Customer Service form’s Balances screen for Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

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

#### To adjust a pay off quote fee

| Transaction                               | Parameters      |
|---|-----------------|
| Adjustment to Payoff Quote Fee - Add      | Txn Date Amount |
| Adjustment to Payoff Quote Fee - Subtract | Txn Date Amount |

#### To waive a pay off quote fee

| Transaction            | Parameters      |
|------------------------|-----------------|
| Waive Payoff Quote Fee | Txn Date Amount |

### A.1.24 Nonperforming Accounts

Line of credit accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on balances of the account (principal, interest, fee and expense) as a result of the above transactions.

### To place an account in a nonperforming condition

| Transaction            | Parameters                 |
|------------------------|----------------------------|
| Account Non Performing | Txn Date                   |
|                        | Non Performing Description |

The following transaction removes nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

### To reverse a nonperforming condition

| Transaction               | Parameters |
|---------------------------|------------|
| Resume Account Performing | Txn Date   |

## A.1.25 Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit

When converting a precomputed Line of credit into a simple interest Line of credit, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method - interest bearing (simple interest)
- Maturity Date - Computed from the term and next payment due date
- Monthly Payment Amount - Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to simple interest Line of credit.

The resulting 'new' simple interest Line of credit will have the same account number with details entered/computed above.

**Caution:** The converting a precomputed Line of credit into a simple interest Line of credit transaction can be performed only by closing the nonperforming condition.

### To reschedule precomputed Line of credit to interest bearing Line of credit

| Transaction  | Parameters                    |
|--|-------------------------------|
| Reschedule Pre-Compute Line of credit to Interest Bearing Line of credit | Txn Date                      |
|  | Reschedule Payment Start Date |
|  | Amount                        |
|  | Rate                          |
|  | Term                          |

## A.2 Nonmonetary Transactions

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

- Update a customer's name
- Maintain customer details
- Mark a customer as a skipped debtor

- Mark a customer as deceased
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation
- Add / Modify Account Contact References
- Account Statement Preference Mode
- Cure Letter Date 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.

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Welcome, VERONICA Accessibility Sign Out

**Customer Service**

Search: Customer Service: 20151200012208 Review Request (Pending: 0)

**Account(s): 20151200012208: BLACK HARRY**

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|----------|----------------|-------------------|---------------|----------|-------------|------------|--------|---------------|
| US01    | USHQ   |          | 20151200012208 | LOAN VEHICLE (FR) | -18           | USD      | 60,225.03   | 0.00       | ACTIVE | 01/01/2016    |

**Account(s)**

Company: US01 Product: LOAN VEHICLE (FR) Status: ACTIVE  
Branch: USHQ Currency: USD Oldest Due Dt: 01/01/2016  
Sub Unit: Pay Off Amt: 60,225.03  
Account #: 20151200012208 Amount Due: 0.00

Summary Customer Service Account Details **Customer Details** Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

**Customer** Business

**Customer Information**

View Format Freeze Detach Wrap Edit View Audit

| SSN            | Name               | Birth Dt   | Marital Status | Enabled | Language | Education | Mother's Maiden Name | Class Type | Category | Email        |
|----------------|--------------------|------------|----------------|---------|----------|-----------|----------------------|------------|----------|--------------|
| xx-xx-7676     | HARRY BLACK B. ACK | 12/20/1988 |                | Y       | ENGLISH  |           |                      | NORMAL     |          | GRACE@COMAIL |
| ACT-xx-xx-1121 | JAMES A. MARTINEZ  | 01/01/1980 |                | Y       | ENGLISH  |           | MARGARET             | NORMAL     |          | STEVEN@esci  |

**Addresses** Telecons Employments Trading Attributes

**Address Information**

Add Edit View Audit

## 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The 'Customer Details' tab is active, displaying a 'Customer Information' section with a table of customer data. Below this, there are three columns of fields: 'Customer', 'Identification Details', and 'KYC'. The 'Skip' checkbox is highlighted with a red box.

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 |

**Oracle Financial Services Lending and Leasing**

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**Customer Service** x

Account(s): 20150500010045: CHECK COMMENT DELINQUENCY

View Format Freeze Detach Wrap Post Vgld

Company Branch Sub Unit Account # Product Days Past Due Currency Pay Off Amt Amount Due Sta

USD1 USHQ UNDEFINED 20150500010045 LOAN VEHICLE (FR) -51 USD 0.00 0.00 AC

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activ

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Anal

**Transaction Batch Information**

View Format Freeze Detach Wrap Post Vgld

| Date       | Monetary | Transaction                    | Status | Batch |
|------------|----------|--------------------------------|--------|-------|
| 07/22/2016 | N        | STATEMENT PREFERENCE MODE      | OPEN   | N     |
| 07/13/2016 | N        | EMPLOYMENT ADDRESS MAINTENANCE | POSTED | N     |
| 07/08/2016 | Y        | CHGOFF ADVANCE / PRINCIPAL     | POSTED | N     |
| 07/07/2016 | N        | REFERENCE DETAILS ADD          | OPEN   | N     |

**Transaction Batch Information**

Save and Add Save and Stay Save and Return Return

Load Parameters

Date: 07/22/2016 Transaction: MARK CUSTOMER AS DECEASED Status

Monetary: Batch:

**Parameters**

View Format Freeze Detach Wrap

| Parameter                 | Value   | Required |
|---------------------------|---------|----------|
| DECEASED DATE             |         | ✓        |
| TRANSACTION DATE          |         | ✓        |
| RELATION TYPE CODE        | PRIMARY | ✓        |
| REMOVE PERMISSION TO CALL | NO      | ✓        |

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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.

