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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

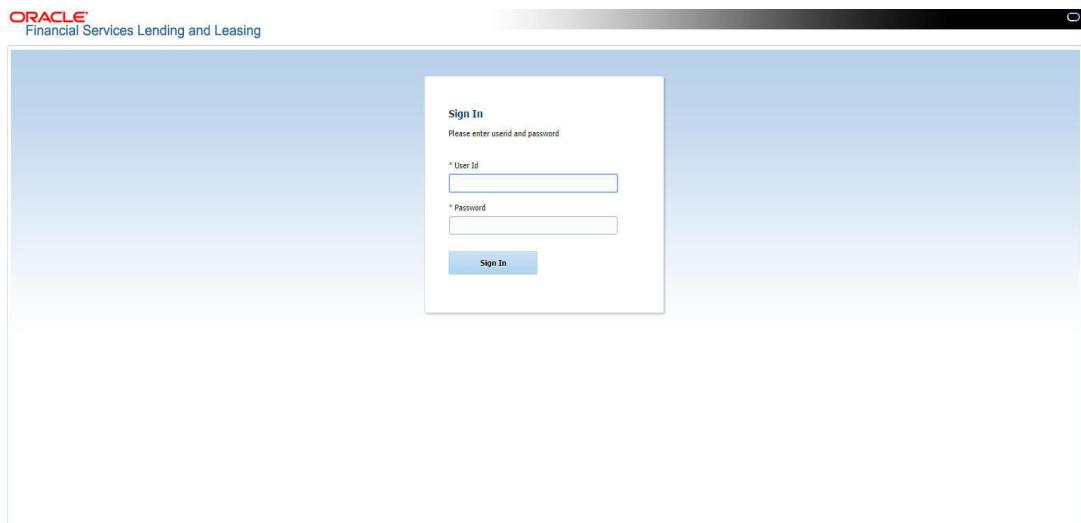
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

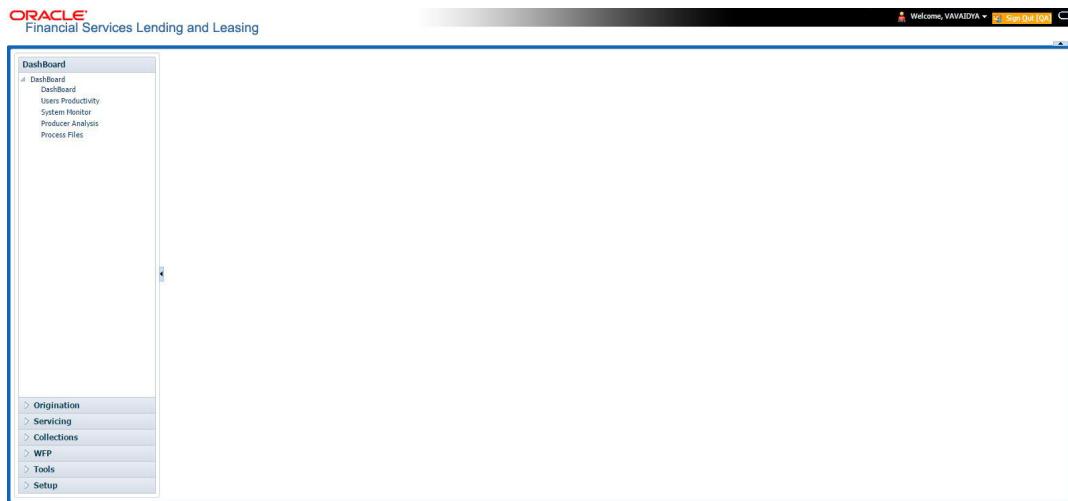
1.4.1 Home Screen

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

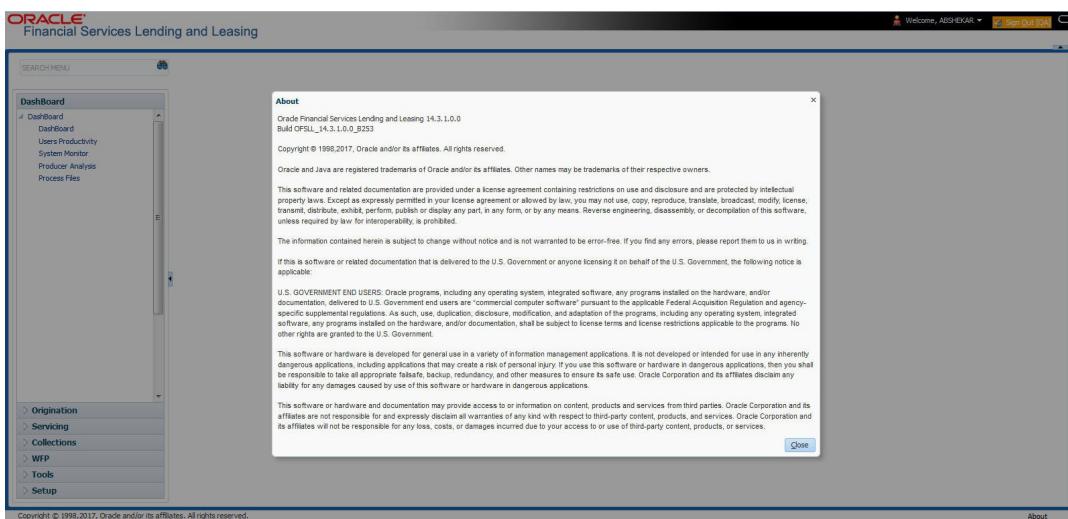
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



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



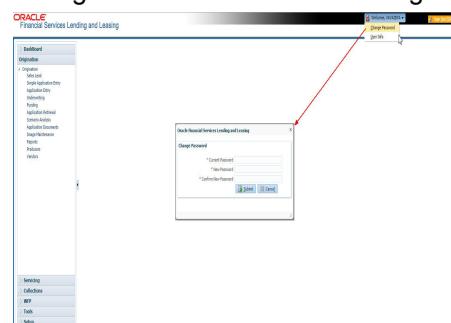
Header

In the Header, system displays the following:

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



- Change Password – Click to change the current password.



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

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

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

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

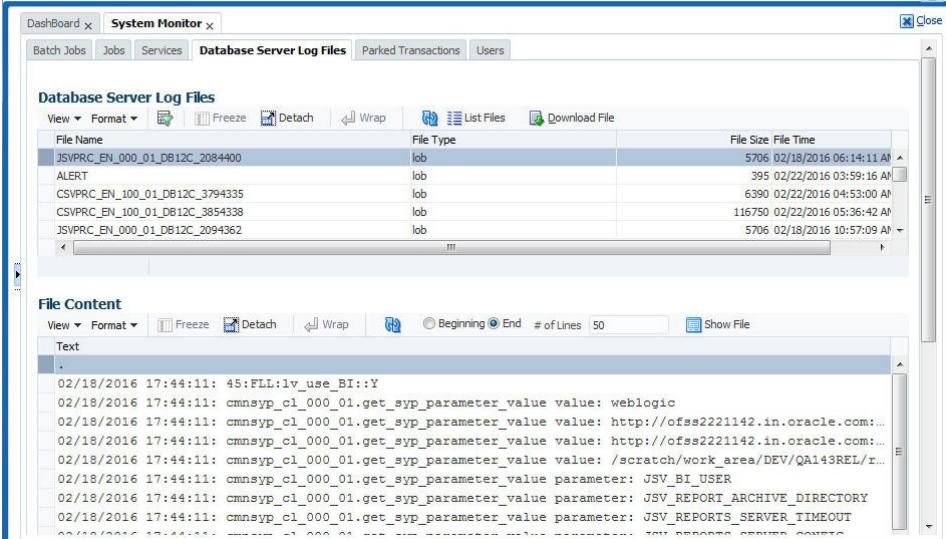
Debug Enabled Ind – Check this box to enable the debug indicator.

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

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

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

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



The screenshot shows the 'Database Server Log Files' tab selected in the System Monitor. The table lists several log files with their details:

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

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

```

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

```

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.

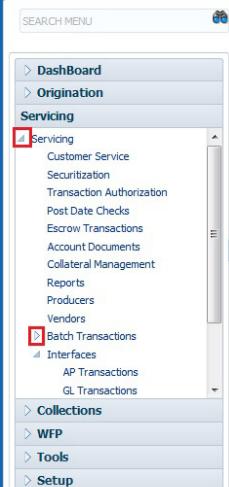
For more details on time zone selection, refer to Time Zone Preference section of this user manual.

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.



The screenshot shows the left window with the following module master tabs and their sub-links:

- Dashboard**
- Origination**
- Servicing**
 - Servicing**
 - Customer Service
 - Securitization
 - Transaction Authorization
 - Post Date Checks
 - Escrow Transactions
 - Account Documents
 - Collateral Management
 - Reports
 - Producers
 - Vendors
 - Batch Transactions**
 - Interfaces**
 - AP Transactions
 - GL Transactions
- Collections**
- WFP**
- Tools**
- Setup**

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.

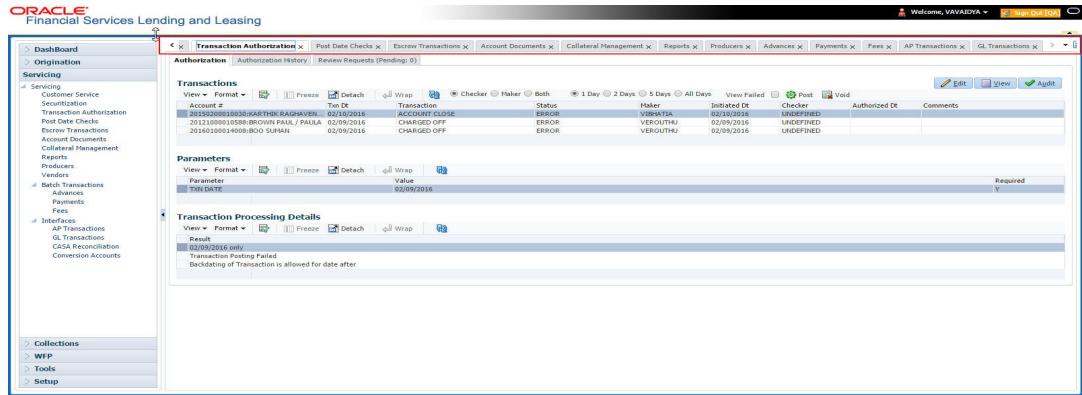
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You 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.

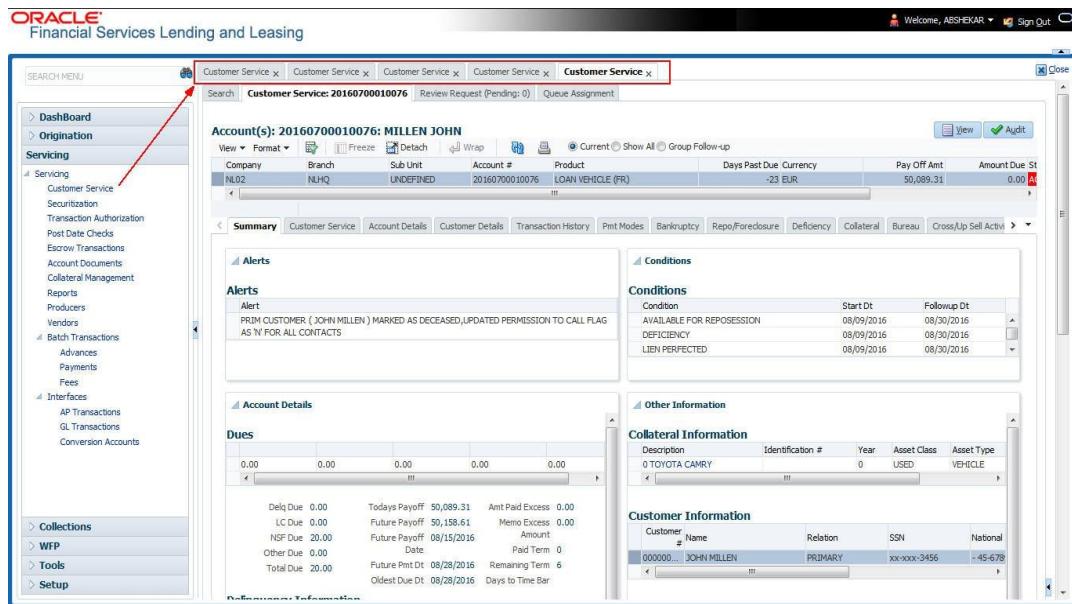


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

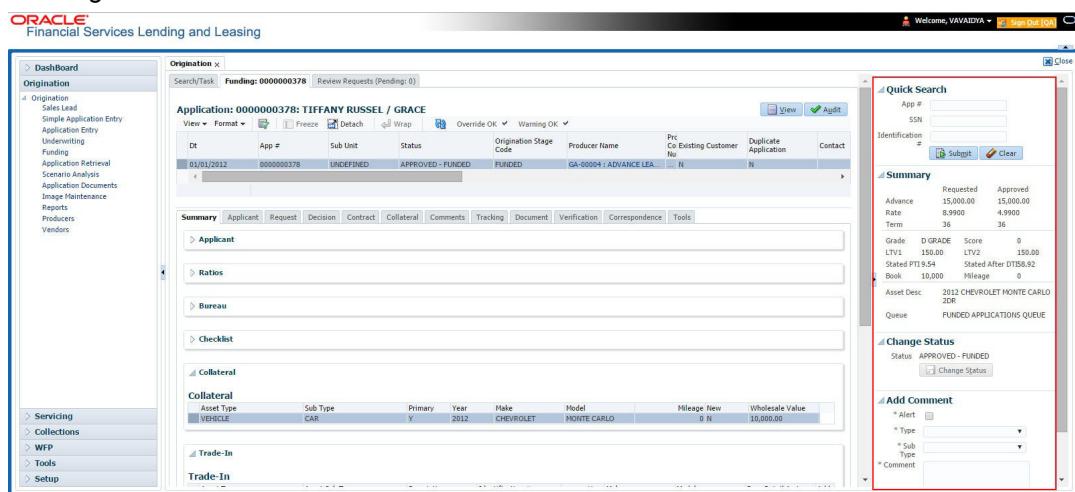
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

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:

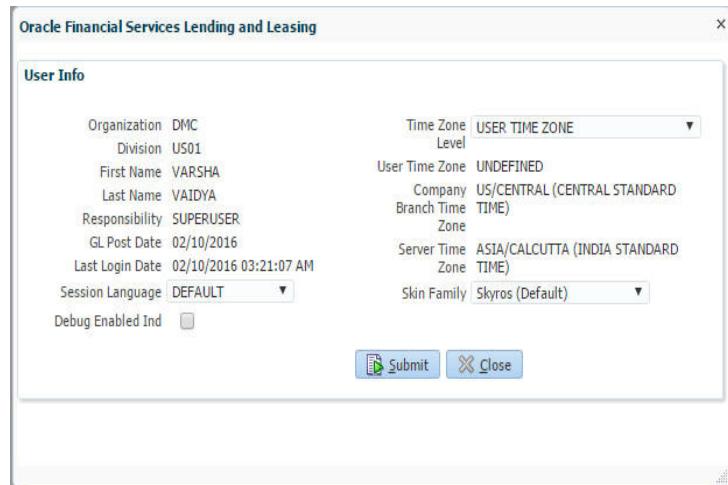
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

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

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

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

1.4.1.1 Time Zone Preference



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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

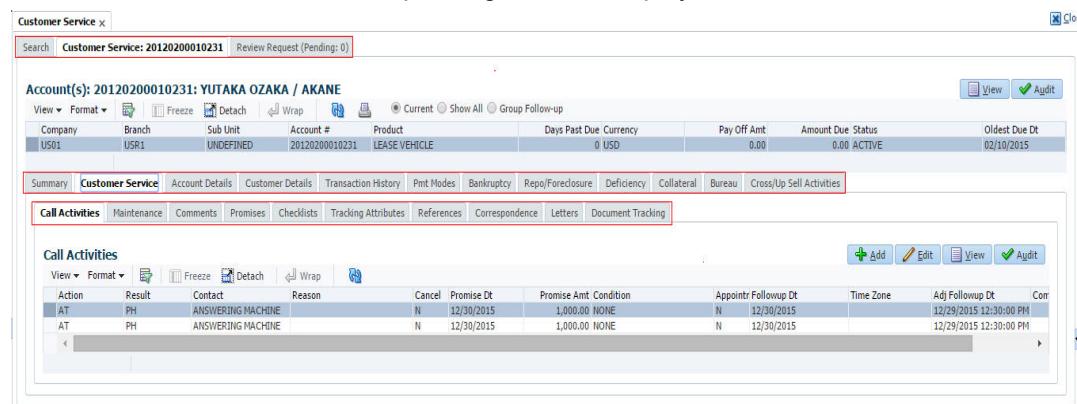
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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

1.4.2 Screens

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

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



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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

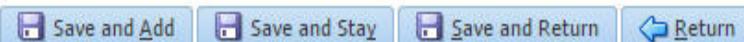
The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.



The table below gives a snapshot of them:

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

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

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

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

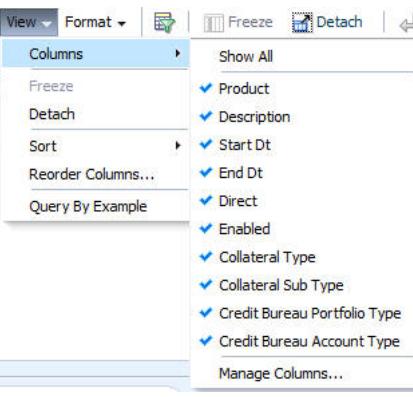
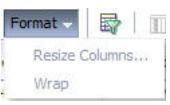
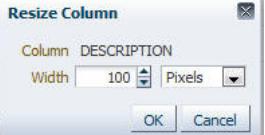
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

1.5.3 Personalization Options

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



The table below gives a snapshot of them:

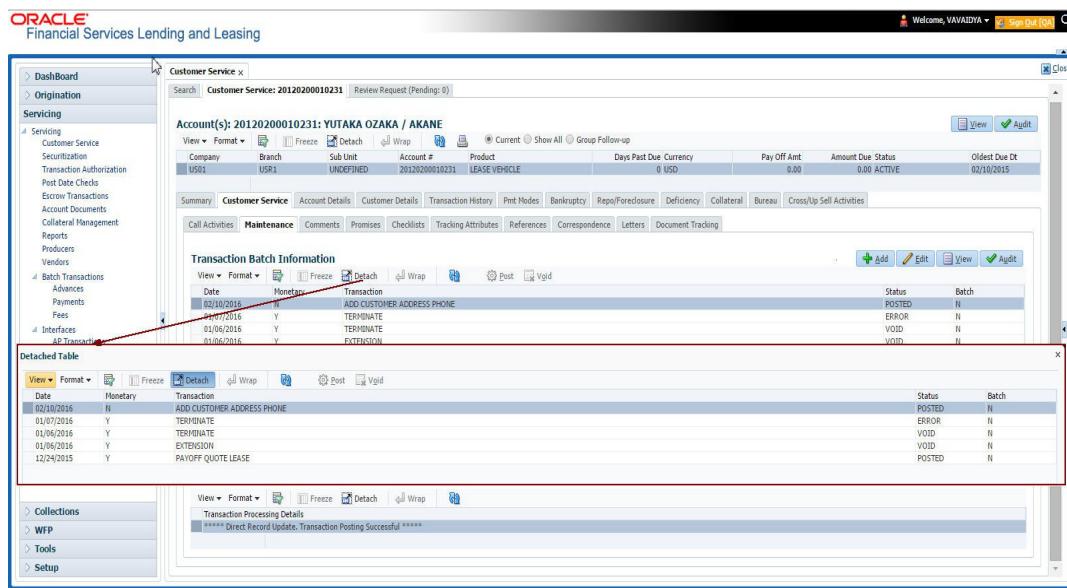
Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> Customize columns you wish to view Sort the order of displayed data Reorder columns <p>Additionally, the drop-down list provides selection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

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click Wrap .
	Click to refresh the data in the table.
View Last	For usability and performance, some of the data intensive screens have 'View Last' option to sort the volume of data being displayed on screen based on elapsed days.  <input type="radio"/> 1 Day <input type="radio"/> 1 Week <input type="radio"/> 1 Month <input type="radio"/> By Date Start Dt <input type="text" value="07/01/2017"/>  End Dt <input type="text" value="09/20/2017"/>   

Print option in Customer Service screen

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

Detach



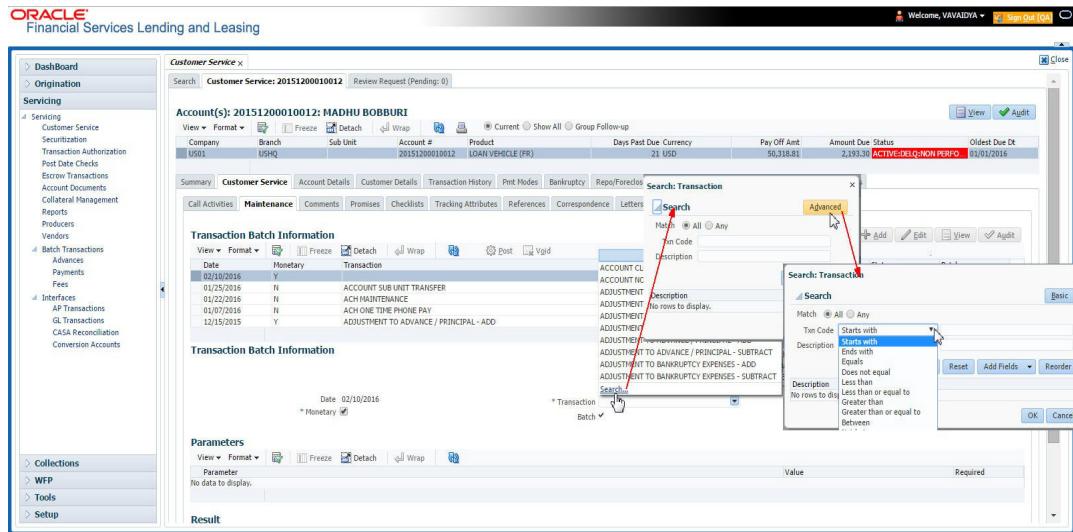
The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service x' and displays a list of accounts. A 'Detached Table' window is open, showing a table of transaction data. The table has columns for Date, Monetary, Transaction, and Status/Batch. The 'Add', 'Edit', and 'View' buttons are visible in the table's Action block. The main window also shows a 'Transaction Batch Information' section and a 'Transaction Processing Details' section at the bottom.

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

Drop-down List

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

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.
- Combo drop-down list – The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

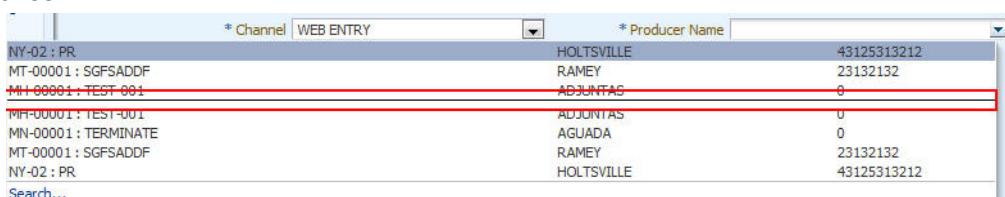


Click the arrow button available before 'Search' to toggle the search options.

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

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

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



Comments

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

1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

Shortcut	Action
Ctrl++	To increase zoom level.

Shortcut	Action
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.

By default, the following accessibility options are provided and there is no need to define special accessibility preference in the application:

- The application user interface contents are readily accessible for all types of users without the need to select special accessibility modes.
- The components within the user interface are optimized for use with a screen reader by default.
- The contents are zoomable by default, eliminating the need for an application large fonts mode.
- The user interface components auto-detect if operating system (OS) is set to high contrast mode and automatically render content that is compatible with OS high contrast, eliminating the need for an application high contrast mode.

Note that, Oracle Financial Services Lending and Leasing application user interface is built on Oracle Application Development Framework (ADF) and the default accessibility feature supported by ADF are made available. For additional information, refer to ADF documentation on accessibility preferences.

1.8.3 Documentation Accessibility Preferences

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

2. Search Function

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

2.1 Search Criteria

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

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

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

Using Wildcard Characters

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

- _ (underline) represents any single character.

Using Criteria Value

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

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

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

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

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

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

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

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

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

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

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

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

Using Search Criteria examples

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

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

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

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

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

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

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

2.2 Searching for an Application

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

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

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

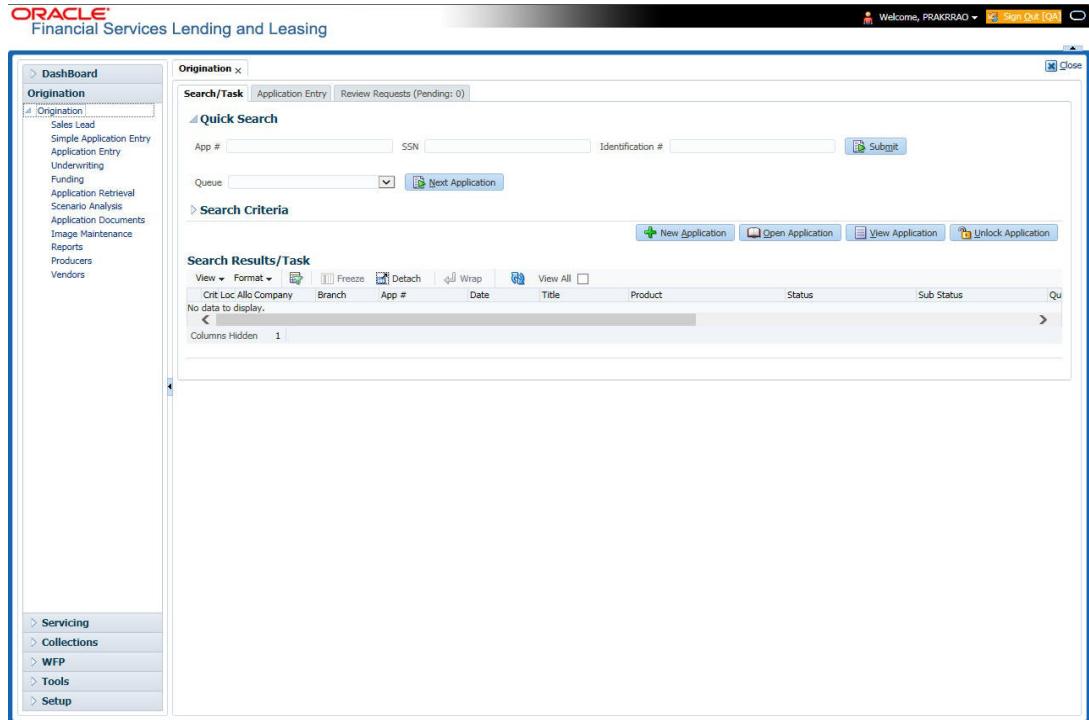
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

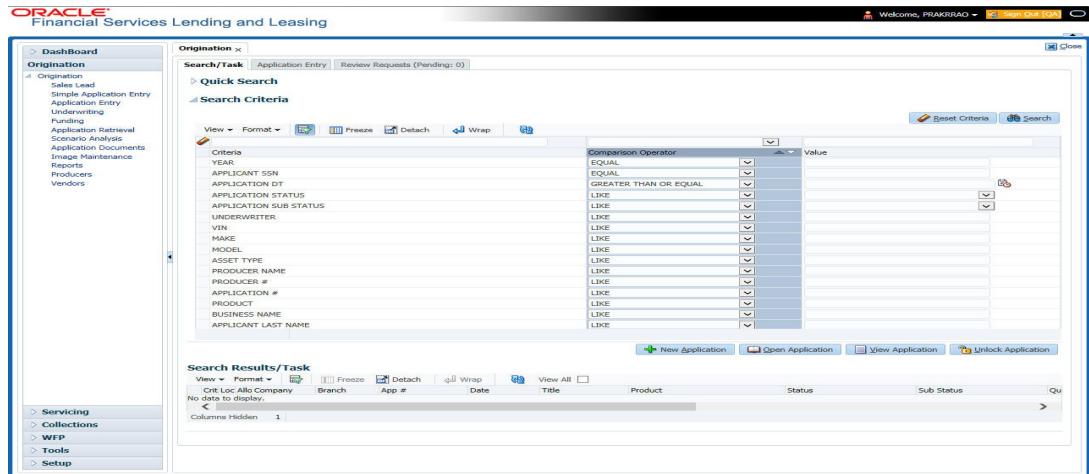
To view the Search/Task screen during Line of credit origination

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

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



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



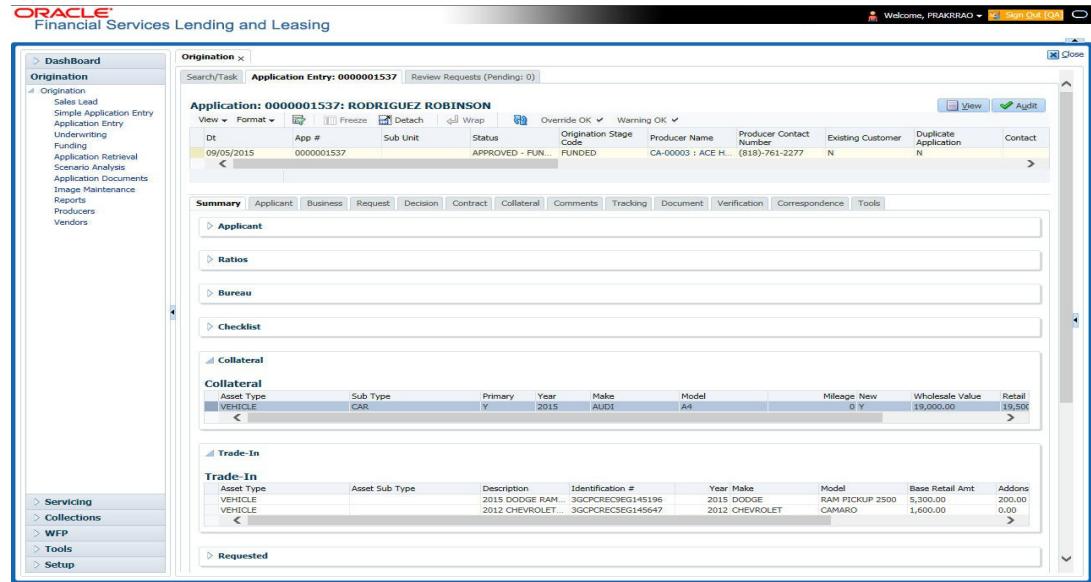
The search tab enables you to locate an application using a broad range of search criteria.

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

The Search Results/Task screen.

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

The system loads the application on the respective screen.



You are now ready to begin work on the application.

2.2.2 Quick Search section

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

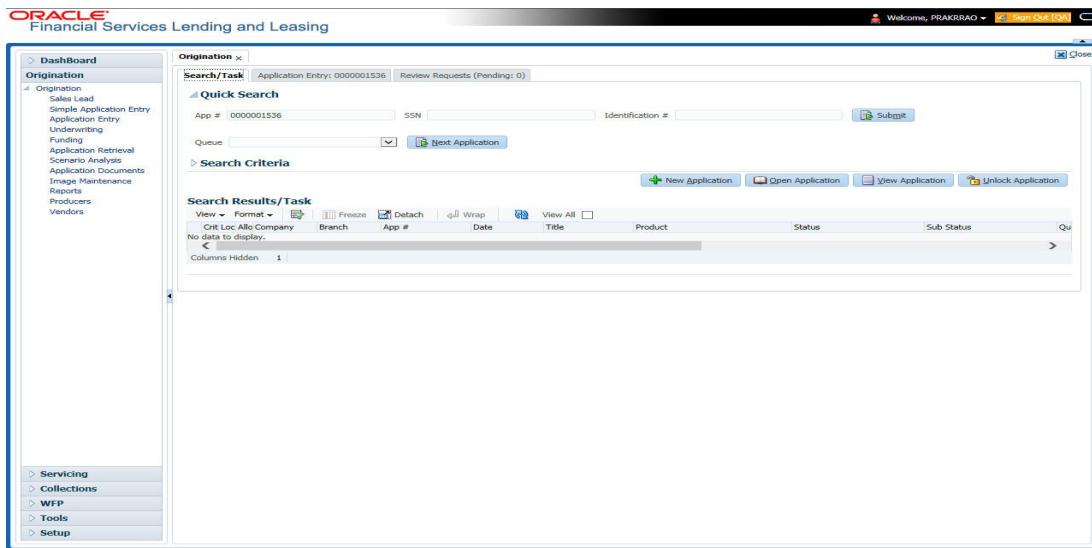
To load an account using the Quick Search section:

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

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

Note

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



The system loads the selected application.

To load an account from a queue during application entry

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

2.2.2.1 Other Features on the Results screen

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

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

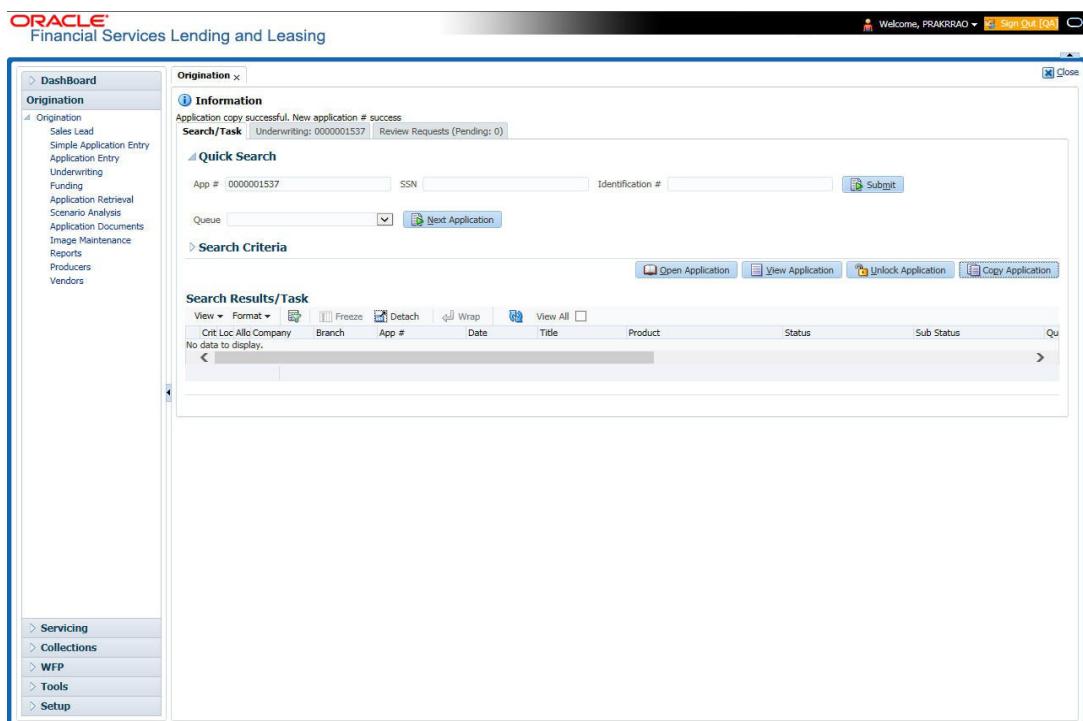
What is it?	What does it do?
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

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



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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application record for 'Application: 0000001533: SIGG MARK'. The application status is 'REJECTED - AUTO'. The 'Comments' tab is selected, showing a list of comments. One comment is from 'PRAKRAO' on 02/04/2016 at 04:35:38 AM, stating 'DECISION_MULTI_OFFER LETTER GENERATED. (CORRESPONDENCE: CNLICE_DEC_MULTIOFFER_FAX_VR JOB REQUEST ID: 41038)'. Another comment is from 'INTERNAL' on 02/01/2016 at 08:33:04 AM, stating 'CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: CNLICE_CON_LTR_VR JOB REQUEST ID: 41038)'. There are also comments from 'VEROUTHU' on 01/30/2016 at 12:30:35 AM and 01/30/2016 at 12:06:18 AM, both stating 'DECISION LETTER GENERATED. (CORRESPONDENCE: CNLICE_DEC_FAX_VR JOB REQUEST ID: 41038)'. Other comments from 'VEROUTHU' on 01/29/2016 at 11:24:13 PM mention 'HAVING GOOD REFERRAL'.

2.2.2.3 Unlocking an Application

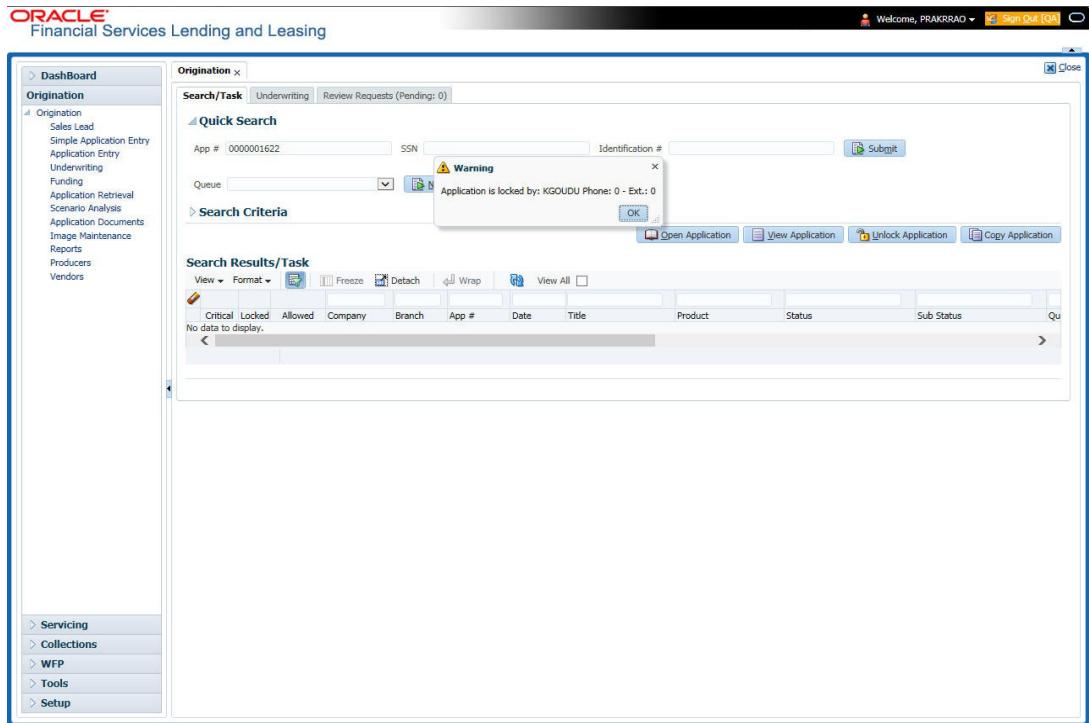
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

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.

Company	Branch	Account #	Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance
US01	USHQ	00123456	01/20/2000	Downpayment Test..	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	1006226531	01/01/2017	BAUER CHRISTIAN	LOAN VEHICLE (PR)	ACTIVE-DELQ	217	1,592.88	9,070.00
US01	USHQ	11111111	01/20/2000	Downpayment Test..	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	12	01/20/2017	ORACLE MADHAN	LOAN VEHICLE (PR)	ACTIVE	-35	0.00	8,226.25
US01	USHQ	1236459789	01/20/2000	Downpayment Test..	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100010385	01/20/2000	Downpayment Test..	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100010533	01/20/2000	Downpayment Test..	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100011820	01/20/2000	ALIVE PRU / DEA S...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00
US01	USHQ	20000100011846	01/20/2000	ALIVE PRU / DEA S...	LOAN VEHICLE (PR)	CHARGED OFF	0	0.00	0.00

Note

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

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

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

Using the Search tab

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

The system loads account on Customer Service screen.

Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due	Currency
US01	USHQ	UNDEFINED	20190100010988	20190100010988	Y	LOAN HOME (VR)	MONTHLY	VEHICLE LOAN OR...	0	USD

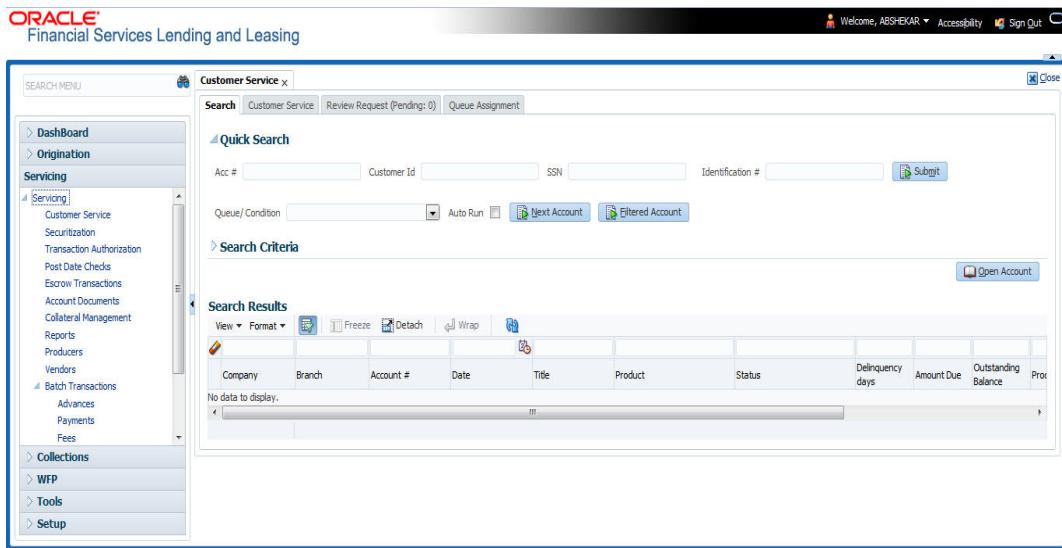
2.3.1 Quick Search section

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

To load an account using the Quick Search section

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

- 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**.



- You can also search for accounts which are mapped to a particular Queue or Condition by selecting the same from 'Queue/ Condition' drop-down list and clicking 'Next Account' button. Clicking 'Filtered Account' opens the subsequent account fetched during a queue search and listed in Queue Assignment section.
- 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.

Customer Service

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

Quick Search

Search Criteria

Search Options: Account Customer Business

Reset Criteria | Search

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	

Search Results

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
No data to display.						

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

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

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

Customer Service

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

Quick Search

Acc # | Customer Id | SSN | Identification # |

Queue/Condition | Auto Run |

Search Criteria

Search Results

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
31030	45-632-1789	SAI KRISHNAN	K	xxxxxx8956	00775	

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
US01	USHQ	20160200015584	LOAN VEHICLE (FR)	USD	5,037.08	422.76	ACTIVE/DELQ	03/01/2016	PRIMARY

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

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

In this field:	View this:
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Type	The type of account.

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

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

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

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

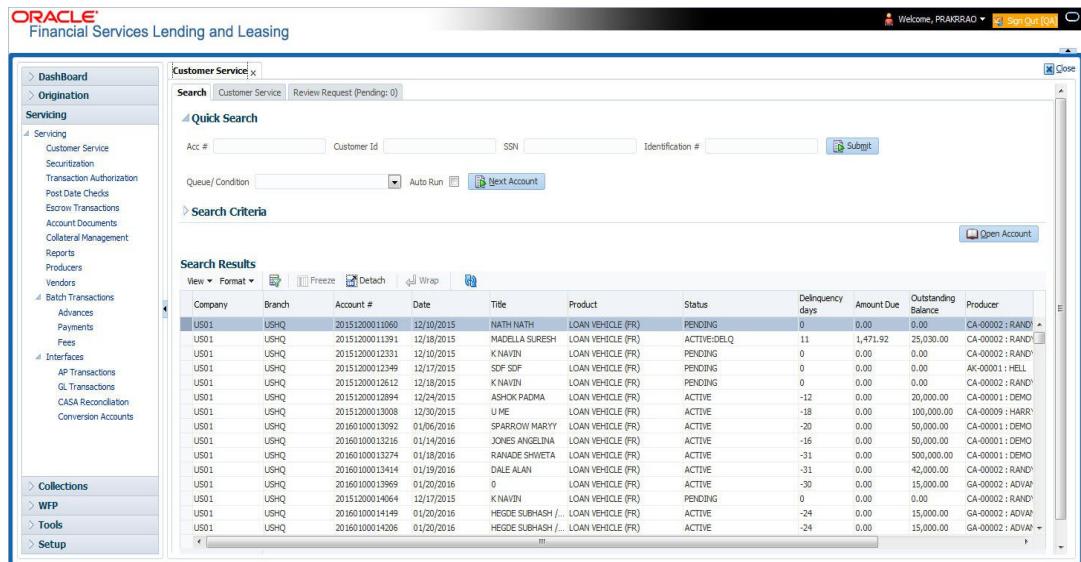
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
PRODUCT	LIKE	%.OAN%
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.



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The left sidebar includes links for Dashboard, Origination, Servicing, and various transaction types like Customer Service, Securitization, and Post Date Checks. The main area is titled 'Customer Service' and shows a search bar with fields for Acc #, Customer Id, SSN, and Identification #, along with a 'Submit' button. Below the search bar is a 'Quick Search' section with a dropdown for 'Queue/Condition' and an 'Auto Run' checkbox. The main content area is titled 'Search Results' and displays a grid of account data. The columns are: Company, Branch, Account #, Date, Title, Product, Status, Delinquency days, Amount Due, Outstanding Balance, and Producer. The data grid contains 15 rows of account information, such as US01, USHQ, 20151200011089, 12/10/2015, NATH NATH, LOAN VEHICLE (FR), PENDING, 0, 0.00, 0.00, CA-00002 : RAND, and so on.

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

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

The system loads the account under the Customer Service tab

Customer Service X

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

U991 U991 UNDEFINED 20151000011054 LOAN VEHICLE (FR) -327 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/Up Sell Activities

Alerts Alerts Alert TEST

Conditions Condition Start Dt Followup Dt

Account Details

Dues

0.00	0.00	0.00	0.00	0.00
Debt Due: 0.00	Total Due: 20.00	Future Pmt Dt: 10/01/2016		
LC Due: 0.00	Today Payoff: 45,314.62	Oldest Due Dt: 10/01/2016		
NSF Due: 20.00	Future Payoff: 45,376.30	Amt Paid Excess: 0.00		
Other Due: 0.00	Future Payoff Date: 02/27/2016			

Delinquency Information

Days	0	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0	0		-327
								Collector	DEHCOLL
								BP(Year)	0
								NSF(Year)	1
								NSF(Year)	1

Activities

Active Dt: 12/10/2015	App #: 0000001013	Last Pmt Amt: 0.00	Charge Off Dt:
Last Activity Dt: 02/17/2016	Pad Off Dt:	Effective Dt: 10/12/2015	Military Duty: N
Due Day: 1	Current Pmt: 3,981.00	Customer Score: 800	Customer Score: 800
Last Pmt Dt:	Last Bill Amt: 0.00	Behaviour Score: 0	Behaviour Score: 0
Customer Grade: B			

Other Information

Collateral Information

Description	Identification #	Year	Asset Class	Asset Type	Sub Type
0	0	0	NEW	3C	3C
0	0	0	NEW	3C	3C
0	0	0	NEW	3C	3C

Customer Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
000000...	NAVIN K	PRIMARY	xx-xx-8577	02/12/1987	
000000...	ROBERT MURRAY JR	PRIMARY	xx-xx-9332	12/08/1985	UNDEFINED

Address Information

Type	Current	Permiss	Hailing Address	Phone
------	---------	---------	-----------------	-------

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.

Customer Service X

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

Quick Search

Search Criteria

View Format Freeze Detach Wrap

Comparison Operator Value

BUSINESS #	LIKE	
BUSINESS NAME	LIKE	
TAX ID #	LIKE	
START DATE	GREATER THAN OR EQUAL	
PHONE NUMBER	EQUAL	
ZIP CODE	LIKE	

Search Results

Business #	Business Name	Tax Id	Start Dt	Phone Number	Zip
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.

You can view the following information for each business record:

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

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

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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "Welcome, VAVADYA" and "Open Oracle". The left sidebar contains navigation links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled "Customer Service" and shows account details for "Account(s): 20151000011054: K NAVIN". The "Customer Details" tab is selected. The "Dues" section shows the following table:

	0.00	0.00	0.00	0.00	0.00	
Delq Due	0.00		Total Due	20.00	Future Pmt Dt	10/01/2016
LC Due	0.00		Todays Payoff	45,314.62	Oldest Due Dt	10/01/2016
NGF Due	20.00		Future Payoff	45,376.30	Amt Paid Excess	0.00
Other Due	0.00		Future Payoff Date	02/27/2016		

The "Deficiency Information" section shows the following table:

late	30	60	90	120	150	180	Category	Days
0	0	0	0	0	0	0		227

The "Activities" section shows the following table:

Active Dt	02/10/2015	App #	0000001033	Last Pmt. Amnt	0.00
Last Activity Dt	02/17/2016	Paid Off Dt		Charge Off Dt	
Due Day	1	Effective Dt	10/12/2015	Military Duty	N
Last Pmt Dt		Current Pmt	3,981.88	Customer Score	800
Customer Grade	B	Last Bill Amnt	0.00	Behaviour Score	0

3. Dashboards

3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

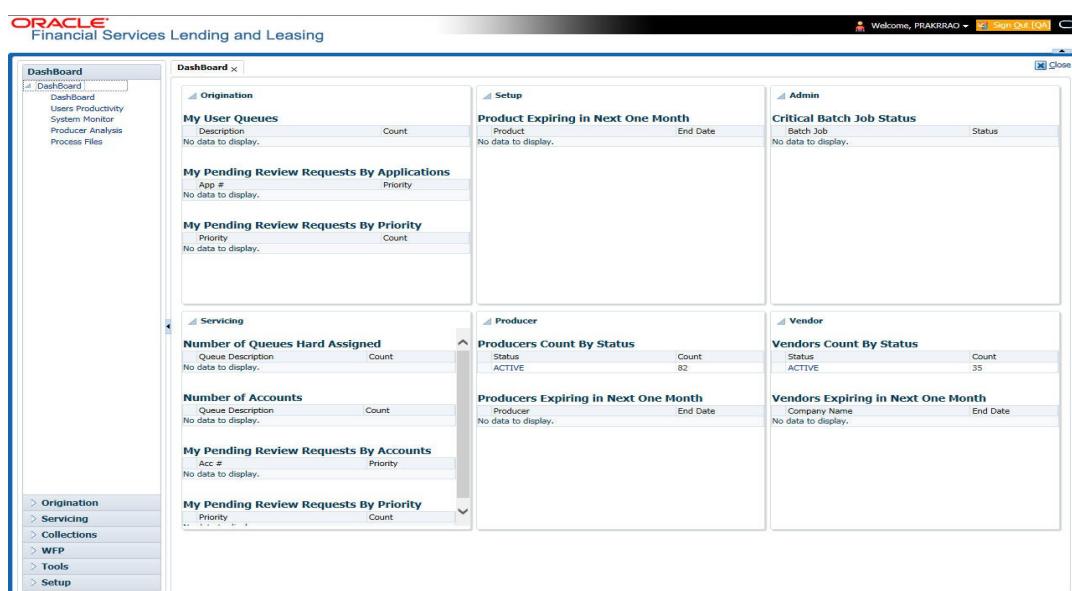
3.2 Dashboards

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

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

Navigating to Dashboards

Click **Dashboard > Dashboard > Dashboard**.