**Customer Details**

Customer # 000005005, Relation PRIMARY, ECOA INDIVIDUAL, Name SHANK LINE SRIV, SSN xx-xx-5412, Birth Dt 01/10/1985, Marital Status SINGLE, Enabled Y, Language ENGLISH, Education, Mother's Maiden Name, Class 1

**Customer Information**

Customer # 000005005, Relation PRIMARY, ECOA INDIVIDUAL, Name SHANK LINE SRIV, Birth Dt 01/10/1985, Marital Status SINGLE, Enabled Y, Language ENGLISH, Education, Mother's Maiden Name, Class Type NORMAL

**Identification Details**

Passport #, Issue Dt, Expiry Dt, Visa #, Nationality, National ID, SSN, License #, License State

**Military Service**

Active Military Duty, Effective Dt, Order Ref #, Release Dt, Customer Deceased Date

## 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The 'Customer Details' tab is selected, displaying a 'Customer Information' section. A table lists customer details, including Customer #, Relation, ECOA, SSN, Name, Birth Dt, Marital Status, Enabled, Language, Education, and Mother's Maiden Name. The 'Stop Correspondence' indicator is highlighted with a red box in the 'Customer' column.

To remove the Stop Correspondence indicator, follow the above procedure; However, you can also type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

## A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.

---

**Note**

In case any issues on existing Line of credit accounts, you can back port this functionality. Contact your account manager.

---

| Transaction            | Parameters                         |
|------------------------|------------------------------------|
| Insurance Modification | Txn Date                           |
|                        | Effective Date                     |
|                        | Insurance Type                     |
|                        | Policy Effective Date Company Name |
|                        | Phone # 1                          |
|                        | Extn # 1                           |
|                        | Phone # 2                          |
|                        | Extn # 2                           |
|                        | Policy #                           |
|                        | Expiration Date                    |
|                        | Primary Beneficiary                |
|                        | Secondary Beneficiary              |
|                        | Refund Amount Received             |
|                        | Full Refund Received               |
|                        | Comment                            |

**A.2.8 ACH Maintenance**

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

### To update the existing ACH bank details

| Transaction     | Parameters                 |
|-----------------|----------------------------|
| ACH Maintenance | ACH Account Number         |
|                 | ACH Account Type Code      |
|                 | ACH Payment Frequency Code |
|                 | ACH Status Code            |
|                 | ACH Bank Name              |
|                 | ACH Bank Routing Number    |
|                 | ACH Default Indicator      |
|                 | ACH End Date               |
|                 | ACH Payment Amount         |
|                 | ACH Payment Amount Excess  |
|                 | ACH Payment Day            |
|                 | ACH Start Date             |
|                 | Txn Date                   |

This information appears in the ACH section of the Account Details screen.

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## 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.

The screenshot displays the Oracle Customer Service interface. The top navigation bar includes tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. The 'Customer Service' tab is active, and the 'Maintenance' sub-tab is selected. Below the navigation bar, there are several toolbars with icons for actions like Add, Edit, View, Audit, Freeze, Detach, Wrap, Post, and Void. The main content area is divided into three sections: 'Transaction Batch Information', 'Parameters', and 'Result'. The 'Transaction Batch Information' section contains a table with columns for Date, Monetary, Transaction, Status, and Batch. The 'Parameters' section has a table with columns for Parameter, Value, and Required. The 'Result' section also has a table with columns for Transaction Processing Details. The 'Transaction Batch Information' table shows a list of transactions, with the first row highlighted in red. The 'Parameters' and 'Result' sections currently show 'No data to display.'

| Date       | Monetary | Transaction                             | Status | Batch |
|------------|----------|---|--------|-------|
| 02/05/2016 | Y        | ADJUSTMENT TO ACH FEE - ADD             | OPEN   | N     |
| 12/19/2015 | N        | ADD CUSTOMER ADDRESS PHONE              | POSTED | N     |
| 12/19/2015 | N        | CUSTOMER MAINTENANCE                    | POSTED | N     |
| 12/19/2015 | Y        | ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD | POSTED | N     |
| 12/19/2015 | Y        | ADJUSTMENT TO ACH FEE - ADD             | VOID   | N     |

| Parameter           | Value | Required |
|---------------------|-------|----------|
| No data to display. |       |          |

| Transaction Processing Details |
|--------------------------------|
| No data to display.            |

#### To add a new ACH bank

| Transaction         | Parameters                 |
|---------------------|----------------------------|
| <b>ADD ACH BANK</b> | 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              |
|--------------------------------------|-------------------------|
| <b>Post Dated Cheque Maintenance</b> | Txn Date                |
|                                      | PDC Type                |
|                                      | pdv Check Number        |
|                                      | pdv Check Date          |
|                                      | pdv No Of Checks        |
|                                      | pdv Check Amount        |
|                                      | pdv Bank Routing Number |
|                                      | pdv Account Type        |
|                                      | pdv Account Number      |
|                                      | pdv Bank Name           |
|                                      | pdv Bank Branch Name    |
|                                      | pdv Docket Code         |
|                                      | pdv Comments            |
|                                      | pdv Frequency           |

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Line of credit account changes to VOID, indicating that the PDCs are of no use.

**To stop post dated checks as a method of repayment**

| Transaction                        | Parameters |
|------------------------------------|------------|
| Stop Post Dated Cheque Maintenance | Txn Date   |

### **A.2.13 Coupon Book Maintenance (batch only)**

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

**To re-order coupon book (batch only)**

| Transaction             | Parameters                       |
|-------------------------|----------------------------------|
| Coupon Book Maintenance | Txn Date                         |
|                         | Coupon First Payment Date        |
|                         | Coupon Start Number Coupon Count |

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

### **A.2.14 Extended Service Contract (ESC)**

You can apply, cancel, or adjust a payment to an extended service contract.



**To cancel or adjust an ESC**

| Transaction                 | Parameters                                |
|-----------------------------|---|
| <b>Warranty Maintenance</b> | 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  |
|-------------------------------------|---|
| <b>Warranty Payment Maintenance</b> | 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**

| <b>Transaction</b>                  | <b>Parameters</b>          |
|-------------------------------------|----------------------------|
| <b>New Escrow Insurance Details</b> | 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                 |
|-------------------------------|----------------------------|
| <b>New Escrow Tax Details</b> | 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          |
|---|---------------------|
| <b>Change Insurance Annual Disbursement</b> | Escrow Type         |
|   | Escrow Sub Type     |
|   | Vendor #            |
|   | Transaction Date    |
|   | Annual Disbursement |
|   | Amount              |
|   | Reason              |
|   | Reference           |

**To change insurance disbursement plan**

| Transaction                               | Parameters        |
|---|-------------------|
| <b>Change Insurance Disbursement Plan</b> | Escrow Type       |
|   | Escrow Sub Type   |
|   | Vendor #          |
|   | Transaction Date  |
|   | Disbursement Rule |
|   | Reason            |
|   | Reference         |

**To change escrow indicators of insurance**

| Transaction                                  | Parameters            |
|--|-----------------------|
| <b>Change Escrow Indicators of Insurance</b> | 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       |
|---|------------------|
| <b>Change Insurance Expiration Date</b> | Escrow Type      |
|   | Escrow Sub Type  |
|   | Vendor #         |
|   | Transaction Date |
|   | Expiration Date  |
|   | Reason           |
|   | Reference        |

**To change insurance maturity date**

| Transaction                           | Parameters      |
|---------------------------------------|-----------------|
| <b>Change Insurance Maturity Date</b> | Escrow Type     |
|                                       | Escrow Sub Type |
|                                       | Vendor #        |
|                                       | Maturity Date   |
|                                       | Reason          |
|                                       | Reference       |

**To change tax annual disbursement**

| Transaction                           | Parameters                 |
|---------------------------------------|----------------------------|
| <b>Change Tax Annual Disbursement</b> | Escrow Type                |
|                                       | Escrow Sub Type            |
|                                       | Vendor #                   |
|                                       | Transaction Date           |
|                                       | Annual Disbursement Amount |
|                                       | Reason                     |
|                                       | Reference                  |

**To change tax disbursement plan**

| Transaction                  | Parameters        |
|------------------------------|-------------------|
| Change Tax Disbursement Plan | Escrow Type       |
|                              | Escrow Sub Type   |
|                              | Vendor #          |
|                              | Transaction Date  |
|                              | Disbursement Rule |
|                              | Reason            |
|                              | Reference         |

**To change escrow indicators of tax**

| Transaction                     | Parameters            |
|---------------------------------|-----------------------|
| Change Escrow Indicators of Tax | Escrow Type           |
|                                 | Escrow Sub Type       |
|                                 | Vendor #              |
|                                 | Transaction Date      |
|                                 | Escrow Required (y/n) |
|                                 | Escrow Opt Out (y/n)  |
|                                 | Reason                |
|                                 | Reference             |

**A.2.17 Escrow Analysis Disbursements**

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

**To resume escrow analysis**

| Transaction            | Parameters       |
|------------------------|------------------|
| Resume Escrow Analysis | Transaction Date |
|                        | Reason           |
|                        | Reference        |

**To resume escrow disbursements**

| Transaction                 | Parameters       |
|-----------------------------|------------------|
| Resume Escrow Disbursements | Transaction Date |
|                             | Reason           |
|                             | Reference        |

**To stop escrow analysis**

| Transaction          | Parameters       |
|----------------------|------------------|
| Stop Escrow Analysis | Transaction Date |
|                      | Reason           |
|                      | Reference        |

**To stop escrow disbursements**

| Transaction               | Parameters       |
|---------------------------|------------------|
| Stop Escrow Disbursements | Transaction Date |
|                           | Reason           |
|                           | Reference        |

**A.2.18 Insurance Payment Maintenance****To refund or adjust insurance**

| Transaction                   | Parameters                                  |
|-------------------------------|---|
| Insurance Payment Maintenance | Txn Date                                    |
|                               | Insurance/Warranty Refund Amount Received   |
|                               | Insurance/Warranty                          |
|                               | Itemization Code                            |
|                               | Insurance/Warranty For Full Refund Received |

**Note**

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.