Features

Following are the features of Dashboard:

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

3.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup screen is a supervisor feature that allows you to monitor the daily performances of users completing 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:

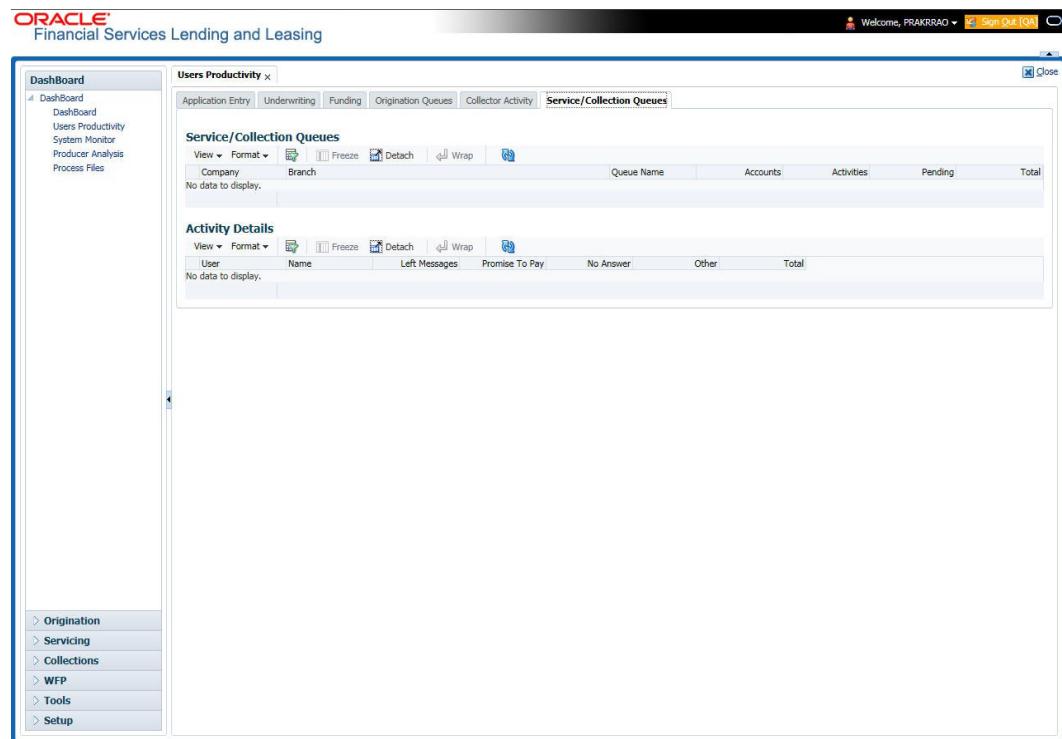
Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

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
- Users

Navigating to System Monitor

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

3.4.1 Monitoring Batch Jobs

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

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

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

To Monitor Batch Job

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

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

A brief description of the fields is given below:

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

To resubmit a batch job set

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

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

The Batch Job screen also allows you to resubmit jobs which are in READY or COMPLETED or FAILED status if you have access key privileges define for your user responsibility. If provisioned, then a 'Force Re-Submit Job Set' button is available instead of 'Resubmit Job Set' button to resubmit the jobs with above status.

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.

Field:	View this:
Status	Displays the status of thread.
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, you can select any of the following type of jobs which are available in separate tabs:

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 based on elapsed days. 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.
1 Week	All the types of jobs selected in Jobs Type section in last one-week.
1 Month	All the types of jobs selected in Jobs Type section in last one-month.
By Date	All the types of jobs selected in Jobs Type section for specific duration. You can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and click 'Search'.

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.

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

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

A brief description of the fields is given below:

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

3.4.3 Monitoring Services

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

To stop, start or refresh a processing service

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

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

Service	Company	Branch	Description	Status
CSV	ALL	ALL	CREDIT BUREAU SERVICE (EFX TEST FILES)	STOPPED
CSV	ALL	ALL	CREDIT BUREAU SERVICE (EXP TEST FILES)	STOPPED
CSV	ALL	ALL	CREDIT BUREAU SERVICE (TUC TEST FILES)	STOPPED
ISC	ALL	ALL	JOB SCHEDULER	STOPPED
JSV	ALL	ALL	JOB SERVICE	STOPPED

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 Database 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 Log files tab 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.

File Name	FileType	File Size	File Time
xaeprc_em_100_02_FMW116_7033906.log	file	159179	08/31/2017 02:28:52 AM
JSIPRC_EN_000_01_DB12102_6974056.log	file	171338	08/29/2017 07:42:07 PM
JSIPRC_EN_000_01_DB12102_7283869.log	file	19897	09/10/2017 10:39:59 AM
XAEUDP_EM_100_02_FMW116_7203940.log	file	46704	09/07/2017 03:50:49 AM
RDRLOG_EM_100_01_FMW116_7284144.log	file	1104	09/08/2017 06:00:34 AM

File Content

```

08/31/2017 12:35:32: cmnmini_c1_000_01.initialize_svc
08/31/2017 12:35:32: cmnsvp_c1_000_01.get_svp_parameter_value parameter: XAEPRC_EM_100_02_DEBUG_LEVEL
08/31/2017 12:35:32: xaeprc_em_100_02.submit for App No:
08/31/2017 12:35:32: User code: INTERNAL
08/31/2017 12:35:32: lv_statement - SELECT ptc_cvr_currency_code FROM xae_ptc_cvw WHERE PTC_COMPANY = :b1

```

2. In the **Database Server Log Files** section, you can sort the list of logs to be displayed based on following options:
 - Select the 'View Last' option to display the logs based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar. Click 'Search'.
 - Select the 'View' option to further filter the list based on the type of logs to be displayed by selecting Alert / Debug / Interfaces.
3. Click on **List Files** button to view the list of logged files. A brief description of the fields are 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 date and time stamp of file.

4. To extract a local copy of debug details, click **Download File** button and save the file.
5. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files** by clicking **Show File** button.
6. To sort the view of file contents, select the order as either 'Beginning' or 'End' and specify the value for '# of Lines' to be displayed (default 50).

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.

User	User Name	Details	Login Date and Time	Logout Date and Time
SURABHI	SURABHI DESAI		09/20/2017 04:56...	12/30/4000 12:30...
SURABHI	SURABHI DESAI		09/20/2017 04:44...	12/30/4000 12:30...
ABSHEKAR	ANAND SHEKAR		09/20/2017 04:38...	12/30/4000 12:30...
PRITAM	PRITAM JENA		09/20/2017 04:30...	12/30/4000 12:30...
SKSK	SAI SK		09/20/2017 03:54...	12/30/4000 12:30...
PRITAM	PRITAM JENA		09/20/2017 03:47...	12/30/4000 12:30...
NAVEEN	NAVEEN REDDY		09/20/2017 03:47...	09/20/2017 04:55...
JAYANTA	JAYANTA C		09/20/2017 02:57...	12/30/4000 12:30...
SKSK	SAI SK		09/20/2017 02:55...	12/30/4000 12:30...
NAVEEN	NAVEEN REDDY		09/20/2017 02:08...	12/30/4000 12:30...
PRITAM	PRITAM JENA		09/20/2017 01:45...	12/30/4000 12:30...
JAYANTA	JAYANTA C		09/20/2017 01:45...	09/20/2017 02:37...
PRITAM	PRITAM JENA		09/20/2017 01:27...	12/30/4000 12:30...
SVSV	SHRIVATS SINGH		09/20/2017 01:20...	09/20/2017 01:20...
NAVEEN	NAVEEN REDDY		09/20/2017 01:14...	12/30/4000 12:30...
NAVEEN	NAVEEN REDDY		09/20/2017 12:39...	12/30/4000 12:30...
ABSHEKAR	ANAND SHEKAR		09/19/2017 11:45...	12/30/4000 12:30...
PHACHODA	PHANINDRA CHODA		09/19/2017 11:37...	12/30/4000 12:30...
NAVEEN	NAVEEN REDDY		09/19/2017 11:32...	12/30/4000 12:30...
NAVEEN	NAVEEN REDDY		09/19/2017 11:21...	09/19/2017 11:31...

2. In the **User Logins** section, sort the list of records to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar. Click 'Search'.

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.

3.4.6 Monitoring JMS Queues

OFSLL uses MDB infrastructure as an interface for asynchronous communication with third-party integrated applications and all the outgoing communications through all the interfaces are tracked in 'JMS Queues' tab.

The 'JMS Queues' tab in System Monitor screen facilitates as a dashboard to monitor the status of all the configured MDB (Message-Driven Bean) queues and provides a statistics of the total messages / requests that are sent from OFSLL to external system along with their status.

The 'JMS Queues' tab has the following sub tabs:

- Status sub tab - to view the last status of configured MDB
- Messages sub tab
 - To view the list of configured interfaces and total messages triggered to the interface.
 - To view the status of response for the message received from the interface.
 - To 'Re-submit' failed messages.

To view the status of all the configured MDB

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues**. The Status sub tab is displayed by default.

Service	Description	Last Updated Status
BIP MDB	BIP INTERFACE MDB	SUBMITTED
DLR TRACK MDB	DEALER TRACK INTERFACE MDB	RUNNING
EFX MDB	EFX INTERFACE MDB	RUNNING
EMAIL MDB	EMAIL MDB	RUNNING
EXP MDB	EXP INTERFACE MDB	RUNNING
GAI MDB	GENERIC AUCTION INTERFACE MDB	RUNNING
GRI MDB	GENERIC RECOVERY INTERFACE MDB	RUNNING
POST DEALER MDB	POST DEALER INTERFACE MDB	RUNNING
ROUTEONE MDB	ROUTEONE INTERFACE MDB	RUNNING
TORQUE ITS MDB	TORQUE ITS INTERFACE MDB	RUNNING

2. In the 'Status' section, you can view the following details of configured MDB:

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB interface.
Last Updated Status	Displays the status of MDB interface. Following are the status displayed: <ul style="list-style-type: none"> UNKNOWN - indicates that no MDB infrastructure is connected or status ping message is not sent to that MDB. SUBMITTED - indicates that a dummy ping message is sent to MDB. RUNNING - indicates that the message is consumed by MDB infrastructure. STOPPED - indicates if MDB infrastructure is down.

3. In the 'Status' section, select the required service for which you need the status and click button. On clicking, a dummy ping is sent to the interfaced server and status in 'Last Updated Status' column is updated as 'SUBMITTED'.
4. Click (refresh) button, to fetch the latest status and the response received is updated in 'Last Updated Status' column.

To view the messages triggered to all configured MDB

- Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.

Service	Description	Submitted	Completed	Failed	Resubmitted
BIP MDB	BIP INTEGRATE MDB	527	0	458	0
EVENTS MDB	EVENTS MDB	13263	6575	0	0
WEBHOOK MDB	WEBHOOK MDB	47	0	47	0

- In the 'Messages' section, select the 'View Last' option to display the messages based on elapsed days by selecting 1 Day (default) / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar.
- The 'Messages' section displays the list of configured interfaces and the total of messages exchanged between OFSLL and MDB in Submitted, Completed, Failed and Resubmitted status. Click (refresh) button to update the latest status.
- In the 'Messages' section, you can view the following details:

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB interface.
Submitted	Displays the total count of requests submitted.
Completed	Displays the total count of requests completed.
Failed	Displays the total count of requests failed.
Resubmitted	Displays the total count of only those requests which are failed and resubmitted again for processing.

To 'Re-submit' failed messages

- Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.
- In the 'Messages' section, select the required MDB interface.
- The 'Message Details' section below displays the list of messages sent to the interface with the following details:

Field	View this:
Message ID	View the system generated MDB message ID

Field	View this:
Request Type	View the message request type
Request SubType	View the message request sub type
Message Type	View the message identifier
Status	View the message processing status
Response	This column data is displayed only for Webhook MDB. View the HTTP Header received as response during Webhook event action invocation.
Message Content	View the message content
Time	View the message time stamp

4. In the 'Message Details' section, select the message in 'Failed' status. Click  (refresh) button to update the latest status.
5. (Optional) You can click 'View' to display the selected record in 'Message Details' section.
6. Click  Re-submit. The details are triggered again for processing and the 'Resubmitted' counter in 'Messages' section is updated along with other counters.

Response Message Details

This section is enabled if Events or Webhook type of MDB service is selected in Message section and displays the request Message Details that is propagated to external system for the posted event action.

To view 'Response Message Details' of an Event

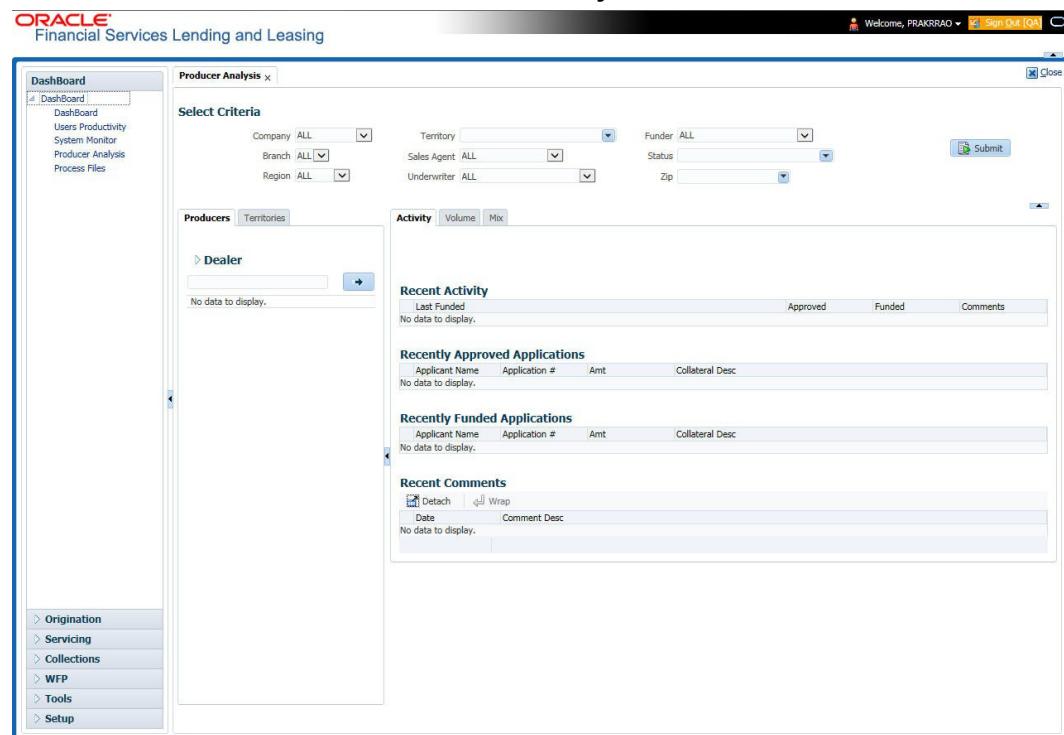
1. Select the required record from the Message Details section and click 'Show File'.
 - The first 50 characters of the request in json format is displayed since the default preference selected is 'Beginning' in View option and '# of Characters' is set to 50.
2. You can customize the preference using View Option (Beginning / End) and specifying the number of characters to be displayed.
3. Also you can click 'Show All' to display the complete request.

3.5 Producer Analysis

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

Navigating to Producer Analysis

Click Dashboard > Dashboard > Producer Analysis.



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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

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

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

- Year
- Total Apps

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

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

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

3.6 Process Files

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

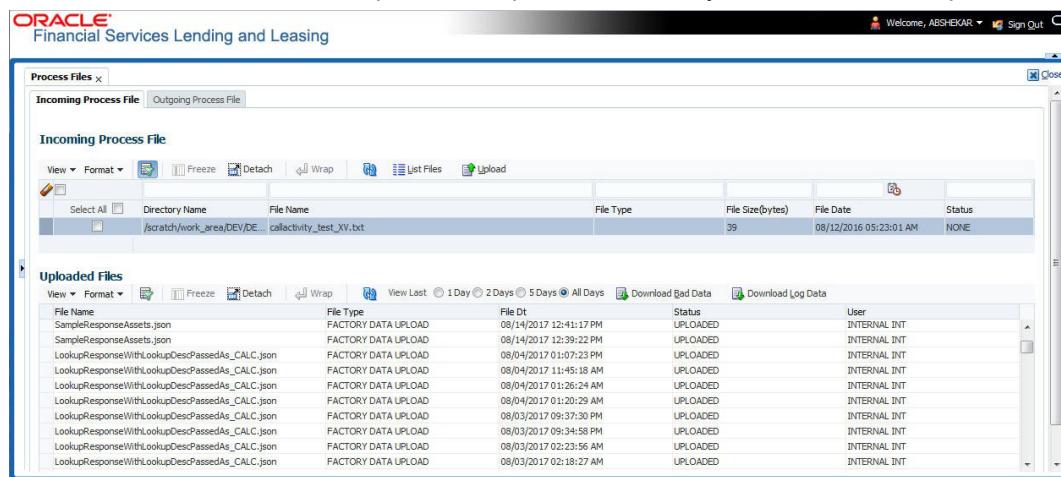
The Process files interface also provide information on the type of files uploaded along with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen. For more information on enabling 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)
- If both the parameter 'CMN_FILE_PROCESS_TO_LOB' and 'OUTBOUND_CALL_Q' are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.

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	View the type of incoming file. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in INCOMING_FILE_TYPE_CD lookup.
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:

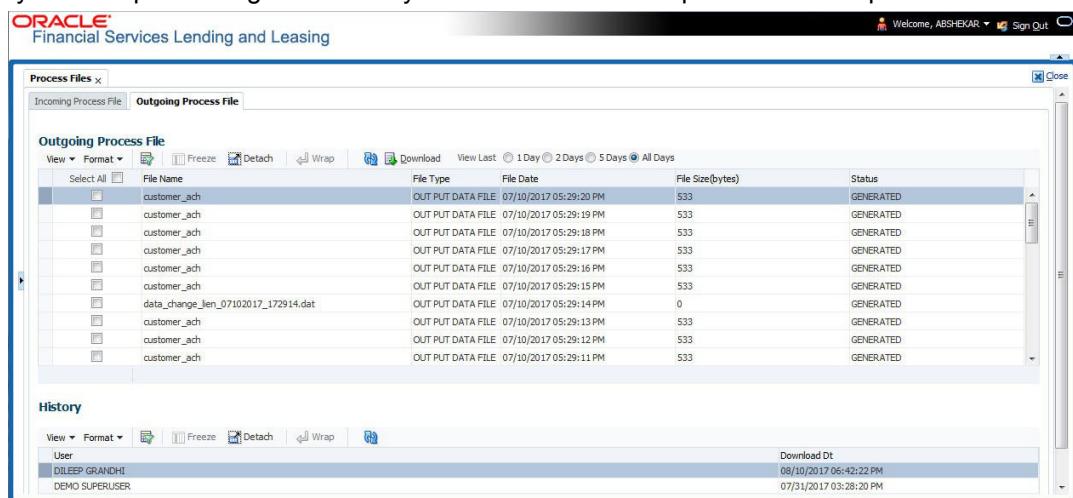
Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date and time when the file was uploaded.
Status	View the status of upload.
User	View the login ID of User who performed the file upload.

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.



File Name	File Type	File Date	File Size(bytes)	Status
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:20 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:19 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:18 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:17 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:16 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:15 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:14 PM	0	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:13 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:12 PM	533	GENERATED
customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:11 PM	533	GENERATED

History

User	Download Dt
DILEEP GRANDHI	08/10/2017 06:42:22 PM
DEMO SUPERUSER	07/31/2017 03:28:20 PM

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 Type	View the type of file shared for upload. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in OUTGOING_FILE_TYPE_CD lookup.
File Date	View the date and time 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.

History

The history section displays the following details:

Field:	Description:
User	View the login ID of User who downloaded the file.
Download Dt	View the date and time when the file was downloaded.

4. Customer Service

4.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

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

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

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

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

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

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

4.2 **Customer Service screen**

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

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

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

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

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

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

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

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account.
Account #	<p>The account number.</p> <p>Note: This can also be the external reference number in case of conversion accounts if the value of system parameter AUTO_GEN_ACC_NBR_CONV is set to 'N'.</p>
Master Account #	<p>View the Master Account number of the customer.</p> <p>During the funding process, an application can either be marked as 'Master Account' or 'Linked to Existing Master Account' in the Master Account tab of Origination screen.</p> <ul style="list-style-type: none"> - If marked as Master Account, system populates the Master Account # which is same as Account #. - If Linked to Existing Master Account, system populates the selected Master Account #. - If the Application is neither marked as 'Master Account' nor 'Linked to Existing Master Account', then this field is displayed as UNDEFINED.
Master Account	View the Master Account indicator value propagated from Origination on funding an application. 'Y' indicates that the current account is a Master Account and 'N' indicates its not.
Product	The product for the account.
Days Past Due	The total number of days elapsed past due date.
Currency	The currency for the account.
Pay Off Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Status	The account's status.

DLQ Reason	<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"> - 1st Payment Delinquency, when the first payment is delinquent. - NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account. - Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount. <p>Note: System automatically removes the delinquency reason on the account if the payment is received. However, if the same payment is reversed, the conditions are posted back.</p>
Oldest Due Dt	The oldest due date.

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

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

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

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

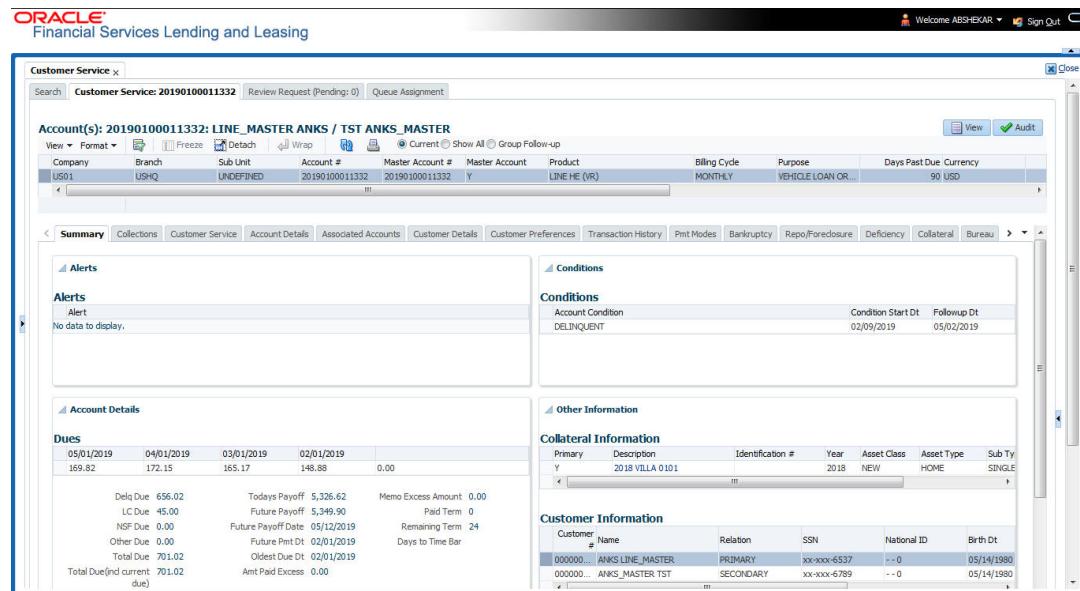
Call Activity functionality can be performed using **Add Call Activity** section in the right hand side of screen irrespective of the screen you are working on. This is available in addition to the **Call Activities** sub tab available under Customer Service tab. This facilitates quick and easy reference.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account 20190100011332. The 'Alerts' section shows 'No data to display.' The 'Conditions' section shows a condition for 'DELINQUENT' with start date 02/09/2019 and follow-up date 05/02/2019. The 'Other Information' section includes 'Collateral Information' (Primary: 2018 VILLA 0101, Description: 2018 VILLA 0101, Identification #: 2018, Year: 2018, Asset Class: NEW, Asset Type: HOME, Sub Type: SINGLE) and 'Customer Information' (Customer #: 000000..., Name: ANKS LINE_MASTER, Relation: PRIMARY, SSN: xxx-xxx-6537, National ID: 0, Birth Dt: 05/14/1980, Customer #: 000000..., Name: ANKS_MASTER_TST, Relation: SECONDARY, SSN: xxx-xxx-6789, National ID: 0, Birth Dt: 05/14/1980).

4.3 Customer Service screen's Summary tab

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



Alerts section

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

Conditions section

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

Dues section

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

In this field:	View this:
Delq Due	The total delinquent amount that is due so far in the account.
LC Due	The total amount of non-sufficient fee due in the account.
NSF Due	The non sufficient funds fee due.
Other Due	The total of any other dues pending in the account.
Total Due	The total of all dues including payment amount and all applicable fees.
Total Due (incl current due)	The additional due of current month (included based on pre-bill days).
Today's Pay-off	If the account is to be paid off as per the current date and the amount payable by the borrower.

In this field:	View this:
Future payoff	The total Amount due on a future date. The borrower can know the total pay off amount for a future date, say 10 days from today.
Future Payoff Date	The date on which the future payoff is due.
Future Pmt Dt	The date till which the future payoff quote is valid.
Oldest Due Dt	The due date.
Amt Paid Excess	The excess amount paid.
Memo Excess Amount	The excess amount paid towards the membership fee.
Paid Term	The total count of paid dues.
Remaining Term	The total count of remaining outstanding dues to be paid.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.

Delinquency Information Section

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

In this field:	View this:
Late	Total number of times the account was delinquent for less than 30 days since start date.
30	Total number of times the account was delinquent for over 30 days since start date.
60	Total number of times the account was delinquent for over 60 days since start date.
90	Total number of times the account was delinquent for over 90 days since start date.
120	Total number of times the account was delinquent for over 120 days since start date.
150	Total number of times the account was delinquent for over 150 days since start date.
180	Total number of times the account was delinquent for over 180 days since start date.
Category	The delinquency category.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.

In this field:	View this:
Broken Promises (Life)	Total number of broken promises since the account start date.
Broken Promises (Year)	Total number of broken promises since this year.
Kept Promises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Promises (Year)	Total number of fulfilled promises since this year excluding Broken and Cancelled Promises.
NSF (Life)	Total number of non sufficient funds since the account start date.
NSF (Year)	Total number of non sufficient funds since this year.
Collector	The default collector working on the account.

Activities Section

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

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

In this field:	View this:
Chargeoff Dt	The Date on which account was charged off. Note: This is applicable only if account has Charged-off condition. Else, no value displayed.
Military Duty	If selected, indicates that at the time of billing, the customer was in active military duty and qualifies for rates in accordance with Service members Civil Relief Act (SCRA) of 2003.
Customer Score	The customer score.
Behaviour Score	The behavior score.

Due Date Change section

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

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

Extensions section

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

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

Contract Information

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

In this Field:	Do This:

Contract Dt	View the contract funded date.
Term	View the contract term.
Rate	View the interest rate.
Maturity Dt	View the contract maturity date.
Credit Limit	View the total credit limit issued.

Collateral Information section

You can view the Collateral Information in this section:

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

Customer Information section

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

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

In this field:	View this:
Email	Customer's e-mail address.

Customer Details section

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

Address Information section

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

Employment Information section

The details defined in Customer Service > Customer Details > Employments tab are populated here.

In this field:	View this:
Type	Type of Employment as PART TIME, FULL TIME and so on.
Current	If selected, indicates that this is the current employer.

Permission to Call	If selected, indicates that you can contact the employer.
Employer	Employer Details.
Next Pay Day	The next payment day of the month.
Frequency	Frequency of the payment.
Address	Address details.
Phone	Phone number.

Telecom Information Section

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

Outbound Call History

Displays outbound call statistics with following references:

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

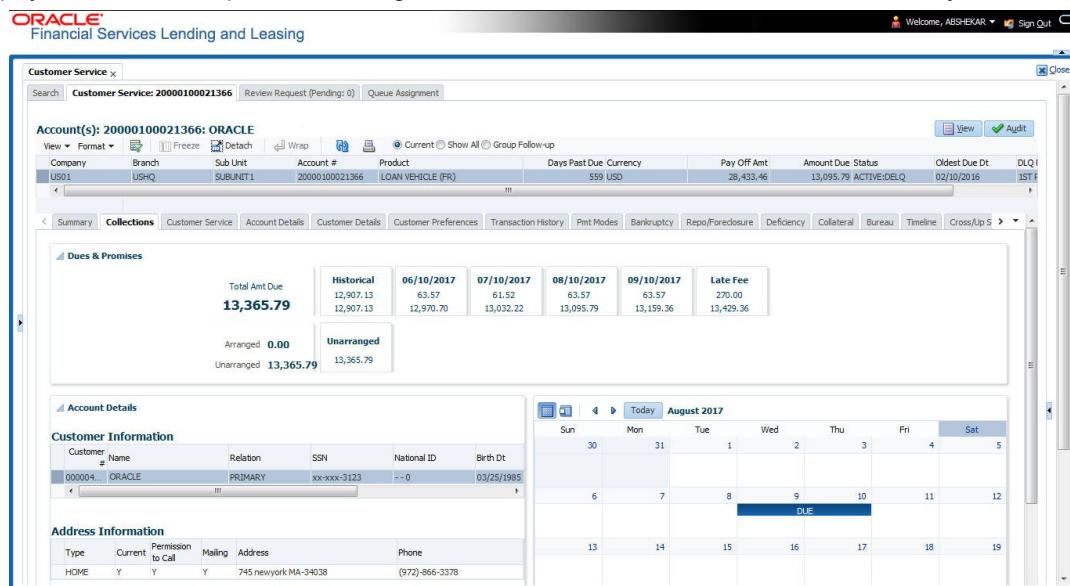
Work Order Details

Displays work order details as indicated below:

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

4.4 Customer Service screen's Collections tab

The Collections tab in the Customer Service screen displays the collection-related account information required for a collector to work on the account. It is a quick snap-shot of the payment dues and promises along with other account details maintained in the system.



The Collections tab consists of the following sub sections:

Dues & Promises

This section displays the details of unpaid dues and promises on the selected customer account.

- Total Amt Due - Indicates the total amount due on the account.
- Arranged - Indicates the amount agreed as Promise to Pay (PTP).
- Unarranged - Indicates the difference between total amount due and Promise to Pay.

The adjacent section display the following details depending on the account status:

- 'Historical' due amount on the account from previous dues.
- Last 4 unpaid dues with the Due Date and Due amount.
- 'Late Fee' amount charged on the account.

- ‘NSF Fee’ charged on the account.
- ‘Other Fee’ charged on the account.
- Consolidated amount agreed as PTP (Promise to Pay).
- ‘Unarranged’ indicates the total outstanding due excluding the Promise to Pay amount.
- Each bucket display the consolidated due amount with current and previous dues (if any).

Note

When a due is partially paid and the Payment Received flag = N, system displays only the remaining due amount and not the full due amount.

Account Details

This section displays the summary of account-related information maintained in the system. Since some of the sections are already detailed in the above ‘Customer Service screen’s Summary tab’ the same have been referenced in required instances.

Customer Information

Displays the customer’s information starting with primary customer. For detailed information, refer to ‘[Customer Information section](#)’.

Address Information

Displays corresponding address information of the customer selected in ‘Customer Information’ section. For detailed information, refer to ‘[Address Information section](#)’.

Employment Information

Displays the corresponding Employment information of the customer selected in ‘Customer Information’ section. For detailed information, refer to ‘[Employment Information section](#)’.

Telecom Information

Displays the corresponding Telecommunication details of the customer selected in ‘Customer Information’ section. For detailed information, refer to ‘[Telecom Information Section](#)’.

Collateral Information

Displays the corresponding collateral details maintained in Customer Service > Collateral tab for the selected customer account. For detailed information, refer to ‘[Collateral Information section](#)’.

Reference & Other Contacts

Displays the following details maintained in Customer Service > References tab.

- Relationship
- Name
- Phone1
- Phone2
- Comment

For detailed information, refer to ‘[References sub tab](#)’.

Customer Preferences

This section displays the details of customer communication preferences maintained in Customer Service > Customer Preferences tab.

In this field:	View this:
Communi-cation Mode	The mode of communication preferred by customer such as Email or Phone.
Value	Communication details such as email ID or phone number.
Type	Preferred type of communication in case of ADHOC TELECOM.
Time Zone	Customer's time zone.
Best day to call	Preferred day of the week to contact the customer, if specified.
Best Time To Call	Preferred time to contact the customer, if specified.

Calendar

This section displays the dues and payment related activities on account for the current month in Calendar format. By default, the calendar is displayed in Monthly format and can be changed to view by 'Day' on clicking  icon. The navigation buttons ( and 

The following events are highlighted in the Calendar on specific dates:

- The next payment due date as 'DUE'.
- The next payment day as 'PAY DAY' (displayed only for Primary Customer of the account with Current indicator as 'Y' and for latest record in Employments tab).
- Paid Date as 'PAID'.
- Promised to Pay Date as 'PTP'.
- Current Date.

When multiple events occur on the same day, the same is indicated with the count along with a link to view the events. Also depending on the time zone configured, an event may be extended and highlighted to two days in the calendar when there is an overlap.

Eligibility

This section displays the customer account eligibility to take an 'Extension' for payment due date and if 'Due Date Change' (DDC) is allowed on the account. If yes, the same is indicated with a  (tick mark).

Activities

This section displays the dues and payment related activities on account for 36 activities starting from A01 up to A36.

4.5 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.

4.5.1 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.

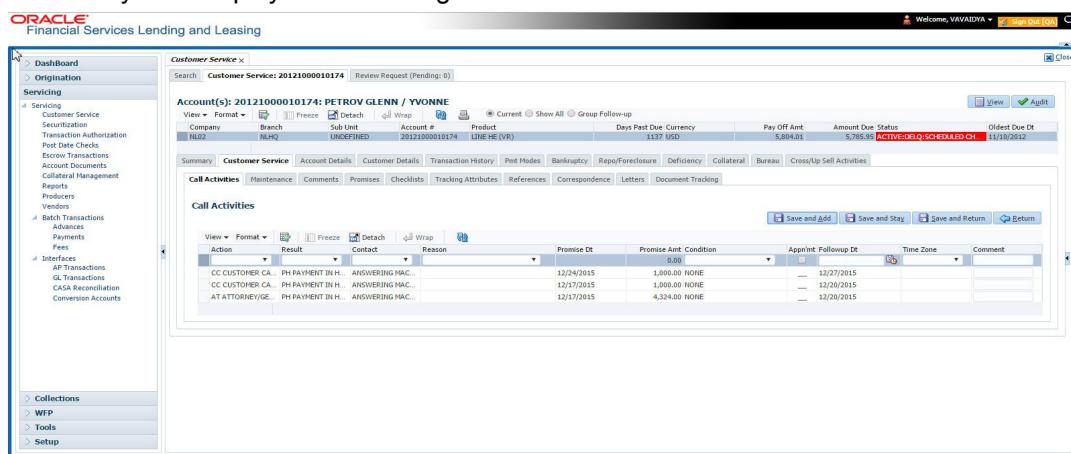
Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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".

4.5.1.1 Recording a Call Activity

To record a call activity

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



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

In this field:	Do this:
Dt	System defaults the current date.
Action	Select the action performed from the drop-down list.
Result	Select the result of the action from the drop-down list. Depending on the action selected, filtered results are displayed for selection.
Contact	Select who person you contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Promise Date	Select the promise date from the adjoining calendar.

In this field:	Do this:
Promise Amt	Specify the promise amount.
Condition	Select the condition or queue type from the drop-down list. The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select 'None' if there are no specific conditions.
Appointment	Check this box to take an appointment. If Appointment is checked, then system allows you to select date and appointment time as per customer request. If appointment flag is not checked, then you can only enter the date with date picker.
Followup Dt	Specify the next follow-up date. Based on this date, system automatically adds the account in queue for follow-up.
Time Zone	Select the time zone of the customer.
Group Followup	Check this box to enable group followup.
Comment	Specify additional information of the call activity, if any.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click to **Save and Add** to add a new record. Click to **Save and Return** to return to the main screen. The system creates two entries on Customer Service screen for the call activity.

The codes for Action and Result appear as a record on the Customer Service screen, under Call Activities tab. The description for Action and Result appear as a system generated comment on the Customer Service screen, under Comments tab. If the account is delinquent, then the delinquency days is also appended in the system generated comment.

4.5.1.2 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.

4.5.1.3 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**.

4.5.1.4 Recording a Promise to Pay

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

To record a promise to pay

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

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

6. In the **Promise Dt** field, record date when the person you spoke with promises to make payment.
7. In the **Promise Amt** field, record amount of payment the person you spoke with promises to pay.
8. In the **Condition** field, select the condition or queue type.
9. In the **Follow up Dt** field, enter next follow-up date for the promise-to-pay or accept the default date.
10. Click **Save**. The system automatically notes this information as an entry on the Promises and Comments sub screens.

Note

If payment amount is within the tolerance limit, promise is considered to be kept. If the payment amount is not within tolerance limit, promise is considered to be broken.

4.5.1.5 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.

4.5.1.6 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.

4.5.2 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

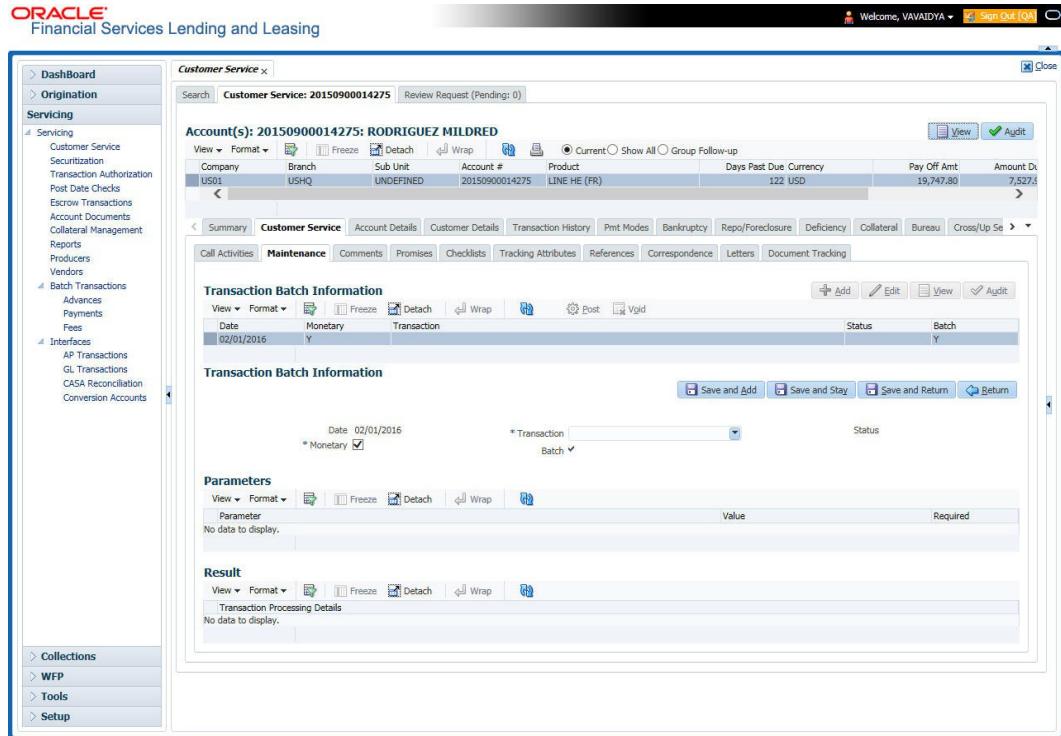
The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup codes. The system also enables you to cancel the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

4.5.2.1 Creating Monetary and Non monetary Transactions

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

To use the Maintenance screen to complete monetary transaction

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



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

4.5.3 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.

4.5.3.1 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 screen. The left sidebar contains navigation links for Dashboard, Origination, Servicing, Collections, WIP, Tools, and Setup. The main area shows a customer service record for account 20160500010200. The 'Comments' tab is selected. The 'Comments' table lists the following data:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
<input type="checkbox"/>	REGULAR		SSN CHANGED FOR RELATION TYPE PRIM FROM *****612 TO *****1111	ABSHEKAR	07/26/2016 09:58:46 AM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	PDN CUSTOMER (KRISHNA KUMAR-LINE) MARKED AS DECEASED. UPDATED PERMISSION TO CALL FLAG AS 'N' FOR ALL CONTACTS.	UNDEFINED	07/01/2016 03:33:11 PM
<input checked="" type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	PAYABLE REQUISITIONS SENT TO THIRD PARTY CHECK PRINTING SYSTEM	HMACHA	05/07/2016 02:22:38 PM
<input checked="" type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNOE_DEC_FAX JOB REQUEST ID: 4172)	INTERNAL	05/20/2016 03:02:34 PM
<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED		SURABHI	05/06/2016 10:24:20 AM

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

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

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

4.5.3.2 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.

4.5.4 Promises sub tab

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

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

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

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

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

System automatically updates the consolidated status of all promises in Customer Service > Summary tab, 'Delinquency Information' section. View the following information in the **Promises** sub tab.

Create Multiple Promises

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

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

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

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

In this field:	View this:
Promise Dt	The first record indicates the promise start date and subsequent records will have dates incremented based on frequency and number of promises.
Promise Amt	View the amount promised.

In this field:	View this:
Reason	Indicates the reason stated by the contact.
Contact	Indicates the contact selected.
FollowUp Dt	Indicates the followup date which is auto calculated by the system by adding 2-3 additional days from the promise date.
Appointment	Indicates if a prior appointment is required for future follow-up.
Comment	Specify additional details of the promise, if any.

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

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

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

4.5.5 Checklists sub tab

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

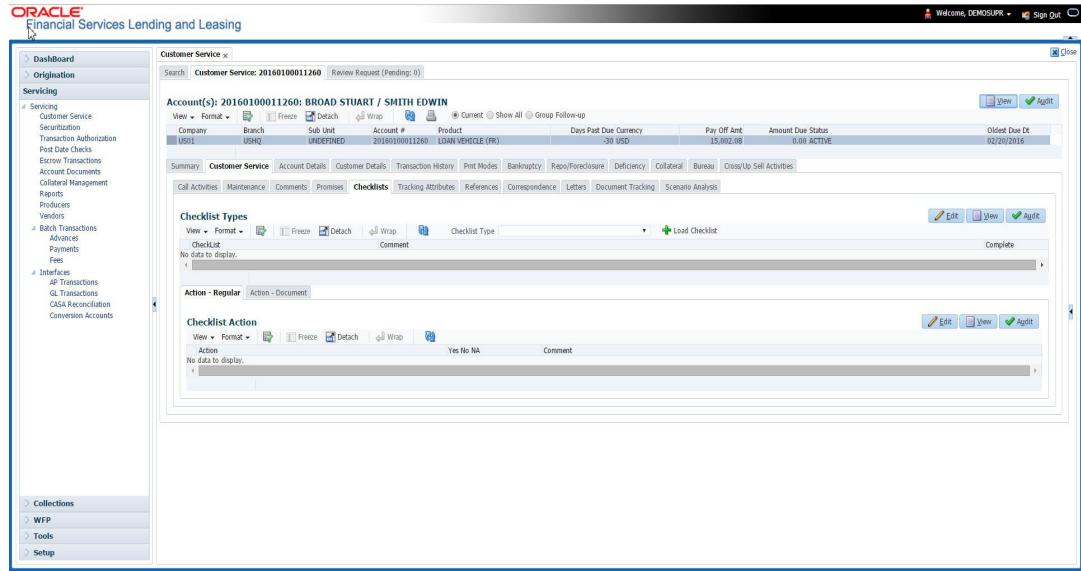
Oracle Financial Services Lending and Leasing enables you to use checklist to ensure that procedures are followed to complete various tasks. This instructional information appears under the **Checklist** sub tab.

4.5.5.1 Completing a Checklist for an Account

To complete a checklist for an account

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

2. Click **Customer Service** tab, Click **Checklist** sub tab.



3. In the **Check List Type** field, select the type of checklist you want to complete and then click **Load Checklist**. The system loads checklist in the **Checklist** and **Checklist Action** sections.
4. Under **Action - Regular** tab, Click **Edit**. In the Action field, select an action you want to complete.
5. Under **Action - Document** tab, Click **Edit**. In Document tab, you can track documents pertaining to the checklist type and update the status.
6. Note your work with the **Yes/No/NA** option buttons. You can also add comments to each action on the checklist in the Comment column.
7. Click **Save and Add** to add a new record. Click **Save and Return** to return to the main screen.

4.5.6 Tracking Attributes sub tab

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

To use the Customer Service screen's Tracking Attributes screen

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

- Click **Load Tracking**. The system loads the tracking parameters.

Sub Parameter	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.

4.5.7 Field Investigation Sub Tab

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

To record field investigation and create work-order

- 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.

Customer	Verification Type	Verification Agency	Status
*	*	*	
Customer	Verification Type	Verification Agency	Status
* Verification Type			Spoke to:
* Verification Agency			Call Dt:
<input type="button" value="Save and Add"/> <input type="button" value="Save and Stay"/> <input type="button" value="Save and Return"/> <input type="button" value="Returns"/>			

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

A brief description of the fields are given below:

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

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

A brief description of the fields are given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.5.8 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:
Relationship	Referee's relationship with borrower.
Name	Referee's name and details in the following fields.
Status	Select the status of the reference as either 'Active' or 'Inactive' from the drop-down list.
Country	The country.
Address	The address line.
Zip	The zip code.
Zip Extn	The zip code extension
City	The city.
State	The state.
Years	Number of years that the reference is known by the borrower.
Months	The number of months that the reference is known by the borrower.
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.

In this field:	Specify this:
Permission to Text	Check this box if customer has provided permission to contact through text message.
Comment	The comments regarding the reference.

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

Note

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

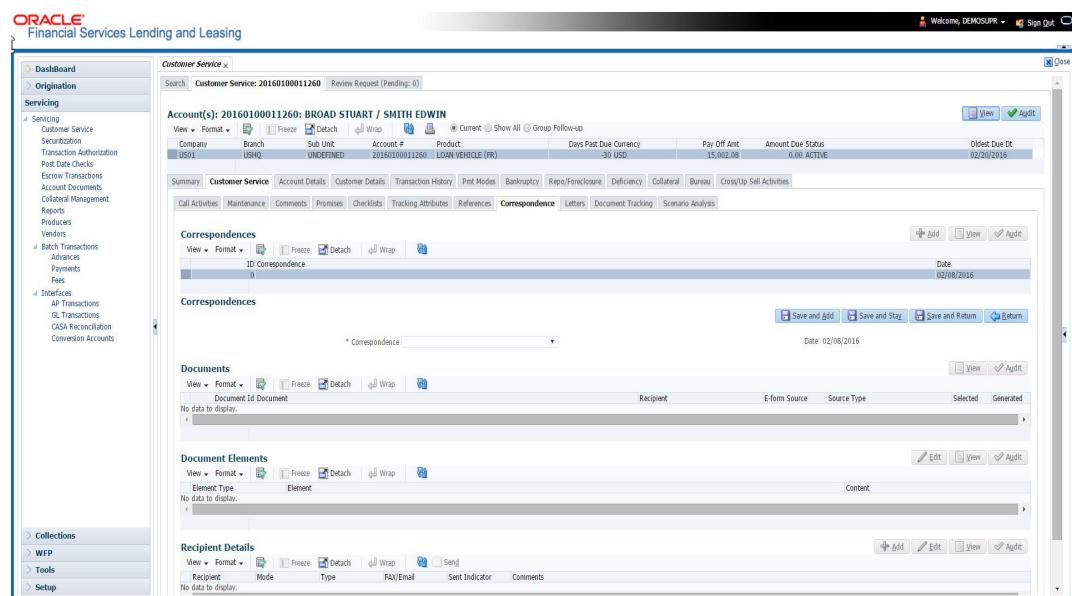
4.5.9 Correspondence sub tab

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

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

To generate an ad hoc correspondence

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



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

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

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

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

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

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

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

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

The system displays a PDF of the ad hoc correspondence.