### **A.2.19 Adjust Dealer Compensation**

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

| Transaction                                    | Parameters                     |
|--|--------------------------------|
| <b>ADJUSTMENT TO COMPENSATION AMOUNT - ADD</b> | COMPENSATION ADJUSTMENT AMOUNT |
|  | COMMENTS                       |

| Transaction   | Parameters                     |
|---|--------------------------------|
| <b>ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT</b> | 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.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

Post the 'OFF MILITARY DUTY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

### A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the

values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE\_SCRA\_DEFAULT\_INTEREST\_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Line of credit.
- To extend On Military Duty benefits, you can perform any of the following:
  - OFF Military Duty transaction must not be posted
  - If already posted, OFF Military Duty transaction must be REVERSED
  - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

## A.4 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

The system date is saved as Valuation Date along with other valuation details during batch run. Once the batch is run, black book values will load process to Oracle Valuation Section.

---

## Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

| Payment Frequency:                             | Scheduled Monthly Income Amount: |
|--|----------------------------------|
| <b>D = Deferred</b>                            | Zero fill                        |
| <b>P = Single payment Line of credit</b>       | Zero fill                        |
| <b>W = Weekly (due every week)</b>             | Multiple by 4.33                 |
| <b>B = Biweekly (due every two weeks)</b>      | Multiple by 2.16                 |
| <b>E = Semi-monthly (due twice a month)</b>    | Multiple by 2                    |
| <b>M = Monthly (due every month)</b>           | As given                         |
| <b>L = Bimonthly (due every two months)</b>    | Divide by 2                      |
| <b>Q = Quarterly (due every three months)</b>  | Divide by 3                      |
| <b>T = Triannually (due every four months)</b> | Divide by 4                      |
| <b>S = Semi-annually (due twice a year)</b>    | Divide by 6                      |
| <b>Y = Annually (due every year)</b>           | 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 screenshot shows the Oracle Financial Services Lending and Leasing 'Work Order' form. The form is divided into several sections: 'Work Order' (containing fields for Work Order #, Case #, Channel, Work Order Type, Account, Company, Branch, Vendor, and Override Reason), 'Work Order Details' (containing fields for Dt, Status Dt, Currency, Estimated, Billed Amt, Paid, Reference #, Assigned By, and Followup Dt), 'Collateral Details' (containing fields for Collateral Description, Identification #, Year, Make, and Model), and 'Vendor Information' (containing fields for Contact, Phone, Extn, Fax, and Comment). The 'Status' field is highlighted with a red box and set to 'SEND TO GRI'.

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

Search **Customer Service: 20000100015971** Review Request (Pending: 0) Queue Assignment

**Account(s): 2000 SMITH** View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account # | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due |
|---------|--------|-----------|-----------|-------------------|---------------|----------|-------------|------------|
| US01    | USHQ   | SUB UNIT1 | 2000      | LOAN VEHICLE (FR) | 315           | USD      | 27,947.17   | 4,950.33   |

Summary **Customer Service** Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Ac

Call Activities Maintenance **Comments** Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Ar

**Comments** Add Edit View Audit

View Format Freeze Detach Wrap Delete

| Alert | Type             | Sub Type               | Comment  | Comment By | Comment Dt             |
|-------|------------------|------------------------|--|------------|------------------------|
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR... | INTERNAL   | 12/06/2016 07:45:48 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312529:90DEMO-GRI_INTERFACE-CASE GOT REPOSSESS...  | INTERNAL   | 12/21/2016 06:55:39 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312529:90DEMO-GRI_INTERFACE-CASE WAS ACCEPTED      | INTERNAL   | 12/21/2016 06:48:07 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312529:90DEMO-GRI_INTERFACE-ACCEPTED CASE          | INTERNAL   | 12/21/2016 06:48:07 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312529: NEW CASE CREATED                           | INTERNAL   | 12/21/2016 05:59:15 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044297557:90DEMO-GRI_INTERFACE-ACKNOWLEDGED CASE...   | INTERNAL   | 12/20/2016 10:08:05 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: C...  | INTERNAL   | 12/06/2016 02:03:51 PM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044298164:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR... | INTERNAL   | 12/06/2016 07:45:49 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR... | INTERNAL   | 12/06/2016 07:45:48 AM |

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

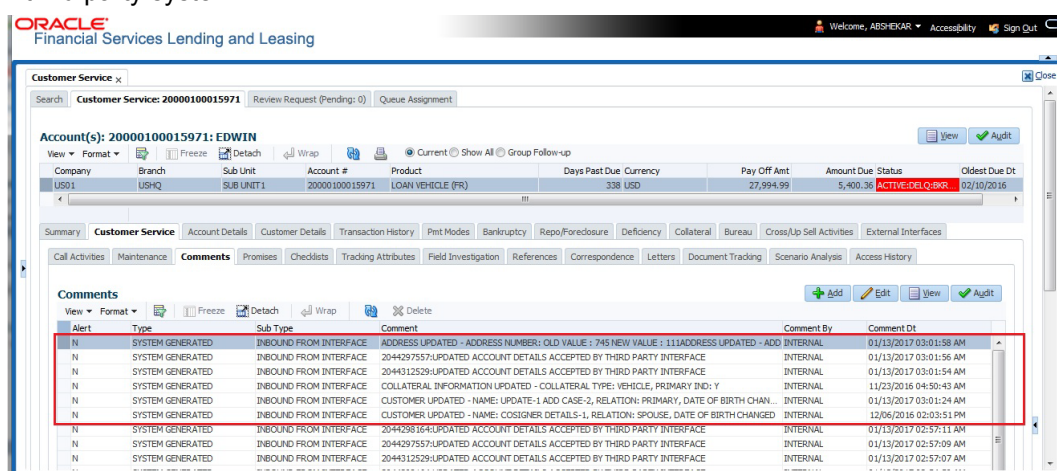
Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be



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.<br><br>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'.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Work Order' tab is active, and the 'Channel' dropdown is set to 'GENERIC RECOVERY INTERFACE'. The 'Vendor Messages' section at the bottom right is highlighted with a red box, showing 'Vendor Msg Type' as 'CLIENT UPDATE' and a text area for 'Vendor Msg'.

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

ORACLE Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

Vendors x Customer Service x

Search Customer Service: 20160900013226 Review Request (Pending: 0) Queue Assignment

Account(s): 20160900013226: CHAKS JACY

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status    |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-----------|
| US01    | USHQ   | SUB UNIT1 | 20160900013226 | LOAN VEHICLE (FR) | 108           | USD      | 51,936.86   | 17,405.28  | ACTIVE-DE |

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Comments

View Format Freeze Detach Wrap Delete

| Alert | Type             | Sub Type               | Comment  | Comment By | Comment Dt             |
|-------|------------------|------------------------|--|------------|------------------------|
| N     | SYSTEM GENERATED | OUTBOUND TO INTERFACE  | 2044317321:OTHER:TOYOTA CAMRY - NEW EDITION 2017 MODEL             | ABSHEKAR   | 01/27/2017 05:22:59 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE... | INTERNAL   | 01/24/2017 01:07:20 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE... | INTERNAL   | 01/13/2017 03:00:07 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE... | INTERNAL   | 01/13/2017 02:58:09 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE... | INTERNAL   | 01/13/2017 02:56:04 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE... | INTERNAL   | 01/13/2017 02:53:59 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE... | INTERNAL   | 01/13/2017 02:51:26 AM |

## 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.

ORACLE Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

Vendors x

View Format Freeze Detach Wrap

| Work Order # | Case #     | Channel                    | Account                            | Col De | Ver Override Reason | Company | Branch | Status          | Reason Work Order Type    |
|--------------|------------|----------------------------|------------------------------------|--------|---------------------|---------|--------|-----------------|---------------------------|
| WO:0021403   | 2044313030 | GENERIC RECOVERY INTERFACE | 20000100015856:DE AMIT / SMITH ... | 201    | 901                 | US01    | USHQ   | PENDING ON HOLD | CUS... IMPOUND INVOLUNTAR |
| WO:0021392   | 2044312906 | GENERIC RECOVERY INTERFACE | 20000100014056:DE AMIT / SMITH ... | 201    | 901                 | US01    | USHQ   | PENDING ON HOLD | CUS... DOOR KNOCK (GRI)   |
| WO:0021089   | 2044298163 | GENERIC RECOVERY INTERFACE | 20000100015856:DE AMIT / SMITH ... | 201    | 901                 | US01    | USHQ   | PENDING ON HOLD | CUS... IMPOUND INVOLUNTAR |
| WO:0021090   | 2044298164 | GENERIC RECOVERY INTERFACE | 20000100015971:DE AMIT / SMITH ... | 201    | 901                 | US01    | USHQ   | PENDING ON HOLD | CUS... IMPOUND INVOLUNTAR |

Services Work Order History Tracking Attributes

Work Order History

View Format Freeze Detach Wrap

| Work Order # | Case #     | Channel              | Account    | Collateral Description | Vendor  | Override Reason | Company | Branch | Status   | Reason | Work Order Type |
|--------------|------------|----------------------|------------|------------------------|---------|-----------------|---------|--------|----------|--------|-----------------|
| WO:0021403   | 2044313030 | GENERIC RECOVERY ... | 2000010... | 2006 CHEVROLET ...     | 90DE... |                 | US01    | USHQ   | OPEN     |        | IMPOUND INVOLL  |
| WO:0021403   | 2044313030 | GENERIC RECOVERY ... | 2000010... | 2006 CHEVROLET ...     | 90DE... |                 | US01    | USHQ   | ASSIGNED |        | IMPOUND INVOLL  |
| WO:0021403   | UNDEFINED  | GENERIC RECOVERY ... | 2000010... | 2006 CHEVROLET ...     | 90DE... |                 | US01    | USHQ   | NEW      |        | INVOLUNTARY RE  |

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.

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Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

**Customer Service** x

Search: **Customer Service: 20160300018800** Review Request (Pending: 0) Queue Assignment

**Account(s): 20160318800: FOSTER RICK** View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|---------------|
| US01    | USHQ   | SUB UNIT1 | 20160300018800 | LOAN VEHICLE (FR) |               | 50 USD   | 32,536.20   | 3,861.52   | ACTIVE:DELQ | 11/24/2016    |

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**Comments** Add Edit View Audit

| Alert | Type             | Sub Type               | Comment   | Comment By | Comment Dt             |
|-------|------------------|------------------------|---|------------|------------------------|
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLNCE_STM_LTR_VR_JOB REQUEST ID: 2... | INTERNAL   | 01/12/2017 11:19:27 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | COLLECTION1 LETTER GENERATED, (CORRESPONDENCE: CNLNCE_COL_LTR1_VR_JOB REQUEST ID: 21... | INTERNAL   | 12/13/2016 12:47:35 AM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLNCE_STM_LTR_VR_JOB REQUEST ID: 2... | INTERNAL   | 12/06/2016 02:03:51 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | WELCOME LETTER GENERATED, (CORRESPONDENCE: CNLNCE_WEL_LTR_VR_JOB REQUEST ID: 17499)     | INTERNAL   | 11/10/2016 02:02:51 PM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575 : CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE :                              | INTERNAL   | 11/10/2016 03:00:35 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:900EMO-RDN_INTERFACE-CASE WAS ACCEPTED                                       | INTERNAL   | 11/10/2016 02:54:45 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:900EMO-RDN_INTERFACE-ACCEPTED CASE   | INTERNAL   | 11/10/2016 02:54:45 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE                    | INTERNAL   | 11/10/2016 02:51:43 AM |

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.