4.5.9.1 Recipient Details Sub Tab

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

To add recipient details

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

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - Applicant - Customer - Producer - Others - Business
Customer Type	This field is enabled if you has selected the recipient as 'Customer'. Select the type of customer relation from the drop-down list. The list is populated with all the customer relations linked to the account.
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as Customer / Producer , the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID. When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the auto populated FAX/Email details or select from the drop-down list. Email and Fax details are auto populated if the recipient is selected as Customer / Producer / Business and the 'Mode' and 'Type' is selected as EMAIL.
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

4.5.10 Letters sub tab

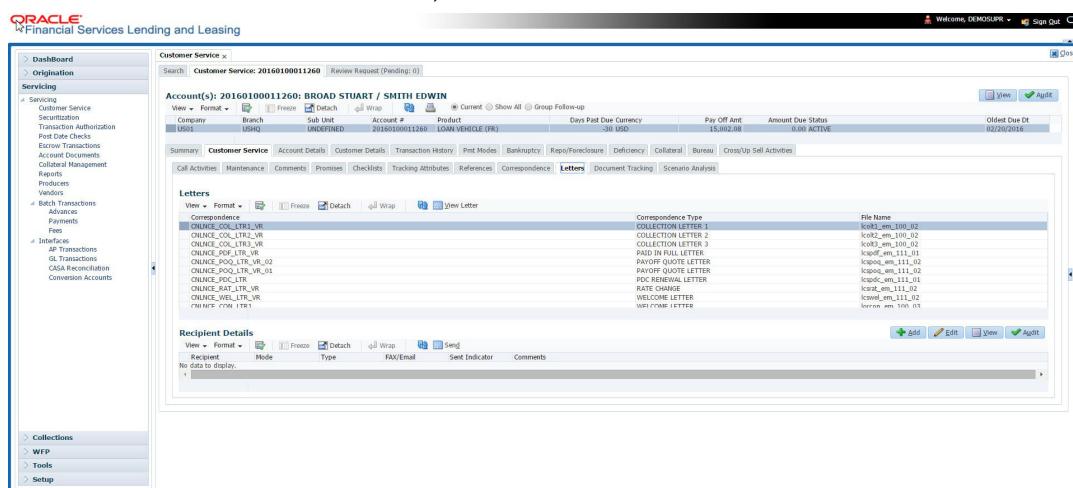
The Oracle Financial Services Lending and Leasing Customer Service screen's correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings. The Letters screen enables you to create and view the following types of 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">- Applicant- Customer- Producer- Others- Business
Customer Type	This field is enabled if you has selected the recipient as 'Customer'. Select the type of customer relation from the drop-down list. The list is populated with all the customer relations linked to the account.
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: <ul style="list-style-type: none">- Fax- Email
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as Customer / Producer , the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID. When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the auto populated FAX/Email details or select from the drop-down list. Email and Fax details are auto populated if the recipient is selected as Customer / Producer / Business and the 'Mode' and 'Type' is selected as EMAIL.
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

4.5.10.1 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.

Collection Letter **ORACLE®**
Financial Services Lending and Leasing

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

Account number : 20150900014275
Amount past due: USD 7,527.99

DAK SHADD

4.5.10.2 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
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

4.5.11 Document Tracking sub tab

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

To use the Document Tracking screen

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

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

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

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

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

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

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

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

6. Click **View Document**. The system opens a **File Download** dialog box.
 - Click **Open** to view the document in the browser screen
 - or –
 - Click **Save** to download the document to a location of your choice.
7. If you want, add comments to the **Comments** field in the **Documents** and **Account Document Details** sections.
8. Save your entry.

4.5.12 Access History

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

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

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

To view the account access history

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main content area displays account details for account 20160700010076, owner MILLEN JOHN. Below this, the 'Customer Service' tab is selected, and the 'Access History' sub-tab is active. The 'Account Access History' table lists the following data:

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

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

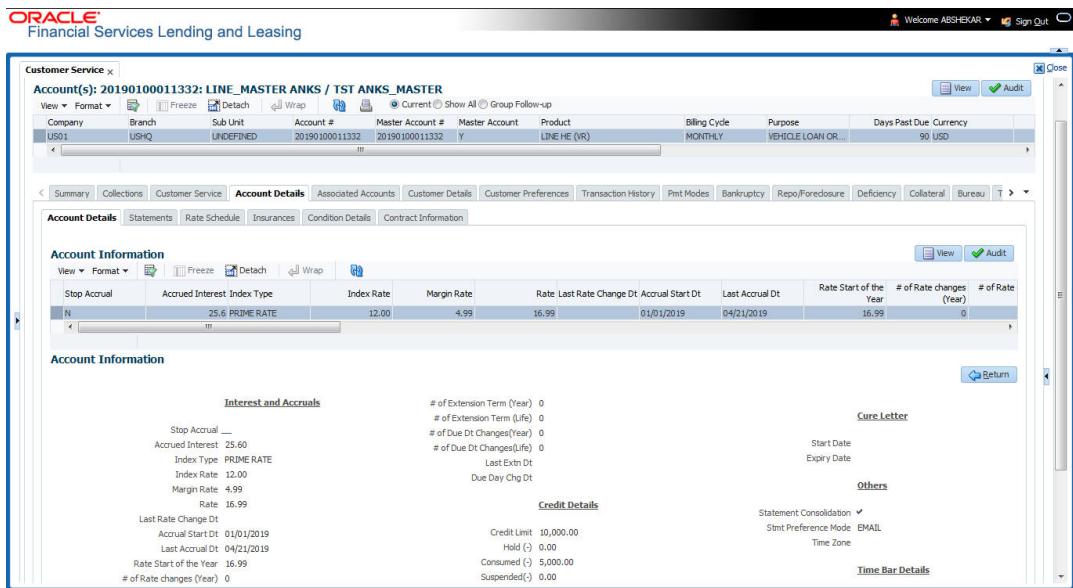
4.6 Customer Service screen's Account Details tab

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.

4.6.1 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**.



View the following information for Line of credit servicing product.

4.6.2 Statements sub tab

The **Statements** sub tab facilitates to view the list of statements generated for the account till date. In case of Master Account, you can view the list of consolidated statement of Master Account along with the associated accounts.

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

To view the **Statements** screen

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

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

3. Select either 'Current' or 'Consolidated' option.

Note the following:

- The 'Current' or 'Consolidated' option is available only for Master Account to filter and view the list of statements for current Master Account and consolidated statements of Master Account and Associated Accounts.
- On selecting 'Consolidated', an additional section 'Consolidated Statement Details' is enabled to display the list of consolidated statements for Associated Accounts having the 'Statement Consolidation' flag enabled in Account details.
- By default, only those accounts having the same currency of Master Account are displayed.
- The consolidated Account statements associated for each Master Account is generated on executing the batch job MASTER ACCOUNT STATEMENTS GENERATION in batch job set SET-ODD2.

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

View the following information:

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

5. In the **Consolidated Statements Details** section, select Loan / Line / Lease option to group and view the consolidated statements based on Product/Funding type. The default Product type is Master Account Product type.
6. Click **View** and view the following information:
7. In the **Statements Details** section, select the statement and click **View**.

View the following:

8. Click **Transactions** sub tab and click **View**

9. View the following information:

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

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

10. View the following information:

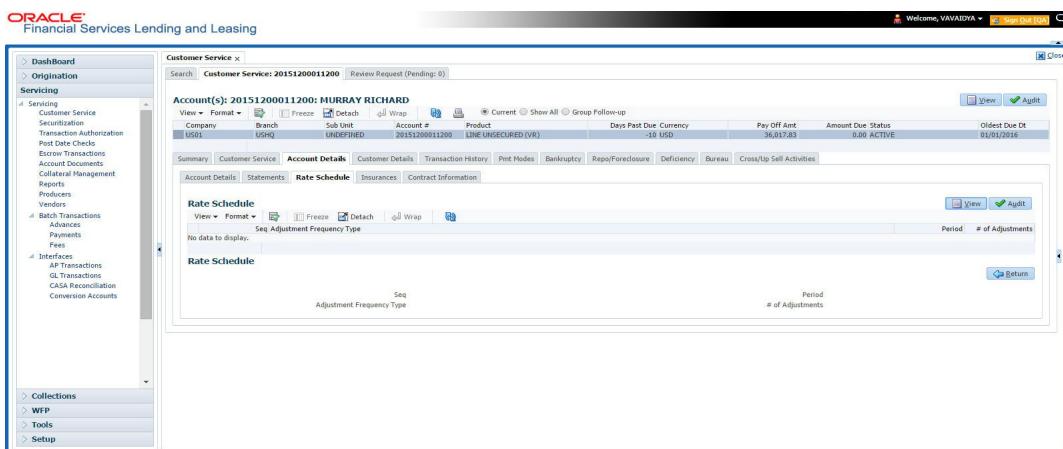
In this field:	View:
Account #	The Customer Account number.
Sequence	The sequence number.
Message	The message.

4.6.3 Rate Schedule sub tab

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

To view the Rate Schedule screen

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



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

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

In this field:	View this:
Seq	The sequence number for rate adjustment.

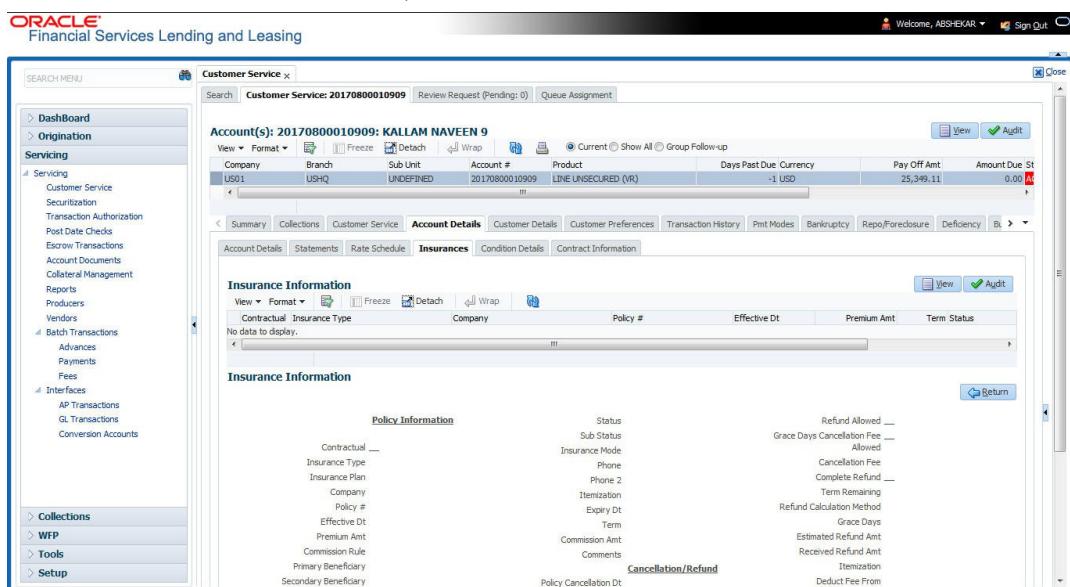
In this field:	View this:
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

4.6.4 Insurances sub tab

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

To view the Insurances screen

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



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

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

In this field:	View:
Premium Amt	The insurance premium amount.
Term	The insurance term.
Status	The insurance status.

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

In this field:	View:
Policy Information section:	
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Insurance Plan	The insurance plan.
Company	The insurance company.
Policy#	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Beneficiary	The secondary beneficiary of the insurance.
Status	The status.
Sub Status	The sub status.
Insurance Mode	The insurance mode.
Phone	The insurance company's primary phone number.
Phone 2	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiry Dt	The insurance expiry date.
Term	The term of insurance.
Commission Amt	The insurance commission amount.
Comments	The comments regarding the insurance policy.
<u>Cancellation/Refund section:</u>	
Policy Cancellation Dt	The insurance cancellation date.

In this field:	View:
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View amount of the cancellation fee to be charged when the insurance is cancelled.
Complete Refund	If selected, a complete refund is allowed.
Term Remaining	The remaining term on the insurance at cancellation.
Refund Calculation Method	The refund calculation method.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Estimated Refund Amt	The estimated insurance refund.
Received Refund Amt	The insurance refund received.
Itemization	The contract itemization.

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

4.6.5 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.

User	Responsibility	Account Condition	Queue Desc	Changed Dt	Reason
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 05:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 04:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 03:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 02:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 01:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 12:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 11:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/14/2016 10:56...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/13/2016 04:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/13/2016 03:51...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/13/2016 03:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/13/2016 12:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/13/2016 11:01...	INTERNAL-QUEUE
RMACHARL	SUPERUSER	PAYOFF/TERMINATION IN PROGRESS	PAYOFF/TERMINA...	07/13/2016 10:01...	INTERNAL-QUEUE

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'.

4.6.6 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The main title bar says 'Welcome, VAVADYA - Sign Out [0]'. The left sidebar has a 'Servicing' section with various sub-options like 'Customer Service', 'Securitization', 'Transaction Authorization', etc. The main content area shows 'Customer Service: 20151200011200' and 'Review Request (Pending: 0)'. Below this, the 'Account Details' tab is selected, and the 'Contract Information' sub tab is active. The sub tab displays a table of contract details and a large table of detailed contract terms and conditions.

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.

4.7 Customer Service screen's Associated Accounts tab

The Associated Accounts screen displays all the accounts associated with the selected Master Account in the 'Associated Account Details' section.

By default, system displays only those accounts having the same currency as that of Master Account. However, clicking on 'Show All' button displays all the accounts associated with Master Account irrespective of the currency with which the account is operated.

At the bottom of the grid, you can view the Count with total number of records displaying in Associated Account Details. Also the 'Total PayOff Amt' and 'Total Amt Due' is displayed which includes the Associated Account's + Master Account Dues and Payoff Amounts. This data is not displayed if 'Show All' option is checked.

To view associated account details

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

A brief description of 'Associated Account Details' are given below:

In this field:	View this:
Account #	The account number. Clicking on the hyperlink opens the respective account in Customer Servicing screen.

In this field:	View this:
Title	The title of the account.
Product	The type of product associated with the account.
Currency	The disbursement currency.
Billing Cycle	The billing frequency.
Delq Days	The number of days the account has been delinquent.
Pay Off Amount	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Oldest Due Dt	The oldest payment due date on the account.
Status	The status of the account.
Asset Type	The type of asset associated with the account.
Asset Sub Type	The asset sub type.
Collateral Description	Details of primary collateral associated with account. In case of Home Collateral, no Collateral Description is displayed.
Identification #	The identification number of the asset.
Company	The portfolio company.
Branch	The portfolio branch.

4.8 Customer Service screen's Customer/Business Details tab

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

If the selected account belongs to an individual Customer, this tab is displayed as 'Customer Details' and if there is no customer linked and only a business is involved in the account, this tab is displayed as 'Business Details'. In case both Customer and Business are involved in the account, this is still displayed as 'Customer Details tab' and both the sub tabs 'Customer' and 'Business' are displayed.

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

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

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

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

4.8.1 Customer sub tab

Using the Customer sub tab, you can view and update the existing Customer details. When an existing record is updated and saved, the same becomes the current/primary details of the customer and the current indicator is set to 'Y' by default. In such a case, the previous customer details are disabled (set to N). You can select the 'Show All' check box in Customer Information section to view the disabled records along with current business.

To view or edit customer information

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'ORACLE Financial Services Lending and Leasing'. The 'Customer Service' sub-tab is selected. The 'Customer Details' sub-tab is also selected. The 'Customer Information' section is visible, showing fields for Customer #, Relation, ECOA, Name, SSN, Birth Dt, Customer Decease Date, Marital Status, Enabled, Language, and Education. There are also tabs for Addresses, Telecoms, Employments, and Tracking Attributes.

3. In the **Customer Information** section, click 'Edit'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

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

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

In this field:	View this:
Payment Hierar-chy	<p>The payment hierarchy is auto-populated by the system based on following conditions:</p> <ul style="list-style-type: none"> While funding an application with new customer details, the payment hierarchy is populated with value specified in system parameter PMT_HIERARCHY_CODE. While funding an application with existing customer details, the same payment hierarchy selected for existing customer record is populated. <p>The auto populated payment hierarchy can be modified by selecting the required value from the drop-down list. This list is populated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen along with 'Equal Amount' which is a default value provided by the system to adjusts the payment equally to all customer linked accounts.</p>
Military Service	
Active Military Duty	Active military duty indicator. If selected, indicates that customer is on active military duty and may qualify for rates in accordance with the Service members Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.
Customer Decease Date	The deceased date of the customer. You can also post a non monetary transaction to indicate if a customer is deceased. Refer to section Mark Customer as Deceased for more information.
KYC section	
Reference #	Specify the reference number of KYC document.
Status	Select the status of KYC document from drop-down list.
FATCA section	
Birth Place	Specify the birth place of the applicant.
Birth Country	Select the country of birth of the applicant from drop-down list.
Permanent US Resident Status	Check the box to indicate if the applicant has permanent US resident status.
Power of Attorney section	
Power of Attorney	Check the box to indicate that the applicant holds Power of Attorney.
Holder Name	Specify the holder name of the power of attorney.
Address	Specify the address of the attorney holder.

In this field:	View this:
Country	Select the country of the power of attorney holder from drop-down list.
Nationality	Select the country of the power of attorney holder from drop-down list.
Telephone Number	Specify the telephone number of the power of attorney holder.
Credit Limit Details section	
Max Limit	View the maximum credit limit amount sanctioned for this customer.
Total Utilized Amt	View the total credit limit amount utilized.
Available Amt	View the credit limit available amount from the sanctioned limit.
Hold Amt	View the credit limit amount on Hold.
Suspended Amt	View the credit limit amount suspended.
Grade	View the grade of the customer.
Max Late Charge	View the maximum amount of late charge that can be levied for this customer. However, there is no system validation performed based on the amount specified.
Limit Expiry	View the credit limit expiry date.
Limit Next Renewal	View the date when credit limit has to be renewed.
Utilization Details	
% of Utilization	View the percentage of credit limit used to fund the account against the customer.
Utilization Amount	View the amount of credit limit contribution of customer towards Account current balance.

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

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.

4.8.1.1 [Addresses sub tab](#)

1. In the **Address** sub tab, click ‘Add’. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Type	The address type.

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Confirmed	Check this box to indicate that the address is confirmed by the customer.
Mailing	Check this box to indicate that this is the customer's mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Country	The country.
Postal Address Type	The postal address type.
Address #	The address.
Street Pre	The street pre.
Street Name	The street name.
Street Type	The street type.
Street Post	The street post.
Apt #	The apartment number.
Address 1	The customer's address.
Address 2	The customer's address.
Address 3	The customer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state code.
Phone	The phone number.
Address	The address.
Time Zone	View the customer time zone auto populated from TIME_ZONE_CD lookup code.
Census Tract/BNA Code	The census tract/BNA code.
MSA Code	The metropolitan statistical area (MSA) code.
Comment	Comments regarding the address.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.1.2 Telecoms sub tab

When you add new Telecom details or update existing details and save the record, the same becomes the current/primary Telecom of the customer and the current indicator is set to 'Y' by default. In such a case, the previous Telecom details are disabled (set to N).

1. In the **Telecom** sub tab, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	Do this:
Type	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Select if this telecom number is current.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Time Zone	Select the applicant's time zone.
Start Time	Specify the best time to call start time.
End Time	Specify the best time to end the call.
Period	Specify the time period.
Best day to call	Select the preferred day of the week to contact the customer from the drop-down list.
End Time	Specify the best time to end the call.
Period	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.1.3 Employments sub tab

1. In the **Employment** sub tab, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Type	The occupation.

In this field:	View this:
Employer	The employer's name.
Occupation	The occupation.
Title	The title.
Department	The department of the employment.
Country	The country.
Address #	The address line.
Address Line 1	The employer's address.
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state.
Phone	The work phone number.
Extn	The work phone number extension.
Comment	Comments regarding the employment.
Pay Day	<p>View or select the payment day of the month using the adjoining calendar.</p> <p>For OFSLL generated accounts, system propagates the Pay Date defined in Origination > Application Entry > Applicant Tab > Employment Sub Tab and is editable.</p> <p>For conversion accounts, you need to select the payment day.</p>
Next Pay Day	The next payment day is auto populated based on the Pay Day and Frequency specified. When 'Pay Day' is selected, system posts a non-monetary transaction - EMPLOYMENT ADDRESS MAINTENANCE to calculate the next payment day after the current date has elapsed.
Frequency	Select the income frequency from the drop-down list.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.1.4 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.

4.8.1.5 Customer Score

Customer score or FICO score, also referred to as 'Fair Isaac & Company' credit score is a numeric summary of credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a customer (SSN) in the entire credit report.

The Customer Score tab displays all the customer FICO score data maintained in the system. Though the customer score is recorded while funding, the same can be captured and updated regularly during the life cycle of Line of credit to get a snapshot of credit score movements in recent history.

Txn Dt	Score Received Dt	Source	Score	Reference Number	Reason Code	Comments
04/29/2019	12/18/2020	EFX	19	1		1
05/05/2019	05/05/2019	EXP	890			
05/03/2019	05/03/2019	EFX	777	101APP	GRADE	TEST
05/03/2019	05/03/2019	EFX	777	101APP	GRADE	TEST
05/03/2019	05/03/2019	EFX	777	101APP	GRADE	TEST

The customer score can be updated on required intervals by posting 'Customer Credit Score Update' non-monetary transaction and the data is populated into this screen. For more information, refer to [Customer / Business Credit Score Update](#) section.

In the 'Customer Score Information' section, select the required record and click 'View'.

A brief description of the fields are given below:

In this field:	View this:
Txn Dt	View the transaction posted date.
Score Received Dt	View the date when customer score was received from credit bureau.
Relation Type Code	View the account relation type (Primary, Spouse, and so on) which are attached to account.

In this field:	View this:
Source	View the name of credit bureau from where the credit score is received.
Score	View the customer credit score value.
Reference Number	View the reference number associated with the credit score.
Reason Code	View the reason for posting this transaction.
Comments	Additional information if any.

4.8.2 Business sub tab

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

Using the Business sub tab, you can add new business details to an account and/or update the existing business's address, partners and affiliates information, or phone listing. New business details can be added even after an account is created and is usually done in case when the existing business is taken over by another business.

When you add new business or update existing details and save the record, the same becomes the current/primary business of the customer and the current indicator is set to 'Y' by default. In such a case, the previous business details are disabled (set to N). You can select the 'Show All' check box in Business Details section to view the disabled records along with current business details.

On adding a new business, the Business # is auto generated by the system and other details such as business's Addresses, Telecoms, Partners and so on are to be manually updated. Also, if there is a pre-defined Customer Credit Limit allocation to an existing business, the same is reinstated to new business automatically.

You can also add/update business details by posting a non monetary transaction. For more information, refer to [Add/Update Business Customer Details](#) section in Appendix chapter.

To add or edit business information

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

2. On the Customer Service screen, click the Customer Details tab and then click **Business**.

3. In the **Business Details** section, click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Current	'Y' indicates that it is the current / primary business of customer associated with the account. 'N' indicates a non primary Business.
Business #	View the system generated business number. This field is displayed only while you update existing Business details
Organization Type	Select the Organization type from the drop-down list.
Type of Business	Select the Type of the business from the drop-down list.
Business Category	Select the Business category from the drop-down list.
Name of the Business	Specify the name of business.
Legal Name	Specify the legal name of the business.
Tax Id #	Specify the Tax identification number.
Start Dt	Select the Business start date from adjoining calendar.
# of Employees (Cur)	Specify the current number of employees at the business.
# of Employees	Specify the number of employees at the business after financing.
Contact Person	Specify the contact person at the business.
Business Checking Bank	Specify the bank name of the business's checking account.

In this field:	View this:
Bank Acc #	Specify the bank account number of the business.
Avg Checking Balance	Specify the average checking balance.
# of Locations	Specify the number of locations where the business is established.
Management Since	Specify the year the current management was established.
Payment Hierarchy	<p>The payment hierarchy is auto-populated by the system based on following conditions:</p> <ul style="list-style-type: none"> While funding an application with new customer details, the payment hierarchy is populated with value specified in system parameter PMT_HIERARCHY_CODE. While funding an application with existing customer details, the same payment hierarchy selected for existing customer record is populated. <p>The auto populated payment hierarchy can be modified by selecting the required value from the drop-down list. This list is populated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen along with 'Equal Amount' which is a default value provided by the system to adjusts the payment equally to all customer linked accounts.</p>
Stop Correspondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to the business.
Skip	Business's skip indicator. If selected, indicates that the Business has debts and the customer is a skip debtor.
Bankruptcy	Business's bankruptcy indicator.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the business has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Insurance Opt Out indicator. If selected, indicates that the business has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the business has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the business has elected to refrain from financial information and share credit related inquiries.

In this field:	View this:
Update Business Info	Value is auto populated and if selected, indicates that the system was allowed to override the existing business details with the latest address and communication details during account creation.
Email	Business's e-mail address.

4. The below fields are displayed only while editing the details of an existing business and information within the fields are populated from **Origination > Customer Credit Limit** section:

Credit Limit Details section	
Max Limit	View the maximum credit limit amount sanctioned for this business.
Total Utilized Amt	View the total credit limit amount utilized.
Available Amt	View the credit limit available amount from the sanctioned limit.
Hold Amt	View the credit limit amount on Hold.
Suspended Amt	View the credit limit amount suspended.
Grade	View the grade of the business.
Max Late Charge	View the maximum amount of late charge that can be levied for this business. However, there is no system validation performed based on the amount specified.
Limit Expiry	View the credit limit expiry date.
Limit Next Renewal	View the date when credit limit has to be renewed.
Utilization Details	
% of Utilization	View the percentage of credit limit used to fund the account against the business.
Utilization Amount	View the amount of credit limit contribution of Business towards Account current balance.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.2.1 Addresses sub tab

1. In the **Address** sub tab, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.

In this field:	View this:
Permission to Text	Check this box if customer has provided permission to contact through text message.
Confirmed	Check this box to indicate that the address is confirmed by the customer.
Mailing	Check this box to indicate that this is the customer's mailing address.
Address Type	Address type.
Country	Country code.
Address #	Address number.
Postal Type	Postal type.
Pre	Pre
Street Name	Name of street.
Street Type	Type of street.
Post	Post box number.
Apt #	Apartment number.
Address 1	Address.
Address Line 2	Address Line 2
Zip	Zip code.
Zip Extn	Zip extension.
City	City.
State	State.
Phone	Phone number.
Ownership	Ownership type.
Time Zone	View the business time zone auto populated from TIME_ZONE_CD lookup code.
Comment	Additional comments.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.2.2 Telecoms sub tab

When you add new Telecom details or update existing details and save the record, the same becomes the current/primary Telecom of the business and the current indicator is set to 'Y' by default. In such a case, the previous Telecom details are disabled (set to N).

1. In the **Telecom** sub tab, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Telecom Type	Select the Telecommunication type from the drop-down list.
Phone	Enter the business phone number.
Ext	Enter the phone extension.
Current	Check this box to indicate that this is the current record.
Time Zone	Select the business time zone from the drop-down list. The list is populated with values from TIME_ZONE_CD lookup code.
Best day to call	Select the preferred day of the week to contact the business from the drop-down list.
Start Time	Specify the start time after which you can contact the business.
Period	Select the period as AM/PM from drop-down list.
End Time	Specify the end time before which you can contact the business.
Period	Select the period as AM/PM from drop-down list.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.2.3 Partners sub tab

1. In the **Partners** sub tab, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
First Name	Partner's first name.
MI	Partner's middle name.
Last Name	Partner's last name.
Suffix	Partner's suffix.
SSN	Partner's social security number.
Birth Dt	Partner's birth date.
Birth Place	Partner's birth place.

In this field:	View this:
Director Ind	If selected, indicates that partner is the director of the business.
Networth	Partner's net worth.
Gross Income	Partner's gross income.
Language	Partner's language.
Nationality	Partner's nationality.
Title	Partner's title.
Ownership (%)	Percentage of ownership held by the partner.
Email	Partner's e-mail.
Phone	Partner's phone.
Extn	Partner's phone extension.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.2.4 Affiliates sub tab

1. In the **Affiliates** sub tab, click 'Add'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8.2.5 Tracking Attributes sub tab

You can add tracking attribute information to an application at any time on the Business Details screen's Business 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.

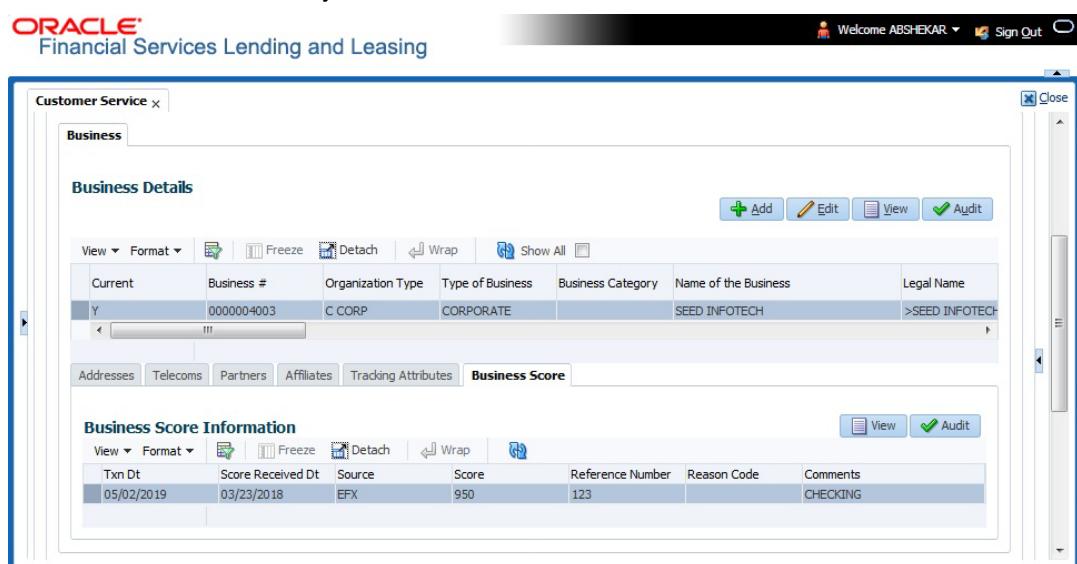
- If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- specify the requested parameter in the **Value** field and click **Save**.

Save any changes you made to the account.

4.8.2.6 Business Score

Business score or business credit score is a numeric summary of business credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a business account in the entire credit report.

The Business Score tab displays all the business score data maintained in the system. Though the business score is recorded while funding, the same can be captured and updated regularly during the life cycle of business Line of credit to get a snapshot of credit score movements in recent history.



The business score can be updated on required intervals by posting 'Business Credit Score Update' non monetary transaction and the data is populated into this screen. For more information, refer to [Customer / Business Credit Score Update](#) section.

In the 'Business Score Information' section, select the required record and click 'View'.

A brief description of the fields are given below:

In this field:	View this:
Txn Dt	View the transaction posted date.
Score Received Dt	View the date when business score was received from credit bureau.
Source	View the name of credit bureau from where the credit score is received.
Score	View the business credit score value.
Reference Number	View the reference number associated with the credit score.

In this field:	View this:
Reason Code	View the reason for posting this transaction.
Comments	Additional information if any.

4.9 Customer Service screen's Customer Preferences tab

The Customer Preferences tab allows you to define the customer communication preferences at an account level for each relation type associated with the account. The details of this tab are populated to Customer Service > Collections tab for further action.

However, if any of the following transactions are posted on the account the defined customer communication preferences are disabled and can be manually enabled in specific conditions:

- Customer marked as 'Deceased'
- Changed relation to primary customer
- Disabled/enabled non primary customer relationship
- Swapped relationship

To view or edit customer preferences

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

3. In the **Customer Preferences** section, click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Relation Type	Select the account relation type from the drop-down list. The list displays only those relationship types which are attached to account and are enabled (excluding deceased customer relations).

In this field:	View this:
Communication Mode	Select the preferred mode of communication as one of the following from the drop-down list. EMAIL ADDRESS - if selected, system displays the email ID associated with the selected contact in view mode and allows you to enable/disable the customer preference record. TELECOM - if selected, you can further select the type of communication option as Telecom type, Address or Employment for which the permission to call indicator is 'Y'. On selection, the other details are auto-populated based on the details maintained in Customer Service > Telecom, Address and Employment tabs. You can also enable/disable the customer preference record. ADHOC TELECOM - if selected, you can specify the following field information.
Type	Select the preferred type of communication option from the drop-down list. The list displays the options maintained in TELECOM_TYPE_CD lookup.
Phone	Specify the phone number of the selected contact. Note: On saving the record, system updates the specified phone number into 'Telecom' tab by internally posting a non-monetary transaction 'EMPLOYMENT ADDRESS MAINTENANCE'.
Extn	Specify the extension (if any) for the selected contact.
Permission to Call	This check box is selected by default and indicates that the customer has provided permission to contact through the specified phone number.
Time Zone	Select the contact's time zone.
Best Day to Call	Select the preferred day of the week to contact the customer from the drop-down list.
Start Time	Specify the start duration after which the contact can be called.
Period	Specify the time period (AM/PM).
End Time	Specify the end duration before which the contact can be called.
Period	Specify the time period (AM/PM).
Enabled	Check this box to enable the customer preference record. Note: You can always enable only one record of a particular communication mode and for a particular relation type at any given point.

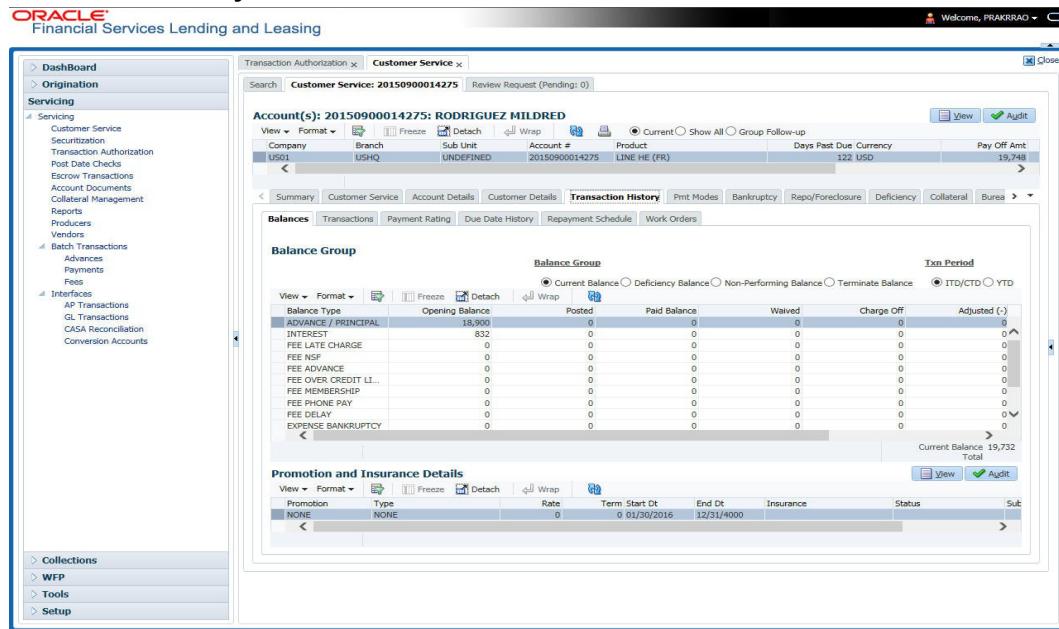
4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

Clicking 'EDIT' in the Customer Preferences section allows you to only enable or disable the customer preference record.

4.10 Customer Service screen's Transaction History tab

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



4.10.1 Balances sub tab

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

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

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

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

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

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

To view account balance information

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

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

In this field:	View:
Balance Type	The balance type.

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

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

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

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

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

In this field:	View:
Balance	The current (Closing) non performing balance. The total non-performing balance of the account is displayed at the bottom.

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

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

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

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

-or-

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

4.10.2 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, filter System / User posted 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.

Post Dt	Txn Dt	Description	Currency	Amount	Details	Balance	Amt	Payment Currency	Payment Amt	Payment Type	Reference	Mode	Reason	Posted By
08/29/2017	08/11/2017	LATE CHARGE	USD	15.00		25,000.00	USD							JAYANTA
08/29/2017	08/11/2017	BILL/DUE DATE	USD	105.95	DUE DT 09/01/2017	25,000.00	USD							JAYANTA
08/29/2017	08/11/2017	INTEREST BILLED	USD	105.95	DUE DT 09/01/2017	25,000.00	USD							JAYANTA
08/29/2017	08/11/2017	INTEREST ACC...	USD	105.95		25,000.00	USD							JAYANTA
08/29/2017	08/11/2017	LATE CHARGE	USD	15.00		25,000.00	USD							JAYANTA
08/29/2017	07/11/2017	BILL/DUE DATE	USD	105.95	DUE DT 08/01/2017	25,000.00	USD							JAYANTA
08/29/2017	07/11/2017	INTEREST BILLED	USD	105.95	DUE DT 08/01/2017	25,000.00	USD							JAYANTA
08/29/2017	07/11/2017	INTEREST ACC...	USD	105.95		25,000.00	USD							JAYANTA

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

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

4. In the **View** section, you can further filter the list of transactions which are posted by System or User. Selecting ALL transactions displays all the transactions.

If you select this:	The system displays:
System	All system posted transactions filtered based on View option selection are displayed.
User	All User posted transactions filtered based on View option selection are displayed.
All Txns	All posted transactions filtered based on View option selection are displayed.

5. 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-

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

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

In this field:	View:
Transactions section	

In this field:	View:
Post Dt	The transaction posting date.
Txn Dt	The transaction effective date.
Description	The transaction details.
Currency	The currency of the transaction.
Amount	The transaction amount.
Details	The transaction details.
Balance Amt	The balance amount. This is the principal balance, not the total balance amount.
Payment Currency	The payment currency.
Payment Amount	The payment amount.
Payment Type	The payment type.
Reference	The reference number associated with the transaction.
Mode	The mode of the transaction.
Reason	The reason for the transaction.
Posted By	Indicates if the transaction is either system posted (marked as INTERNAL) or user posted (marked with User ID)
Allocation Details	
Txn	The transaction allocation details.
Amt	The transaction allocation amount.

4.10.2.1 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**).

4.10.2.2 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**).

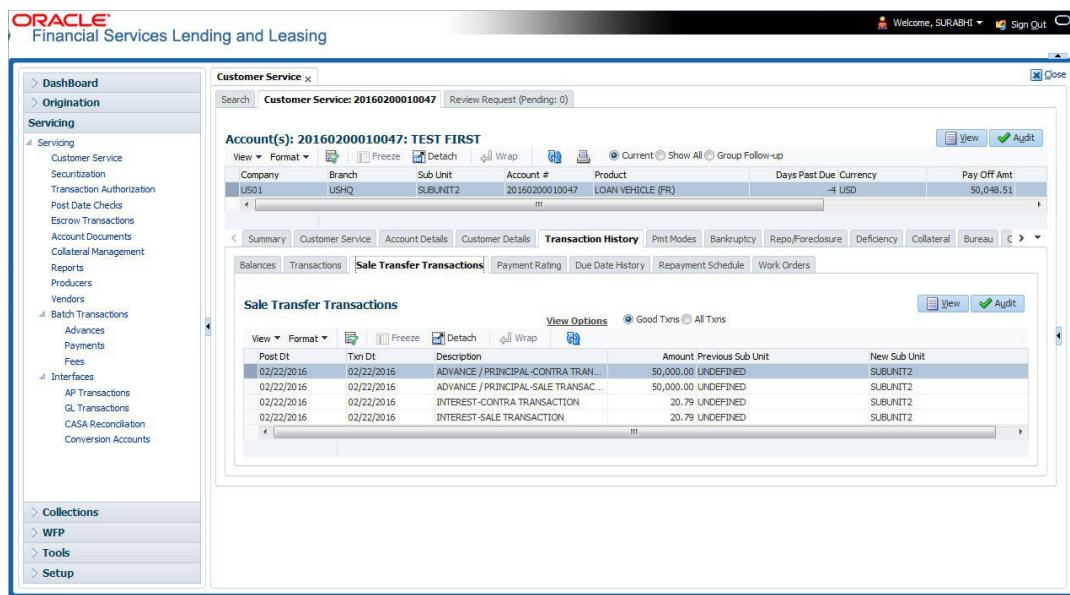
4.10.2.3 Export Account Transaction Details

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

To export account transaction details

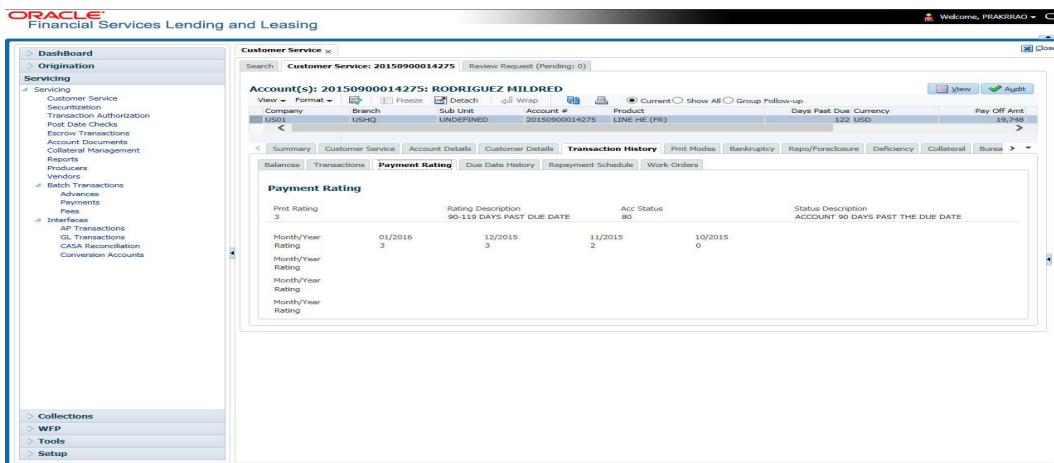
1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
3. In the **Transactions** section, select the required transaction.
4. Click **Export to Excel**. The details are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

4.10.3 Payment Rating sub tab



To view the transaction history of an account

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



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

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

4.10.4 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.

Due Dt	Due Amt	Last Pmt Dt	Pmt Amt	Balance Amt	Days Past Due	Pmt Received
02/03/2016	-414		0	-414	-18	N
02/07/2016	-414		0	-414	-13	N
01/31/2016	-414		0	-414	-4	N
01/24/2016	-414		0	-414	3	N
01/17/2016	-414		0	-414	10	N

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

View the following:

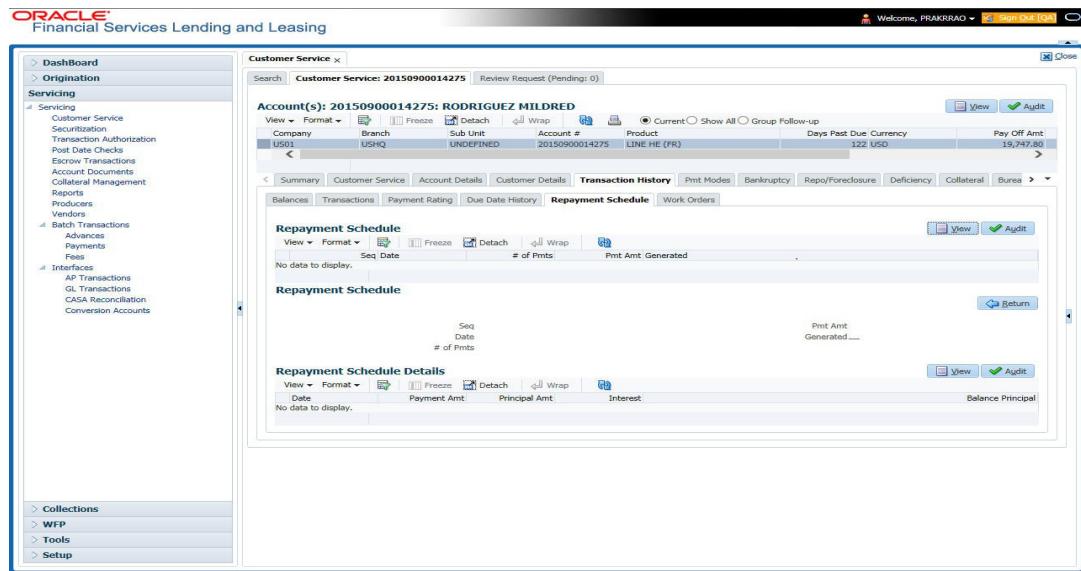
In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

4.10.5 Repayment Schedule sub tab

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

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

2. Click **Transaction History** tab, then click **Repayment Schedule** sub tab.



View the following information:

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

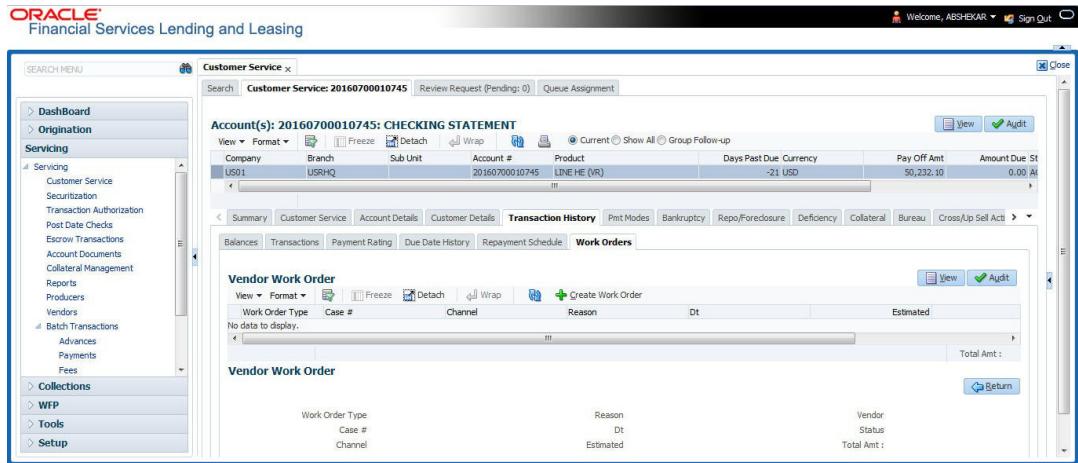
4.10.6 Work Order sub tab

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

To view the vendor work order screen

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

2. Click **Transaction History** tab, then click **Work Order** sub tab.



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

View the following display only information:

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

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

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

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

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

- 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.

4.11 Customer Service screen's Pmt Modes tab

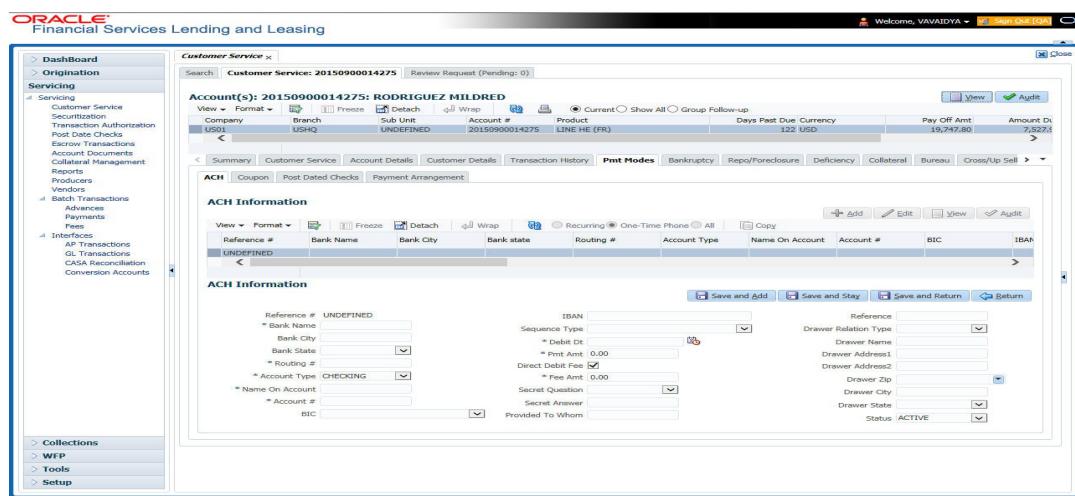
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

4.11.1 ACH sub tab

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

To view the ACH information screen

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



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

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

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

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

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	Specify the city where the bank exist.
Bank State	Select the state where the bank exist form the drop-down list.
Routing #	The routing number.
Account Type	The type of account.

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

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.