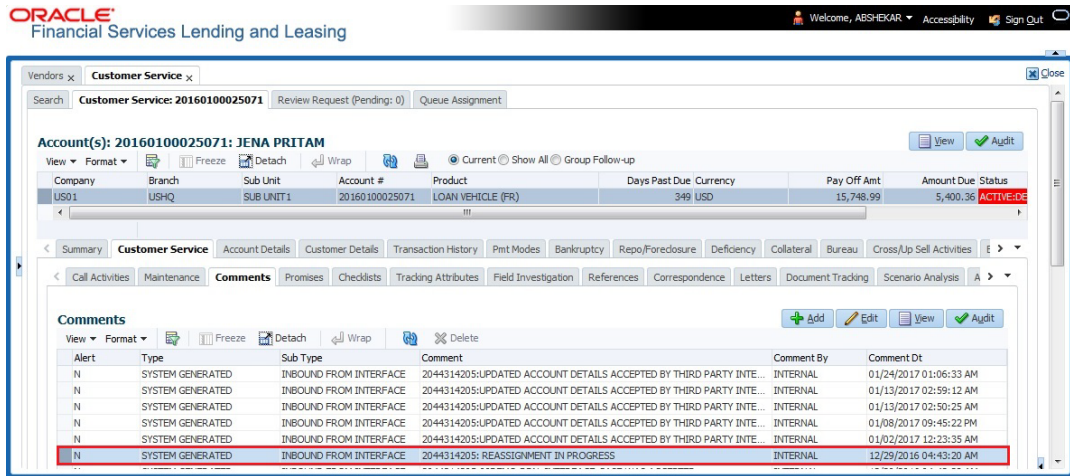
Note the following:

- 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.

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Vendors x

Work Order

View Format Freeze Detach Wrap

| Work Order # | Case #     | Channel       | Account           | Collateral Description | Vendor             | Override Reason | Company | Branch | Status | Reason Work Order Type   | Assigned By | Reference # |
|--------------|------------|---------------|-------------------|------------------------|--------------------|-----------------|---------|--------|--------|--------------------------|-------------|-------------|
| WO-0021175   | 2044302017 | GENERIC RE... | 20160300021051... | 2006 CHEVROLET ...     | 900DEMO-RDN_INT... |                 | US01    | USHQ   | CLOSE  | CUS... IMPOUND INVOLU... | HMACHA      |             |

Services Work Order History Tracking Attributes

Work Order History

View Format Freeze Detach Wrap

| Work Order # | Case #     | Channel       | Account           | Collateral Description | Vendor             | Override Reason | Company | Branch | Status        | Reason   | Work Order Type   | Assigned By | R |
|--------------|------------|---------------|-------------------|------------------------|--------------------|-----------------|---------|--------|---------------|----------|-------------------|-------------|---|
| WO-0021175   | 2044302017 | GENERIC RE... | 20160300021051... | 2006 CHEVROLET ...     | 900DEMO-RDN_INT... |                 | US01    | USHQ   | PENDING CLOSE | CUSTOMER | IMPOUND INVOLU... | HMACHA      |   |
| WO-0021175   | 2044302017 | GENERIC RE... | 20160300021051... | 2006 CHEVROLET ...     | 900DEMO-RDN_INT... |                 | US01    | USHQ   | OPEN          |          | IMPOUND INVOLU... | HMACHA      |   |
| WO-0021175   | 2044302017 | GENERIC RE... | 20160300021051... | 2006 CHEVROLET ...     | 900DEMO-RDN_INT... |                 | US01    | USHQ   | ASSIGNED      |          | IMPOUND INVOLU... | HMACHA      |   |
| WO-0021175   | UNDEFINED  | GENERIC RE... | 20160300021051... | 2006 CHEVROLET ...     | 900DEMO-RDN_INT... |                 | US01    | USHQ   | NEW           |          | IMPOUND INVOLU... | HMACHA      |   |

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

ORACLE® Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

Customer Service x

Search Customer Service: 20160300018545 Review Request (Pending: 0) Queue Assignment

Account(s): 20160300018545: FOSTER

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|---------------|
| US01    | USHQ   | SUB UNIT1 | 20160300018545 | LOAN VEHICLE (FR) | 264           | USD      | 46,345.17   | 17,561.52  | ACTIVE:DELQ | 04/24/2016    |