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

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

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

Note

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

Copying ACH Details

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

To copy the ACH details

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

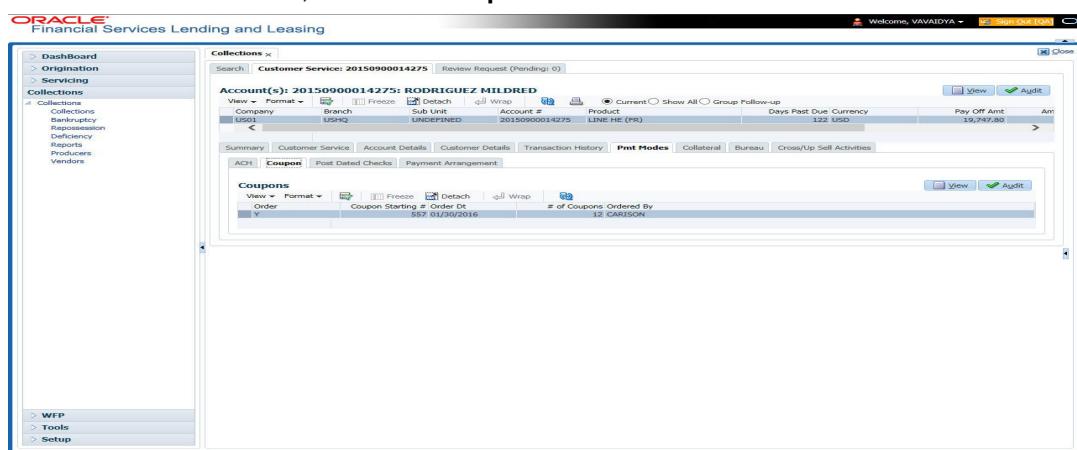
On confirmation, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a 'New ACH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

4.11.2 Coupon sub tab

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

To view the coupon screen

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



View the following:

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

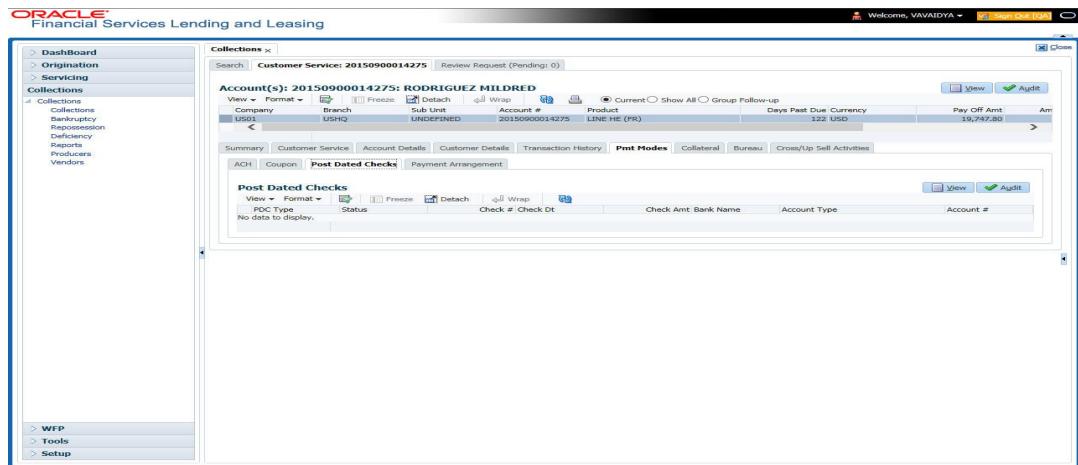
4.11.3 Post Dated Checks sub tab

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

To view the post dated checks details screen

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

2. Click **Pmt Modes** tab, then click **Post Dated Checks** sub tab.



View the following:

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

4.11.4 Payment Arrangement sub tab

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

To view the **Payment Arrangement details** screen

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar says 'Welcome, VAVAIYA - Open Work List'. The left sidebar has a tree view with 'Dashboard', 'Origination', 'Sourcing', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area has a 'Collections' tab with a sub-tab 'Customer Service: 20150900014275'. Below it is a table for 'Account(s): 20150900014275: RODRIGUEZ MILDRED' with columns for Company (USHQ), Branch (DSHQ), Sub Unit (UNDEFINED), Account # (20150900014275), Product (LINE HE (HR)), Days Past Due (122), Currency (USD), Pay Off Amt (19,747.80), and Am. The 'Pmt Modes' tab is selected, showing a 'Payment Arrangement' section with tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes' (selected), 'Collateral', 'Bureau', and 'Cross/Up Sell Activities'. The 'Payment Arrangement' tab shows fields for Frequency (WEEKLY), Start Dt, End Dt, and Terms (Plan Amt, Outstanding Amt). Below it is a 'Details' section with tabs for 'View', 'Format', 'Date', and 'Frequency', showing fields for Plan Amt, Paid Amt, Satisfied Ind, Broken Ind, and Enabled.

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

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

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

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

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

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

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

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

4.12 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.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. 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 account details for 'Account(s): 20151200011200: MURRAY RICHARD'. The 'Bankruptcy' tab is selected. The 'Bankruptcy Details' section contains the following data:

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

Below this, the 'Tracking' section shows a table with columns: Sub Parameter, Parameter, and Value. The table is empty with the message 'No data to display.' At the bottom of the tracking section, there are buttons for Call Activities, Comments, and Due Date History.

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

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

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

4.12.1 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.

4.12.2 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.

4.12.3 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.

4.13 Customer Service screen’s Repo/Foreclosure tab

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

4.13.1 Repossession sub tab

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

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

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

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

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

To Specify repossession details for an account

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

-or-

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

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window title is 'Customer Service x'. The top menu bar includes 'Search', 'Customer Service: 20170500010233', 'Review Request (Pending: 0)', 'Queue Assignment', 'Welcome, ABSHEKAR', and 'Sign Out'. The main content area is titled 'Repossession Details: UNDEFINED'. It contains a table with columns: Current, Followup Dt, Type, Collateral, Disposition, File Received Dt, Repo Dt, Repo End Dt, and Comment. Below this table is a 'Repossession Details' section with fields for Current, Followup Dt, Type, Collateral, Disposition, and a Comment area. At the bottom is a 'Case Repo Details' section with fields for Case#, Is Drivable, Storage Location Space, Personal Items, Storage Name, Storage Location, Phone, and Fax.

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

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

In this field:	Do this:
Key Status	Indicates if the vehicle key(s) is available.
Field Agent Name	Displays the name of the field agent involved in the repossession.
Address	Displays the address of the field agent.
Phone	Displays the contact number of the field agent.
Storage Location	Displays the location where the vehicle is currently stored.
Repo Location	Displays the repossession location.
Police Dept Name	Displays the name of police department involved in repossession.

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

4.13.2 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.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window title is "Customer Service x". The left sidebar navigation includes "Dashboard", "Origination", "Servicing", "Sourcing", "Collections", and "WFP". The "Sourcing" section is expanded, showing sub-options like "Customer Service", "Securitization", "Transaction Authorization", "Post Data Checks", "Escrow Transactions", "Account Documents", "Collateral Management", "Reports", "Producers", "Vendors", "Batch Transactions", "Advances", "Payments", "Fees", and "Interfaces". The "Collections" section is also expanded, showing "AP Transactions", "GL Transactions", "CASA Reconciliation", and "Conversion Accounts". The main content area displays the "Repossession Details" section, which includes fields for "Current", "Followup Dt" (set to 12/31/4000), "Type", "Collateral", "Disposition", "File Received Dt", "Repo Dt", "Repo End Dt", and "Comment". Below this is the "Tracking" section, which includes a "Load Tracking" button and a table for tracking parameters. The "Call Activities" section is also visible.

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

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

- 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**.

4.13.3 Analysis sub tab

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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window title is 'Customer Service'. The top navigation bar includes 'Welcome, PRAKRRAO' and 'Sign Out [04]'. The left sidebar has a 'Servicing' section with various sub-options like Customer Service, Security, Transaction Authorization, and Escrow Transactions. The main content area shows an account summary for 'RODRIGUEZ MILDRED' with account number 20150900014275. Below this, the 'Analysis' sub-tab is selected. The 'Analysis' section contains fields for 'Current Ind' (checkbox), 'Level' (dropdown with 'Account' and 'Asset' options), 'Balance %' (input field with value 100.00), 'Asset' (dropdown with value 0.00), and a 'Comment' text area. To the right, there are 'Final Analysis' and 'Final Bid' sections with radio buttons for 'None', 'Analysis 1', 'Analysis 2', and 'Analysis 3' for 'Final Analysis', and 'Bid 1', 'Bid 2', and 'Bid 3' for 'Final Bid'. At the bottom, there are tables for 'Analysis' (Sales, Expense, Refunds, Net Proceeds, Net Gain/Loss, Recovery %, Analysis By) and 'Bid' (Bid 1, Bid 2, Bid 3).

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

In this field:	Do this:
Current Ind	Current Indicator. Select the check box if analysis is current.
Level	Select the Analysis level from the drop down list.
Balance %	Specify balance allocation percentage.

In this field:	Do this:
Analysis Dt	View the analysis date.
Current Value	View the asset current total value.
Asset	If you want to perform an analysis for a particular asset, select the asset.
Comment	Specify comment associated with the analysis.

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

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

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

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

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

10. Select the Corresponding Analysis/Bid to Load details Maintained in the Expense and Refund sections.
11. Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.
12. In **Status** field, select status of the analysis: APPROVED or REJECTED.
13. When you have decided which analysis or which sale bid you want to approve, select your choice in either the **Final Analysis** or **Final Bid** section.

Note

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

14. Click **Save**.

4.13.4 Remarketing sub tab

In the Remarketing sub tab you can trigger remarketing request and auto generate resale work orders. A collateral remarketing request is an instruction to the vendor of third party auctioning system to pick-up the repossessed asset from the storage location and proceed with auction.

In the Remarketing sub tab, you can do the following:

- Define Remarketing request
- View Remarketing Proceed Details
- Maintain Status History, Tracking Attributes, Expenses and Refunds.

For detailed information about the process of collateral remarketing, refer to 'Remarketing' chapter in Collections User Guide.

4.13.5 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.

4.13.6 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.

4.13.7 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.

4.14 Customer Service screen’s Deficiency tab

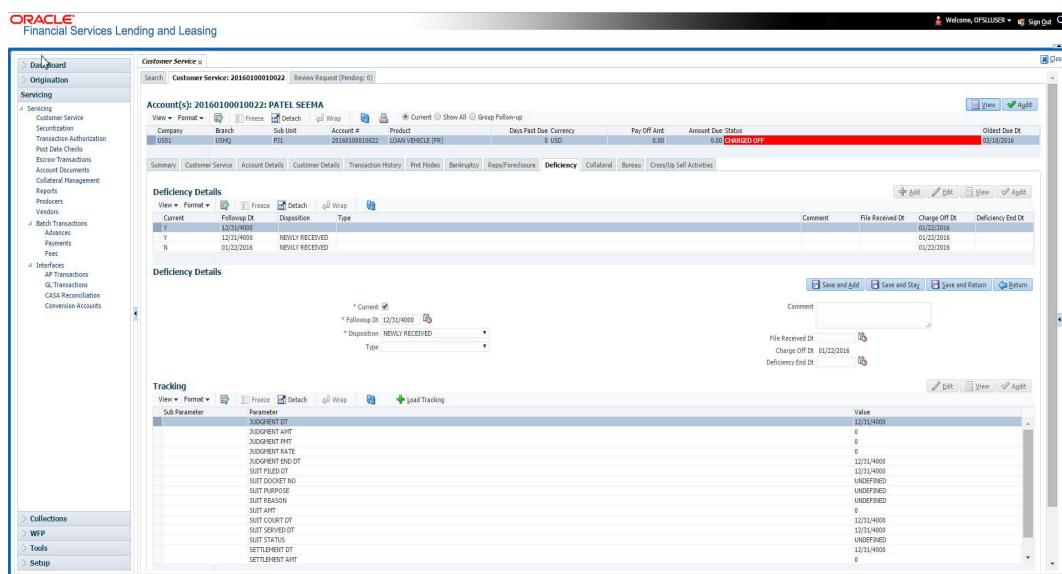
The Deficiency screen enables you to record information about deficiency accounts i.e. accounts that are no longer collectable. You can create and track specific details on status of the charged-off account for timely follow-up and analysis. You can also track each stage of the deficiency process based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

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

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

To enter deficiency details for an account

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



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

In this field:	Do this:
Current	Select to indicate this is the current deficiency record.

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

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

4.14.1 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.

4.14.2 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.

4.14.3 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.

4.15 Customer Service screen's Collateral tab

The Collateral screen displays collateral 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 Vehicle/Home/Other and Seller sub tabs. The Vehicle and Other sub tabs further consists of Valuation and Tracking sub tabs. R

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 shows the Oracle Financial Services Lending and Leasing Customer Service screen. The top navigation bar includes 'Customer Service', 'Collateral Management', 'Search', 'Customer Service: 20181000020797', 'Review Request (Pending: 0)', and 'Queue Assignment'. The main content area is titled 'Account(s): 20181000020797: GRAVALAX_13 TAX FOR'. Below this, there are tabs for 'Summary', 'Collections', 'Customer Service', 'Account Details', 'Customer Details', 'Customer Preferences', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', 'Timeline', and 'Cross/Up Sell'. The 'Collateral' tab is selected. Under the 'Collateral' tab, the 'Vehicle' sub-tab is selected. The screen displays a table for a vehicle record with columns: Primary, Description, Status, Asset Type, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, Entity Name, and Identification #. The table shows a row for '2018 HONDA CITY ACTIVE' with 'PAVAN_RENTAL_A...' as the Asset Type and 'UNDEFINED' as the Lien Status. Below the vehicle table are tabs for 'Valuation', 'Tracking', 'Usage Summary', 'Usage Charge Matrix', and 'Rental Charge Matrix'. The 'Valuation' tab is selected, showing a table with columns: Current, Source, Edition, Valuation Dt, Supplement, Wholesale Base, Usage, Retail Amt, Addons Amt (+), Usage Value Amt (+), and Total Amt. The table shows a row for 'NADA INTERFACE' with '10/05/2018' as the Valuation Dt and '250,000.00' as the Wholesale Base. Below the valuation table are tabs for 'Value', 'Addons', and 'Addons/Attributes'. The 'Value' tab is selected, showing a table with columns: Current, Source, Edition, Valuation Dt, Supplement, Wholesale Base, Usage, Retail Amt, Addons Amt (+), Usage Value Amt (+), and Total Amt. The table shows a row for 'NADA INTERFACE' with '10/05/2018' as the Valuation Dt and '250,000.00' as the Wholesale Base.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The top navigation bar includes 'Customer Service', 'Collateral Management', 'Search', 'Customer Service: 20181000020797', 'Review Request (Pending: 0)', and 'Queue Assignment'. The main content area is titled 'Account(s): 20181000020797: GRAVALAX_13 TAX FOR'. Below this, there are tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Customer Preferences', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', 'Timeline', and 'Cross/Up Sell Activities'. The 'Collateral' tab is selected. Under the 'Collateral' tab, the 'Home' sub-tab is selected. The screen displays a table for a home record 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 #. The table shows a row for '2012 USED HOME HOME' with 'SINGLE FAMILY H...' as the Sub Type and 'UNDEFINED' as the Lien Status. Below the home table are tabs for 'Type & Description', 'Lien Details', and 'Deed Details'. The 'Type & Description' tab is selected. It contains 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 M-Unit. The 'Lien Details' tab is selected. It contains fields for Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, Entity Name, and a 'Property' section with fields for Width, Length, Area, and Legal Description. The 'Deed Details' tab is selected. It contains fields for Construction Permit Dt, Deed Dt, Place of Issue, Property Boundaries From East, North, South, and West, and an 'Address' section with 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**:

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.

4.15.1 Valuation sub tab

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

To view the collateral or asset valuation for an account

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

In this field:	View this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	The valuation date of the vehicle.
Source	The valuation source.
Edition	The valuation edition.
Supplement	The valuation supplement.
Wholesale section	
Wholesale Base	The wholesale value.
Usage	The usage. This pertains to Line of credit and usually is entered as the current mileage.

In this field:	View this:
Retail section	
Retail Amt	Specify the retail base value.
Addons Amt (+)	The add-ons value.
Usage Value Amt (+)	The usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Total Amt (=)	The total value.
Addons section	
Addons/Attributes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

4.15.2 Tracking sub tab

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

To view the collateral or asset tracking for an account

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

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

In this field:	View this:
Enabled	Select to track the information from start date in the Start Dt field.
Parameter	The parameter.
Value	The tracking parameter value.

4.15.3 Seller sub tab

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

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

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

3. In **Seller Address** section click **View**.
4. View the following:

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

4.16 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:
Customer	Select the available customer from the drop-down list.
Spouse	Select the applicant's spouse from the drop-down list.
Bureau	Select the credit bureau from the drop-down list.
Report	Select the credit bureau report type from the drop-down list.

5. In the **New Request** section, click **Create Request**. The system displays this information in the Bureau Details section and further information about customer in 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**.

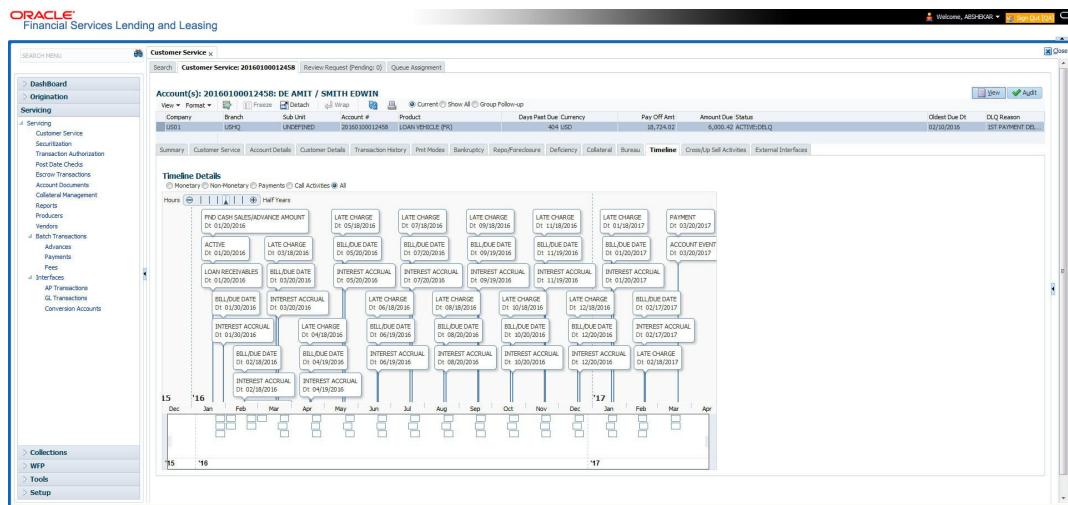
You can print the report by selecting the report and clicking on **Print Report**.

4.17 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.

4.18 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.

4.18.1 Edit Cross/Up Sell Activity

To edit a reported Cross/Up Sell Activity

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

In this field:	Do this:
Trigger Dt	View the date on which the activity has been recorded.
Product	Select the product from drop-down list.
Trigger Action	View the trigger action captured.
Trigger Description	View the description of the action.
Result	Select the result of the action from the drop-down list.
Reason	Select the desired reason for the result selected.
Appn'mnt	Select the check box to indicate if a prior appointment is required for next communication.
Followup Dt	Select the agreed follow-up date from the adjoining calendar icon.
Close	If there is no follow-up and the opportunity is closed, you can select this check box indicating the status of call activity as closed.
Time Zone	Select the time zone of the contact from the drop down list.
Comments	Specify additional information, if any.

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

4.18.2 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.

4.18.3 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.

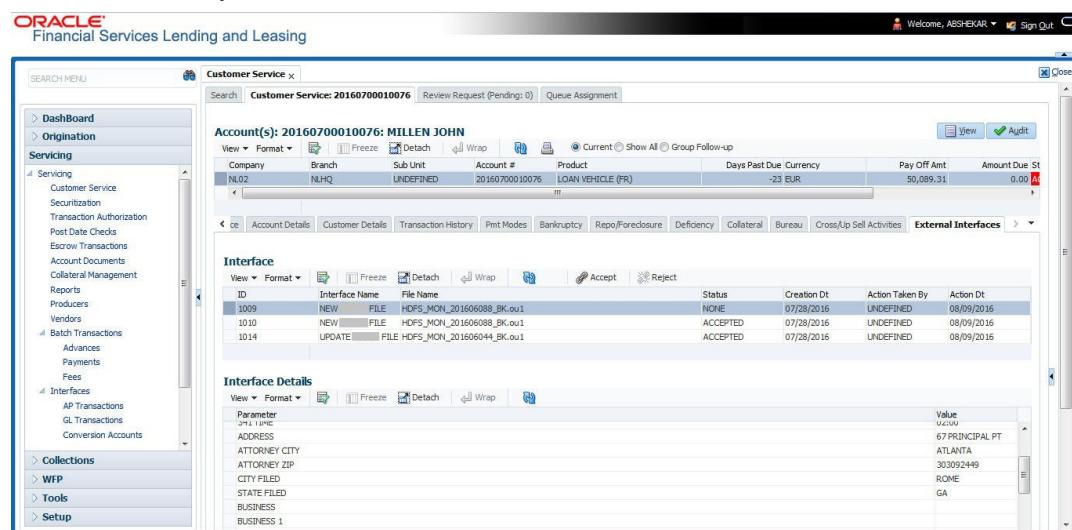
To close an opportunity

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**.

4.19 Customer Service screen's External Interfaces tab

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

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



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

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

Along with the account specific updates, the records may also contain bankruptcy details which needs your 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.

4.19.1 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.

4.20 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

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

- [Filter and View Review Requests](#)
- [Create and Send Review Request](#)
- [Reviewing a Request](#)
- [Responding to Review Request](#)
- [Reassign Review Request](#)
- [E-mailing Review Request](#)
- [Closing Review Request](#)
- [Complete Review Request](#)

Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

4.20.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to COMPLETED and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.

Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

4.20.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

The screenshot shows the 'Customer Service x' window with the 'Review Requests' tab selected. The main area contains the following fields:

- Request #: 12003
- Originator: * Priority: HIGH
- Receiver: ANAND SHIKAR
- Comment: REVIEW ACCOUNT BALANCES
- Sender: * Account #: 20000100011820
- Reason: * Reason: REVIEW BALANCES
- Status: Date: 09/18/2017 12:23:39 AM
- Send Request:
- Days Past Due: 0
- Total Outstanding Balance: 330
- Customer: ALIVE PRI / DEA SPO
- Phone: 9728663378
- Address: HOME - ADD, NEWYORK,MASSACHUSETTS,34038
- Email: EDW.SIRSI@GMAIL.COM

Below the main form is a 'Comment History' section with the following interface:

- View, Format, Freeze, Detach, Wrap buttons
- Type, Sub Type, Comment, Comment By, Comment Dt fields
- No data to display message

2. In the Review Requests section, select 'Originator'.

3. Click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

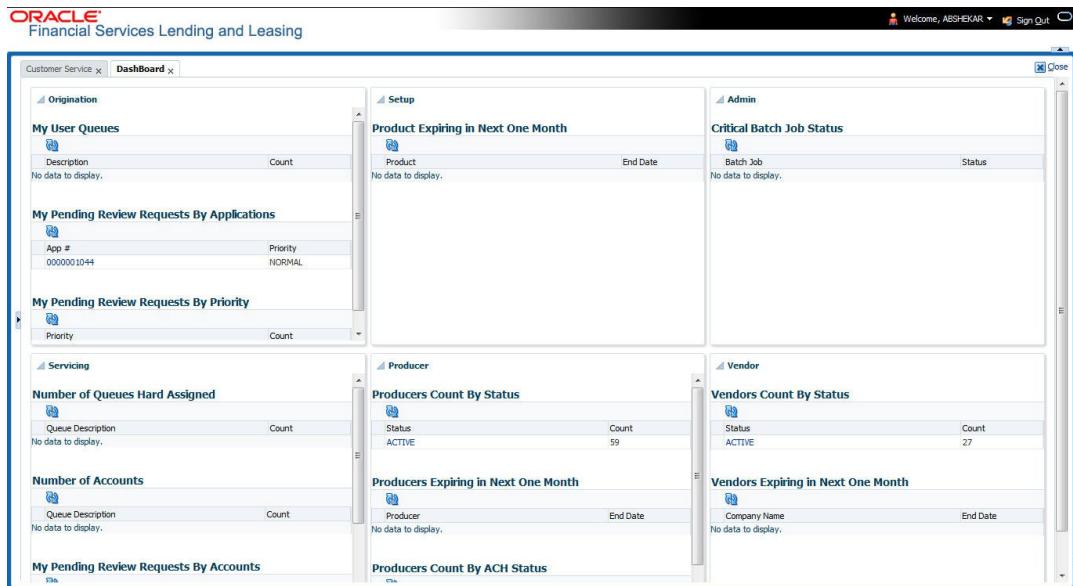
In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	<p>View the user ID of previous reviewer, if a request has been forwarded to another reviewer.</p> <p>Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.</p>
Account #	<p>Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:</p> <p>Days Past Due Total Outstanding Balance Customer Phone Address Email</p>
Reason	Select the purpose for request from drop-down list.
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	<p>(Optional) Select this check box to send it to reviewer immediately on creating the request.</p> <p>However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.</p>

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

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

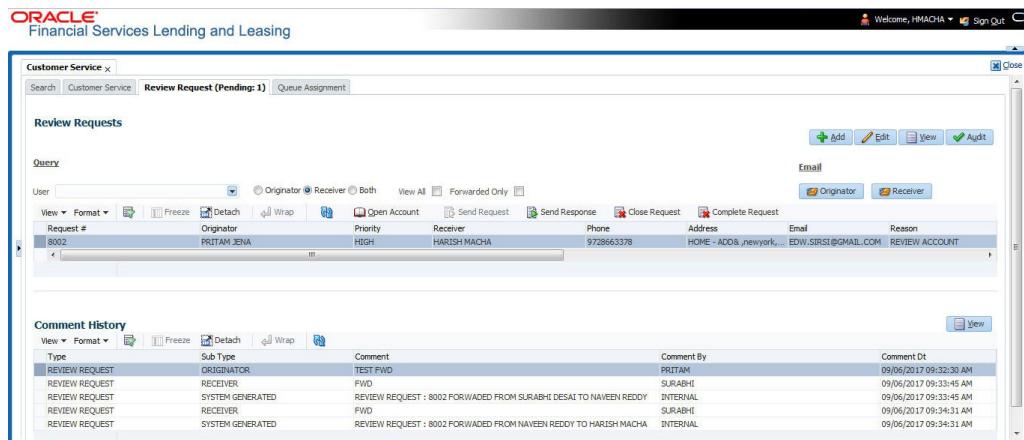
4.20.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.



2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

4.20.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows you to forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed. Click 'Edit'.

Originator	Receiver	Priority	Account #	Reason	Status
PRAKIRUTI RAO	ABHISHEK LODHA	HIGH	20150900014267	REVIEW TRANSACTIONS	NEW
PRAKIRUTI RAO	ABHISHEK LODHA	HIGH	20150900014267	REVIEW PROMISES	WAITING FOR RESPONSE

Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

4.20.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed and click **Edit**.

Review Requests

Request # 8002
Originator PRITAM JENA
Priority HIGH

* Receiver HARISH MACHA

Comment

Sender NAVEEN REDDY
Account # 20000100011820
Reason REVIEW ACCOUNT

Days Past Due 0
Total Outstanding 28,806.94
Balance

Customer ALIVE PRJ / DEA SPO
Phone 9728663378
Address HOME - ADD1,
,NEWYORK,MASSACHUSETTS,34038
Email EDV.SIRSI@GMAIL.COM

Status WAITING FOR RESPONSE
Date 09/06/2017 09:32:11 AM

Send Request

Comment History

Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM

4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the '**Comment**' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

4.20.6 E-mailing Review Request

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

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.
-or-
3. 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.

4.20.7 Closing 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 tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Close Request'.

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

4.20.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.

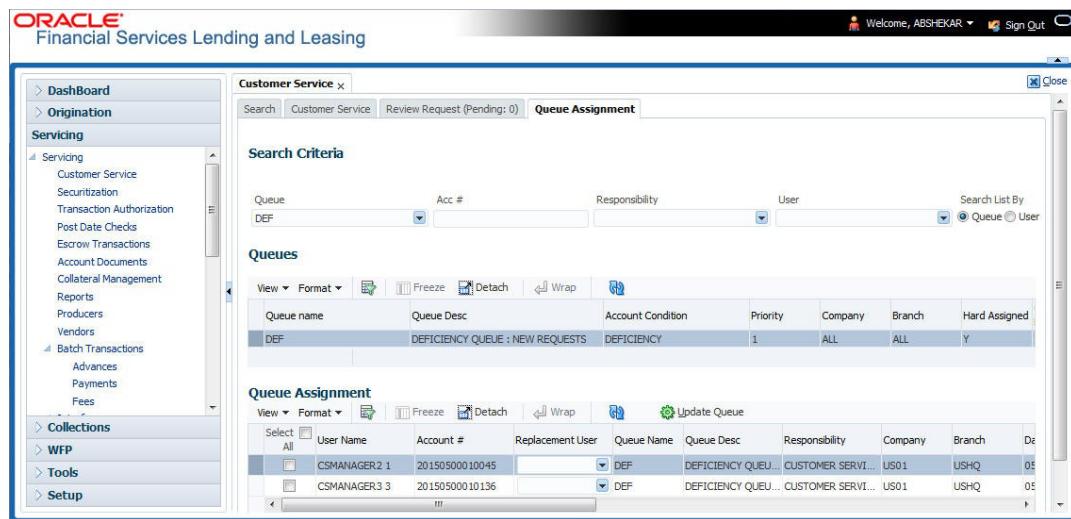
4.21 Queue Assignment

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 with option to reassign users in a hard assigned queue and track activity status posted on the account.

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 Queue Search](#)
- Filter Queues in [Queues](#) sub tab
- Define criteria in [Criteria](#) sub tab
- View options in [Queue Assignment](#) sub tab
- [Reassign Users](#) in Queue
- Filter Accounts based on Queue Criteria
- View Accounts in Sort Order Sequence
- [Track Activity Status](#)

4.21.1 [Using Queue Search](#)

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

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

Note

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

Click '**Search**'. The search results for Queues are displayed in both the Queues & Queue Assignment section. Whereas, the search results for a 'User' (selected in Search List By option) is displayed in Queue Assignment section.

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.

4.21.2 Queues sub tab

The Queues sub tab displays the search results for the specified search criteria and contains '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

4.21.3 Criteria sub tab

The Criteria sub tab allows you to define account selection criteria and sort order to filter the accounts displayed in Queue Assignment section.

1. In the Criteria Definition section, click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Name	Specify a unique name to identify the criteria.
Description	Specify the required description for the criteria.

Field:	Do this:
Hard Assigned Queue	Select the queue name from the drop-down list. The list displays all the 'Enabled Hard Assigned' customer service queues.
Enabled	Check this box to enable the criteria.

The Criteria sub tab further consists of 'Selection Criteria' and 'Sort' tabs.

2. In the 'Selection Criteria' section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Seq	Specify sequence numbers.
(Specify left bracket.
Parameter	Select the parameter from the drop-down list. The list displays all the 'Enabled' attributes maintained in user defined table which has both 'Queue Assignment' fields and 36 activities defined in Queues > Activity Tracking tab for selection.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

3. Click 'Check Criteria' to validate the correctness of the SQL statement generated and to resolve errors, if any.
4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the 'Sort' section, you can define the order to sort the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Seq	Specify sequence number.
Sort field	Select the sort field from the drop-down list. The list contains both the 'Queue Assignment' fields and 36 customer call activities defined in Queues > Activity Tracking tab for selection.
Order	Select sort order as either Ascending or Descending from the drop-down list.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.21.4 Queue Assignment sub tab

The Queue Assignment section, displays the user accounts associated with the selected queue and 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

In the Queue Assignment section, you can do the following:

- [Reassign Users in Queue](#)
- [Filter Accounts based on Queue Criteria](#)
- [View Accounts in Sort Order Sequence](#)
- [Track Activity Status](#)

Queue Name	Queue Desc	Account Condition	Priority	Company	Branch	Hard Assigned	Group Follow-up Ind	Near Real-Time	Dialer Extract	Enabled
REPO	REPOSESSION QUEUE: NEW REQUESTS	REPOSESSION	1	ALL	ALL	Y	Y	N	N	Y

Select	User	Account #	Replacement User	Queue Name	Queue Desc	Responsibility	Company	Branch	Date	Title	Products	Status	Delinquency Days	Amount Due	Outstanding Balance	Producer Secured	Reason	A01	A05	A06	A08	
<input checked="" type="checkbox"/>	DEMO...	201210...		REPO	REP...	SUPERUSER	US01	USHQ	10/02/20...	BOOP...	LOAN...	ACTIV...	702	900.05	1,810.05	CA-00...	N					
<input checked="" type="checkbox"/>	DEMO...	201210...		REPO	REP...	SUPERUSER	US01	USHQ	10/02/20...	BOOP...	LOAN...	ACTIV...	690	871.57	994.19	CA-00...	N	✓	✓			

4.21.5 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).

4.21.5.1 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**.

4.21.5.2 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>>

4.21.6 Filter Accounts based on Queue Criteria

To filter the list of accounts in Queue Assignment section, select the required option in 'Sort Order Type' drop-down list and click 'Submit'. The list is populated based on the defined Queue Criteria. You can also click 'Reset' to remove the filter and display all the account associated to the queue.

4.21.7 View Accounts in Sort Order Sequence

In the Queue Assignment section the 'Account #' column is enabled with a link to directly navigate and view the account details in the Customer Service screen.

To view the next account in the same sequence as listed, click 'Filtered Account' button in the Queue Assignment section header. The details are displayed in Customer Service screen's > Summary tab.

On reviewing the account details, you can further navigate to the subsequent accounts in the sequence by clicking 'Filtered Account' button in Right-Splitter window > Quick Search section. Successively, clicking 'Filtered Account' button displays all the accounts and when

the last account is reached, a message is displayed indicating 'There is no account in this queue'.

4.21.8 Track Activity Status

All the customer service call activities defined and enabled in setup screen (Setup > Administration > User > Queues > Customer Service > Queue Activity tab) for the selected Queue are listed against each account in separate columns. These activity fields are auto updated with call activity results and gives a quick snap shot of all the activity status scheduled and performed on the account.

Note

The activity status fields are available only when the accounts are populated from a Queue search by selecting the 'Search List By' option as 'Queue'.

When a particular call activity is posted on the account, the respective activity status field is marked with a  indicating that the activity is complete.

However, in case the activity duration has expired based on the 'Activity Expiry Days' defined in Queue Activity tab, the activity field is disabled and status is not updated in Queue Assignment section.

5. Collections

5.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

5.2 Search Tab

There are two types of search available.

- Account
- Customer

5.2.1 Searching for a Customer or Account

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

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

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

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

5.3 Customer Service screen

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

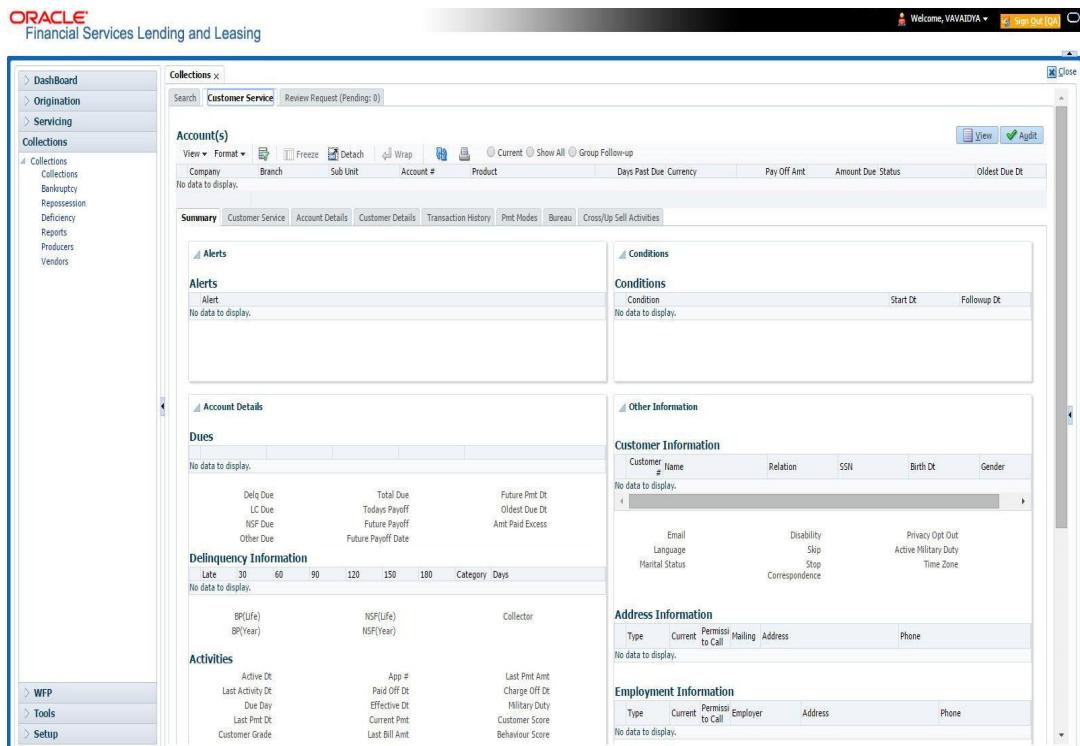
The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

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

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

5.4 Customer Service screen's Summary tab

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



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

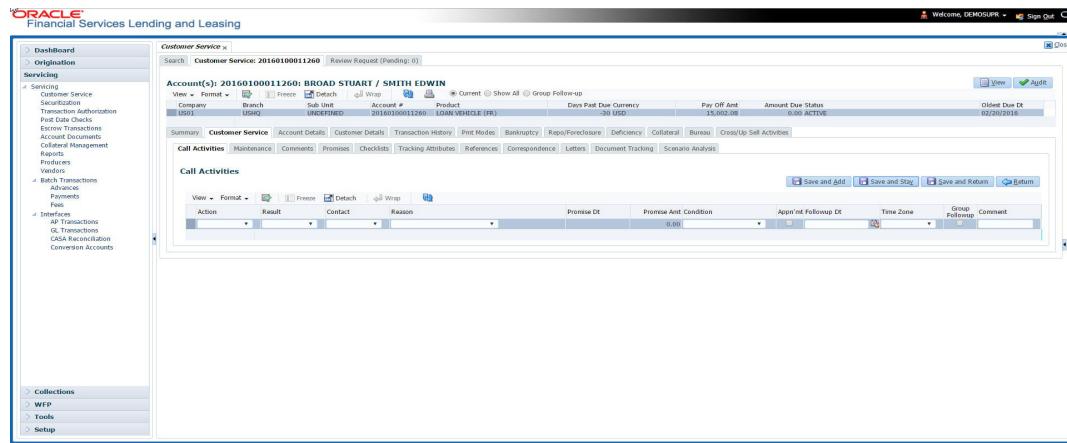
5.5 Customer Service screen's Customer Service tab

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

5.5.0.1 Recording a Call Activity

To record a call activity

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



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

5.6 Customer Service screen's Account Details tab

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

5.6.1 Account Details sub tab

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

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

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

5.7 Customer Service screen's Customer Details tab

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

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

To view or edit customer information

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The left sidebar has a tree structure with "Dashboard", "Origination", "Servicing", and "Collections" expanded, showing "Collections", "Bankruptcy", "Repossession", "Deficiency", "Reports", "Producers", and "Vendors". The main content area is titled "Collections x" and shows a search bar for "Customer Service" with "Review Request (Pending: 0)". Below the search bar is a table header for "Account(s)" with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. A message "No data to display." is shown. Below the table are tabs: Summary, Customer Service, Account Details, **Customer Details**, Transaction History, Print Modes, Bureau, and Cross/Up Sell Activities. The "Customer Details" tab is selected. The sub-section "Customer Information" is visible, showing fields for Customer #, Relation, ECOA, Name, SSN, Birth Dt, Marital Status, Enabled, and Lang. Below this are sections for "Identification Details", "KYC", "FATCA", "Military Service", and "Power of Attorney". Buttons for "Save and Stay", "Save and Return", and "Return" are at the bottom.

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

5.8 Customer Service screen's Transaction History tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The left sidebar has a tree structure with "Dashboard", "Origination", "Servicing", and "Collections" expanded, showing "Collections", "Bankruptcy", "Repossession", "Deficiency", "Reports", "Producers", and "Vendors". The main content area is titled "Collections x" and shows a search bar for "Customer Service" with "Review Request (Pending: 0)". Below the search bar is a table header for "Account(s)" with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. A message "No data to display." is shown. Below the table are tabs: Summary, Customer Service, Account Details, Customer Details, **Transaction History**, Print Modes, Bureau, and Cross/Up Sell Activities. The "Transaction History" tab is selected. The sub-section "Balances" is visible, showing a table of transaction history with columns: Date, Type, Description, Amount, and Status. A message "Current Balance Total: 19,020.00" is at the bottom.

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

5.9 Customer Service screen's Pmt Modes tab

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

5.9.1 ACH sub tab

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

To view the ACH information screen

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar includes 'Dashboard', 'Origination', 'Serving', 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The main area has tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Collateral', 'Bureau', 'Cross/Up Sell Activities'. The 'Pmt Modes' tab is selected, and the 'ACH' sub tab is active. The 'ACH Information' section shows fields for Reference #, Bank Name, Bank City, Bank state, Routing #, Account Type, Name On Account, Account #, BIC, IBAN, Sequence, Debit Dt, Pmt Amt, Direct Debit Fee, Fee Amt, Secret Question, Secret Answer, and Provided To Whom. The 'Drawer' section includes fields for Reference, Drawer Bank Type, Drawer Name, Drawer Address1, Drawer Address2, Drawer Ap, Drawer City, Drawer State, and Status.

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 application. The left sidebar includes 'Dashboard', 'Origination', 'Serving', 'Collections', 'Bankruptcy', 'Repossession', 'Deficiency', 'Reports', 'Producers', and 'Vendors'. The main area has tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Collateral', 'Bureau', 'Cross/Up Sell Activities'. 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 Collateral Type. The 'Type & Description' section includes 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, Commence, Lien Release, Entity, and Entity Name. The 'Deed Details' section includes fields for Construction Permit Dt, Deed Dt, Place of Issue, Property Boundaries, North, South, and West. The 'Property' section includes fields for Width, Length, and Address. The 'Address' section includes a field for *Country with a dropdown for UNITED STATES.

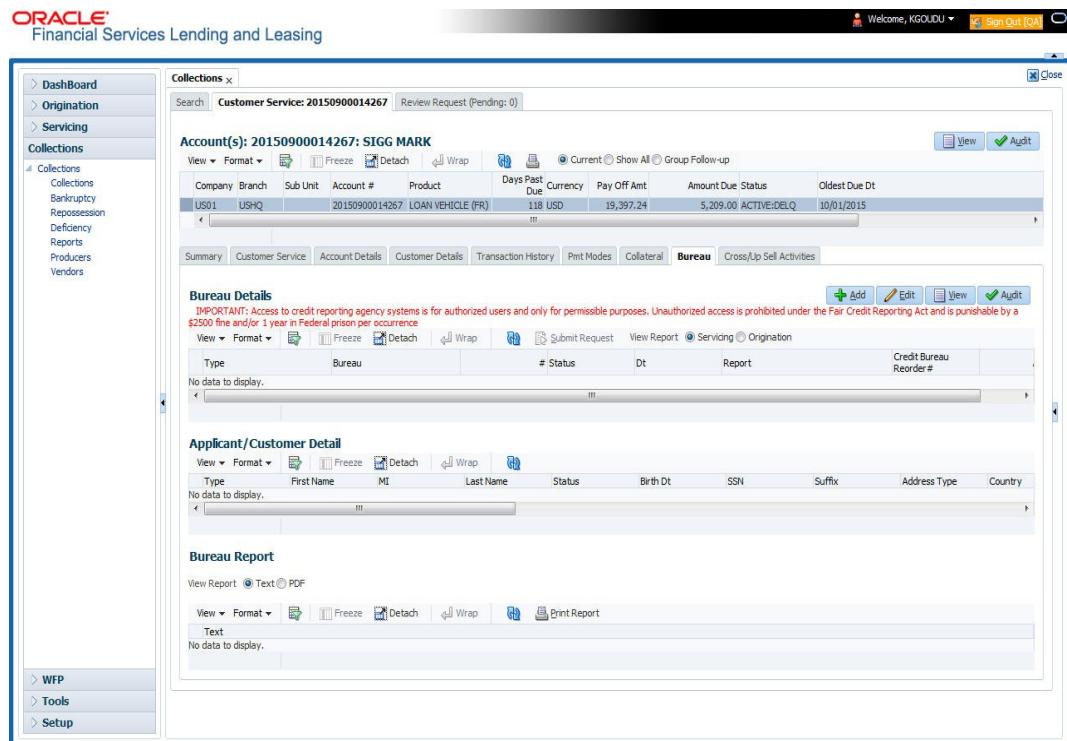
For details on this screen refer [Customer Service screen's Collateral tab](#) section in [Customer Service chapter](#).

5.11 Customer Service screen's Bureau tab

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

To view an existing credit bureau report

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



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

5.12 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request

- [Closing Review Request](#)
- [Complete Review Request](#)

Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

5.12.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to COMPLETED and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.

Fields	Descriptions
Email	Applicant's email in the review request.
Status	<p>The current status of review request. Following status are tracked in this column:</p> <p>WAITING FOR RESPONSE - when request is sent to reviewer</p> <p>RETURN TO ORIGINATOR - when reviewer has responded to request</p> <p>CLOSED - when the request is closed</p> <p>COMPLETED - when the request is completed</p>
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	<p>View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code.</p> <p>Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.</p>

Comments From	Descriptions
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

5.12.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

The screenshot shows the 'Customer Service x' window with the 'Review Requests' tab selected. The form contains the following data:

- Request #: 12003
- Originator: ANAND SHIBAR
- Priority: HIGH
- Receiver: ANAND SHIBAR
- Comment: REVIEW ACCOUNT BALANCES
- Sender: 20009100011820
- Reason: REVIEW BALANCES
- Status: Date: 09/18/2017 12:23:39 AM
- Days Past Due: 0
- Total Outstanding Balance: 330
- Customer: ALIVE PRI / DEA SPO
- Phone: 9728663378
- Address: HOME - ADD8
- Address: NEWYORK,MASSACHUSETTS,34038
- Email: EDW.SRSI@GMAIL.COM

2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.

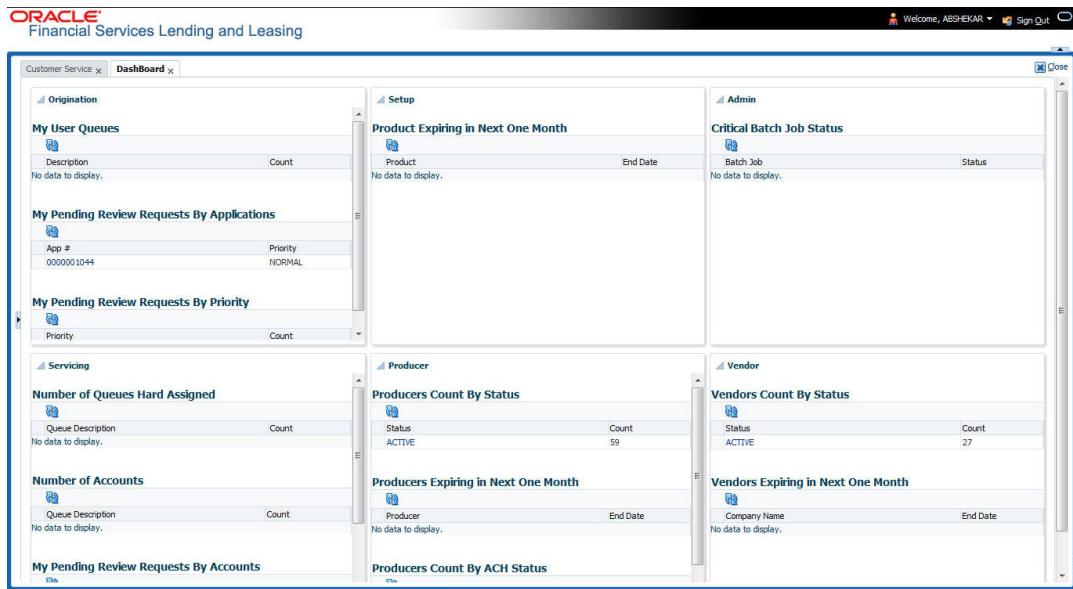
In this field:	View this:
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	<p>View the user ID of previous reviewer, if a request has been forwarded to another reviewer.</p> <p>Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.</p>
Account #	<p>Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:</p> <p>Days Past Due Total Outstanding Balance Customer Phone Address Email</p>
Reason	Select the purpose for request from drop-down list.
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	<p>(Optional) Select this check box to send it to reviewer immediately on creating the request.</p> <p>However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.</p>

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

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

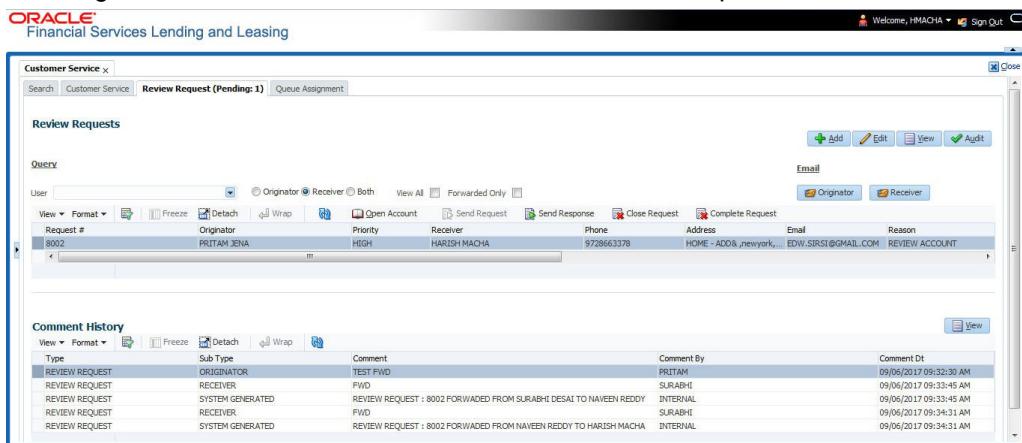
5.12.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.



2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

5.12.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows you to forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed. Click 'Edit'.

Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

5.12.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed and click **Edit**.

The screenshot shows the 'Review Requests' screen. At the top, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. Below this, there are sections for 'Request # 8002', 'Originator PRITAM JENA', 'Priority: HIGH', and a 'Comment' field. A dropdown menu for 'Receiver' is open, showing 'HARISH MACHA'. To the right, there are details for the account: Sender NAVEEN REDDY, Account # 20000100011820, Reason REVIEW ACCOUNT, Days Past Due 0, Total Outstanding 28,806.94, Balance, Customer ALIVE PRJ / DEA SPO, Phone 9728663378, Address HOME - ADD1, NEWYORK,MASSACHUSETTS,34038, Email EDV.SIRSI@GMAIL.COM. Below these details is a 'Send Request' button. At the bottom, there is a 'Comment History' table with columns for Type, Sub Type, Comment, Comment By, and Comment Dt. The table shows four entries: REVIEW REQUEST (ORIGINATOR, TEST FWD, PRITAM, 09/06/2017 09:32:30 AM), REVIEW REQUEST (RECEIVER, FWD, SURABHI, 09/06/2017 09:33:45 AM), REVIEW REQUEST (SYSTEM GENERATED, REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY, INTERNAL, 09/06/2017 09:33:45 AM), and REVIEW REQUEST (RECEIVER, FWD, SURABHI, 09/06/2017 09:34:31 AM). The 'Comment' field and the 'Receiver' dropdown are highlighted with a red box, and the 'Comment History' table is also highlighted with a red box.

4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the '**Comment**' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

5.12.6 E-mailing Review Request

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

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.
-or-
3. 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.

5.12.7 Closing 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 tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Close Request'.

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

5.12.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.

6. Bankruptcy

6.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

6.2 Search Tab

There are two types of search available.

- Account
- Customer

6.2.1 Searching for a Customer or Account

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

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

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

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

6.3 **Customer Service screen**

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

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

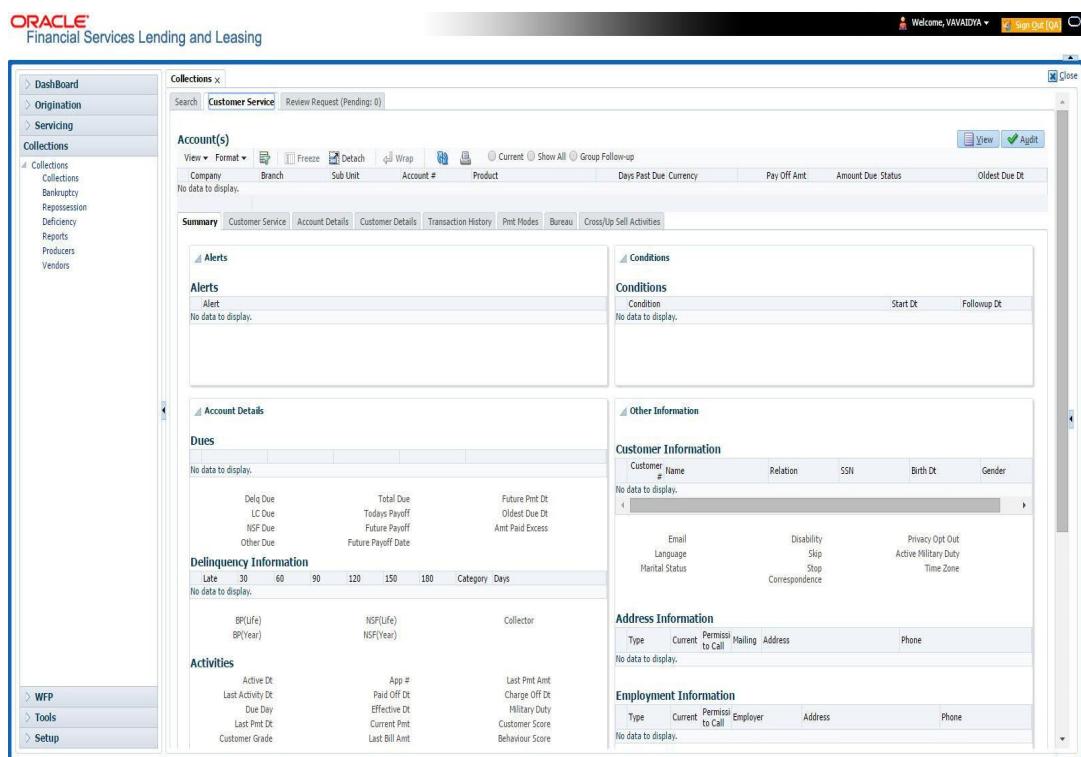
To view account details in the Account(s) and Customer(s) sections, open **Bankruptcy** screen and load the account you want to work with.

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

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

6.4 Customer Service screen's Summary tab

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



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

6.5 Customer Service screen's Customer Service tab

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

6.5.1 Call Activities sub tab

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

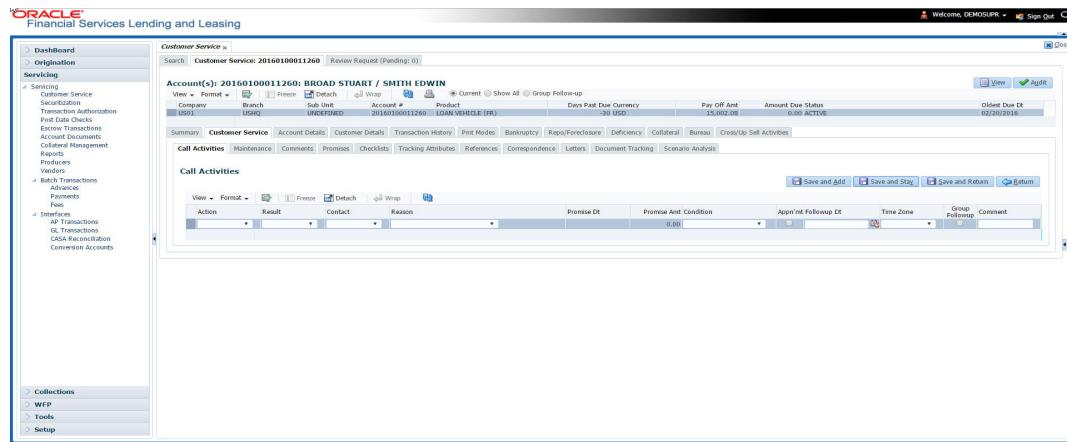
Each action and result has a code and description. The code for call action and call result is what appears on the Call Activity sub screen.

6.5.1.1 Recording a Call Activity

To record a call activity

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

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



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

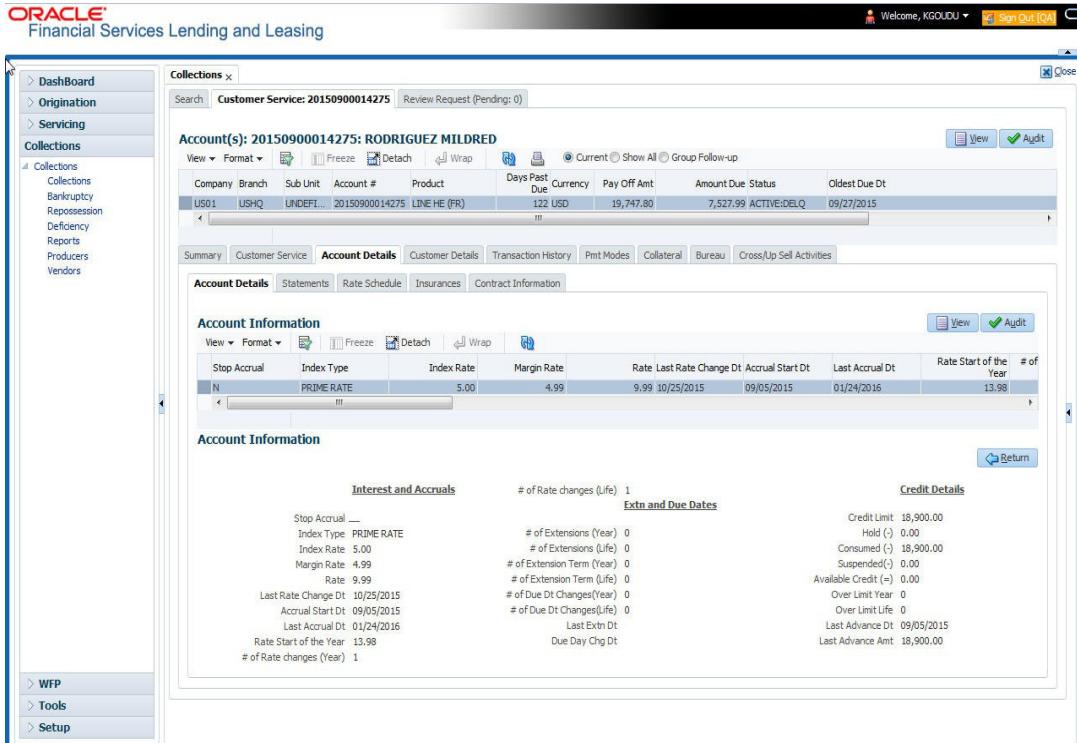
6.6 Customer Service screen's Account Details tab

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

6.6.1 Account Details sub tab

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

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



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

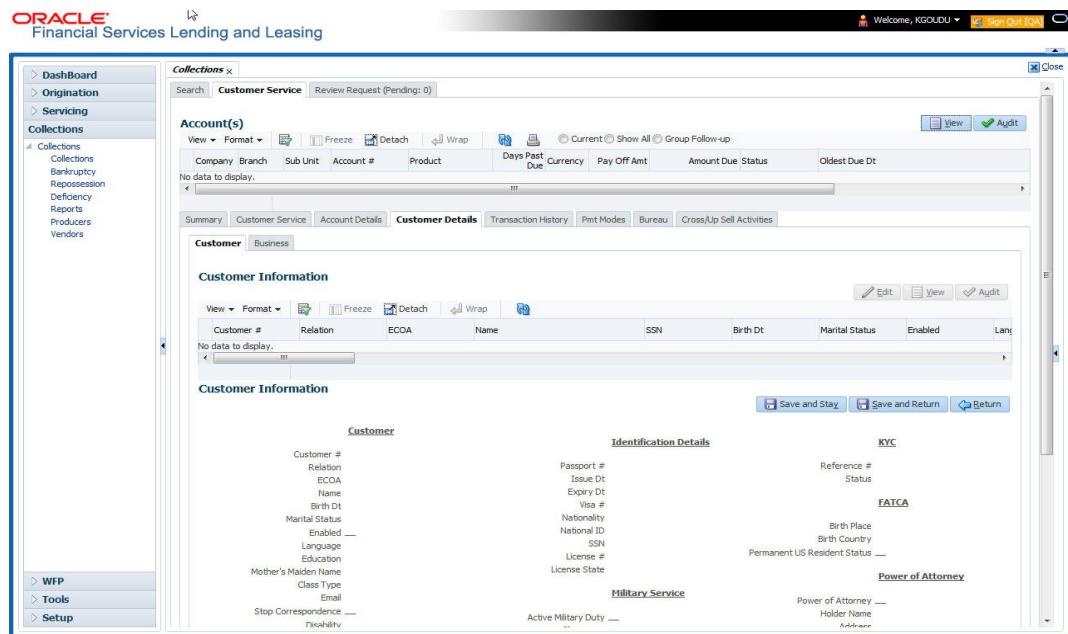
6.7 Customer Service screen's Customer Details tab

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

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

To view or edit customer information

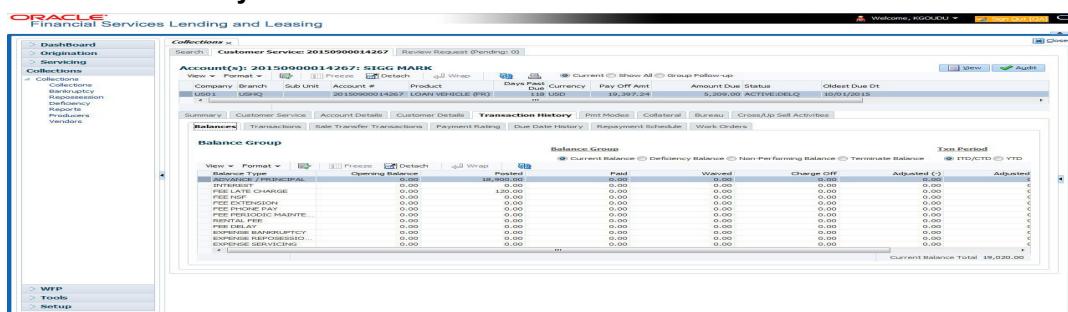
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



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

6.8 Customer Service screen's Transaction History tab

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



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

6.9 Customer Service screen's Pmt Modes tab

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

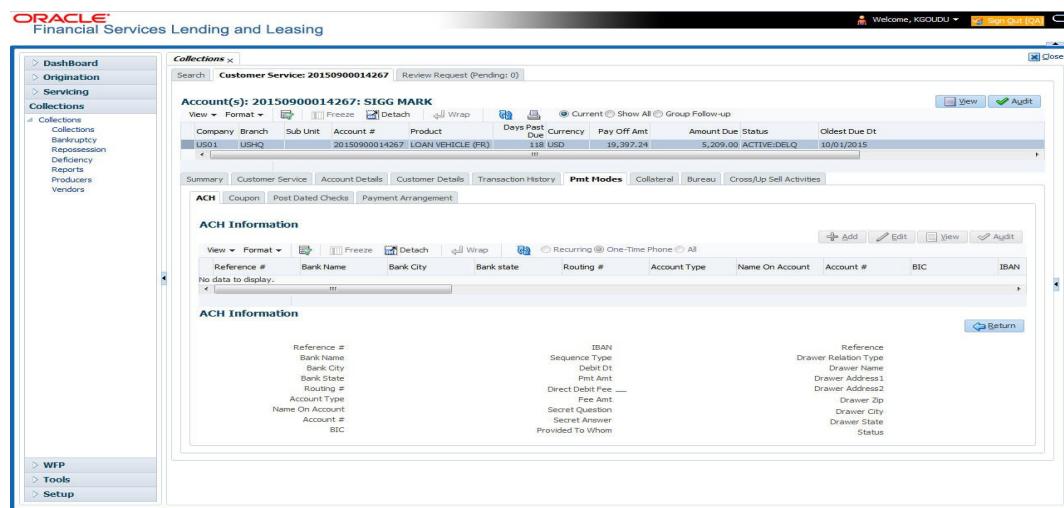
6.9.1 ACH sub tab

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

To view the ACH information screen

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

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



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

6.10 Customer Service screen's Bankruptcy tab

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

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

To enter bankruptcy details for an account

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

-or-

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**.

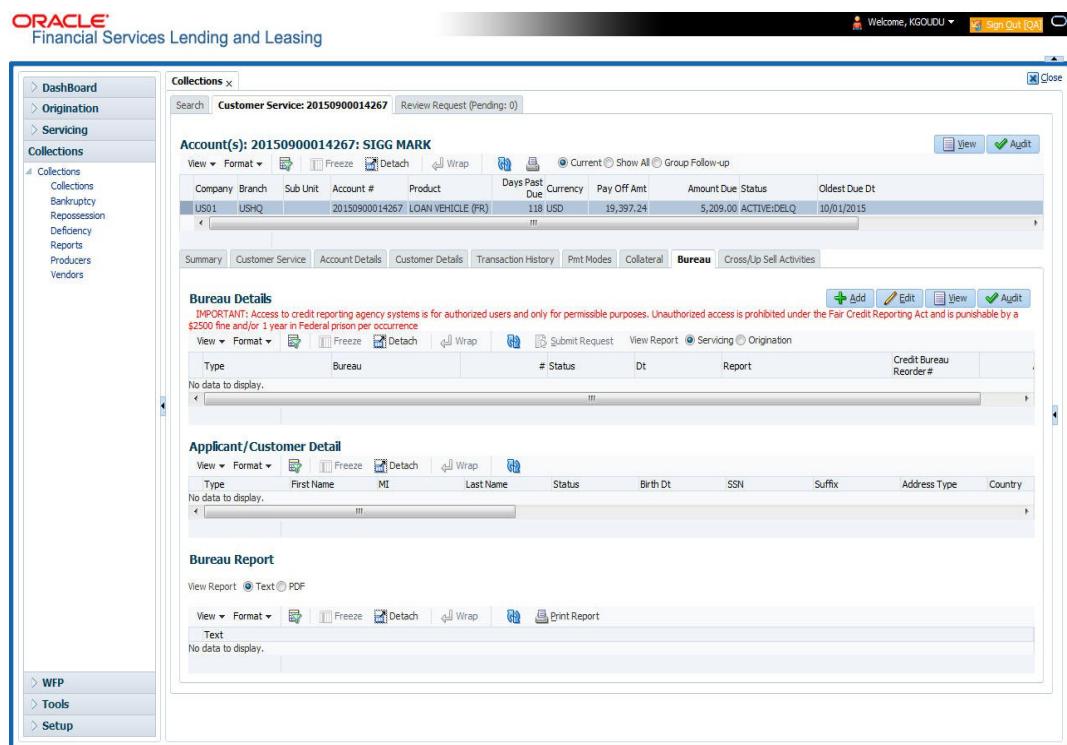
*For details on this screen refer [Customer Service screen's Collateral tab](#) section in **Customer Service** chapter.*

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 credit servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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



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

6.13 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

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

- [Filter and View Review Requests](#)

- [Create and Send Review Request](#)
- [Reviewing a Request](#)
- [Responding to Review Request](#)
- [Reassign Review Request](#)
- [E-mailing Review Request](#)
- [Closing Review Request](#)
- [Complete Review Request](#)

Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

6.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to CLOSED and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to COMPLETED and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.

Fields	Descriptions
Email	Applicant's email in the review request.
Status	<p>The current status of review request. Following status are tracked in this column:</p> <p>WAITING FOR RESPONSE - when request is sent to reviewer</p> <p>RETURN TO ORIGINATOR - when reviewer has responded to request</p> <p>CLOSED - when the request is closed</p> <p>COMPLETED - when the request is completed</p>
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	<p>View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code.</p> <p>Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.</p>

Comments From	Descriptions
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

6.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.

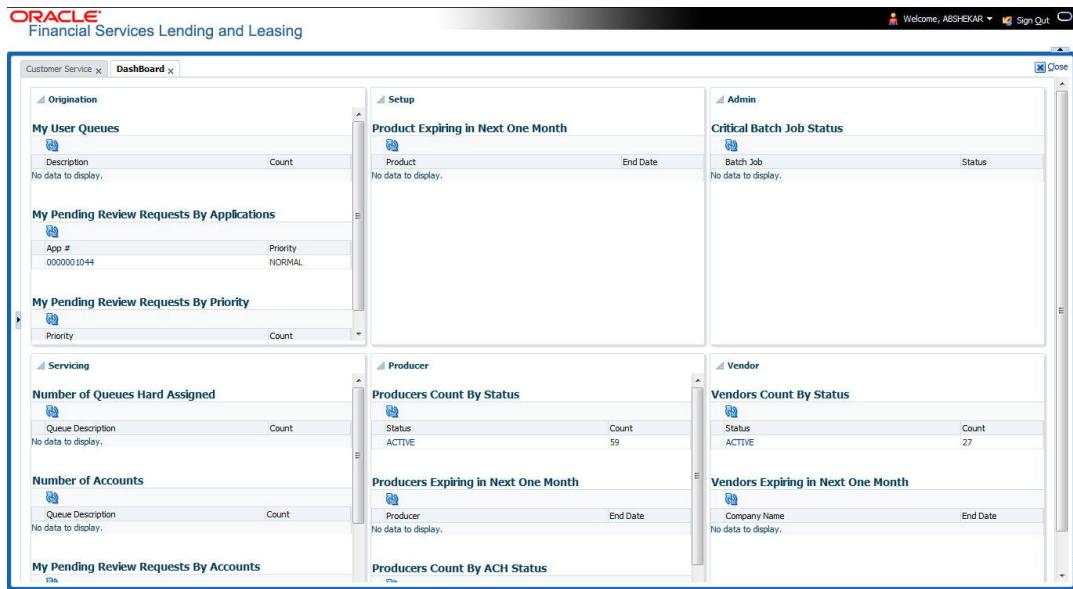
In this field:	View this:
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	<p>View the user ID of previous reviewer, if a request has been forwarded to another reviewer.</p> <p>Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.</p>
Account #	<p>Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:</p> <p>Days Past Due Total Outstanding Balance Customer Phone Address Email</p>
Reason	Select the purpose for request from drop-down list.
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	<p>(Optional) Select this check box to send it to reviewer immediately on creating the request.</p> <p>However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.</p>

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

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

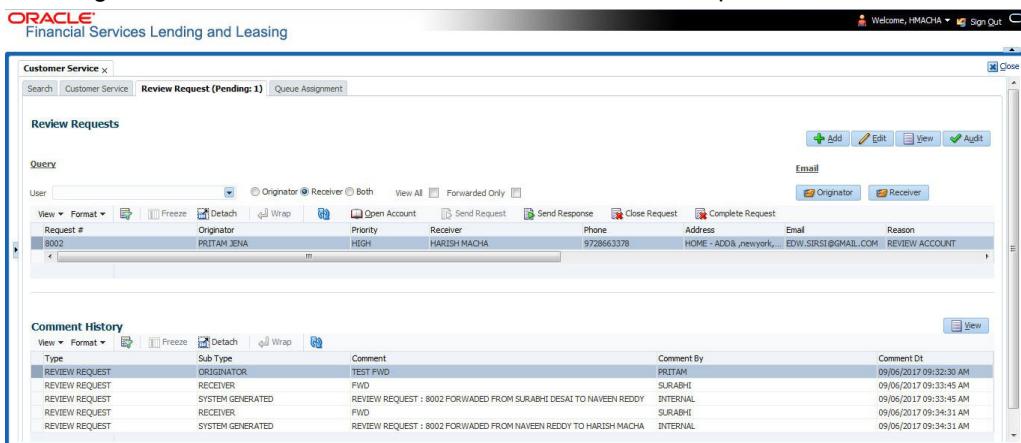
6.13.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.



2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

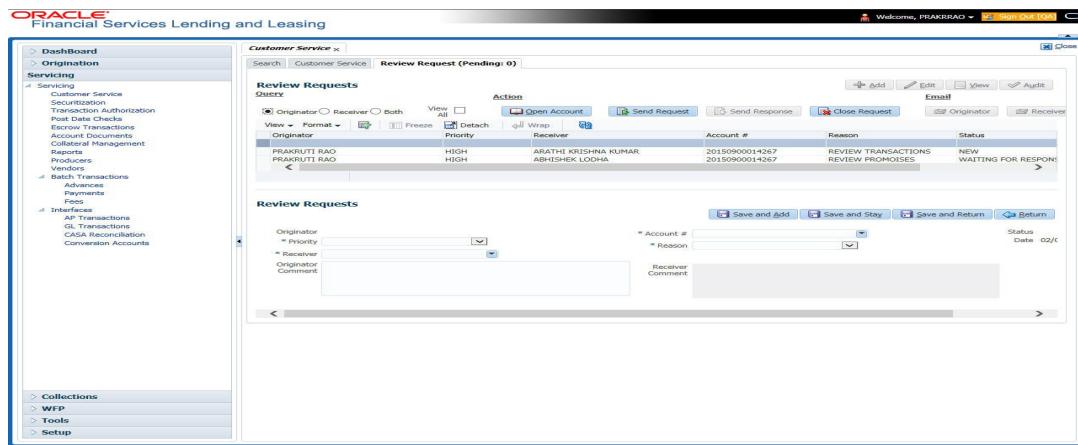
6.13.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows you to forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed. Click 'Edit'.



Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

6.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. In the Review Request section, select the record that you have reviewed and click **Edit**.

The screenshot shows the 'Review Requests' screen. At the top, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'. Below this, there are sections for Request # (8002), Originator (PRITAM JENA), and Priority (HIGH). A dropdown menu for 'Receiver' is open, showing 'HARISH MACHA'. A large red box highlights the 'Comment' field and the 'Receiver' dropdown. To the right, there are sections for Sender (NAVEEN REDDY), Account # (20000100011820), Reason (REVIEW ACCOUNT), Days Past Due (0), Total Outstanding (28,806.94), Balance, Customer (ALIVE PRJ / DEA SPO), Phone (9728663378), Address (HOME - ADD1, NEWYORK, MASSACHUSETTS, 34038), and Email (EDV.SIRSI@GMAIL.COM). Below these sections is a 'Status' row with 'WAITING FOR RESPONSE' and a 'Date' of '09/06/2017 09:32:11 AM'. A 'Send Request' button is also present. At the bottom, there is a 'Comment History' table with columns for Type, Sub Type, Comment, Comment By, and Comment Dt. The table shows four rows: 'REVIEW REQUEST' (Sub Type: ORIGINATOR, Comment: TEST FWD, By: PRITAM, Dt: 09/06/2017 09:32:30 AM), 'REVIEW REQUEST' (Sub Type: RECEIVER, Comment: FWD, By: SURABHI, Dt: 09/06/2017 09:33:45 AM), 'REVIEW REQUEST' (Sub Type: SYSTEM GENERATED, Comment: REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY, By: INTERNAL, Dt: 09/06/2017 09:33:45 AM), and 'REVIEW REQUEST' (Sub Type: RECEIVER, Comment: FWD, By: SURABHI, Dt: 09/06/2017 09:34:31 AM). A red box highlights the entire 'Comment History' table.

4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the '**Comment**' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

6.13.6 E-mailing Review Request

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

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.
-or-
3. 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.

6.13.7 Closing 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 tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Close Request'.

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

6.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.

7. Repossession

7.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

The system sorts accounts using the **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.

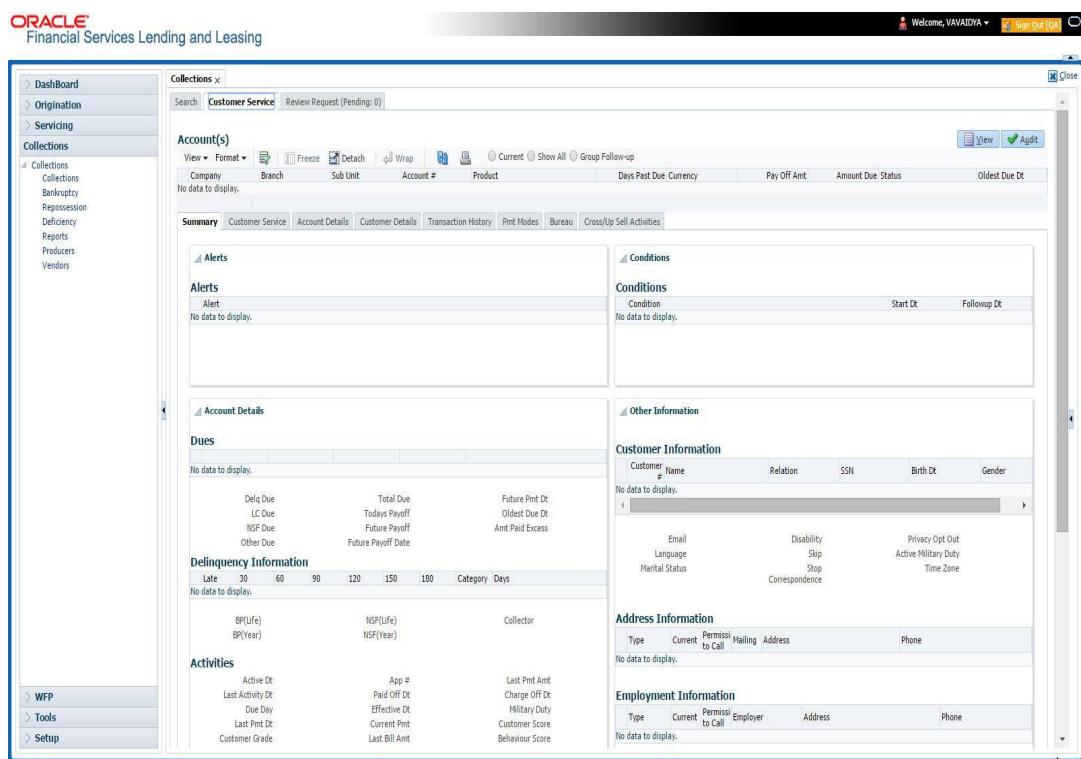
To view account details in the Account(s) and Customer(s) sections, open **Repossession** screen and load the account you want to work with.

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.



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

7.5 Customer Service screen's Customer Service tab

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

7.5.1 Call Activities sub tab

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

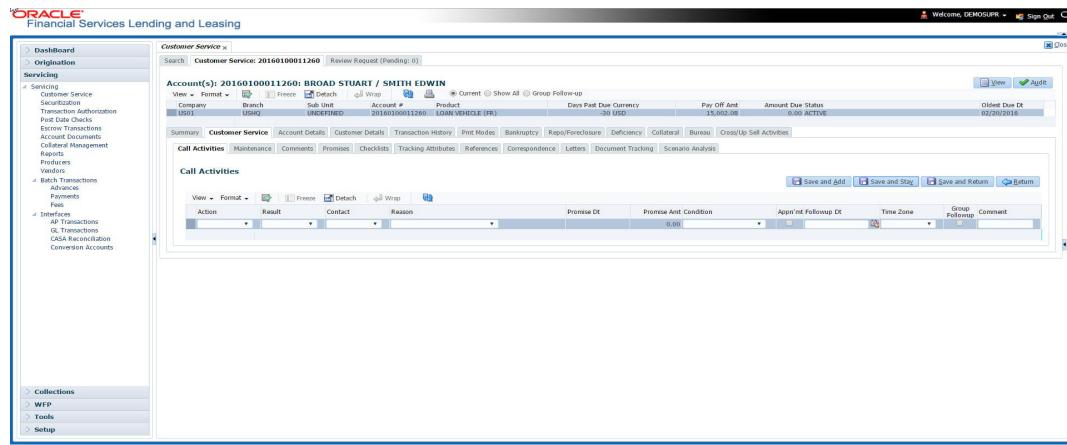
Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

7.5.1.1 Recording a Call Activity

To record a call activity

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

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



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

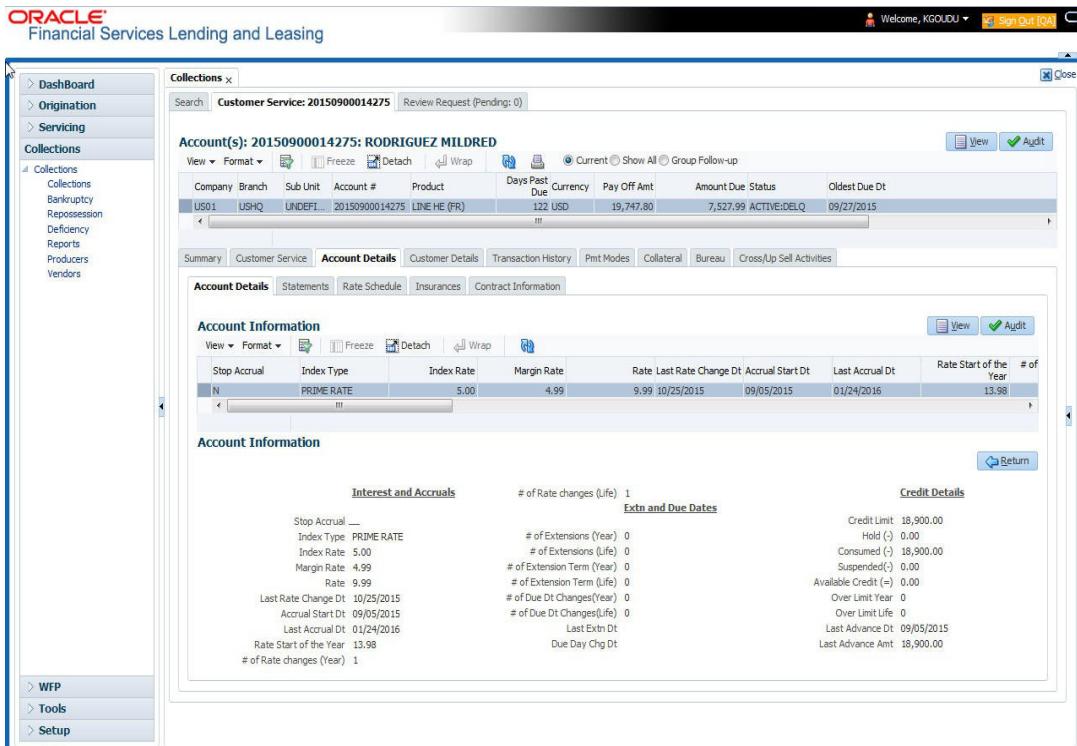
7.6 Customer Service screen's Account Details tab

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**.



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

7.7 Customer Service screen's Customer Details tab

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

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

To view or edit customer information

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

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

7.8 Customer Service screen's Transaction History tab

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

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

7.9 Customer Service screen's Pmt Modes tab

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

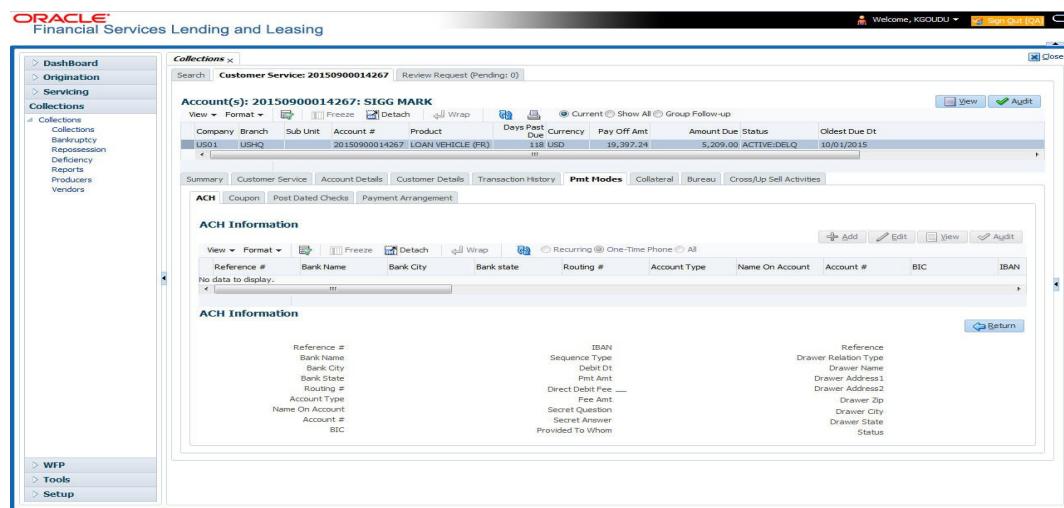
7.9.1 ACH sub tab

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

To view the ACH information screen

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

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



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

7.10 Customer Service screen's Repo/Foreclosure tab

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

7.10.1 Repossession sub tab

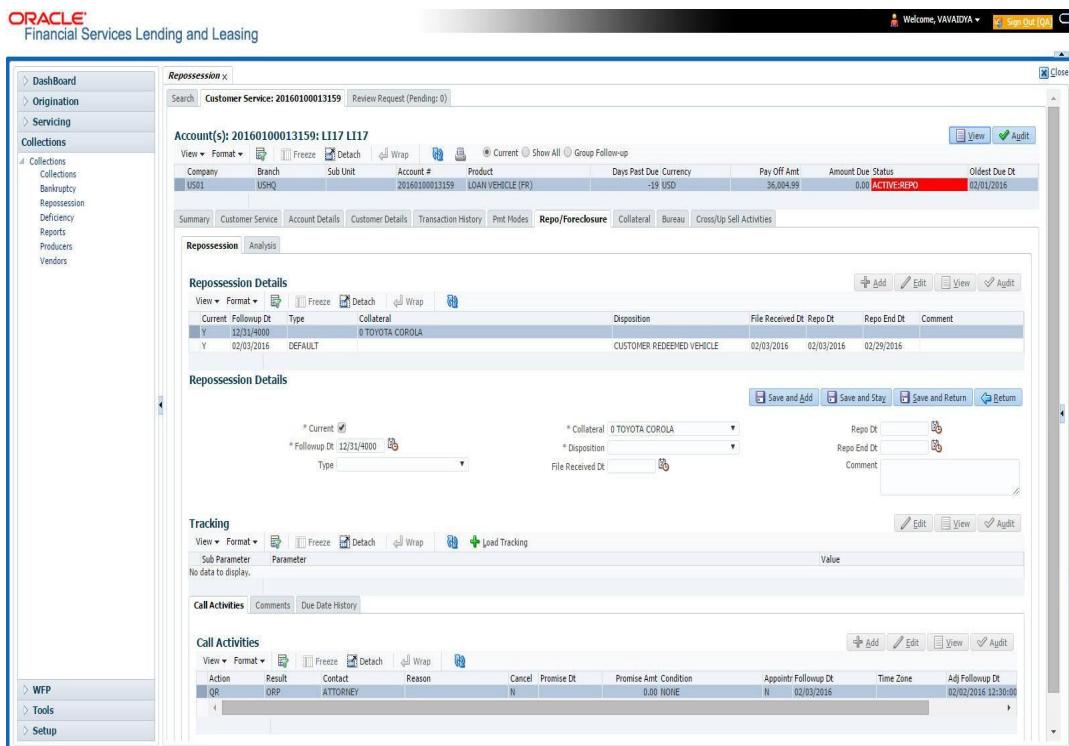
On occasion, a lender performs multiple repossession for the same Line of credit . The Create New Repossession button on the Repossession screen enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view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

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

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

To Specify repossession details for an account

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



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

7.11 Customer Service screen's Collateral tab

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

To view the collateral details

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads "ORACLE Financial Services Lending and Leasing". The left sidebar has a "Collections" section with sub-options: Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main content area is titled "Collections x" and shows "Customer Service: 20150900014275" with "Review Request (Pending: 0)". Below this, the "Account(s): 20150900014275: RODRIGUEZ MILDRED" section is displayed. The "Collateral" tab is selected. The "Home" tab is also visible. The "Type & Description" section shows a vehicle asset with details: Primary Asset Class: NEW HOME, Asset Type: HOME, Sub-Type: SINGLE FAMILY HOME, and Occupancy: OCCUPIED BY OWNER AS PRINCIPAL. The "Lien Details" section shows Lien Status: UNDEFINED, Lien Event Date: 1/30/2016, Second Lien Holder: NEW HOME, and Lien Release Entity: Entity Name. The "Deed Details" section shows Construction Permit Dt: 01/30/2016, Deed Dt: 01/30/2016, Place of Issue: AMESBURY, and Property Boundaries: From East, North, South, West. The "Property" section shows MSA Code, GEO Code, Status: ACTIVE, Width: 1200, and Length: 3400. The "Address" section shows a Country: UNITED STATES.

- 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.

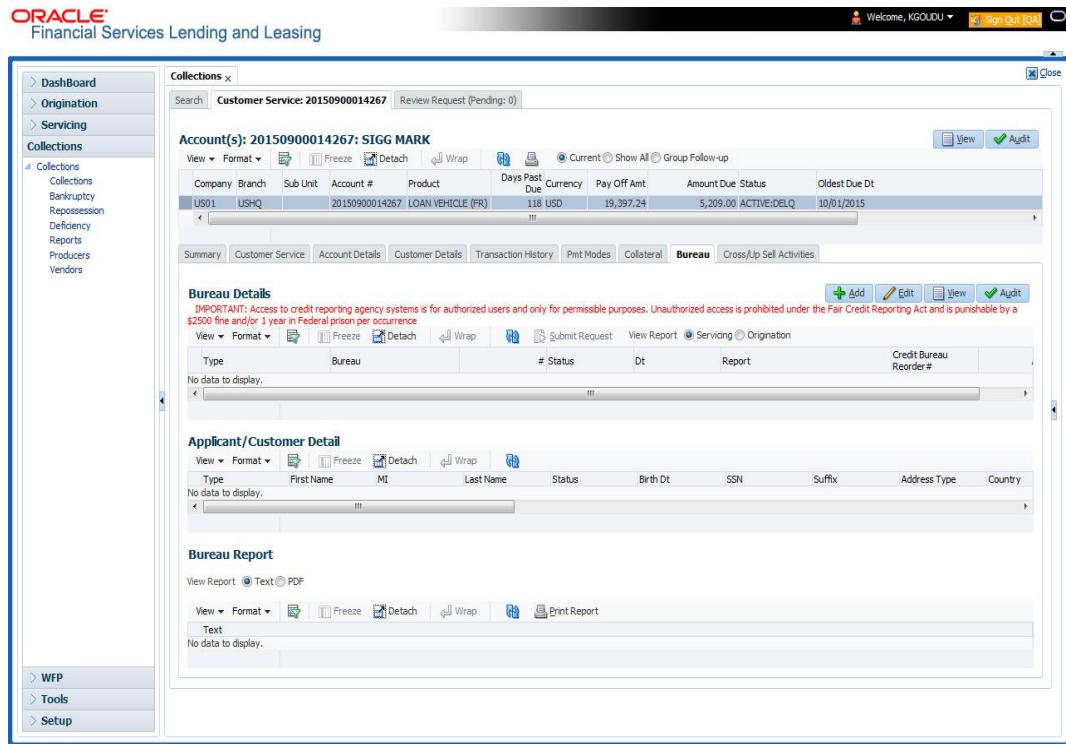
7.12 Customer Service screen's Bureau tab

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**.



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

7.13 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

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

- [Filter and View Review Requests](#)
- [Create and Send Review Request](#)
- [Reviewing a Request](#)
- [Responding to Review Request](#)
- [Reassign Review Request](#)
- [E-mailing Review Request](#)
- [Closing Review Request](#)
- [Complete Review Request](#)

Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

7.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The Action section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to CLOSED and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to COMPLETED and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.

Fields	Descriptions
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

7.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	<p>View the user ID of previous reviewer, if a request has been forwarded to another reviewer.</p> <p>Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.</p>
Account #	<p>Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:</p> <p>Days Past Due</p> <p>Total Outstanding Balance</p> <p>Customer</p> <p>Phone</p> <p>Address</p> <p>Email</p>
Reason	Select the purpose for request from drop-down list.

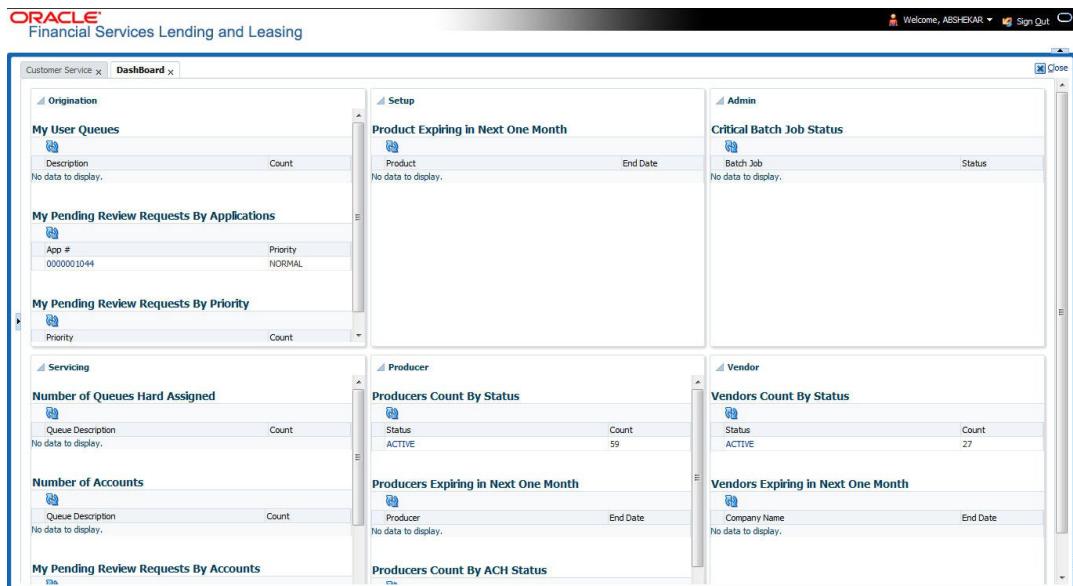
In this field:	View this:
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

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

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

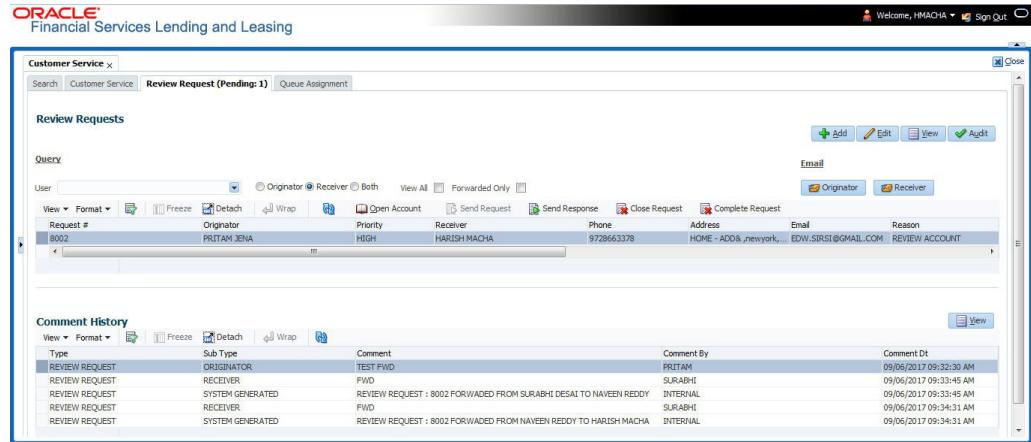
7.13.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.



Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRIITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM NAVEEN REDDY TO HARISH MACHA	INTERNAL	09/06/2017 09:34:31 AM

2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

7.13.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.

3. In the Review Request section, select the record that you have reviewed. Click 'Edit'.

Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

7.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.

3. In the Review Request section, select the record that you have reviewed and click **Edit**.

Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM

4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the '**Comment**' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

7.13.6 E-mailing Review Request

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

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.
-or-
3. 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.

7.13.7 Closing 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 tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.

3. In the Action section, click 'Close Request'.

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

7.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.

8. Deficiency

8.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

8.2 Search Tab

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer or Account

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

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

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

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

8.3 **Customer Service screen**

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

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

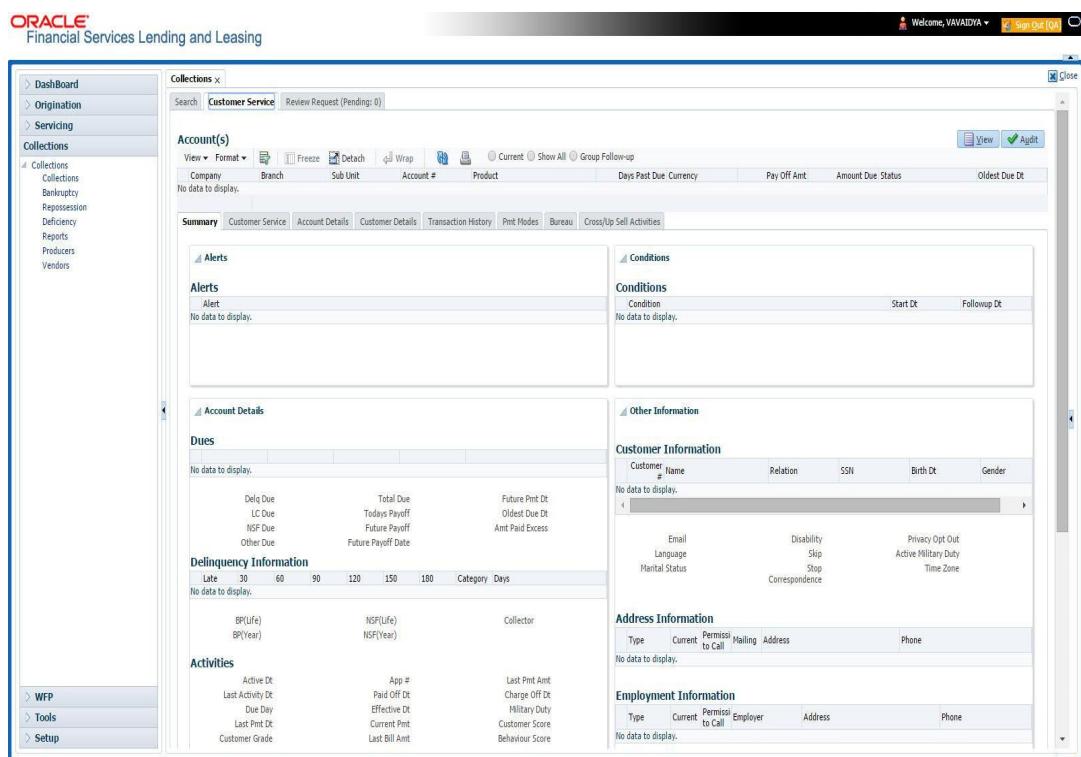
To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

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

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

8.4 Customer Service screen's Summary tab

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



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

8.5 Customer Service screen's Customer Service tab

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

8.5.1 Call Activities sub tab

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

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

8.5.1.1 Recording a Call Activity

To record a call activity

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar includes sections for Dashboard, Origination, Servicing, and Collections. Under Collections, there are sub-sections for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area is titled 'Customer Service' with a sub-tab 'Customer Service'. The 'Call Activities' tab is selected. The interface includes various buttons like 'Save and Add', 'Save and Stay', and 'Save and Return'. A summary table at the top provides details for account 20160100011260, including company US01, branch US01, sub unit UNDEFI, account 20160100011260, product LINE VEHICLE (FR), days past due 30, currency USD, pay off amt 35,000.00, amount due 35,000, and status ACTIVE. The oldest due date is 02/28/2016.

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

8.6 Customer Service screen's Account Details tab

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

8.6.1 Account Details sub tab

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar includes sections for Dashboard, Origination, Servicing, and Collections. Under Collections, there are sub-sections for Collections, Bankruptcy, Repossession, Deficiency, Reports, Producers, and Vendors. The main area is titled 'Customer Service' with a sub-tab 'Customer Service'. The 'Account Details' tab is selected. The interface includes various buttons like 'View', 'Format', 'Freeze', 'Detach', 'Wrap', 'Current', 'Show All', 'Group Follow-up', and 'Audit'. A summary table at the top provides details for account 20150900014275, including company US01, branch USHQ, sub unit UNDEFI, account 20150900014275, product LINE HE (FR), days past due 122, currency USD, pay off amt 19,747.80, amount due 7,527.99, status ACTIVE, and oldest due date 09/27/2015. The 'Account Information' section contains tables for 'Interest and Accruals', 'Extn and Due Dates', and 'Credit Details'.