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Comments

View Format Freeze Detach Wrap Delete

| Alert | Type             | Sub Type               | Comment  | Comment By | Comment Dt             |
|-------|------------------|------------------------|--|------------|------------------------|
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLNCE_STM_LTR_VR_JOB REQUEST ID: 2 | INTERNAL   | 01/12/2017 11:19:27 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED, (CORRESPONDENCE: CNLNCE_STM_LTR_VR_JOB REQUEST ID: 2 | INTERNAL   | 12/06/2016 02:03:51 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | COLLECTION2 LETTER GENERATED, (CORRESPONDENCE: CNLNCE_COL_LTR2_VR_JOB REQUEST ID: 18 | INTERNAL   | 11/23/2016 05:06:53 AM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | COLLECTION3 LETTER GENERATED, (CORRESPONDENCE: CNLNCE_COL_LTR3_VR_JOB REQUEST ID: 18 | INTERNAL   | 11/23/2016 04:50:43 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044274356 : CASE CLOSE ACCEPTED BY THIRD PARTY INTERFACE                            | INTERNAL   | 11/09/2016 10:44:48 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | WELCOME LETTER GENERATED, (CORRESPONDENCE: CNLNCE_WEL_LTR_VR_JOB REQUEST ID: 17330)  | INTERNAL   | 11/09/2016 09:27:10 PM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044274356: NEW CASE CREATED   | INTERNAL   | 11/09/2016 09:19:10 PM |

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 'getGrFireHose' - 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 return 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"<br>And<br>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

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Welcome, ABS-EXAR Accessibility Sign Out

Customer Service x Customer Service x

Search Customer Service: 2016060001 Review Request (Pending: 0) Queue Assignment

Account(s): 2016060001: COSIGNER

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit  | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status      | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|---------------|
| US01    | USHQ   | SUB UNIT1 | 20160600018906 | LOAN VEHICLE (PR) | 170           | USD      | 102,758.36  | 51,382.92  | ACTIVE:DELQ | 07/27/2016    |

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Comments

View Format Freeze Detach Wrap Delete

| Alert | Type             | Sub Type               | Comment   | Comment By | Comment Dt             |
|-------|------------------|------------------------|---|------------|------------------------|
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR JOB REQUEST ID: 25332) | INTERNAL   | 01/12/2017 11:19:27 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: ONLNCE_STM_LTR_VR JOB REQUEST ID: 20948) | INTERNAL   | 12/06/2016 02:03:51 PM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | COLLECTIONS LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR2_VR JOB REQUEST ID: 18920)  | INTERNAL   | 11/23/2016 05:56:53 AM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | COLLECTIONS LETTER GENERATED. (CORRESPONDENCE: ONLNCE_COL_LTR3_VR JOB REQUEST ID: 18906)  | INTERNAL   | 11/23/2016 04:50:43 AM |
| N     | SYSTEM GENERATED | SYSTEM GENERATED       | WELCOME LETTER GENERATED. (CORRESPONDENCE: ONLNCE_WEL_LTR_VR JOB REQUEST ID: 17498)       | INTERNAL   | 11/10/2016 02:02:51 PM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275384:GR1_INTERFACE:REPOSSESSION DETAILS FROM GR1 UPDATED                            | INTERNAL   | 11/10/2016 05:02:30 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275384:90DEMO-RDN_INTERFACE-CASE GOT REPOSSESSED                                      | INTERNAL   | 11/10/2016 05:02:25 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275384:90DEMO-RDN_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456      | INTERNAL   | 11/10/2016 05:02:25 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275384:90DEMO-RDN_INTERFACE-ACCEPTED CASE   | INTERNAL   | 11/10/2016 04:53:19 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275384:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED   | INTERNAL   | 11/10/2016 04:53:19 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275384: NEW CASE CREATED  | INTERNAL   | 11/10/2016 04:51:00 AM |

The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, ABSHEKAR", "Accessibility", and "Sign Out". The main window is titled "Customer Service" and contains a search bar with "Customer Service: 2016060001". Below the search bar, there are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Print Modes", "Bankruptcy", "Repo/Foreclosure", "Deficiency", "Collateral", "Bureau", "Cross/Up Sell Activities", and "External Interfaces". The "Repo/Foreclosure" tab is active, displaying "Repossession Details: 2B4GP45G1XR378254". This section includes a table with columns: "Current", "Followup Dt", "Work Order Type", "Collateral", "Disposition", "File Received Dt", "Repo Dt", "Repo End Dt", and "Comment". The table shows a single row with values: "Y", "12/31/4000", "INVOLUNTARY", "2010 VOLVO AMD007", "NEWLY RECEIVED", and empty cells for the remaining columns. Below the table, there are sections for "Repossession Details" and "Case Repo Details". The "Case Repo Details" section contains various fields such as "Case #", "Vendor Work Order Type", "Identification #", "Vehicle Color", "Is Drivable", "Personal Items", "Storage Days", "Transport Release Date", "Delivered Released To", "Condition Report Status", "Storage Location Space", "Address", "Country", "Phone", "Fax", and "Address".