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

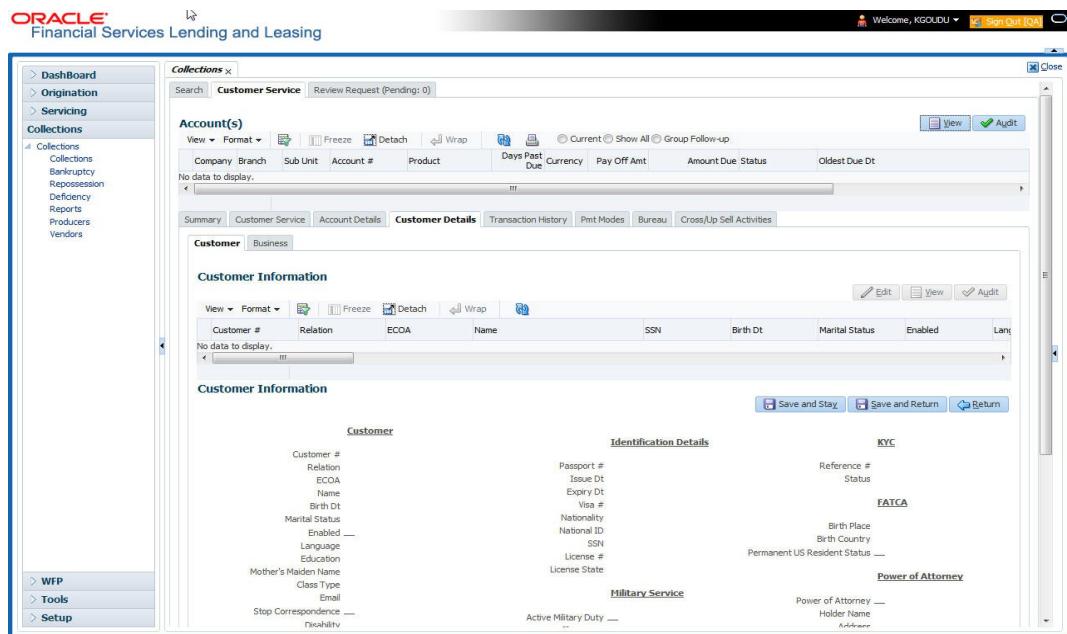
8.7 Customer Service screen's Customer Details tab

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

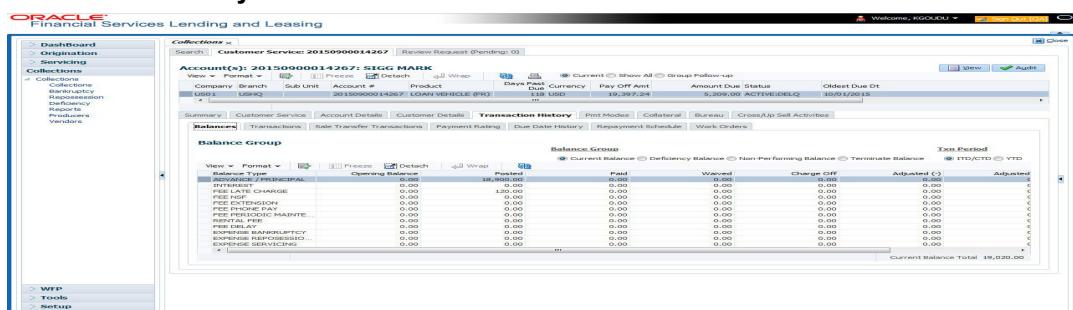
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



For details on this screen refer [Customer Service screen's Customer/Business 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.

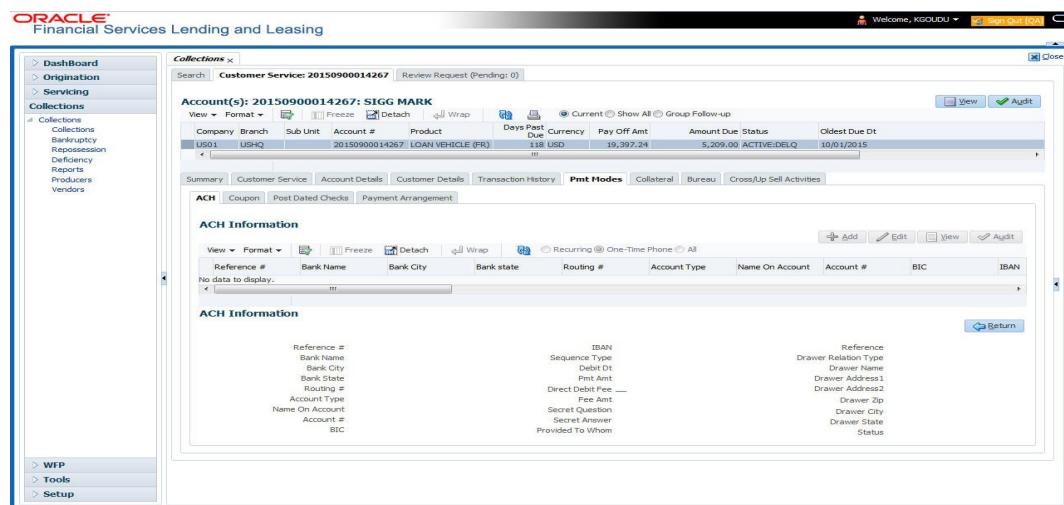
8.9.1 ACH sub tab

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.

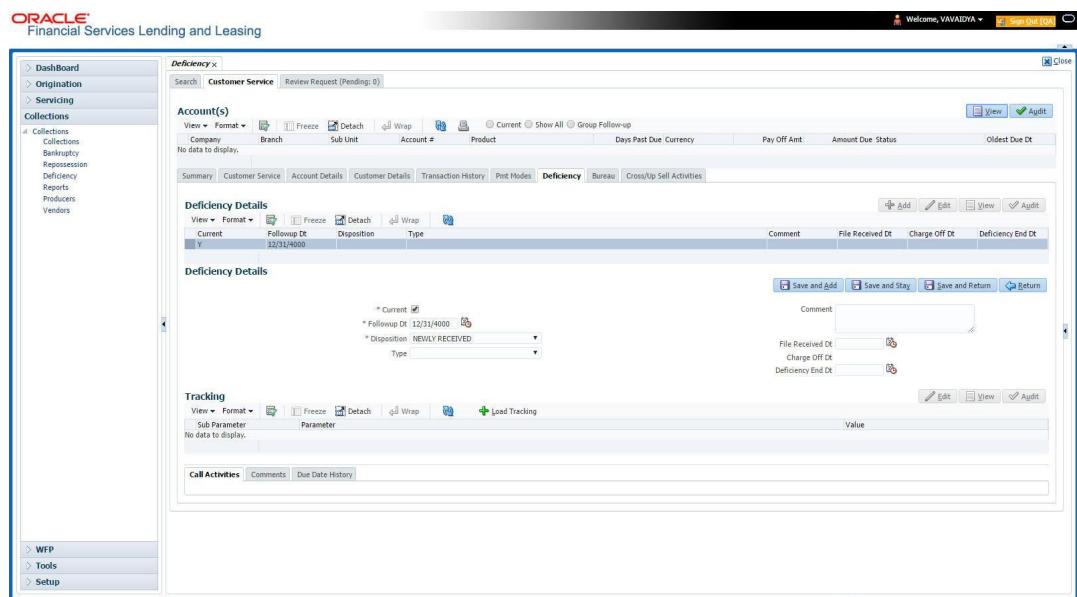
The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

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.



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

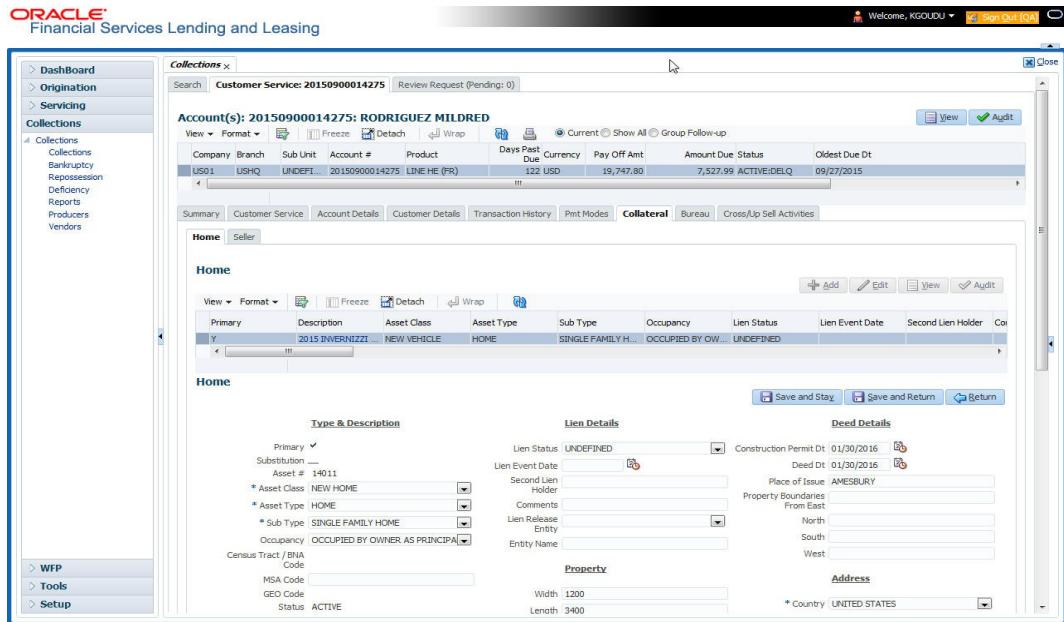
8.11 Customer Service screen's Collateral tab

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.

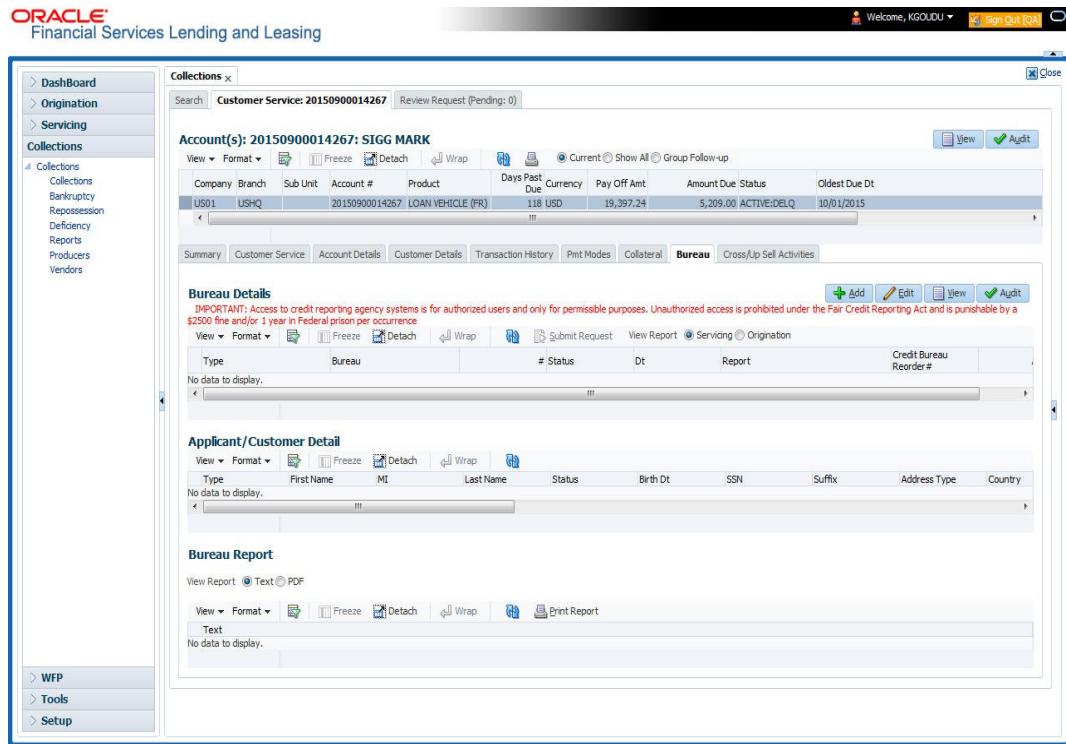
8.12 Customer Service screen's Bureau tab

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

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

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



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

8.13 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

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

- [Filter and View Review Requests](#)
- [Create and Send Review Request](#)
- [Reviewing a Request](#)
- [Responding to Review Request](#)
- [Reassign Review Request](#)
- [E-mailing Review Request](#)
- [Closing Review Request](#)
- [Complete Review Request](#)

Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

8.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The Action section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to CLOSED and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to COMPLETED and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the Originator column on Review Request page.
Receiver	Sends an email of review request to the person listed in the Receiver column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.

Fields	Descriptions
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

8.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

The screenshot shows the 'Customer Service' application interface. The 'Review Requests' tab is active. The main form includes fields for Request # (12003), Originator (ANAND SHEKAR), Priority (HIGH), Receiver (ANAND SHEKAR), and Comment (REVIEW ACCOUNT BALANCES). To the right, there are sections for Sender (Account # 20000100011820, Reason REVIEW BALANCES), Days Past Due (0), Total Outstanding Balance (330), Customer (ALIVE PRI / DEA SPO), Phone (972663378), Address (HOME - ADD8, NEWYORK, MASSACHUSETTS, 24038), and Email (EDW.SIRSI@GMAIL.COM). A 'Send Request' checkbox is checked. At the bottom, there is a 'Comment History' section with buttons for View, Format, Freeze, Detach, Wrap, and Comment, and a note stating 'No data to display.'

2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the [Basic Operations](#) mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Days Past Due Total Outstanding Balance Customer Phone Address Email
Reason	Select the purpose for request from drop-down list.

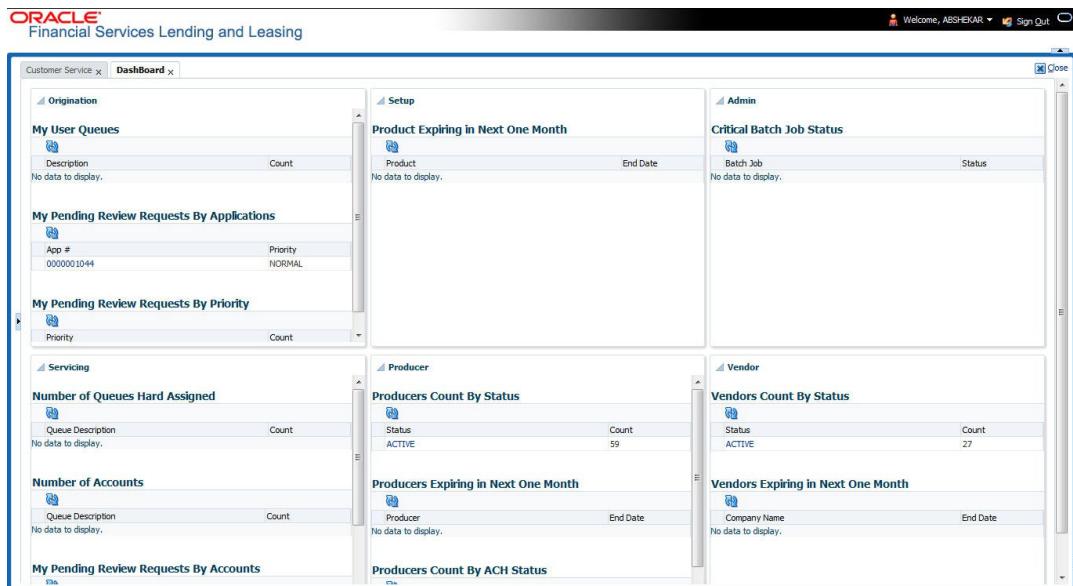
In this field:	View this:
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

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

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

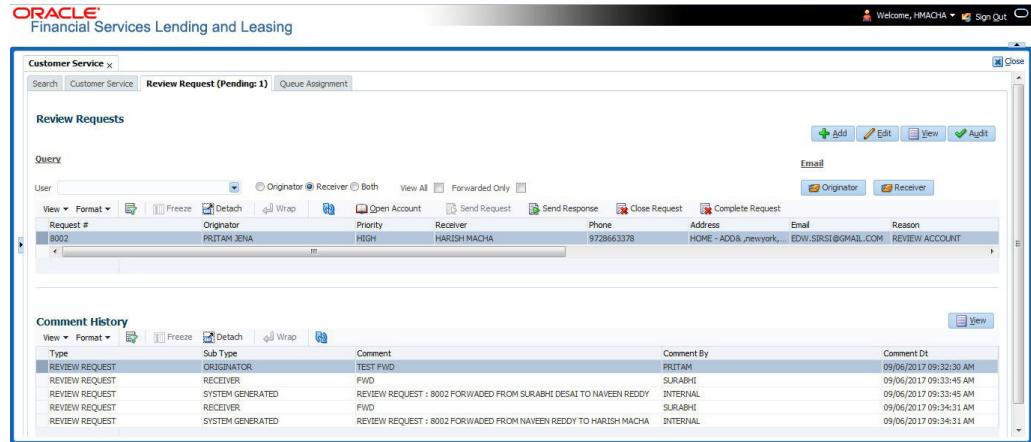
8.13.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.



Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRIITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM NAVEEN REDDY TO HARISH MACHA	INTERNAL	09/06/2017 09:34:31 AM

2. In the Query section, click 'Receiver'. System displays all open review request you have received.
3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

8.13.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows you to forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.

3. In the Review Request section, select the record that you have reviewed. Click 'Edit'.

Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

8.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWARDED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In the Query section, click 'Receiver'. System displays all open review request you have received.

3. In the Review Request section, select the record that you have reviewed and click **Edit**.

Type	Sub Type	Comment	Comment By	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:33:45 AM
REVIEW REQUEST	SYSTEM GENERATED	REVIEW REQUEST : 8002 FORWARDED FROM SURABHI DESAI TO NAVEEN REDDY	INTERNAL	09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER	FWD	SURABHI	09/06/2017 09:34:31 AM

4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the '**Comment**' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

8.13.6 E-mailing Review Request

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

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.
-or-
3. 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.

8.13.7 Closing 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 tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.

3. In the Action section, click 'Close Request'.

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

8.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click 'Complete Request'.

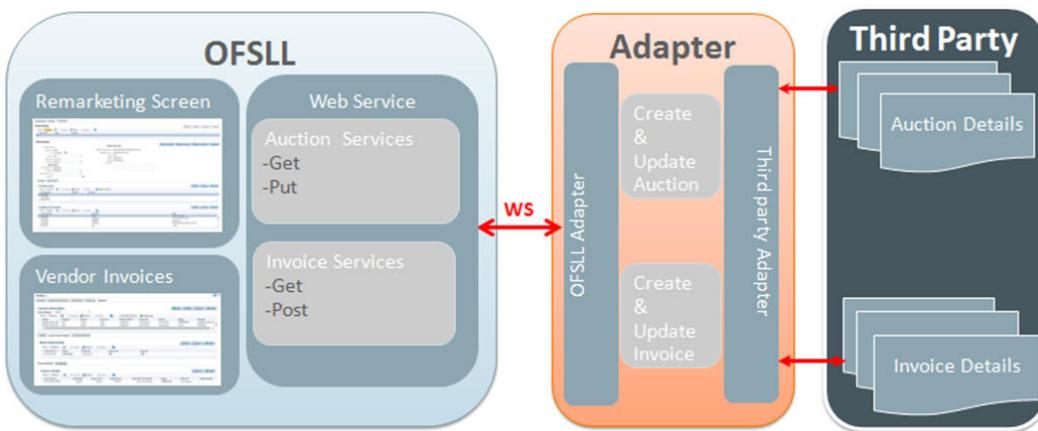
The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.

9. Remarketing

9.1 Introduction

Remarketing in auto financing space refers to re-sell of customer asset(s) through auctioning. To recover bad debt, Auto-Lending institutions integrate with external auctioning service providers to manage vehicle remarketing portfolios of repossessed customer asset(s).

OFSLL provides a generic interface to support remarketing with middle layer integration between Auto Lending institutions and auctioning service providers. Starting from initiating a remarketing request till invoice validation, processing, status updates, and refunds tracking, all correspondence with the third party auctioning systems are handled within OFSLL.



Following are the stages of collateral remarketing:

- Assignment Allocation
 - Define Vendor Assignment Criteria
 - Vendor Assignment Allocation
- Remarketing Request
 - Interfacing Remarketing Details with Third Party Auctioning System
- Invoicing
 - Post Transaction
 - Business Rules for Invoice Validation

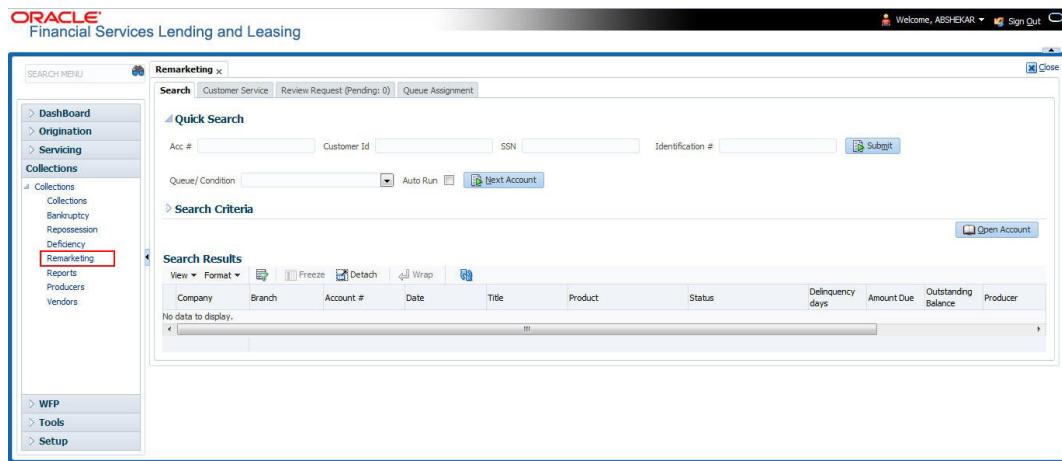
9.2 Pre-requisites

Following are the pre-requisites while working with Collateral Remarketing.

- A Lookup code GAI (GENERIC AUCTION INTERFACE) has to be available under VENDOR ASSIGNMENT CHANNEL CODES (VENDOR_ASG_CHANNEL_CD) in Setup > Administration > System > Lookups to identify all the channels used for third party auctioning system.
- A Lookup code REM (RE SALE) has to be available under VENDOR ASSIGNMENT TYPE CODES (VENDOR_ASG_TYPE_CD) in Setup > Administration > System > Lookups.
- The current and next status are to be defined in the cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Administration > System > Collection cycles screen.

9.3 Navigation

The link to access remarketing screen is available under Collection module in the LHS menu.



Click Collections > Remarketing. The page by default opens with Customer Service > 'Search' tab. Search for the required account which is already repossessed using the search options. For more information on using Search, refer to '[Searching for an Account and Customer](#)' section.

On loading the account you want to work with, navigate to Customer Service > Repo/Foreclosure > Remarketing tab.

9.4 Assignment Allocation

The first step in collateral remarketing is to define a Vendor assignment criteria and add vendors to the defined criteria using the Assignment Allocation screen. This section consists of the following:

- [Define Vendor Assignment Criteria](#)
- [Vendor Assignment Allocation](#)

9.4.1 Define Vendor Assignment Criteria

A criteria here refers to the combination of options selected in 'Vendor Assignment Criteria' section. Based on the criteria, system can filter and displays only those available vendors who provide remarketing service in that territory.

The below examples illustrate the vendor selection process in remarketing screen.

Example 1:

Vendor	Channel Sub Code	Work Order Type	Country	Repossession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	Default selected
Vendor B	GAI	RE SALE	USA	Florida	1	Listed
Vendor C	GAI	RE SALE	USA	Florida	2	Listed

Example 2

Vendor	Channel Sub Code	Work Order Type	Country	Repossession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	No Vendor is selected by default, but listed as per 'Vendor creation sequence id' for selection.
Vendor B	GAI	RE SALE	USA	Florida	0	
Vendor C	GAI	RE SALE	USA	Florida	0	

From the LHS menu, navigate to Collections > Vendors > Work Order > Assignment Allocation screen. Click 'Add' in the Vendor Assignment Criteria section and specify the required field details.

The 'Vendor Assignment Criteria' section by default consists of Channel, Work Order Type, Company and Branch fields for selection. For defining Remarketing criteria, select the Channel which has sub code as 'GAI' and Work Order Type as 'RE SALE'.

On selection, two additional fields - 'Repo Storage Country' and 'Repo Storage State' are enabled for selection. Details in these two fields indicates the current location of the repossessed asset. This facilitates to identify vendor based on repossession (storage) - State and Country while creating remarketing request.

For more information on field selection, refer to '[Vendor Assignment Criteria](#)' section in Vendors chapter.

9.4.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, you can add vendors to the defined Vendor Assignment Criteria. Unlike other vendor assignment criteria, on selecting a remarketing criteria, an 'Add' button is enabled in 'Vendor Assignment Allocation' header allowing you to add Vendor(s) and define the Sort order.

Note

For remarketing criteria (Channel sub code= 'GAI') system does not auto-populate the vendor list with Assigned Cases and % Allocation. Also the option to define the weightage for each vendor is disabled.

The Vendor drop-down list is populated based on the selected Channel, Work Order Type, Company, and Branch. For every Vendor Assignment Criteria you can add a Vendor(s) and define the sort order irrespective of repossession State and Country.

9.5 Remarketing Request

Through the remarketing screen, you can trigger remarketing request and auto generate re-sale work orders. A collateral remarketing request is an instruction to the vendor of third party auctioning system to pick-up the repossessed asset from the storage location and proceed with auction.

In an integrated environment, a remarketing request to third party auctioning system is always triggered through a Work Order and contains the following details:

- Collateral details where you want to remarket the asset.
- Vendor who needs to be allocated for servicing the request.

To proceed with creating remarketing request, navigate to Customer Service > Repo/Foreclosure > Remarketing tab and click 'Add'.

To record a remarketing request, populate the following details:

Field:	Do this:
Current	<p>This check box is auto-selected and indicates if this is the current enabled collateral remarketing record in the account.</p> <p>Though OFSLL support multiple auctions of single collateral, only one of them is enabled with current indicator for each collateral in an account. If a second record is added for same collateral, previous record is marked as 'N' automatically indicating that there can only be one Current record at any give instance.</p> <p>However, system does not allow to add remarketing record if the Collateral status is SOLD.</p>
Remarketing #	Indicates OFSLL auto generated reference number for remarketing record.
External Ref #	Indicates remarketing external reference number generated in third-party auction interface.
Dt	Current date selected as Remarketing creation date.
Status	Indicates the current status of remarketing request which is NEW by default. The status is based on cycle setup defined in Remarketing Collection Cycle. For details on all the available status, refer to 'Remarketing Status List' section.
Status Dt	Indicates the date when the status was last updated.
Priority	Select the Priority of remarketing request from the drop-down list. The available options are NORMAL (default), HIGH, and LOWER.
Last Updated Dt	Indicates the date when any of the remarketing attributes were last updated.
Comment	<p>Enter additional information, if any.</p> <p>Note that during status changes (either done manually or auto), system auto updates a comment with old status in Status History tab. In case a comment is updated manually without any status changes, the same is not updated into Status History.</p>
Collateral Details: Details of this section are auto updated from repossession tab.	
Asset Desc	Select the reposessed asset from the drop-down list.
Identification #	Indicates the collateral identification number.
Year	Indicates the year when the collateral was manufactured.
Make	Indicates the manufacturing company of the collateral.
Model	Indicates the collateral model.
Storage Location: Location where the reposessed asset is currently available.	
Address	Storage location address.
Country	Storage location Country.

Field:	Do this:
Zip	Storage location zip code.
State	Storage location State.
Name	Contact person name at storage location.
Phone	Contact person contact number at storage location.
Fax #	Contact person fax number at storage location.
Work Order: Details of the work order for remarketing request.	
Workorder #	Indicates the work order number which is auto generated by the system. On successful work order creation, the same is enabled with a link and clicking on the same opens Vendors > Work Orders tab with details.
Channel	Select the remarketing channel from the drop-down list. This list consists of only those vendor channels with sub code 'GAI'.
Workorder Type	Indicates the work order type as RE SALE.
Vendor	Select the vendor who should serve the remarketing request from the drop-down list. The list is populated based on storage location of the repossessed asset and vendors who provide auction service in that territory. System auto generates the list based on the defined Vendor Assignment Criteria.
Work Order Status	Indicates the current status of work order and by default is OPEN for new remarketing request.

On updating all the required parameters, click 'Save and Stay' or any of the [Basic Actions](#) mentioned in Navigation chapter.

On successful update, a Work Order with the specified details is created. The same can be viewed by clicking on the Workorder#.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Vendors x Work Order'. On the left, there is a navigation sidebar with links like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is divided into several sections: 'Work Order' (containing fields like Work Order #, Case #, Channel, Work Order Type, Vendor, Status, Reason, and Collector), 'Work Order Details' (containing fields like Dt, Status Dt, Currency, Estimated, Billed Amt, Paid, Reference #, Assigned By, and Followup Dt), 'Collateral Details' (containing fields like Collateral Description, Identification #, Year, Make, and Model), 'Account Information' (containing fields like Account Status, Due Amt, Total Outstanding, Balance, Total Due, Due Dt, Days Past Due, and Service Address), and 'Vendor Information' (containing fields like Contact, Phone, Email, Fax, and Comment). At the top right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

The Work Order screen allows you to change the selected Vendor, select 'Override Reason' (if any) and also select the 'Collector'. For more information on updating Work Order details, refer to Vendors > Work Orders section.

The Remarketing screen consists of the following sub tabs:

- [Remarketing Proceed Details](#)
- [Status History sub tab](#)
- [Tracking Attributes sub tab](#)
- [Expenses sub tab](#)
- [Refunds sub tab](#)

9.5.1 Interfacing Remarketing Details with Third Party Auctioning System

The following types are interfaces supported between OFSLL and third party auctioning system:

- [JMS notification](#)
- [Web services](#)

9.5.1.1 JMS Notification

On every manual status change in collateral remarketing, a JMS (Java Message Service) notification is sent to third party auctioning system to act upon the notification.

For example, after the remarketing request is created with work order details, the same is to be registered in third party auctioning system for further action. A JMS notification is sent with status as 'NEW' and subsequently when the status of Remarketing request is changed to 'SEND TO AUCTION', another notification is sent with this status.

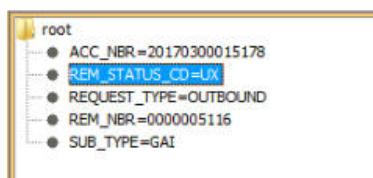
However, it is upto the discretion of third party auctioning system to accept/reject and acknowledge the notifications. When accepted, an auction is created in third party auctioning system and a reference number for the same is shared as acknowledgement. This is then appended to the remarketing request as External Ref # and status is updated as 'AUCTION ACCEPTED'. The external reference number can be used for further interactions.

When there are subsequent changes to the existing remarketing request in OFSLL, the same is updated in Remarketing/ Work Orders screen and status of remarketing request is changed to 'UPDATE TO AUCTION'. Another JMS notification is triggered for updating the details in third party auctioning system and response as either UPDATE ACCEPTED / REJECTED are tracked back into the system.

Similarly, if there are any changes to auction in third party auctioning system, the details are updated in OFSLL and the status of the remarketing is updated to "RECEIVED UPDATE".

For details on all the available status, refer to '[Remarketing Status List](#)' section.

A sample instance of JMS notification is indicated below:



9.5.1.2 Web Service Request / Response

To support collateral remarketing, the following web services are hosted by OFSLL to interface with third party auctioning system:

- [Get Remarketing](#) - to receive latest remarketing details from OFSLL.
- [Put Remarketing](#) - to update remarketing request details from third party auctioning system into OFSLL.

- Get Invoice - to receive invoice details from OFSLL to third party auctioning system.
- Post Invoice - to create invoice details in OFSLL Vendors > Invoice screen.

For details about each web services with sample request and response files, refer to 'Collection web services' document in OTN library. (http://docs.oracle.com/cd/E82458_01/webservice.htm).

9.5.1.3 **Remarketing Status List**

Following are the status available for collateral remarketing. Based on each status, there can be interaction between OFSLL and third party auctioning system. Ensure that the 'Current' and 'Next' status are defined in cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Collection Cycles screen.

Note that the status indicated as (manual) in the below table are to be updated manually in OFSLL Remarketing screen.

Status	Description
NEW (Manual)	New remarketing request created in OFSLL.
SEND TO AUCTION (Manual)	Remarketing request sent from OFSLL to third party auctioning system.
AUCTION ACCEPTED	Response from third party auctioning system indicating that the remarketing request is accepted.
AUCTION REJECTED	Response from third party auctioning system indicating that the remarketing request is rejected.
UPDATE TO AUCTION (Manual)	Changes to remarketing request sent from OFSLL to update in third party auctioning system.
UPDATE ACCEPTED	Response from third party auctioning system indicating that the changes to remarketing request are accepted.
UPDATE REJECTED	Response from third party auctioning system indicating that the changes to remarketing request are rejected.
RECEIVED UPDATE	Response from third party auctioning system on updates to the remarketing request.
HOLD (Manual)	Hold remarketing request sent from OFSLL to third party auctioning system (Ex: payment/updates from customer).
HOLD ACCEPTED	Response from third party auctioning system indicating that Hold remarketing request is accepted.
HOLD REJECTED	Response from third party auctioning system indicating that Hold remarketing request is rejected.
VOID (Manual)	Void (decline) remarketing request sent from OFSLL to third party auctioning system.
VOID ACCEPTED	Response from third party auctioning system indicating that Void remarketing request is accepted.

Status	Description
VOID REJECTED	Response from third party auctioning system indicating that Void remarketing request is rejected.
REDEEM (Manual)	Redeem (pull back) remarketing request sent from OFSLL to third party auctioning system.
REDEEM ACCEPTED	Response from third party auctioning system indicating that Redeem remarketing request is accepted.
REDEEM REJECTED	Response from third party auctioning system indicating that Redeem remarketing request is rejected.
INVOICING	Implicit status updated in OFSLL on receiving Invoice from third party auctioning system.
INVOICE REJECTED	Implicit status updated in OFSLL if the Invoice received from third party auctioning system is rejected.
COMPLETED	Implicit status updated in OFSLL to indicate as remarketing complete.

9.5.2 Remarketing Proceed Details

Subsequent updates of collateral auctioning are tracked and updated in the Remarketing Proceed Details section against the remarketing request. This tab gives insight on individual collateral re-sale proceeds that are provided by the third party auctioning system and the total percentage of debt recovered for each asset re-sale.

Following are the Remarketing Proceed Details updated:

Remarketing Proceed Details	
Sales	Indicates the Gross Sales Amount.
Expense	Indicates the total expense incurred in sales.
Refunds	Indicates the Refunds arising post the sales.
Net Proceeds	Indicates the Gross Sale Amount (Total Expense + Total Refunds).
Balance	Indicates the Payoff Quote of Account when payment is posted.
Net Gain/Loss	Indicates the profit or loss of sales (Net Proceeds - Balance).
Recovery %	Indicates the total recovery percentage which is calculated as $((\text{Net Proceeds} - \text{Balance}) / \text{Balance}) \times 100$

9.5.3 Status History sub tab

The Status History sub tab records all the status updates (both manual and auto) of a particular remarketing request. This tab consists of the following details:

Field:	View:
Status	Previous status before the current update.
User	User who updated the status.
Start Dt	Status change start date.
End Dt	Status change end date.
Comments	Comments recorded in remarketing comments field.

9.5.4 Tracking Attributes sub tab

Tracking attributes allows you track and update the details of each integration element between OFSLL and third party auctioning system, and notify the same with status change in the remarketing request along with a comment.

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed.

1. Click 'Load Tracking' button and select the required parameter from the list.
2. Click 'Edit' and update the required details.

9.5.5 Expenses sub tab

The Expenses sub tab records all the expenses received as part of Invoice. This tab consists of the following details:

Field:	View:
Expense-Type	Work Order service name.
Currency	Expense currency.
Amt	Payment amount charged by vendor.

9.5.6 Refunds sub tab

When customer has opted for an extended warranty or have insured the collateral and the same has been re-sold within the warranty period, then there is a refund to be paid to the customer. However, note that only the details of the refund are recorded in the system and the process of refunds settlement to customer account and accounting are to be handled manually.

In the Refunds sub tab, click 'Add' and update the following details:

Field:	Do this:
Refund	Select the type of refund from the drop-down list.
Currency	Select the refund currency from the drop-down list.

Field:	Do this:
Refund Amt	Specify the refund amount to be paid to customer.
Manual	Checked by default indicating that all refunds are settled manually.

Save the refund details clicking 'Save and Stay' or any of the [Basic Actions](#) mentioned in Navigation chapter.

9.6 Invoicing

When a repossessed asset is sold by the third party auctioning system, an invoice is created in OFSLL (through POST INVOICE web service) with the total value of sale and the additional cost incurred. For more information, refer [Web Service Request / Response](#) section.

Unlike other invoices where one invoice is generated for each asset, those received for Channel sub code 'GAI' will have details of multiple assets sold in any given auction. Hence the invoice would be on per-auction basis with details of all the vehicles auctioned.

The invoice received in OFSLL will have the following two components:

- Incoming payment (Proceed)- An amount generated for resale of the asset to be added into the system.
- Vendor Fees (Invoice Details) - Cost that the vendor has charged for the service such as service fee, vehicle repair and so on.

To view the invoice information, navigate to Collections > Vendors > Invoices tab.

On selecting an invoice received from channel sub code 'GAI', the invoice screen will have a rearrangement of following sub tabs:

- [Details](#) sub tab
- [Proceeds](#) sub tab
- [Tracking Attributes](#) sub tab

Before posting the invoice details, system auto validates the invoice information against specific pre-defined Business Rules. For more information on the Business Rules, refer to '[Business Rules for Invoice Validation](#)' section.

It is mandatory for every invoice to satisfy all the pre-defined business rules. Else, the invoice is either marked for approval or is rejected. However, auto-update of status is controlled by

the 'Current/Next' status definition defined in Cycle Setup screen and an invoice can also be rejected when cycle setup is not configured.

Post the validation, the invoice is categorized into the following status:

- FOR APPROVAL - Auto-update for manual approve/reject.
- APPROVED - Auto-update if auto validation succeeds.
- REJECTED - Auto-update if auto validation fails.
- IN PROCESS - Auto-update if transaction posting onto the account fails.

Note the following details in the invoice information screen:

Field:	View this:
Invoice Type	PAYABLE or PAYMENT RECEIVED. Indicates if the invoice is already paid or a payment to vendors is to be initiated from OFSL.
Funds Received Dt	Indicates the date on which the invoice amount is received from third party auctioning system. This date is used to post payment transaction on the account from Invoice screen, when the status is APPROVED. This field is also editable if the invoice type is PAYABLE.
Total Gross Proceed Amt	Indicates the total of Gross Proceed Amount recorded at each Work Order.
Total Net Proceed Amt	Indicates the total of Net Proceed Amount recorded at each Work Order.
Total Expense Amt	Indicates the total Invoice Amount at individual invoice details expenses.
Actual Net Proceed Amt	Indicate the difference in Total Gross proceed Amount - Total Net Expense Amount.

For more information about other options available in Invoices screen, refer to [Vendors](#) chapter.

9.6.1 Post Transaction

Once the invoice details are approved, you can post a transaction for the approved invoice through the Invoice screen by clicking on 'Post Txns' button. The button is enabled only for invoice with status APPROVED and IN PROCESS.

Before posting the transaction, verify the status of 'Collectible' in Invoice Details section. During auto invoice validation, the Collectible field is automatically marked as 'Y' if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.

If the Collectible field is 'Y' then the transaction is posted as 'Expense' onto the account based on the setup. Else, if the Collectible field is 'N' accounting for the same needs to be manually handled.

On clicking 'Post Txns' button in invoice screen, the following transactions are initiated:

1. Sale of Asset transaction - indicates the amount received after selling the asset. Also while posting this transaction, system calculates the Spread based on matching spread in Spread Matrix or from Contract Spread.
2. Expense transactions. indicates the additional charges incurred by vendor to sell the asset and corresponding association of those transactions which are in-turn posted on to the account.

Depending on the Vendor Services setup defined in Setup > Administration > System > Vendors > Vendor Services > Work Order Types tab, specific transactions are posted. However, the same is configurable.

Work Order Type	Transaction
BANKRUPTCY	LEGAL BANKRUPTCY EXPENSES
COLLECTION	REPOSSESSION EXPENSES
RE SALE	REMARKETING EXPENSES

All the transactions posed on the account are recorded and listed in the Collections > Customer Service > Transaction History > Transactions tab.

Post Dt	Txn Dt	Description	Currency	Amount	Details	Balance Amt	Payment Currency	Payment Amt
06/08/2017	06/07/2017	SALE OF ASSET (Y)	USD	500.00	ADV PD= \$500.00 POSTED ON 05/08/2017	50,000.00	USD	50,000.00
06/08/2017	06/07/2017	REMARKETING EXPENSES	USD	85.00		50,000.00	USD	50,000.00
06/08/2017	06/07/2017	REMARKETING EXPENSES	USD	95.00		50,000.00	USD	50,000.00
06/08/2017	06/07/2017	REMARKETING EXPENSES	USD	90.00		50,000.00	USD	50,000.00
06/08/2017	06/02/2017	BILL/DUE DATE	USD	4,262.35	DUE DT 06/02/2017	50,000.00	USD	50,000.00
06/08/2017	05/12/2017	LATE CHARGE	USD	30.00		50,000.00	USD	50,000.00
06/08/2017	05/02/2017	BILL/DUE DATE	USD	4,262.35	DUE DT 05/02/2017	50,000.00	USD	50,000.00
06/08/2017	04/12/2017	LATE CHARGE	USD	30.00		50,000.00	USD	50,000.00

Note

The posted transaction can be reversed in the Transactions tab, but this does not impact/change the status of Invoice or Remarketing.

9.6.2 Business Rules for Invoice Validation

The pre-defined business rules facilitate to validate all incoming invoices. For all the invoices received for collateral remarketing should have an invoice type as 'PAYMENT RECEIVED'.

Following are the pre-defined business rules in the system and every incoming invoice need to satisfy the below rules for auto updating the invoice status as APPROVED. Else, the same is marked FOR APPROVAL / REJECTED.

- **Rule 1:** Each work order that is part of the invoice should have the status as OPEN and Work Order type as RE SALE. Else, the invoice is updated as REJECTED.
- **Rule 2:** Validate invoice for the status of 'Collectible' 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 details based on Estimated and Invoiced amount and update the corresponding status in Invoice Details sections of Vendors screen.
 - If the Invoice Amount is 'Less than or equal to' Estimated amount, the status of Invoice Details is updated to 'APPROVED'.
 - If the Invoice Amount is 'greater than' the Estimated amount, then the invoice details need manual approval and the status of Invoice is updated 'FOR APPROVAL'.
- **Rule 4:** Validate Invoice Proceed based on the difference between Net and Gross Proceeds to sum of Invoice amount received at invoice details per work order.

If the difference is zero, Proceed is auto APPROVED. Else, marked FOR APPROVAL.
- **Rule 5:** Based on the Invoice Details status and Invoice Proceed status, the status of Invoice, Work Order, and Remarketing are auto updated as indicated below:

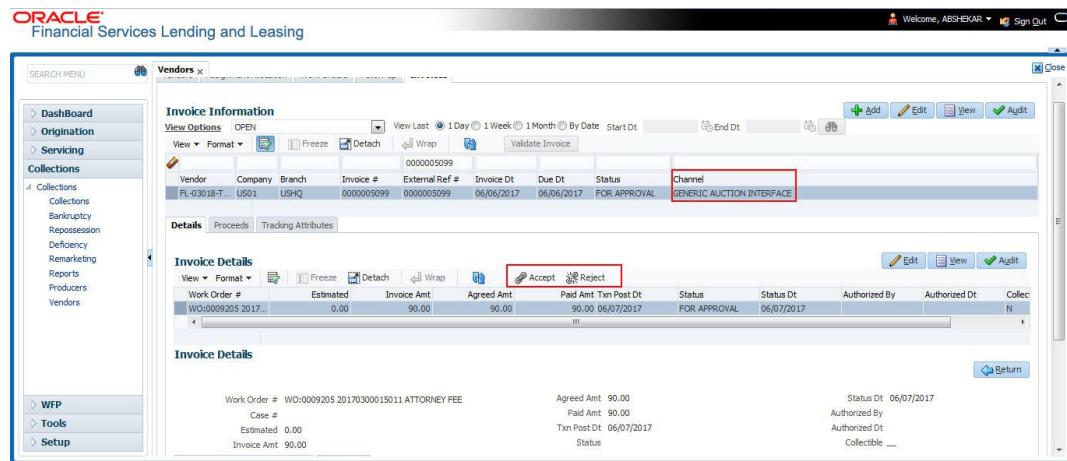
Invoice details status	Invoice Proceed status	Invoice status	Work Order Status	Remarketing status
APPROVED	APPROVED	APPROVED	INVOICING	INVOICING
REJECTED	REJECTED	REJECTED	OPEN	INVOICE REJECTED
FOR APPROVAL	FOR APPROVAL	FOR APPROVAL	INVOICING	INVOICING

In the above table, the status is updated based on the below consideration:

- APPROVED - if all the other status are APPROVED.
- REJECTED - if atleast one of the status is REJECTED.
- FOR APPROVAL - if atleast one of the status is FOR APPROVAL and the rest are APPROVED.

9.6.3 Details sub tab

The Details sub tab displays the Invoice details received from the third party auctioning system, and allows to Approve or Reject the invoice with status marked FOR APPROVAL. An invoice is auto-updated to status FOR APPROVAL based on the business rule validation.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar says 'ORACLE Financial Services Lending and Leasing'. The left sidebar has a 'SEARCH MENU' and a tree view with nodes like 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'. The main content area has a 'Vendors x' header. Under 'Invoice Information', there's a table with columns: Vendor, Company, Branch, Invoice #, External Ref #, Invoice Dt, Due Dt, Status, and Channel. The 'Channel' column for the first row is highlighted with a red box and contains 'GENERIC AUCTION INTERFACE'. Below this is a 'Details' sub tab with a table showing Work Order #, Estimated, Invoice Amt, Agreed Amt, Paid Amt, Txn Post Dt, Status, Status Dt, Authorized By, and Authorized Dt. The 'Status Dt' column is highlighted with a red box and contains '06/07/2017'. The 'Proceeds' sub tab is also visible below the details table. At the bottom, there are sections for 'Invoice Details' and 'Proceeds' with various status and amount details.

To Approve/Reject an invoice, ensure that you have the necessary access rights assigned to your login. Select the required invoice record and click 'Accept' or 'Reject' in the Invoice Details section. Click 'Yes' to confirm the action and refresh to view the status updates.

9.6.4 Proceeds sub tab

The Proceeds sub tab helps the financial institutions to know the Net amount that remains in the account post the re-sale of all assets in the auction. The Proceed Details sub tab displays the following information:

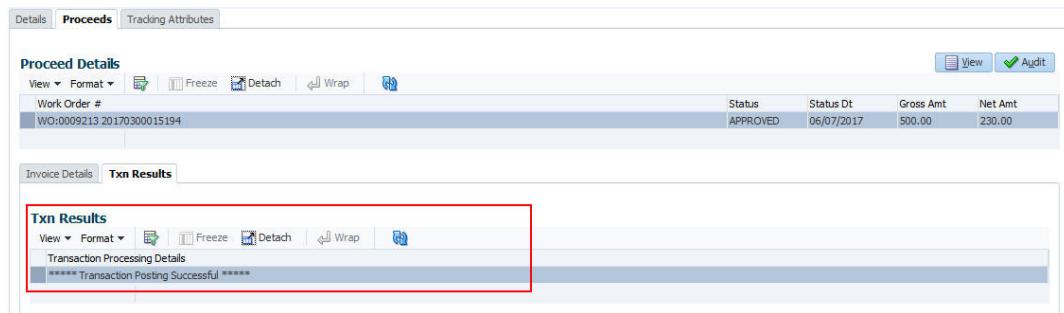
- Work Order #
- Status
- Gross Amt
- Net Amt
- Fee Amt
- Authorized By
- Authorized Dt

The Net amount is the total amount paid by the third party auctioning system with the close of auction.

The following tabs are available under Proceed Details sub tab:

- Related Invoice/Work Orders
- Txn Results

The Transaction Results tab records all the errors (if any) for the posted transaction.



The screenshot shows a software interface with a toolbar at the top. Below the toolbar, there are three tabs: 'Details', 'Proceeds' (which is selected), and 'Tracking Attributes'. The 'Proceeds' tab displays a table with columns: 'Work Order #', 'Status', 'Status Dt', 'Gross Amt', and 'Net Amt'. A single row is shown with 'WO:0009213 20170300015194' in the first column and 'APPROVED' in the second. The 'Txn Results' tab is also visible, showing a message '***** Transaction Posting Successful *****' in a red-bordered box.

9.6.5 Tracking Attributes sub tab

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed. For more information, refer to [Tracking Attributes sub tab](#) section.

10. Customer Credit Limit

10.1 Introduction

Customer Credit limit in general refers to the maximum amount of credit that a financial institution can extend to a prospective customer which can then be leveraged by an underwriter while funding an application.

In Oracle Financial Services Lending and Leasing, you can define the Customer Credit Limit during underwriting stage based on the customer credit worthiness or historical customer data. Using this limit, applications can be funded up to the credit limit amount allowed. However, application funding with or without customer credit limit is controlled based on the setup and applications can still be funded with the normal process when a particular customer is not allocated with any credit limit.

A customer credit limit facilitates for quick decisioning by an underwriter and also facilitates for auto approval of accounts on-boarded from external system with basic validations. While approving, underwriter has to ensure that the sum of utilizations should always be equal to the financed amount which can be distributed within applicants primary / secondary or business categories.

A minimum of one application has to be funded to define customer credit limit for funding subsequent applications and the defined information is updated into credit limit details. A credit limit once defined can further be increased from servicing module by posting the required transaction which is referenced in origination module during application funding.

On receiving a payment, the amount is reinstated to the credit limit balance which can be re-used while funding next application. Similarly, the credit limit balance is also updated when account is moved to VOID status. On reversing a payment, the Total Utilization of credit limit is increased by the principal portion of the payment and decreased with the Available Amt field. Also, the Suspended and Hold amount fields are increased and decrease based on the respective transactions posted.

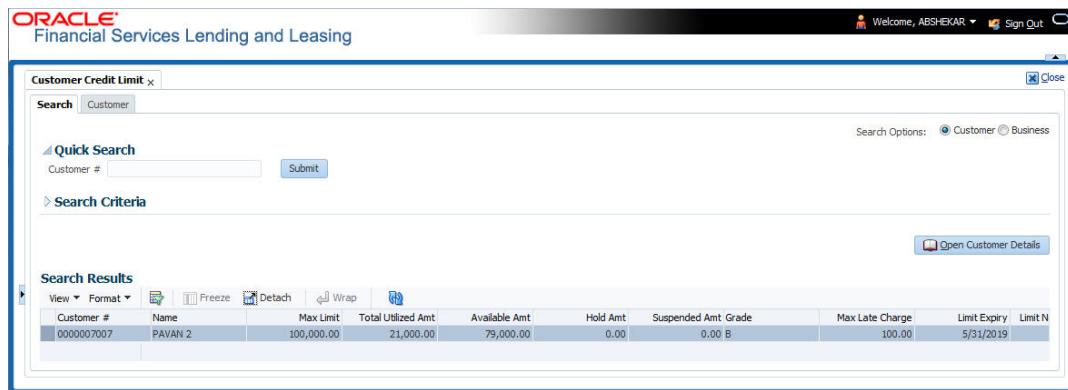
When two applications are being funded simultaneously (i.e. moving application to 'Approved Funded' status), the utilization amount will be considered for first application while the second one will be on HOLD since there could be a difference in the available credit limit after funding. In such a case, you need to re-hash the application, fetch the details in Origination > Decision tab, (if required) increase credit limit from servicing module, and then proceed for funding.

While processing applications using Customer Credit Limit, the 'Update Customer Info' (check box in applicant tab) and 'Link to Existing Customer' (check box in contract tab) are selected by default for all the existing customers. This is to ensure the application details are propagated to customer accounts.

On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the 'Customer Credit Limit Expiry date' of any one or all of the customer(s) who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than 'Customer Credit Limit Expiry date' and does not allow to post the transaction.

Navigating to Customer Credit Limit screen

From the LHS menu, select Servicing > Customer Credit Limit. The screen by default opens with 'Search' tab.



Customer Credit Limit screen consists of the following tabs:

- Search
- Customer

10.1 Search tab

The Search tab available in Customer Credit screen facilitates to locate the Customer or Business applicant's details maintained in the system and consists of the following sections:

- Quick Search
- Search Criteria

To search for a Customer/Business

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Customer Credit Limit** tab.
2. In the 'Search Options', select the option against Customer or Business to search for corresponding details.
3. Do one of the following:
 - In 'Quick Search' section, specify the Customer or Business number and click 'Submit'.
 - Or-
 - In the 'Search Criteria' section, use 'Comparison Operator' and 'Value' columns to enter search criteria and click 'Search'.System displays the matching records in the 'Search Results' section at the bottom of the screen.
4. Select the required record and click 'Open Customer Details'. The details of that particular record is displayed in the adjacent Customer/Business tab. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

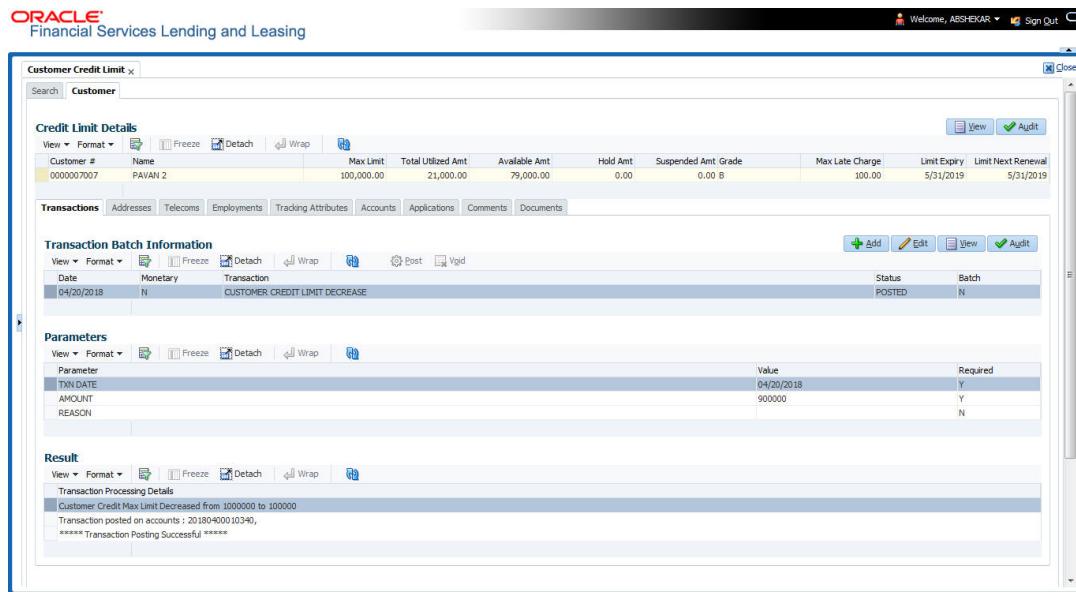
You can click 'Reset Criteria' at any time to clear search parameter values.

10.2 Customer/Business tab

The Customer / Business tab displays the Credit Limit Details that are recorded while funding the application.

To view Customer/Business details

1. Click Servicing > Customer Credit Limit screen.
2. In the Search tab, search for the required customer/business applicant details and click 'Open Customer Details'.



The following credit limit details of the Customer/ Business are as displayed:

Customer Details	Business details
Customer # (Customer ID is displayed in case of Individual Customer)	Business # (Business ID is displayed in case of Business Customer)
Name	Name
Max Limit	Max Limit
Total Utilized Amt	Total Utilized Amt
Available Amt	Available Amt
Hold Amt	Hold Amt
Suspended Amt	Suspended Amt
Grade	Grade
Max Late Charge	Max Late Charge
Limit Expiry	Limit Expiry
Limit Next Renewal	Limit Next Renewal

The 'Credit Limit Details' tab allows to capture additional details in the below sub tabs.

10.2.1 Transactions sub tab

The Transactions sub tab allows you post the following non-monetary transactions to update the customer/business credit details in respective tabs.

- Customer Credit Limit Transactions:
 - Customer Credit Limit Increase
 - Customer Credit Limit Decrease
 - Decrease Customer Credit Limit HOLD
 - Increase Customer Credit Limit HOLD
 - Increase Customer Credit Limit SUSPEND
 - Decrease Customer Credit Limit SUSPEND
- Business Credit Limit Transactions:
 - Business Credit Limit Increase
 - Business Credit Limit Decrease
 - Decrease Business Credit Limit HOLD
 - Increase Business Credit Limit HOLD
 - Increase Business Credit Limit SUSPEND
 - Decrease Business Credit Limit SUSPEND
- Customer/Business Credit Limit Maintenance
- Customer/Business Address Maintenance
- Customer/Business Telecom Maintenance
- Business Partners Maintenance
- Business Affiliates Maintenance

For information on how to post non-monetary transaction, refer to [Creating Monetary and Non monetary Transactions](#) section in Customer Service > Maintenance chapter.

For information on defining parameters for each of the above transactions, refer to [Customer Credit Limit Transactions](#) section in Appendix chapter.

10.2.2 Addresses sub tab

The Addresses sub tab allows you to maintain address information of the customer/business. This tab is similar to the Addresses sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to [Addresses sub tab](#) section.

On updating the address information in this tab, system automatically posts 'ADD CUSTOMER ADDRESS PHONE' transaction to update the details into Customer Service screen's Customer Details > Addresses sub tab.

10.2.3 Telecoms sub tab

The Telecoms sub tab allows you to maintain Telecom information of the customer/business. This tab is similar to the Telecoms sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to [Telecoms sub tab](#) section.

On adding the Telecom information in this tab, system automatically posts 'ADD CUSTOMER TELECOM' transaction and similarly during update, system posts 'CUSTOMER TELECOM MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Telecoms sub tab.

10.2.4 Employments sub tab

The Employments sub tab allows you to maintain employment information of the customer. This tab is similar to the Employment sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to [Employments sub tab](#) section.

On updating the Telecom information in this tab, system automatically posts 'EMPLOYMENT ADDRESS MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Employment sub tab.

10.2.5 Partners sub tab

The Partners sub tab allows you to maintain business partner Information. This tab is similar to the Partners sub tab in Customer Service screen's Business Details tab. For information on updating the field details, refer to [Partners sub tab](#) section.

On adding the Partner information in this tab, system automatically posts 'ADD BUSINESS PARTNER' transaction and similarly during update, system posts 'BUSINESS PARTNERS MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Partners sub tab.

10.2.6 Affiliates sub tab

The Affiliates sub tab allows you to maintain business affiliate information. This tab is similar to the Affiliates sub tab in Customer Service screen's Business Details tab. For information on updating the field details, refer to [Affiliates sub tab](#) section.

On updating the Affiliates information in this tab, system automatically posts 'ADD BUSINESS AFFILIATES' transaction to add new affiliate details and 'BUSINESS AFFILIATES MAINTENANCE' to update the existing affiliate details into Customer Service screen's Business Details > Affiliates sub tab.

10.2.7 Tracking Attributes sub tab

The Tracking Attributes sub tab allows you to add tracking attribute information to customer/business. This tab is similar to the Tracking Attributes sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to [Tracking Attributes sub tab](#) section.

10.2.8 Accounts sub tab

The Accounts sub tab allows you to view customer/business accounts information maintained in the system. This tab is similar to the Existing Accounts sub tab in Origination screen's Applicant tab. For information on the field details, refer to 'Existing Accounts' section in Origination User Guides.

10.2.9 Applications sub tab

The Applications sub tab allows you to view customer/business applicant's information maintained in the system. The application details are fetched based on 'Customer / Business number' and displays only non-funded applications with 'Existing Customer flag = Y' in Origination > Applicant tab and 'Link to existing customer flag = Y' in Contract tab. The following application details are displayed:

- App #
- Company
- Branch

- Date
- Title
- Product
- Status
- Sub Status
- Collateral Description
- Identification #

Note

The Collateral Description and Identification # displayed here are populated from primary collateral details.

10.2.10 Comments sub tab

The Comments sub tab allows you to add additional customer/business information as comments. Comments updated from Customer/Business > Comments tab are categorized with default Type as 'Regular' and Sub type as 'Customer/Business'.

For information on adding comments, refer to Customer Service > [Comments sub tab](#) section.

10.2.11 Documents sub tab

The Documents sub tab allows you to view the customer/business applicant's documents attached to a particular account. For detailed information about the usability of this tab, refer to [Document Tracking sub tab](#) section.

10.2.12 Master Account tab

The Master Account tab in Customer Credit Limit screen displays all the Customer / Business Master Accounts and its associated accounts maintained in the system.

Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt	Grade	Max Late Charge	Limit Expiry	Limit Next Renewal
0000006905	ANKS_MASTER_TST	0.00	0.00	0.00	0.00	0.00		0.00	12/31/4000	12/31/4000

Account #	Title	Relation	Product	Currency	Billing cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due Dt
20190100010988	TST ANKS_MASTER	PRIMARY	LOAN HOME (VR)	US DOLLAR	MONTHLY	0	6,804.35	0.00	03/01/2019
20190100011332	LINE_MASTER ANKS / TST A...	SECONDARY	LINE HE (VR)	US DOLLAR	MONTHLY	90	5,326.62	656.02	02/01/2019

Account #	Title	Product	Currency	Billing Cycle	Delq Days	Pay Off Amount	Amount Due	Oldest Due date	Status	Asset Type	Asset Sub Typ
No data to display.											

In the Master Account Details section, you can view the following information:

In this field:	View this:
Account #	The master account number. Clicking on the hyperlink opens the respective account in Customer Servicing screen.
Title	The title of the account.
Relation	Customer's relationship to the account.
Product	The type of product associated with the account.
Currency	The disbursement currency.
Billing Cycle	The billing frequency.
Delq Days	The number of days the account has been delinquent.
Pay Off Amount	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Oldest Due Dt	The oldest payment due date on the account.
Status	The status of the account.
Asset Type	The type of asset associated with the account.
Asset Sub Type	The asset sub type.
Collateral Description	Details of primary collateral associated with account. In case of Home Collateral, no Collateral Description is displayed.
Identification #	The identification number of the asset.
Company	The portfolio company.
Branch	The portfolio branch.

10.2.12.1 Associated Account Details

The 'Associated Account Details' section displays all the accounts associated with the selected Master Account.

For detailed information, refer to [Customer Service screen's Associated Accounts tab](#) section.

11. 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.

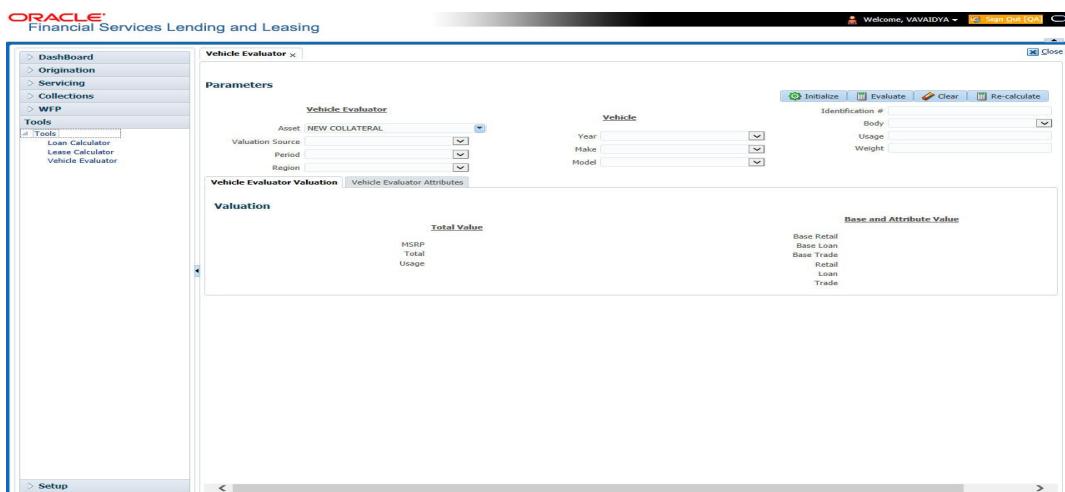
11.1 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source**, **Period** and **Region** fields.
4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #**
-or-
Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
 - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
 - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.

- In either case, the system displays following information about the vehicle:
- In the **Vehicle** section, view the returned information:

Field:	View this:
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

11.1.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.

Field:	View this:
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.
The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

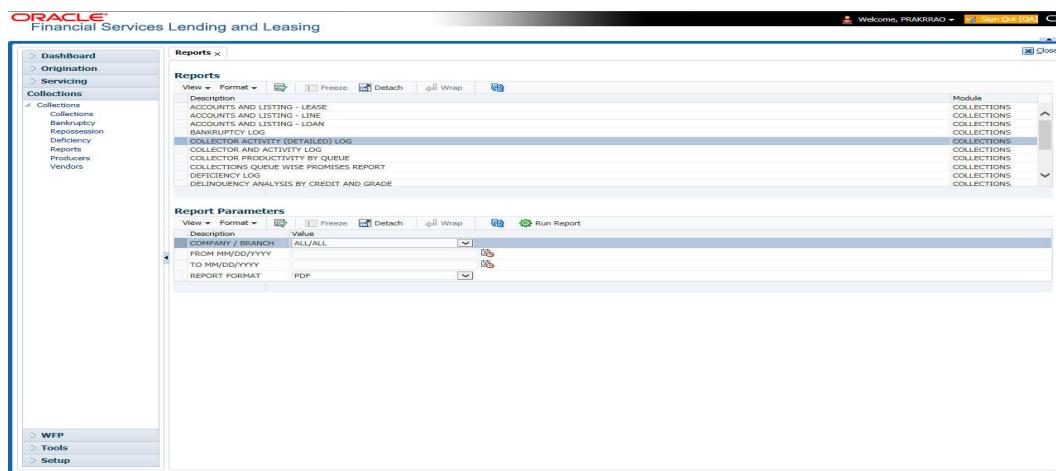
The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

12. 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**.



12.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report

Report : bankruptcy Log									ORACLE	
Financial Services Lending and Leasing									Date: 2/9/2016 1:51 AM	
Company : US01									Branch : USHQ	
ALL AMOUNT ARE IN USD	Pool Id	Type	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date	
	UNDEFIN ED	NEWLY RECEIVED		201512000 11375	ANAND AJITHA	51034.65			02/04/2016	
						Pool Total :	51,034.65			
						Branch Total :	51,034.65			
						Company Total :	51,034.65			

12.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

Parameters:

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

Example of the Collector Activity (Detailed) Log report

Report : Collector activity (Detailed) Log
Date: 2/9/2016 1:32 AM

ORACLE®
Financial Services Lending and Leasing

Date From: 01/01/1800 To : 01/01/2048											
Company: NL02		Branch: NL02		ALL AMOUNT ARE IN USD							
Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	C	
12/17/2015	SHASHANK SRIVASTAVA	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N	
		Accounts Worked: 1	Collector Activity count:		1	Collector Total:			1,000.00		
12/23/2015	HARSHAL TIMGIRE	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N	
		20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	N	
12/19/2015	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 KOUTHU	20120200011635	MOORE FREDRICK / CATHERINE	I	CC	CB	12/22/2015		0.00	N	
		Accounts Worked: 1	Collector Activity count:		1	Collector Total:			0.00		
		Date Count: 1	Date Activity Count: 1	Date Total:				0.00			
		Branch Count: 5	Branch activity Count: 5	Branch Total:				5,000.00			
		Company Count: 115	Company activity count: 115	Company Total:				41,344.00			
		Grand Count: 132	Grand activity count: 132	Grand Total:				57,367.00			

12.3 Collector Activity Log

This collection report lists collector.

Parameters:

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

Example of the Collector Activity Log report

Report : Collector Activity Log							
ORACLE® Financial Services Lending and Leasing							
Date: 2/9/2016 1:26 AM From Date: 01/01/1800 To Date: 01/01/2048 Company: NL02 Branch: NLHQ Department:ODD-01 ORIGINATION							
Date	Collector Name	Account	Call Type	Action Type	Result Type	Count	Comments
01/19/2016	SERVICE OFSSL	20120400010114	I	CC	HU	5	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 10078) COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR1_VR JOB REQUEST ID: 10121) COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR2_VR JOB REQUEST ID: 10128) COLLECTIONS LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_VR JOB REQUEST ID: 10130) WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_WEL_LTR_VR JOB REQUEST ID: 6141) CUSTOMER CALLED-HUNG UP. CONTACTED. BROTHER-IN-LAW. NEXT FOLLOWUP DATE: 01/22/2016
	SERVICE OFSSL	20120400010114	I	CC	HU	1	
	SERVICE OFSSL	20120400010114	I	CC	HU	1	
	SERVICE OFSSL	20120400010114	I	CC	HU	1	
	SERVICE OFSSL	20120400010114	I	CC	HU	1	
	SHASHANK SRIVASTAVA	20120400010114	I	CC	HU	1	
12/17/2015	HARSHAL TEMGIRE	20120200010091	I	CC	PP	3	
	HARSHAL TEMGIRE	20120200010091	I	CC	PP	3	CUSTOMER CALLED-PROMISE TO PAY. CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	AT	PH	1	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	AT	PH	1	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: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	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, UPTO 12/31/2015
12/30/2015	NAGAVENKATA VINNAKOTI	20120200010231	I	AT	PH	4	
	SERVICE OFSSL	20120200010231	I	AT	PH	52	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/30/2015, NEXT FOLLOWUP DATE: 12/30/2015
	VARSHA VAIDYA	20120200010231	I	AT	PH	2	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 10105) PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015
						58	
							Department Total: 148 Branch Total: 146 Company: 3375

12.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

Parameters:

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

Example of the Collector Productivity by Queue report

Report : Collector productivity By Queue							
ORACLE® Financial Services Lending and Leasing							
Date: 2/9/2016 1:24 AM Creation Date From: To:							
Date	Collector Name	Account	Call Type	Action Type	Result Type	Count	Comments

12.5 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 10:07 AM								
Company: NL02								
Branch: NLHQ								
ALL AMOUNT ARE IN USD								
Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance
UNDERFIN ED	NEWLY RECEIVED	2012020000	SPARROW JACK / MARY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65	
	NEWLY RECEIVED	10500	UN					
	NEWLY RECEIVED	2012020000	DALE ALAN / JESSICA/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65	
	NEWLY RECEIVED	10108	UN					
	NEWLY RECEIVED	2012020000	ANDERSON NEO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED	10414	UN					
	NEWLY RECEIVED	2012010000	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED	10680	UN					
	NEWLY RECEIVED	2012020000	ANDERSON NEO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED	11412	UN					
	NEWLY RECEIVED	2012010000	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77	
	NEWLY RECEIVED	10463	UN					
	NEWLY RECEIVED	2012020000	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED	11578	UN					
	NEWLY RECEIVED	2012020000	POTTER HARRY / RUDY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED	11544	UN					
	NEWLY RECEIVED	2012020000	SPARROW JACK / MARY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED	11554	UN					
	NEWLY RECEIVED	2012020000	DALE ALAN / JESSICA/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED	11560	UN					
	NEWLY RECEIVED	2012020000	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58	
	NEWLY RECEIVED	11578	UN					
	NEWLY RECEIVED	2012030000	DICKENS GEORGE / BILL/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	NEWLY RECEIVED	10826	UN					
	NEWLY RECEIVED	2012030000	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
	NEWLY RECEIVED	11692	UN					
	NEWLY RECEIVED	2012030000	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27	
Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance
	RECEIVED	11741	VE					
	NEWLY RECEIVED	2012040000	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	15798.03	
	RECEIVED	10840	VE					
	RECEIVED	2012040000	SAXON MARTIN / CHELSEA/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	18630.61	
	NEWLY RECEIVED	11865	VE					
	NEWLY RECEIVED	2012040000	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	15798.03	
	RECEIVED	10840	VE					
	NEWLY RECEIVED	2012040000	TERESA KONOURO / AKIRA/LOAN-SG	12/24/2015	12/24/2015	07/10/2012	14993.07	
	RECEIVED	11899	VE					
Pool Count: 17					Pool Total: 240,576.90			
Branch Count: 17					Branch Total: 240,576.90			
Company Count: 33					Company Total: 490,659.00			

12.6 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

12.7 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										ORACLE® Financial Services Lending and Leasing							
Report Date: 10/11/2013 16:00 PM		Product: ALL															
Company	Branch	# OF Accounts				All Amount Due in USD				Amount	90+	Total		30	60	90+	Total
Name	Balance	30	60	90+	Total	30	60	90+	Total	Amount	90+	Total	30	60	90+	Total	
MN-00001 HAR BLOCK	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64	11.64	11.64	11.64	
Branch Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64	11.64	11.64	11.64	
Company Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64	11.64	11.64	11.64	
Company	Branch	# OF Accounts				All Amount Due in USD				Amount	90+	Total		30	60	90+	Total
Name	Balance	30	60	90+	Total	30	60	90+	Total	Amount	90+	Total	30	60	90+	Total	
CA-00004 RANDY'S AUTO SALES	138,739.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CA-00014 VOLKSWAGEN N OF MOUNTAIN HILL	206,781.96	2	1	0	3	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.99	0.00	0.00	8.99	
CA-00018 AUTO CARE	32,283.88	0	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92	0.00	5.92	5.92	
CA-00006 BETH VALLEY CHIEF JEEP POD	50,403.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	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	0.00	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	0.00	0.00	5.67	

12.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report

Report : Delinquency Analysis by State										ORACLE® Financial Services Lending and Leasing							
Report Date: 2/9/2016 0:58 AM		Product: ALL															
Company:	Branch:	# OF Accounts				All Amount Due in USD				Amount	90+	Total		30	60	90+	Total
State	Balance	30	60	90+	Total	30	60	90+	Total	Amount	90+	Total	30	60	90+	Total	
DISTRICT OF COLUMBIA	5,849.84	0	0	1	1	0.00	0.00	5,821.78	5,821.78	0.00	0.00	99.691	99.691	0.00	0.00	99.691	
FLORIDA	5,849.84	0	0	1	1	0.00	0.00	5,821.78	5,821.78	0.00	0.00	99.691	99.691	0.00	0.00	99.691	
GEORGIA	11,916.78	0	0	2	2	0.00	0.00	11,805.66	11,805.66	0.00	0.00	99.068	99.068	0.00	0.00	99.068	
ILLINOIS	17,814.81	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.00	0.00	99.527	99.527	0.00	0.00	99.527	
NORTH CAROLINA	17,720.79	0	0	3	3	0.00	0.00	17,591.61	17,591.61	0.00	0.00	99.271	99.271	0.00	0.00	99.271	
OKLAHOMA	12,010.80	0	0	2	2	0.00	0.00	11,944.68	11,944.68	0.00	0.00	99.449	99.449	0.00	0.00	99.449	
Branch Total:	71,162.86	0	0	12	12	0.00	0.00	70,736.14	70,736.14	0.00	0.00	99.400	99.400	0.00	0.00	99.400	
Company Total:	71,162.86	0	0	12	12	0.00	0.00	70,736.14	70,736.14	0.00	0.00	99.400	99.400	0.00	0.00	99.400	
Grand Total:	5,849.84	0	0	1	1	0.00	0.00	5,821.78	5,821.78	0.00	0.00	99.691	99.691	0.00	0.00	99.691	
Branch: NL02	ALL	# OF Accounts				All Amount Due in USD				Amount	90+	Total		30	60	90+	Total
State	Balance	30	60	90+	Total	30	60	90+	Total	Amount	90+	Total	30	60	90+	Total	
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.00	0.00	95.240	95.240	0.00	0.00	95.240	
OKLAHOMA	22,866.90	0	0	2	2	0.00	0.00	21,777.70	21,777.70	0.00	0.00	95.237	95.237	0.00	0.00	95.237	
Branch Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.00	0.00	95.238	95.238	0.00	0.00	95.238	
Company Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.00	0.00	95.238	95.238	0.00	0.00	95.238	
Grand Total:	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.00	0.00	95.240	95.240	0.00	0.00	95.240	
Company:	Branch:	# OF Accounts				All Amount Due in USD				Amount	90+	Total		30	60	90+	Total
State	Balance	30	60	90+	Total	30	60	90+	Total	Amount	90+	Total	30	60	90+	Total	

12.9 Delinquency Log

This collection report lists delinquencies.

Parameters:

- Company/Branch
- Report Format

Example of the Delinquency Log report

12.10 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

Report : Non-Monetary Transaction Log				ORACLE® Financial Services Lending and Leasing	
Date: 2/8/2016 23:54:PM				2/8/2016 23:54:PM	
From: 01/01/1900 To: 01/01/2048					
Company: NL02	Account No:	Title:	Time:	Branch:	DE
ACH ONE TIME TRANSACTION	201204000010174	DALE PETROV / JESSICA SYVONNE	1/22/2016		
Transaction Count: 2					
Branch Count: 2					
Branch: NL02	Account No:	Title:	Time:	Branch:	DE
STANDARD STOP CORRESPONDENCE	201204000010182	SMITH RAYNIN / KIM	1/27/2016		
Transaction Count: 1					
ACH ONE TIME PHONE PAY	201204000010857	GARCIA PETER / SHANON	1/22/2016		
Transaction Count: 1					
Branch: USP1	Account No:	Title:	Time:	Branch:	DE
ACH ONE TIME TRANSACTION	201204000010220	HANSON J / SAMUEL	1/23/2016		
ISCRWTN:	201204000010244	KARLICKI J / HAGEMANN	1/23/2016		
	201204000010250	HONEYMAN YOYO	1/23/2016		
	20151200012159	ALTON ALTON	1/24/2015		
Branch: USP1	Account No:	Title:	Time:	Branch:	DE
ACH ONE TIME PHONE PAY	201204000011446	FLOWER ANDY / JEAN	1/22/2015		
Transaction Count: 1					
ACH ACCOUNT STOP	20120310000131446	FLOWER ANDY / JEAN	1/22/2015		
Transaction Count: 1					
CUSTOMER MAINTENANCE	201202000011586	LEWIS JERRY / JEAN	1/23/2015		
Transaction Count: 1					
Branch Count: 3					
Customer Count: 4					
Grand Count: 46					

12.11 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:

12.12 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

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

COMPANY-NUM ALL COLLECTOR	NAME IN VDO COLLECTOR	COLLECTOR	ALL ACCOUNT	ACCOUNT #	DELINQUENCY CATEGORY	PROMISE AMOUNT	COLLECTED AMOUNT	PROMISE COUNT	COLLECTED COUNT	Kept	RATIO
BAISHAN SHENZHEN	12/17/2015 12/24/2015	20120200010093 20120200010094	0 0 days	1,000.00 4,100.00	0.00 0.00	0.00 0.00	1 1	1 1	1 1	Y	
KIRAN GODDU	12/17/2015 12/24/2015	2012300000101171 2012300000101174	2 180 days	2,000.00 3,000.00	1,000.00 0.00	1,000.00 0.00	2 1	2 1	2 1	Y	100.00%
COLLECTOR TOTAL											
MOHAN LATA AM	01/12/2016 01/19/2016 01/20/2016	20120200010182 20120200010182 20120200010182	3 360 days	2,000.00 2,000.00 2,000.00	0.00 0.00 0.00	0.00 0.00 0.00	1 1 1	1 1 1	1 1 1	Y	
RAKAN MANI	01/24/2016 12/24/2015	20120200010182 20120200010182	3 360 days	4,000.00 3,000.00	1,000.00 0.00	1,000.00 0.00	1 1	1 1	1 1	Y	100.00%
MEHAN KHANNAK	12/20/2015	2012300000101183	3 360 days	20,000.00	2999.00	2999.00	0.00	0.00	0.00	Y	
COLLECTOR TOTAL											
COMPANY TOTAL											
Grand Total											

12.13 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

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ALL AMOUNT ARE IN USD							
Type	Disposition	Account #	Customer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date
NEWLY RECEIVED		20150600010169	UNIT1 SUB 0 TOYOTA CAMRY	51,373.78			03/04/2016
NEWLY RECEIVED		20150600010169	UNIT1 SUB	51,373.78			03/04/2016
Type Count:		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					

12.14 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							
Company: NH02 Branch: NHQ ALL AMOUNT ARE IN USD							
Status	Account #	Customer	Product	Effective Dt	Interest Bal	Principal Bal	Balance
ACTIVE	20120600010154	GODFREY STEVEN / JENNIFER	LOC-HR	06/10/2012	3.06	4,000.00	6,035.40
	20120600010526	TAYLOR CHRIS /	LOC-HR	06/10/2012	3.06	4,000.00	6,035.40
	20120600012126	SCROOGIE STEVEN /	LOC-HR	06/10/2012	3.06	4,000.00	5,975.40
	20120600012134	TAYLOR CHRIS /	LOC-HR	06/10/2012	3.06	4,000.00	5,975.40
	20120700010517	SCHENCK EDWARD /	LOC-HR	07/10/2012	3.06	4,000.00	5,989.57
	20120700010872	HAYASHI GENE / YUMA	LOC-HR	07/10/2012	3.06	4,000.00	5,989.57
	201209800010368	SALAS MARCELIO /	LOC-HR	08/10/2012	3.06	4,000.00	5,927.21
	201209800010863	SCHONHORNEN MARK /	LOC-HR	08/10/2012	3.06	4,000.00	5,927.21
	201209000010359	RAWLINGS HENRY /	LOC-HR	09/10/2012	3.06	4,000.00	5,849.94
	201209000010721	IVANOV ISAC /	LOC-HR	09/10/2012	3.06	4,000.00	5,849.94
	201210000010174	REBECCA GLENN /	LOC-HR	10/10/2012	3.06	4,000.00	5,804.01
	201210000010710	YVONNEKE ERKIN / LISA	LOC-HR	10/10/2012	3.06	4,000.00	5,804.01
Status Count: 12		Status Total: 36.72		48,000.00		71,162.86	
Branch Count: 12		Branch Total: 36.72		48,000.00		71,162.86	
Company Count: 12		Company Total: 36.72		48,000.00		71,162.86	
Company: US01 Branch: USHQ ALL AMOUNT ARE IN USD							
Status	Account #	Customer	Product	Effective Dt	Interest Bal	Principal Bal	Balance
ACTIVE	20160100013167	LL17 LL17	LOC-PR	01/12/2016	0.00	100,000.00	100,000.00
	20160100014008	BOO SUMAN	LOC-HR	01/21/2016	0.00	30,000.00	30,000.00
	20160100014275	MURRAY MILDRED	LOC-PR	09/05/2015	71.49	19,800.00	22,553.49
	20160100011170	ROBERT BORN	LOC-HR	01/10/2015	0.00	60,000.00	60,000.00
	20160100013670	KRISHNA MAHANT	LOC-PR	01/20/2016	0.00	120,462.65	120,462.65
Status Count: 18		Status Total: 481.45		534,606.00		538,783.02	
Branch Count: 10		Branch Total: 481.45		534,606.00		538,782.02	
Company Count: 18		Company Total: 481.45		534,606.00		538,782.02	
Grand Count: 28		Grand Total: 518.17		582,606.00		609,944.88	

13. 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.

The 'Producers' screen consists of the following tabs:

- Producer Details tab

- Search tab

13.1 Producer Details tab

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.

13.1.1 Producer Details tab Extensibility

The Producer Details tab is a customizable tab in OFSLL in which you can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, non-mandatory fields and also set the field as mandatory/non-mandatory for user input.

To facilitate such customizations, during product installation/upgrade there are additional 20 'Custom' user defined fields provided by default along with 'Base' fields with the below combination in main Producer Details tab and its sub tabs.

- 10 free text fields - 'User Defined Field Char'
- 5 numeric fields - 'User Defined Field Num'
- 5 date fields - 'User Defined Field Date'

The above user defined fields, also referred to as 'User Defined Fields' are to be basically enabled in Setup > Administration > User > Access > 'Field Access Definition' tab and access is to be provided in 'Security User Access Definition Details' sub tab for the field(s) to appear in Producer Details tab. The enabled fields can be customized in the 'Label Configuration' tab available in Setup > Administration > System > Label Configuration screen.

For detailed information, refer to appropriate sections in Setup Guides.

Navigating to Producer Details

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers > Producer Details**.

2. The system displays the Producers setup screen.

The screenshot shows the Oracle Financial Services Lending and Leasing Producers setup screen. At the top, there is a navigation bar with the Oracle logo, a welcome message for 'ABSHKAR', and a 'Sign Out' link. The main area is titled 'Producers' and contains a grid of 'PRODUCER DETAILS CUSTOM' records. The grid columns include Producer #, Old Producer #, Name, Company, Branch, Start Dt, End Dt, Status, Enabled, Contact, Group, and Type. Below the grid, there is a detailed view for a selected producer (Producer # CA-00005). The detailed view includes fields for Name, Company, Branch, Start Dt, End Dt, Contact, Group, Grade, Type, Status, Sales Agent, Underwriter, Funder, Collector, and Fed Tax #. There are also sections for Address Details, Payment Details, Compensation, Subvention, Transactions, Holdback/Loss Reserve, Tracking Attributes, Statements, Contacts, Comments, Summary, and Title Status Summary. On the right side, there are tabs for Subvention Participation, License Details, and other configuration options like Collection Type, Collection Frequency, Refund Disbursement Method, Region, and Territory.

To set up the Producer

1. In the **Producer Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Note

Field names in the Producer Details section may vary depending on the customization and additional fields introduced. Populate the field details accordingly.

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.

Field:	Do this:
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop-down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Type*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.

Field:	Do this:
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.

Field:	Do this:
Territory	Select the territory of producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

13.1.2 **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:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.

Field:	Do this:
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

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

To Approve Payment Details

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

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

1. To access the payment details to be approved, do one of the following:
 - Click **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.
2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
3. In the 'Payment Details' section, click **Approve Payment Detail**.

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

13.1.3 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.

13.1.4 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.

Field:	Do this:
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.

13.1.5 Comments

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

To enter a comment on the Comments

1. Click **Collection > Collections > Producers > Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.1.6 Summary

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

To view summary on the Summary

1. Click **Collection > Collections > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.

Field:	View this:
Amount	The application funded status total amount.

13.1.7 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 based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

To view Title Status Summary on the Summary

1. Click **Collection > Collections > Producers > Title Status Summary** sub tab.
2. Sort the list of statuses to be displayed based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and click 'Search'. View the following field details.

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.

13.2 Search Tab

A Search tab is available on the Producers screen to help locate producer information such as producer number, name, status, group, type, grade, and zip code maintained in the system. This is the information that is used on the Producer Details screen.

To search for a producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers > Search** tab.

Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Contact	Group	Type	Grade
FL-00004	FL-00004	USA AUTO CENTER	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
FL-00005	FL-00005	TEXAS AUTO MARI...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
GA-00001	GA-00001	AUTO SOURCE OF...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
GA-00002	GA-00002	ADVANCE LEASIN...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
GA-00003	GA-00003	DAUGHTRY AUTO ...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
GA-00004	GA-00004	ADVANCE LEASIN...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
GA-00005	GA-00005	CARRIAGE NISSAN	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
IA-00001	IA-00001	DAN DERRY TOYOTA	NL02	NLR1	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
IA-00002	IA-00002	REEDER MOTOR ...	NL02	NLR1	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
IA-00003	IA-00003	CAROUSEL MOTORS	NL02	NLR1	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	
IA-00004	IA-00004	WISCONSIN AUTO	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER	

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

System displays the result in the 'Search Results' section at the bottom of the screen with the following details:

- Producer #
- Old Producer #
- Name
- Company
- Branch
- Start Dt
- End Dt
- Status
- Contact
- Group
- Type
- Grade

4. Select the required record and click 'Open'. The details of only that particular Producer is displayed in 'Producer Details' tab. However, system displays the producer details only for authorized users based on access/permissions defined in setup.

Note

When a single producer record is opened from Search tab, the 'Producer Details' tab enables a 'Remove Filter' option. Clicking on the same removes the filter criteria and displays all the producer records maintained in the system.

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

14. 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.

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
 - Search

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

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

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

A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen. System auto generates the vendor number when the following system parameter is set to 'Yes' in Setup > Administration > System > System Parameter screen. - Parameter: UVN_VEN_NBR_SYS_GENERATED - Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.

Field:	Do this:
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

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

14.1.1 Payment Details

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter <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.

Field:	Do this:
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Disbursement Currency	Select the disbursement currency 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.

14.1.2 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.

14.1.3 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.

14.1.4 Comments

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

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

14.2 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.

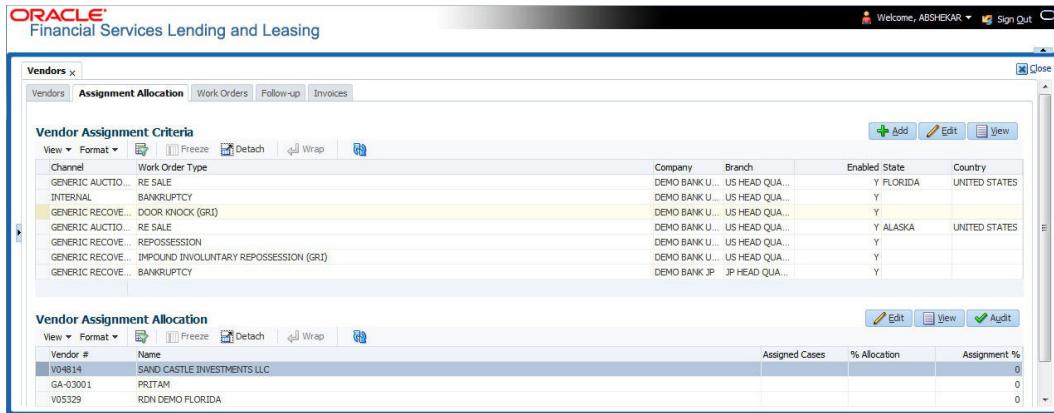
Click **Collections > Collections > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

14.2.1 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.



A brief description of the fields is given below:

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.2.2 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.

For 'GENERIC AUCTION INTERFACE' related Vendor Assignment Criteria, you can add vendors to the defined criteria from 'Vendor Assignment Allocation' section. For more information, refer to 'Remarketing' chapter in Collections User Guide.

1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.3 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. You can further sort the list of work orders based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Work Order' and displays a grid of work order details. The columns include: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason, Work Order Type, Assigned By, Reference #, and Fol. The 'Status' column shows values like OPEN, RE SALE, and SEND TO ... for different work orders. The 'Assigned By' column consistently shows 'ABSEKAR'. The 'Work Order' tab is selected in the top navigation bar, which also includes Vendors, Assignment Allocation, Work Orders, Follow-up, and Invoices. Below the grid, there are buttons for Save and Add, Save and Stay, Save and Return, and a Return button. The bottom right corner of the grid shows a 'Collateral Details' section with fields for Collateral Description and Identification #.

A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Reason	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.
Status	Select the work order status from the drop-down list. If the status is selected as 'SEND TO GRI', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Details section	
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.

Field:	Do this:
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
Account Information section - System displays the following information depending on the account selected for the work order in 'Work Order' section.	
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.
Service Address	Displays the combined details of Customer, Address Type and Address based on the account selected. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New). Note: When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
Collateral Details section - This section displays the asset details associated with the work order.	
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

Field:	Do this:
Vendor Messages section - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message to the vendor.	
Vendor Msg Type	Select the type of vendor message from the drop-down list.
Vendor Msg	Specify additional information that is to be communicated to the external interface.

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

14.3.1 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:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

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

14.3.2 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**.

14.3.3 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:
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.

14.4 Follow-up Tab

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

1. Click **Collections > Collections > Vendors > Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services

2. In the **Collections > Collections > Vendors > Follow-up > Work Order Follow-up**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record.

The screenshot shows the 'Work Order Follow-up' screen. At the top, there is a toolbar with buttons for Edit, View, and Audit. Below the toolbar is a grid table with columns: Company, Branch, Followup Dt, Work Order #, Dt, Assignment Type, Account, Vendor, Status, Status Dt, Assigned By, and Estin. The grid contains 12 rows of data. Below the grid is a 'Work Order Follow-up' detail section with tabs for Work Order Follow-up, Work Order, and Vendor Information. The Work Order tab shows details like Vendor, Status, Status Dt, Work Order, and Work Order Follow-up. The Vendor Information tab shows details like Contact, Phone, and Extn. The Assigned Services tab is also visible at the bottom.

A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.

Field:	Do this:
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.4.1 **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:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
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.

14.5 **Invoices Tab**

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

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

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

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

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

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

1. Click **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
2. In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list. You can further sort the list of invoice based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref #	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally generated invoice and 'Generic Recovery Interface (GRI)' for externally generated invoice.

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

14.5.1 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.

14.5.2 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:
Work Order	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.

Field:	Do this:
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the current date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	<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 > Administration > System > Vendors > Invoice Rules tab.</p>

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.5.3 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.

14.5.4 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:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disbursement Currency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.5.5 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:
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.

Field:	Do this:
WO Esti- mated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

14.5.6 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:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

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

14.5.7 Business Rules

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

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

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

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

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

Rule 1

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

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

Rule 2

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

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

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

Rule 3

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

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

An invoice status in Invoice Information section is auto updated to "APPROVED" if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in

either of the sections, the status of invoice is also updated as 'REJECTED' in Invoice Information section without allowing further edits on the same.

14.6 Search tab

A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

To search for a Vendor/Workorder/Invoice

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Vendors > Search tab**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The title bar says 'Welcome, ABSHEKAR'. The main menu bar has 'Vendors', 'Assignment Allocation', 'Work Orders', 'Invoices', and 'Search'. The 'Search' tab is selected. The 'Search Criteria' section has a table with columns 'Criteria' and 'Comparison Operator' and 'Value'. The 'Criteria' column includes 'VENDOR #', 'VENDOR NAME', 'STATUS', 'CHANNEL', 'PHONE 1#', 'COUNTRY', and 'ZIP'. The 'Comparison Operator' column has dropdowns for 'LIKE', 'NOT LIKE', 'EQUAL', 'NOT EQUAL', 'GREATER THAN', 'LESS THAN', and 'BETWEEN'. The 'Value' column has text input fields. The 'Search Options' section has radio buttons for 'Vendor', 'Workorder', and 'Invoice'. Below the search criteria is a 'Search Results' table with columns: Vendor #, Channel, Old Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, and Zip. The table contains 7 rows of data.

Vendor #	Channel	Old Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Zip
IL-00001	INTERNAL		DECATUR AUTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	60440
IL-00002	INTERNAL		GRTR QUAD CITY AUTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	61244
IL-00003	INTERNAL		CRAIG PHELPS, TRUSTEE	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	60603
IL-00004	INTERNAL		JAY A STEINBERG, ESQ	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	60602
IL-00005	INTERNAL		MICHAEL D. CLARK	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	61602
IL-00006	INTERNAL		B AND K TOWING	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	61701
IL-00007	INTERNAL		ILLINOIS AUTO RECOVERY	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	06/14/1994	12/31/4000	62549

2. In the 'Search Options', select the option against Vendor or Workorder or Invoice.
3. In the 'Search Criteria' section, use 'Comparison Operator' and 'Value' columns to enter search criteria you want to use to locate a producer.
4. Click 'Search'.

System displays the result in the 'Search Results' section at the bottom of the screen with the following details:

Vendor Details	Workorder details	Invoice details
Vendor #	Work order #	Vendor
Channel	Case #	Company
Old Vendor #	Channel	Branch
Name	Account	Invoice #
Status	Collateral Desc	External Ref #
Company	Vendor	Invoice Dt
Branch	work order Dt	Due Dt
Start Dt	Company	Status
End Dt	Branch	Channel
Zip	Status Reason Workorder Type	

5. Select the required record and click 'Open'. The details of only that particular Vendor / Workorder / Invoice is displayed in the respective tab of Vendors screen. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

Note

When a single producer record is opened from Search tab, the Vendors / Work Orders / Invoices tab enables a 'Remove Filter' option. Clicking on the same removes the filter criteria and displays all the corresponding records maintained in the system.

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

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

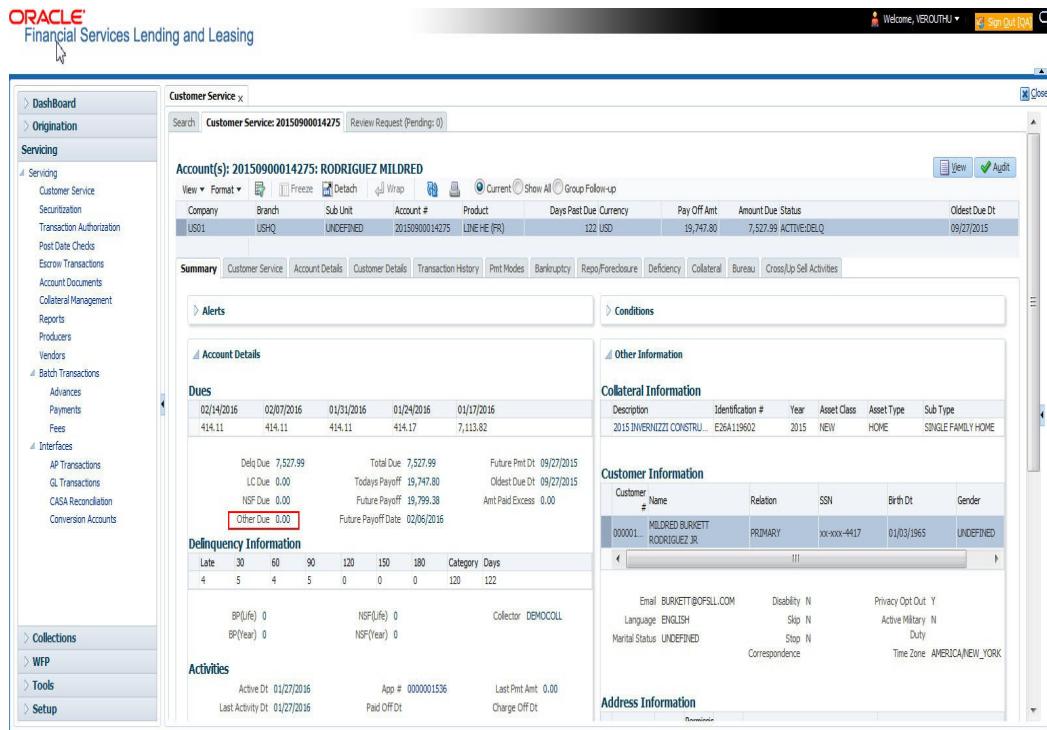
This section catalogues the transaction codes and parameters required to complete the following monetary tasks for Line of credit:

- 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
- Change Term
- 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

Note

While posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the 'Customer Credit Limit Expiry date' of any one or all of the customer(s)/business who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than 'Customer Credit Limit Expiry date' and does not allow to post the transaction.

A.1.1 Late Charges



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account 20150900014275, which is associated with customer Rodriguez Mildred. The 'Dues' section shows various due amounts and payment details. The 'Delinquency Information' section provides a grid of late fees for different time periods. The 'Activities' section shows the last activity date as 01/27/2016. The 'Customer Information' section provides details about the customer, including name, relation, and birth date. The 'Address Information' section shows the customer's email and correspondence details. The left sidebar contains a navigation menu with various service and setup options.

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

Late charges appear in LC Due field on the Dues section of Summary tab of the Customer Service screen. This is the first screen to appear on the Customer Service screen when you

load an account.

To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

A.1.2 Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that the system automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen

when you load an account.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top right corner shows a "Welcome, YEROUTHU" message and a "Sign Out" button. The main window is titled "Customer Service" and displays account details for "Customer Service: 20150100011170". The account number is "20150100011170: ROBERT BOREN". The account summary table includes columns for Company (US01), Branch (USHQ), Sub Unit (UNDEFINED), Account # (20150100011170), Product (LINE HE (VR)), Days Past Due, Currency (296 USD), Pay Off Amt (22,553.74), Amount Due (2,237.16), Status (ACTIVE/DEQ), and Oldest Due Dt (03/01/2015). Below the summary are tabs for "Summary", "Customer Service", "Account Details", "Customer Details", "Transaction History", "Print Modes", "Bankruptcy", "Repo/Foreclosure", "Deficiency", "Collateral", "Bureau", and "CrossUp Sel Activities". The "Alerts" and "Conditions" sections are visible on the left. The "Other Information" section contains "Collateral Information" (2010 VILLA CONST CILLA) and "Customer Information" (Customer # 000000, Name ROBERT BOREN, Relation PRIMARY, SSN xx-xx-1966, Birth Dt 12/01/1970, Gender M). The "Address Information" section is partially visible. The left sidebar contains a navigation menu with sections like "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", and "Setup".