## 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Vendors interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, ABSHEKAR", "Accessibility", and "Sign Out". The main window is titled "Vendors" and contains a search bar with "Work Order". Below the search bar, there are tabs for "Work Order", "Work Order Details", "Collateral Details", and "Vendor Information". The "Work Order" tab is active, displaying "Work Order Details: 2B4GP45G1XR378254". This section includes a table with columns: "Work Order #", "Case #", "Channel", "Work Order Type", "Account", "Company", "Branch", "Vendor", "Override Reason", "Status", "Reason", "Collector", "Dt", "Status Dt", "Currency", "Estimated", "Billed Amt", "Paid", "Reference #", "Assigned By", "Followup Dt", "Account Status", "Charged off Dt", "Due Amt", "Total Outstanding Balance", "Total Due", and "Due Dt". The table shows a single row with values: "WO:0021380", "2044312777", "GENERIC RECOVERY INTERFACE", "IMPOUND INVOLUNTARY REPOSSESSION (GRI)", "20160100011187", "US01", "USHQ", "90DEMO\_INTERFACE", "REPOSSESSED", "REPOSSESSED", "Collector", "12/22/2016", "12/22/2016", "US DOLLAR", "0.00", "0.00", "0.00", "VENKAT", "03/10/2017", "ACTIVE:DELQ:BNRP-REPO", "450.03", "15834.6", "5625.36", and "03/10/2017". Below the table, there are sections for "Collateral Details" and "Vendor Information". The "Collateral Details" section contains fields such as "Collateral Description", "Identification #", "Year", "Make", and "Model". The "Vendor Information" section contains fields such as "Contact", "Phone", "Extn", "Fax", and "Comment".

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

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Welcome, ABSHEKAR Accessibility Sign Out

Vendors x Customer Service x

Search Customer Service: 20160100011187 Review Request (Pending: 0) Queue Assignment

Account(s): 20160100011187 View Audit

View Format Freeze Detach Wrap Current Show All Group Follow-up

| Company | Branch | Sub Unit   | Account #      | Product           | Days Past Due | Currency | Pay Off Amt | Amount Due | Status    |
|---------|--------|------------|----------------|-------------------|---------------|----------|-------------|------------|-----------|
| US01    | USHQ   | SUB UNIT 1 | 20160100011187 | LOAN VEHICLE (FR) | 349           | USD      | 15,809.54   | 5,400.36   | ACTIVE-DE |

< Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities >

< Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis >

**Comments** Add Edit View Audit

View Format Freeze Detach Wrap Delete

| Alert | Type             | Sub Type               | Comment  | Comment By | Comment Dt             |
|-------|------------------|------------------------|--|------------|------------------------|
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312777:90DEMO-GR1_INTERFACE:INVOICE RECEIVED FROM THIRD PA...  | INTERNAL   | 12/22/2016 03:37:12 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312777:90DEMO-GR1_INTERFACE-ORACLE ONE HAS APPROVED THE IN...  | INTERNAL   | 12/22/2016 03:37:10 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312777:90DEMO-GR1_INTERFACE-INVOICE CREATED IN THIRD PARTY ... | INTERNAL   | 12/22/2016 03:37:10 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312777:90DEMO-GR1_INTERFACE:REPOSESSION DETAILS FROM GRI U...  | INTERNAL   | 12/22/2016 03:30:53 AM |
| N     | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044312777:90DEMO-GR1_INTERFACE-CASE GOT REPOSSESSED               | INTERNAL   | 12/22/2016 03:30:51 AM |

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.

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Financial Services Lending and Leasing

Welcome, ABSHEKAR Accessibility Sign Out

Vendors x

Vendors Assignment Allocation Work Orders Follow-up Invoices

**Invoice Information** Add Edit View Audit

View Options ALL

View Format Freeze Detach Wrap Validate Invoice

| Vendor               | Company | Branch | Invoice # | External Ref # | Invoice Dt | Due Dt     | Status | Channel           |
|----------------------|---------|--------|-----------|----------------|------------|------------|--------|-------------------|
| 90DEMO-RDN_INTERFACE | US01    | USHQ   | 3651      | 23066216       | 12/22/2016 | 12/22/2016 | CLOSE  | GENERIC RECOVE... |
| 90DEMO-RDN_INTERFACE | US01    | USHQ   | 3649      | 23066207       | 12/21/2016 | 12/21/2016 | OPEN   | GENERIC RECOVE... |

**Invoice Information** Return

**Invoice**

Vendor: 90DEMO-RDN\_INTERFACE  
Company: US01  
Branch: USHQ  
Invoice #: 3651  
External Ref #: 23066216

Invoice Dt: 12/22/2016  
Due Dt: 12/22/2016  
Status: CLOSE

**Details**

Status Dt: 12/22/2016  
Address: ADD 12 ADD 13 REDDING, CA 96001

Currency: US DOLLAR  
Estimated: 122.00  
Invoice Amt: 122.00  
Agreed Amt: 122.00  
Paid Amt: 122.00  
Channel: GENERIC RECOVERY INTERFACE

**Details** Trading Attributes

**Invoice Details** View Audit

View Format Freeze Detach Wrap

| Work Order #                      | Estimated | Invoice Amt | Agreed Amt | Paid Amt | Txn Post Dt | Status | Status Dt  | Authorized By | Authorized Dt | Collectible |
|-----------------------------------|-----------|-------------|------------|----------|-------------|--------|------------|---------------|---------------|-------------|
| WO:0021380 20160100011187 2798... | 10.00     | 10.00       | 10.00      | 10.00    | 12/22/2016  | CLOSE  | 12/22/2016 |               |               | N           |
| WO:0021380 20160100011187 2798... | 100.00    | 100.00      | 100.00     | 100.00   | 12/22/2016  | CLOSE  | 12/22/2016 |               |               | Y           |
| WO:0021380 20160100011187 2798... | 12.00     | 12.00       | 12.00      | 12.00    | 12/22/2016  | CLOSE  | 12/22/2016 |               |               | N           |

**Payment Schedule** Related Invoice/Work Orders

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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.