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.

Customer Service x

Customer Service: 20150900014275 [Review Request (Pending: 0)]

Account(s): 20150900014275: RODRIGUEZ MILDRED

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

Other Due: 0.00

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
4	5	4	5	0	0	0	120	122

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	

Customer Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
000001...	MILDRED BURKETT, RODRIGUEZ, JR.	PRIMARY	xx-xxx-4417	01/03/1965	UNKNOWN

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

Transaction History				
Balances	Transactions	Sale Transfer Transactions	Payment Rating	Due Date History
Balance Group				
Balance Type	Balance Group		Txn Period	
ADVANCE / PRINCIPAL	Current Balance	Deficiency Balance	Non-Performing Balance	Terminate Balance
INTEREST	0.00	15,000.00	2,967.52	12,032.48
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 REPOSSESSION/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.

Customer Service x

Customer Service: 20150900014275 [Review Request (Pending: 0)]

Account(s): 20150900014275: RODRIGUEZ MILDRED

View Format View Audit

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	UNDEFINED	20150900014275	LINE/H/E (PR)	122	USD	15,747.80	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** **CrossUp 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

Debt Due	Total Due	Future Pmt Dt	Oldest Due Dt
7,527.99	7,527.99	09/27/2015	09/27/2015
LC Due: 0.00	Todays Payoff: 15,747.80		
NSF Due: 0.00	Future Payoff: 15,799.38		
Other Due: 0.00	Amt Paid Excess: 0.00		

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
4	5	4	5	0	0	0	120	122

BP(1/fe)	0	NSF(1/fe)	0	Collector	DEMOCOLL
BP(1/year)	0	NSF(1/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

Customer Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
000001...	MILDRED BURKETT RODRIGUEZ, JR.	PRIMARY	xx-xxx-4417	01/03/1965	UNDEFINED

Other Information

Description	Identification #	Year	Asset Class	Asset Type	Sub Type
2015 INVERNIZZI CONSTRU	E26A119602	2015	NEW	HOME	SINGLE FAMILY HOME

Collateral Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
000001...	MILDRED BURKETT RODRIGUEZ, JR.	PRIMARY	xx-xxx-4417	01/03/1965	UNDEFINED

Address Information

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

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											
View	Format	Print	Freeze	Detach	Wrap		Balance Group	Txn Period			
							Current Balance	Deficiency Balance	Non-Performing Balance	Terminate Balance	ITD/CTD
											YTD
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 REPOSSESSION/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.

Customer Service x

Customer Service: 20150900014275 [Review Request (Pending: 0)]

Account(s): 20150900014275: RODRIGUEZ MILDRED

View Format 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	20150900014275	LINE/H/E (PR)	122	USD	15,747.80	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** **CrossUp 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

Debt Due	Total Due	Future Pmt Dt	Oldest Due Dt
7,527.99	7,527.99	09/27/2015	09/27/2015
LC Due: 0.00	Todays Payoff: 15,747.80		
NSF Due: 0.00	Future Payoff: 15,799.38		
Other Due: 0.00	Amt Paid Excess: 0.00		

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	Paid Off Dt	Charge Off Dt

Other Information

Collateral Information

Description	Identification #	Year	Asset Class	Asset Type	Sub Type
2015 INVERNIZZI 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

Address Information

Email	Disability	Privacy Opt Out
BURKETT@BOFSL.COM	N	Y
Language	Skip	Active Military
ENGLISH	N	N
Marital Status	Stop	Duty
UNDEFINED	N	
Correspondence	Time Zone	
	AMERICA/NEW_YORK	

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

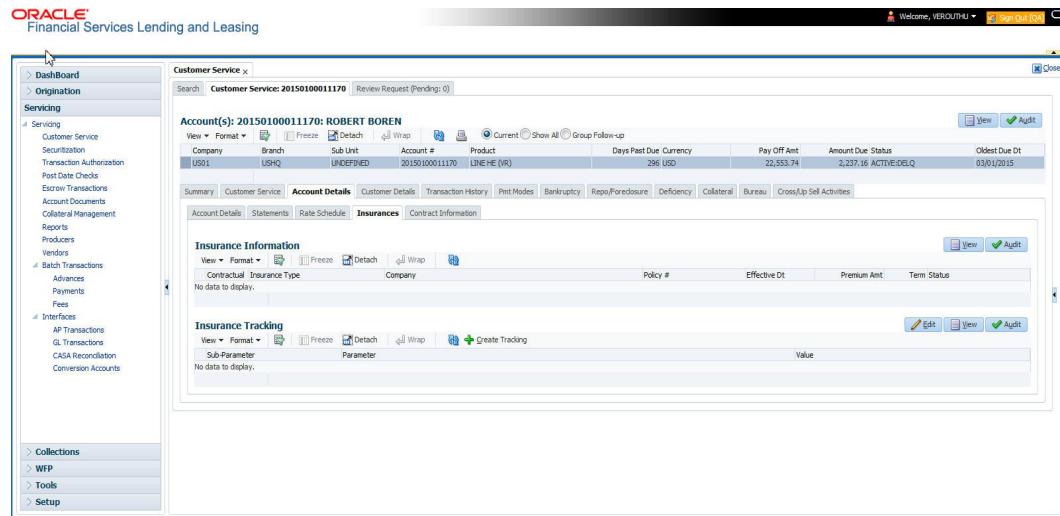
In this section, you can do the following:

- [Insurance Addition](#)
- [Insurance Cancellation](#)
- [Insurance Modification](#)

A.1.6.1 Insurance Addition

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds insurance premium amount to advance/principal balance on the Line of credit and adjusts the Line of credit receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Line of credit. After you post the transaction Line of credit will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract

link's Contract screen. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.



To add financed insurance

Transaction	Parameters
Insurance addition	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

A.1.6.2 Insurance Cancellation

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.

To cancel a financed insurance

Transaction	Parameters
Insurance Cancellation	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Cancellation Reason
	Current Usage

If you enter a value for INSURANCE REFUND 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.

Also if you enter a value for 'Current Usage', system computes the rebate amount using the 'Pro Rata (Mileage) method. However system also calculates the rebate amount using 'Refund Calculation Method' and considers the minimum value out of both.

A.1.6.3 Insurance Modification

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 (i.e. Prime Rate or Flat Rate) and increase or decrease or even replace the current Margin Rate of a variable rate Line of credit up to the required basis points using the INDEX / MARGIN RATE CHANGE monetary transaction.

To change an index/margin rate

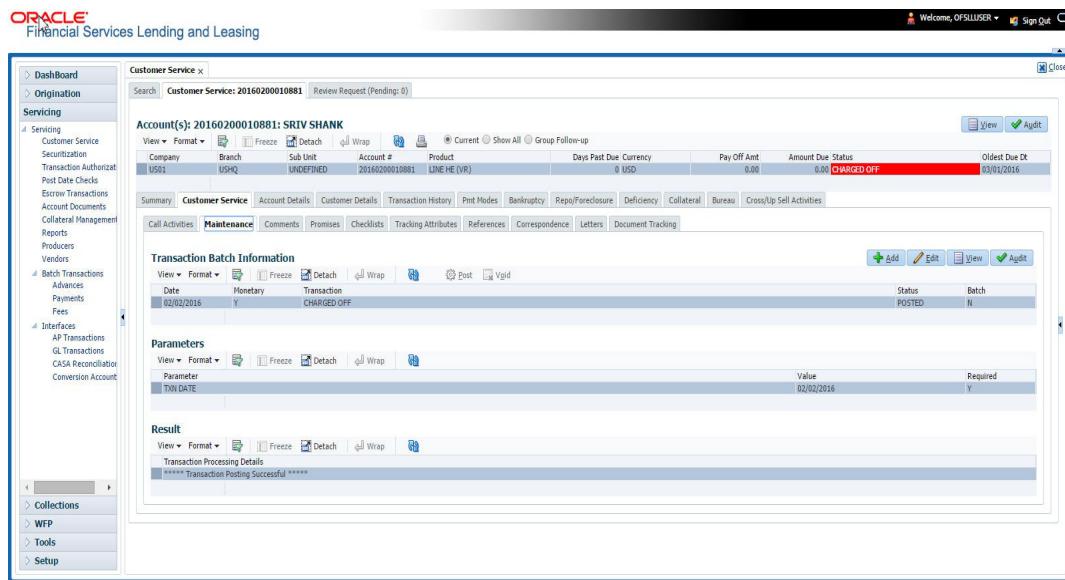
Transaction	Parameters
INDEX / MARGIN RATE CHANGE	TXN DATE - Select the date from adjoining calendar.
	INDEX - Select from the drop-down list as either Prime Rate or Flat Rate.
	MARGIN RATE - Specify the Margin Rate.
	REASON - Specify additional information (if any).
	TXNS ADJUSTMENT TYPE - Select one of the following transaction adjustment type from the drop-down list: ACTUAL - Select this option to replace the existing Margin Rate with the current specified Margin Rate. INCREASE - Select this option to add the current specified Margin Rate to the existing Margin Rate. DECREASE - Select this option to reduce the current specified Margin Rate from the existing Margin Rate. However, note that reduction is permitted only up to existing Margin Rate and system displays an error if the current specified Margin Rate is greater than the existing Margin Rate.

On clicking 'Post' system posts RESCHEDULE_INDEX monetary transaction to change the Index and Margin Rates.

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. A payoff quote can either be generated for current or future date, but not on a back date.

The transaction processing details and new balances after posting payoff quote appears in Results section of Maintenance screen.



To generate a payoff quote for an account Line of credit

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

A.1.9 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance screen. You can also payoff an account using the Consumer Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in Activities section's Paid Off Dt field on Account Details screen.

The system also notes the amount of the principal that was waived when account was paid off in the Waived column on Account Balances screen.

To pay off an account

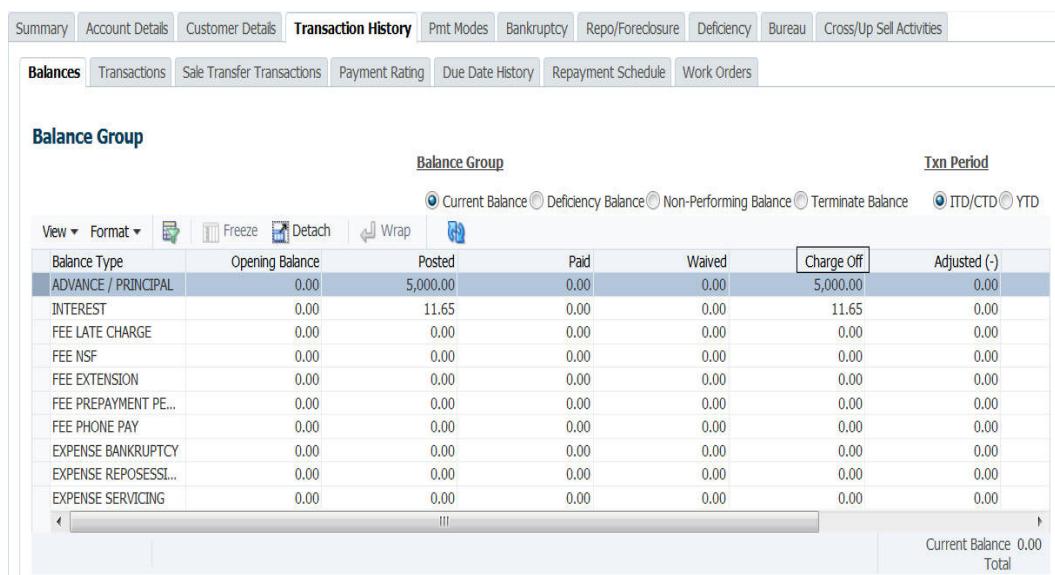
Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

A.1.10 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Line of credit have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original Line of credit still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.



The screenshot shows the Oracle Customer Service application interface. The top navigation bar includes links for Summary, Account Details, Customer Details, Transaction History (which is currently selected and highlighted in blue), Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Bureau, and Cross/Up Sell Activities. Below this is a secondary navigation bar with links for Balances (which is selected and highlighted in blue), Transactions, Sale Transfer Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The main content area is titled 'Balance Group' and contains a table with the following data:

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 REPOSESSI...	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

At the bottom right of the table, there is a note: 'Current Balance 0.00 Total'.

The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Customer Service' and has tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Print Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', and 'Cross/Sel Activities'. The 'Account Details' tab is selected. On the left, a sidebar menu includes 'Origination' (Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, Vendors), 'Servicing' (Collections, WFP, Tools, Setup), and 'Collections' (WFP, Tools, Setup). The 'Account Details' section displays 'Dues' (02/10/2013 to 10/10/2012), 'Deficiency Information' (Late, 30, 60, 90, 120, 150, 180 days), and 'Activities' (Last Activity Dt: 12/24/2015, Due Day: 10, Last Pmt Dt: 06/18/2012, Customer Grade: C, Producer: IL-00003 : SAM LEHAN CHRYSLER PLYMOUTH MAZDA). The 'Conditions' section shows 'Collateral Information' (No data to display), 'Customer Information' (Customer # 0000000450, Name: EDWIN A SMITH, Relation: PRIMARY, SSN: xx-xx-1121, Birth Dt: 01/01/1980, Gender: M, Collector: DALE, Email: STEVEN@SSC.COM, Language: ENGLISH, Marital Status: MARRIED, Correspondence: Stop Y), 'Address Information' (Type: HOME, Current: Y, Permiss: N, Mailing: Y, Address: 32423 LUQUILLO PR-00773, Phone: (000)-432-4324), and 'Employment Information' (Type: HOME, Current: Y, Permiss: Y, Employer: 23424 LOIZA PR-00772, Address: 23424 LOIZA PR-00772, Phone: (000)-432-4324). The 'Chargeoff Dt' field is highlighted in red.

However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

To charge off an account

Transaction	Parameters
Charged Off	Txn Date

A.1.11 Account Closure

The system automatically closes an account when its status changes from ACTIVE status to PAID or VOID. It is manually closed if it has status as CHARGE OFF. Accounts marked as

CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

The screenshot shows the 'Transaction Batch Information' screen. At the top, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. Below these are sub-tabs for Call Activities, Maintenance, Comments, Promises, Checklists, Trading Attributes, References, Correspondence, Letters, Document Tracking, and Scenario Analysis. The main area is titled 'Transaction Batch Information' and contains a table with columns for Date, Monetary, Transaction, Status, and Batch. The table includes rows for ACCOUNT CLOSE, ADD CUSTOMER ADDRESS PHONE, ASSET MAINTENANCE, PAID OFF, and another ASSET MAINTENANCE. Below the table are sections for 'Parameters' and 'Result'. The 'Parameters' section shows a single entry for 'TXN DATE' with a value of '01/22/2016' and a required field indicator 'Y'. The 'Result' section displays a message: '***** Transaction Posting Successful *****'.

To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.12 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

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

The screenshot shows the 'Account Balances' screen. At the top, there are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, Bureau, and Cross/Up Sell Activities. Below these are sub-tabs for Balances, Transactions, Transfer Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The main area is titled 'Balance Group' and contains a table with columns for Balance Type, Opening Balance, Posted, Paid, Waived, Charge Off, Adjusted (-), Adjusted (+), and Balance. The table includes rows for ADVANCE / PRINCIPAL, INTEREST, FEE LATE CHARGE, FEE NSF, FEE EXTENSION, FEE PREPAYMENT PENALTY, FEE PHONE PAY, FEE PERIODIC MAINTENANCE, RENTAL FEE, FEE DELAY, EXPENSE BANKRUPTCY, EXPENSE REPOSSESSION/FORECLOSURE, and EXPENSE SERVICING. A red box highlights the 'Adjusted (-)' column. At the bottom of the table, it says 'Current Balance Total: 100,040.00'.

To adjust the advance/principal balance

Transaction	Parameters
Adjustment To Advance/Principal - Add	Txn Date Amount
Adjustment To Advance/Principal - Subtract	Txn Date Amount

To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

To waive the advance/principal balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

A.1.13 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

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

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account 20160100013993, customer KVK KRISJNA. The transaction history tab is selected, showing a list of transactions. One transaction is highlighted for 'INTEREST' payments. The transaction history table includes columns for Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, Adjusted (-), Adjusted (+), and Balance. The table shows multiple entries for interest payments, with the last entry showing a balance of 70,000.00.

To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Subtract	Txn Date Amount

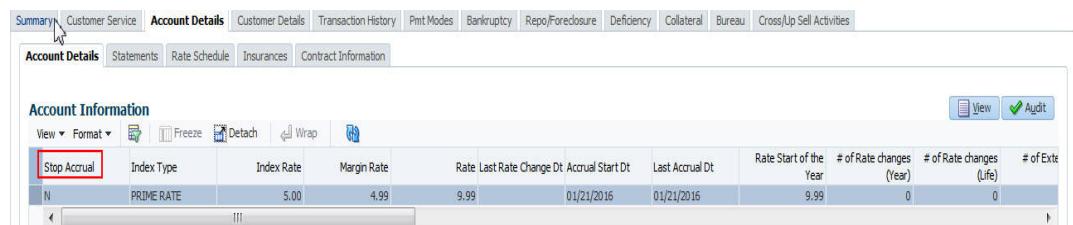
To waive the interest

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.



The screenshot shows the 'Account Details' tab selected in a navigation bar. Below it, the 'Interest and Accruals' section is displayed. A table lists various parameters, and the 'Stop Accrual' checkbox is highlighted with a red box.

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 Ext
N	PRIME RATE	5.00	4.99	9.99	01/21/2016	01/21/2016	01/21/2016	9.99	0	0	

To remove Stop Accrual indicator, post the start ACCURAL transaction.

To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

To stop interest accrual for an account

Transaction	Parameters
Stop Accrual	Txn Date

A.1.15 Active Military Duty

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

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

To indicate that a borrower is on active military duty

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on Customer Details screen.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Details screen. The 'Military Duty' checkbox in the 'Conditions' section is selected. Other sections visible include 'Alerts', 'Account Details' (Dues, Delinquency Information, Activities), 'Other Information' (Collateral, Customer), 'Address Information', and 'Employment Information'.

If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions screen.

While posting an SCRA transaction for a borrower who is on 'Active Military Duty', system processes a lower payment amount regardless of prior payment history.

To indicate the payment parameters when the borrower is on active military duty

Parameter Name - CUST_ON_MLTRY_DUTY

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference
	Payment Calculation Method
	Rate
	Override Rate

The Payment Calculation Method has the following options in drop-down list for selection:

- **Outstanding Balance & Term** - System calculates the new payment amount using Outstanding Principal, SCRA Rate, Remaining Term.
- **Contract Balance & Term** - System calculates the new payment amount using Contract principal, SCRA Rate, Contract Term.

Note

If the borrower is delinquent during the life of loan, any outstanding balance would be paid along with last installment amount.

OFF-Military Duty

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restores the interest and instalment amount for the remaining term of the loan.

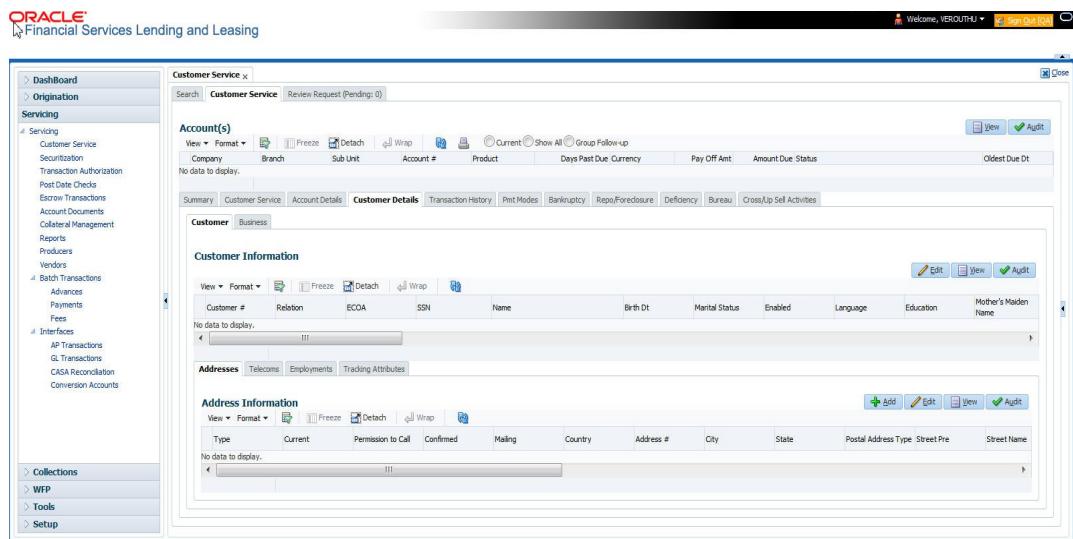
To indicate that a borrower is no longer on active military duty

Transaction	Parameters
BORROWER OFF MILITARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	SCRA OFF PAYMENT CALC METHOD

To adjust the contracted interest rate and Payment Amount, the SCRA off Payment Calculation Method has the following options in drop-down list for selection:

- Restore Account Payment - System restores contract interest rate and instalment amount.
 - Remaining balance (if any) after 'Restore to Account Payment' is adjusted to the last instalment amount as a balloon payment.
 - In case if a 'Rate Change' transaction is posted on account before posting 'On Military Duty' transaction, system calculates the remaining payment amount as per the changed interest rate and not the contract rate.
- Calculate New Payment - System recalculates the payment amount using contract interest rate.

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are de-selected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.



A.1.16 MILITARY Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

The new due day appears in Activities section Due Day field on the Account Details screen.

The screenshot shows the Oracle Financials Account Details screen. In the 'Activities' section, the 'Due Day' field is highlighted with a red box. The field contains the value '1'. Other fields in the 'Activities' section include 'Active Dt: 12/28/2015', 'Last Activity Dt: 12/28/2015', 'Last Pmt Dt: ', 'Customer Grade: A', 'Producer: CA-00002 : RANDYS AUTO SALES', 'App # 0000001230', 'Paid Off Dt: ', 'Effective Dt: 12/28/2015', 'Current Pmt: 1,492.80', 'Last Bill Amt: 0.00', 'Last Pmt Amt: 0.00', 'Charge Off Dt: ', 'Military Duty: N', 'Customer Score: 750', 'Behaviour Score: 0', and 'Last Pmt Amt: 0.00'.

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.

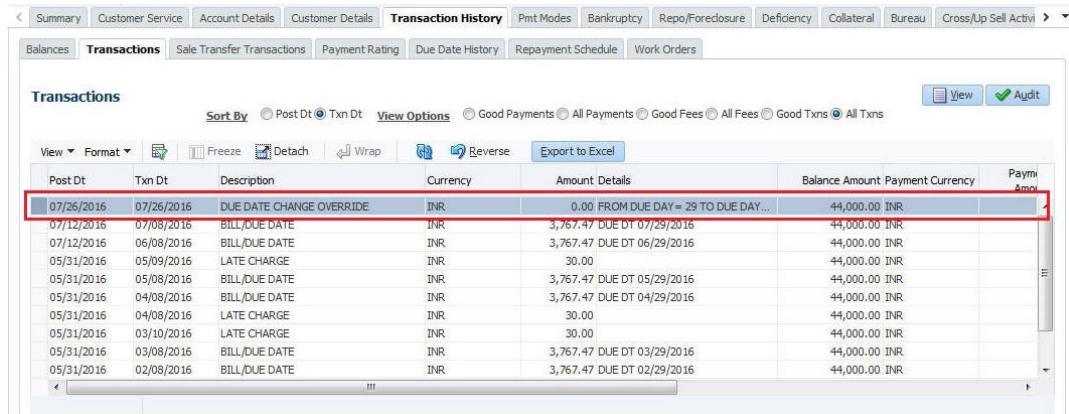
To override a due date change

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.

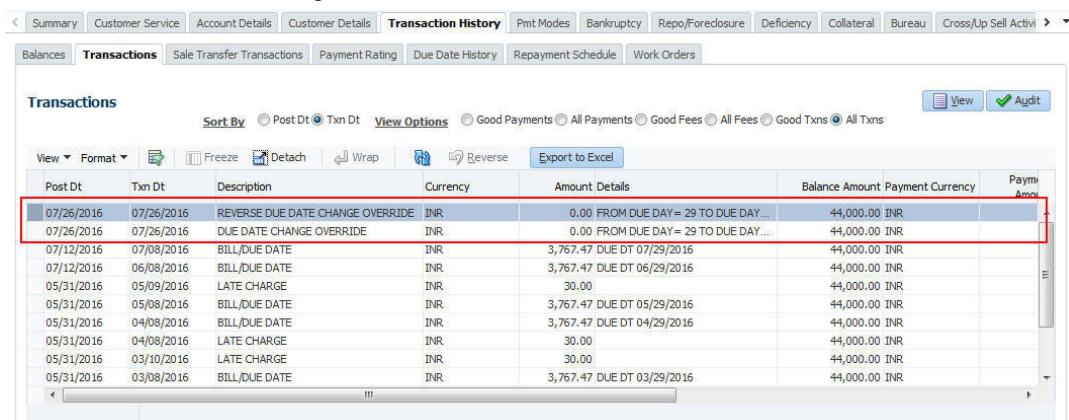


Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amount	Payment Currency	Paym. Amt
07/26/2016	07/26/2016	DUE DATE CHANGE OVERRIDE	INR	0.00 FROM DUE DAY= 29 TO DUE DAY...	44,000.00	INR	
07/12/2016	07/09/2016	BILL/DUE DATE	INR	3,767.47 DUE DT 07/29/2016	44,000.00	INR	
07/12/2016	06/09/2016	BILL/DUE 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	05/09/2016	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. Amt
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 Change Term

You can change the term of a loan account by posting the 'CHANGE TERM' monetary transaction in Customer Service > Maintenance > Transaction Batch Information. When the term is changed, system auto calculates and updates the Term and Maturity date as indicated below:

- New Term is calculated from ACC_DUE_DT_NEXT onwards. (Say, New Terms)

- Number of terms is calculated from Contract date to ACC_DUE_DT_NEXT (Say, Passed Terms).
- Updates ACC_TERM_CUR with sum of PASSED TERMS + NEW TERMS.
- Updates ACC_MATURITY_DT_CUR with sum of ACC_DUE_DT_NEXT + NEW TERMS.

To change the term

Transaction	Parameters
CHANGE TERM	TXN DATE
	PAYMENT AMOUNT
	BALLOON PAYMENT AMOUNT

A.1.18 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.

The screenshot shows the 'Transaction Batch Information' screen. At the top, there are tabs for 'Primary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Bureau', and 'CrossUp Sell Activities'. Below the tabs, there are buttons for 'Call Activities', 'Maintenance', 'Comments', 'Promises', 'Checklists', 'Tracking Attributes', 'References', 'Correspondence', 'Letters', 'Document Trading', and 'Scenario Analysis'. The main area is titled 'Transaction Batch Information' and contains a table with columns: Date, Monetary, Transaction, Status, and Batch. The table data is as follows:

Date	Monetary	Transaction	Status	Batch
02/09/2016	Y		POSTED	N
12/17/2015	Y	PAYOUT QUOTE	OPEN	N
12/17/2015	Y	ADJUSTMENT TO ACH FEE - ADD		
12/15/2015	Y	PAYOUT QUOTE	POSTED	N

Below the table, there are buttons for 'Add', 'Edit', 'View', and 'Audit'. Further down, there are buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'. The 'Parameters' section and 'Result' section both show 'No data to display.'

To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
	Payment Date
	Payment Amount

A.1.19 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.

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.

To apply an extension

Transaction	Parameters
EXTENSION	Txn Date
	Extension Term
	Reason
	Stop Accrual

While posting an extension, ensure that the minimum number of required payments, as defined at contract level is met. Else, system displays an error message on verification. Also while posting subsequent extension transactions, ensure that the minimum gap requirement between two extensions is satisfied.

To adjust an extension fee

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

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

A.1.19.1 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.1.20 Payment Amount

You can change the current payment amount of an account. The new payment amount has to be calculated manually as Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not to be changed. The next ACH (if applicable) does not reflect changed payment amount if the account has already been billed at time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

After you post the transaction, the new payment amount appears on Account Details screen in Current Pmt field of the Activities section.

To change the payment amount

Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.21 Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appear in the corresponding column of Customer Service screen's Account Balances screen for FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for 'Account(s): 20151200011200: MURRAY RICHARD'. The 'Customer Service x' tab is selected. The 'Balances' tab is active in the navigation bar. Below the tabs, the 'Balance Group' table is displayed, showing various transaction types and their balances. The table includes columns for Balance Type, Opening Balance, Posted, Paid Balance, Waived, Charge Off, Adjusted (-), Adjusted (+), and Balance. The 'Balance Type' column lists items like ADVANCE/PRINCIPAL, INTEREST, FEE LATE CHARGE, FEE NSF, FEE ADVANCE, etc. The 'Balance' column shows values such as 35,900.00, 0.00, 0.00, etc. The 'Txn Period' section at the top right of the table indicates the period is YTD/CTD. The left sidebar contains a navigation tree with categories like Dashboard, Origination, Servicing, Collections, WIP, Tools, and Setup.

To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

A.1.22 Escrow Payment

The following monetary transactions allow you to specify escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence rate and term) and define when change will begin. The “txn date” parameter is when the new agreement starts.

The following transactions allow you to adjust or waive the escrow advance.

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

To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

To waive escrow advance

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount

To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

A.1.23 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.1.24 Pay Off Quote Fee

The PAYOFF QUOTE transaction on Maintenance screen includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on Customer Service form's Balances screen for Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

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

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	30,000.00	0.00	0.00	0.00	0.00	0.00	30,000.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE ADVANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE OVER CREDIT LIMIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE MEMBERSHIP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Current Balance Total 30,000.00

Promotion	Type	Rate	Term Start Dt	End Dt	Insurance	Status	Sub Type
NONE	NONE	0.00	0.00	12/24/2015	12/31/4000		

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.1.25 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.1.26 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/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor

- Mark a customer as deceased
- Change a customer's Privacy Opt-Out indicator
- Stop Customer/Business 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
- Customer Credit Limit Transactions
- Add Existing Customer to Account
- Add/Update Business Customer Details
- Rescission Account
- Add Asset to Account
- Customer / Business Credit Score Update
- Master Account Maintenance
- Master Account - Statement Consolidation Indicator Maintenance
- Add Existing Business to Account
- Add Business Phone Details
- Confirm Customer / Business address

A.2.1 Customer/Business Name Maintenance

You can update and change a customer's or Business 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

To update business name

Transaction	Parameters
BUSINESS NAME MAINTENANCE	Txn Date
	BUSINESS NAME
	LEGAL NAME

Here, the legal name is register name of the business and can be the business name itself.

The new details appear throughout the system; for example, in Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Customer Service x'. At the top, there is a search bar with the text 'Customer Service: 20151200012208' and a note 'Review Request (Pending: 0)'. Below the search bar, there is a table titled 'Account(s)' showing details for account 20151200012208, which is associated with customer Black Harry. The table includes columns for Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, and Oldest Due Dt. The status is listed as ACTIVE and the oldest due date is 01/01/2016. Below the table, there is a section titled 'Customer Information' with a table showing customer details like SSN, Name, Birth Date, and Addresses. The name 'HARRY BLACK BLACK' is highlighted in red. The application has a standard Oracle ADF-based interface with various buttons and tabs for managing the account and customer.

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
	Payment Hierarchy

Note

The payment hierarchy is auto-populated by the system based on new/existing customer details and the same can be modified. For more information, refer to Payment Hierarchy field details in [Customer sub tab](#) section.

The new details appear throughout the system.

A.2.3 Skipped Customers/Business

When a customer/business cannot be located, the system enables you to mark that customer/business as “skipped” (as in, “the customer/business is a skipped debtor”) Marking a customer/Business as skipped indicates that the customer’s/business whereabouts are unknown.

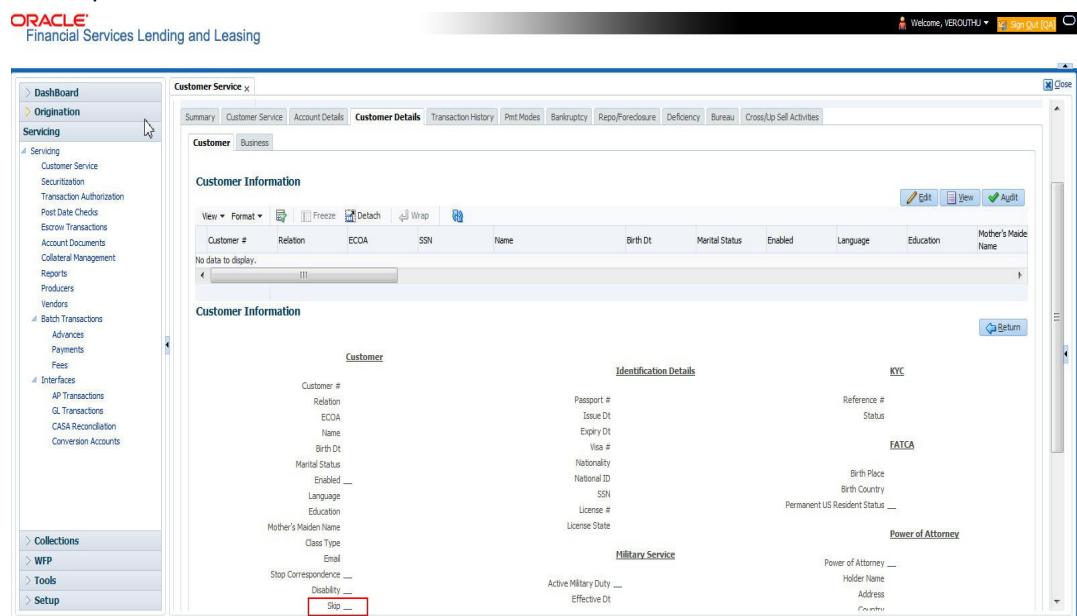
To mark a customer as “skipped”

Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

To mark a business as “skipped”

Transaction	Parameters
Business Skip	Txn Date
	Business Skip Indicator

The Skip box is selected on the Customer Service screen's Customer/Business Details tab.



To remove the Skip indicator, follow the above procedure and update the 'CUSTOMER/BUSINESS SKIP INDICATOR' as 'NO'.

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

Customer Service x

Account(s): 20150500010045: CHECK COMMENT DELINQUENCY

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due Sta
US01	USHQ	UNDEFINED	20150500010045	LOAN VEHICLE (FR)	-51	USD	0.00	0.00 AC

Transaction Batch Information

Date	Monetary	Transaction	Status	Batch
07/13/2016	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

Date: 07/22/2016 Transaction: MARK CUSTOMER AS DECEASED Status:

Parameters

Parameter	Value	Required
DECEASED DATE	<input type="text"/>	<input checked="" type="checkbox"/>
TRANSACTION DATE	<input type="text"/>	<input checked="" type="checkbox"/>
RELATION TYPE CODE	<input type="text"/>	<input checked="" type="checkbox"/>
REMOVE PERMISSION TO CALL	<input type="text"/>	<input checked="" type="checkbox"/>

You can select the ‘Deceased Date’ and ‘Transaction Date’ (last transaction date) from the adjoining calendar. Select the ‘Relation Type Code’ and ‘Remove Permission To Call’ (as ‘Yes’) from the drop-down list.

System identifies all the related accounts based on Customer ID and marks ‘the customer deceased date’ on all accounts (primary or joint holder) held by the customer. If the transaction is successful, a confirmation message is displayed in the Results section displaying all the customer accounts on which this status is posted. Also a comment is posted on all accounts when the ‘Permission to Call’ status is changed.

The Customer Deceased Date is also indicated on the Customer Details screen's Military Service section.

A.2.5 Privacy Opt-Out Indicator

You can change the customer's/Business 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.

Customer:

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

Business:

Transaction Code: BUS_PRIVACY_INFO

Description: BUSINESS OPT-OUT PREFERENCES (PRIVACY OPT-OUT)

To change the business privacy opt-out indicators

Transaction	Parameters
BUSINESS OPT-OUT PREFERENCES (PRIVACY OPT-OUT)	Transaction Date
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

The customer's Privacy information sharing preferences are updated on the Customer Service screen's Customer/Business Details tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Customer Service x'. On the left, there is a navigation sidebar with various menu items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The 'Customer' tab is selected. The main content area displays customer details for a customer with ID 0000001004. Under the 'Customer' section, there is a 'Share Credit Opt Out' checkbox which is checked. Below this, there are several other checkboxes for 'Insurance Opt Out' and 'Marketing Opt Out', all of which are checked and highlighted with a red box. The interface is in a light blue and white color scheme with various input fields and dropdown menus.

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 Customer/Business Correspondence (stopping)

You can choose at any time to stop correspondence to a customer/business. When you do so, the customer/business will receive no correspondence of any kind from the system.

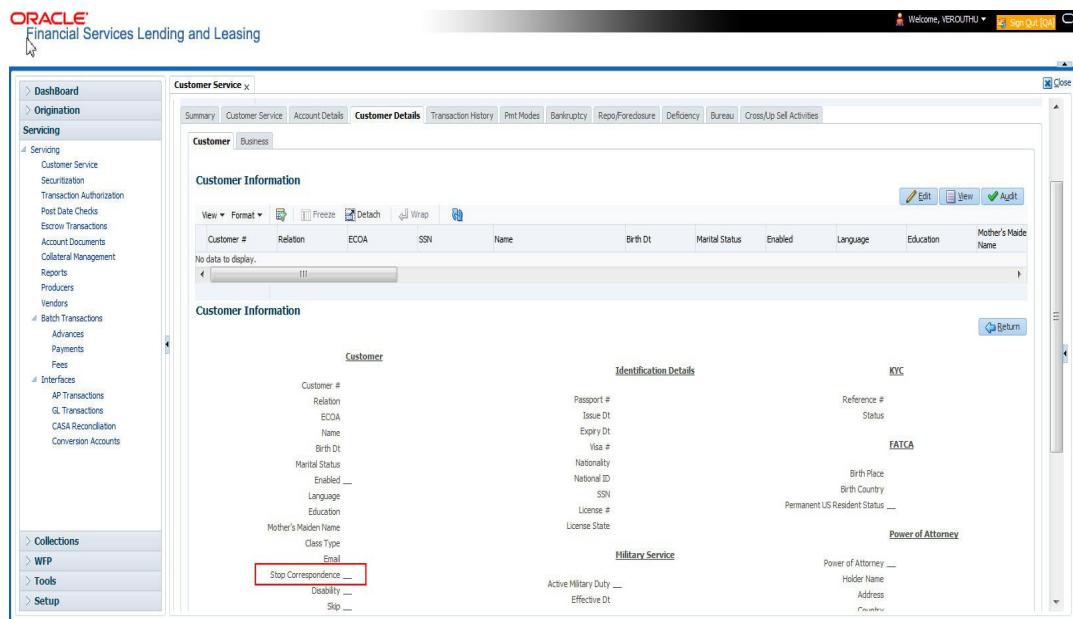
To stop correspondence with a customer

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

To stop correspondence with a business

Transaction	Parameters
Business Stop Correspondence	Txn Data
	Business Stop Corr Indicator

The Stop Correspondence box is selected on the Customer Service screen's Customer/Business Details tab.



To remove the Stop Correspondence indicator, follow the above procedure and update the 'CUSTOMER/BUSINESS STOP CORR INDICATOR' as 'NO'.

A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.

Note

In case any issues on existing Line of credit accounts, you can back port this functionality. Contact your account manager.

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Company Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

A.2.8 ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

Transaction	Parameters
ACH Maintenance	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess
	ACH Payment Day
	ACH Start Date
	Txn Date

This information appears in the ACH section of the Account Details screen.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window title is "Customer Service" with account number "20160100013422". The left sidebar contains a navigation tree with categories like Dashboard, Origination, Servicing, and WFP. The main content area displays account details for "SUBRAMANIAN SWATHY". The "Contract Information" tab is selected, showing a table for the "Contract" with data such as Contract Dt (01/19/2016), Amt Financed (750,000.00), Term (12), Due Day (19), Maturity Dt (01/19/2017), Finance Charge (20,724.72), Total of Pmts (770,724.72), Down Pmt (0.00), and Final Pmt (64.22). The "ACH Information" tab is also visible at the bottom.

A.2.9 Stop an ACH

To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details screen.

A.2.10 Statement Reprinting (batch only)

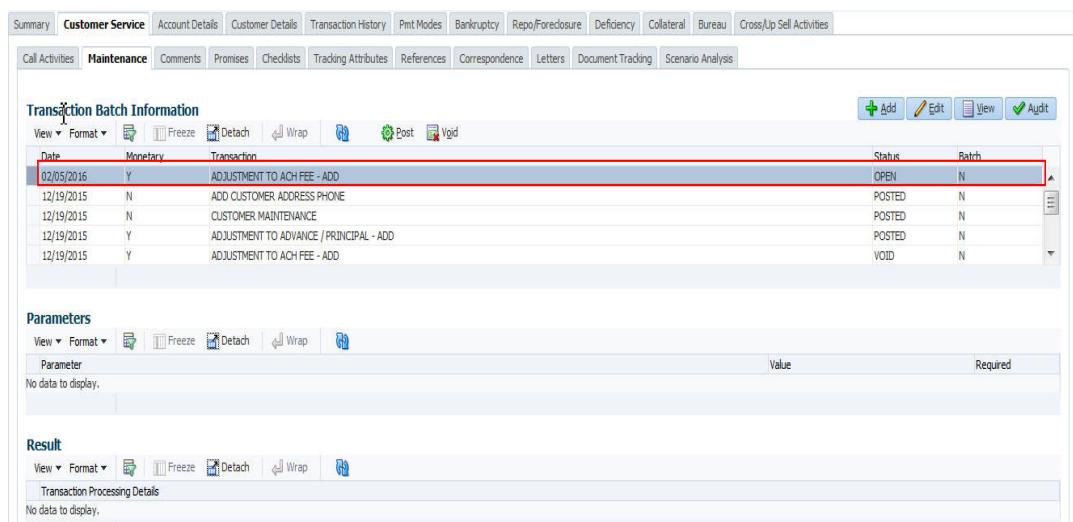
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	Statement Closing Date

A.2.11 Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.



Date	Monetary	Transaction	Status	Batch
02/05/2016	Y	ADJUSTMENT TO ACH FEE - ADD	OPEN	N
12/19/2015	N	ADD CUSTOMER ADDRESS PHONE	POSTED	N
12/19/2015	N	CUSTOMER MAINTENANCE	POSTED	N
12/19/2015	Y	ADJUSTMENT TO ADVANCE /PRINCIPAL - ADD	POSTED	N
12/19/2015	Y	ADJUSTMENT TO ACH FEE - ADD	VOID	N

To add a new ACH bank

Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess

A.2.12 Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdc Check Number
	pdc Check Date
	pdc No Of Checks
	pdc Check Amount
	pdc Bank Routing Number
	pdc Account Type
	pdc Account Number
	pdc Bank Name
	pdc Bank Branch Name
	pdc Docket Code
	pdc Comments
	pdc Frequency

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Line of credit account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

A.2.14 Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

A Warranty Refund transaction posted or reversed on the Maintenance screen should be matched with a payment posting or reversal.

A.2.15 Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

The above refers to the account insurance and not asset or collateral insurance. For example, 'Credit Life and Disability'.

A.2.16 Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference

To add new escrow tax details

Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
Reason	
Reference	

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disbursements	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance**To refund or adjust insurance**

Transaction	Parameters
Insurance Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.

A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

A.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
	PERMISSION TO CALL IND #1

Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

- Transaction Code: ACC_STMT_PREFERENCE_MODE

- Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREFERENCE MODE	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE LETTER MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 Customer Credit Limit Transactions

In Oracle Financial Services Lending and Leasing, you can define Customer Credit Limit based on the customer credit worthiness or historical customer data and using this limit, applications can be funded up to the credit limit amount allowed.

The defined credit limit details can further be changed by posting appropriate non-monetary transaction. The 'Transactions' sub tab available in Servicing > Customer Credit Limit screen's > Customer/Business tab allows you to post a set of non-monetary transactions to update specific customer credit limit details on the account. However, the same transactions can also be posted from Customer Service > Maintenance tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Customer Credit Limit'. The 'Transactions' sub-tab is selected. The 'Credit Limit Details' section shows a table with columns: Customer #, Name, Max Limit, Total Utilized Amt, Available Amt, Hold Amt, Suspended Amt, Grade, Max Late Charge, Limit Expiry, and Limit Next Renewal. One row is selected for 'PAVAN 2'. The 'Transactions' section shows a table with columns: Date, Monetary, Transaction, Status, and Batch. One row is selected for '04/20/2018' with a status of 'POSTED' and a batch of 'N'. The 'Parameters' section shows a table with columns: Parameter, Value, and Required. One row is selected for 'TXN DATE' with a value of '04/20/2018' and a required status of 'Y'. The 'Result' section displays a message: 'Customer Credit Max Limit Decreased from 1000000 to 100000' and 'Transaction posted on accounts : 2018040010340, **** Transaction Posting Successful ****'.

A.2.23.1 Customer Credit Limit Transactions

To update the customer credit limit details, post the following transactions:

Purpose	Transaction Code	Transaction Description
To increase the customer Max limit field by given amount.	CUS_CRLMT_INCREASE	CUSTOMER CREDIT LIMIT INCREASE
To decrease the customer Max limit field by given amount.	CUS_CRLMT_DECREASE	CUSTOMER CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to Customer Max limit field.	CUS_CRLMT_HOLD_DECREASE	DECREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from customer Max limit to HOLD amount field.	CUS_CRLMT_HOLD_INCREASE	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	CUS_CRLMT_SUSPEND_INCREASE	INCREASE CUSTOMER CREDIT LIMIT SUSPEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	CUS_CRLMT_SUSPEND_DECREASE	DECREASE CUSTOMER CREDIT LIMIT SUSPEND AMOUNT

For the above transactions, following parameters are to be defined:

- Date: The transaction date
- Amount: Amount to increase / decrease credit limit, Hold and Suspend.
- Reason: Additional information if any.

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.23.2 Business Credit Limit Transactions

To update the business credit limit details, post the following transactions:

Purpose	Transaction Code	Transaction Description
To increase the business Max limit field by given amount.	BUS_CRLMT_INCREASE	BUSINESS CREDIT LIMIT INCREASE
To decrease the business Max limit field by given amount.	BUS_CRLMT_DECREASE	BUSINESS CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to business Max limit field.	BUS_CRLMT_HOLD_DECREASE	DECREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from business Max limit to HOLD amount field.	BUS_CRLMT_HOLD_INCREASE	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT

Purpose	Transaction Code	Transaction Description
To move the given transaction amount from Max Limit field to suspended amount field.	BUS_CRLMT_SUS-PEND_INCREASE	INCREASE BUSINESS CREDIT LIMIT SUS-PEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	BUS_CRLMT_SUS-PEND_DECREASE	DECREASE BUSINESS CREDIT LIMIT SUS-PEND AMOUNT

For the above transactions, following parameters are to be defined:

- Date: The transaction date
- Amount: Amount to increase / decrease credit limit, Hold and Suspend.
- Reason: Additional information if any.

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.23.3 Customer/Business Credit Limit Maintenance

To adjust the Grade, Late Charge, or Limit Expiry details of a defined credit limit, you can post 'CUSTOMER/BUSINESS CREDIT LIMIT MAINTENANCE' transaction:

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.23.4 Customer/Business Address Maintenance

To add/update Customer/Business address details into the following tabs, you can post 'ADD CUSTOMER/BUSINESS ADDRESS PHONE' transaction.

- Servicing > Customer Service > Customer details tab > Customer/Business > Addresses sub tab
- Servicing > Customer Credit Limit > Customer/Business > Addresses sub tab

Also, note that if the address details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.23.5 Customer/Business Telecom Maintenance

To add Customer/Business Telecom details into the following tabs, you can post 'ADD CUSTOMER TELECOM / ADD BUSINESS TELECOM' transaction.

To update Customer / Business Telecom details into the following tabs, you can post CUSTOMER TELECOM MAINTENANCE / BUSINESS TELECOM MAINTENANCE transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Telecoms sub tab
- Servicing > Customer Credit Limit > Customer/Business > Telecoms sub tab

Also, note that if the Telecom details are added or updated directly from the above tabs, system automatically posts the below transaction.

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Customer/Business Details

screen. This also serves as primary communication for business if the 'Permission to Call Indicator' is 'Yes'.

A.2.23.6 Business Partners Maintenance

To add/maintain business partner details into the following tabs, you can post 'ADD BUSINESS PARTNERS' or 'BUSINESS PARTNERS MAINTENANCE' transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Partners sub tab
- Servicing > Customer Credit Limit > Customer/Business > Partners sub tab

Also, note that if the business partner details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.23.7 Business Affiliates Maintenance

To add/maintain business affiliates details into the following tabs, you can post 'ADD BUSINESS AFFILIATES' or 'BUSINESS AFFILIATES MAINTENANCE' transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Affiliates sub tab
- Servicing > Customer Credit Limit > Customer/Business > Affiliates sub tab

Also, note that if the Affiliates details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.24 Add Existing Customer to Account

You can attach an existing customer details maintained in the system to an account by posting 'ADD EXISTING CUSTOMER' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

While posting the transaction, you can add a customer linked to another account but with different SSN and Relationship type other than the existing relation mapped to the account. However, system does not allow to attach those Customer details which are marked as either 'Deceased' or 'Bankrupt'.

To add existing customer

Transaction	Parameters
ADD EXISTING CUSTOMER	TXN DATE
	CUSTOMER NUMBER
	RELATION TYPE CODE
	COMMENTS

The transaction date has to be the current system date and is auto populated by default. Enter the Customer Number and select the Relation Type Code from the drop-down list. You can specify additional information (if any) as a comment and click 'Post'.

On successfully posting the transaction, a confirmation message is displayed in Result section. Also, if a second customer is added to a single customer account, the 'joint' check box is selected indicating it as joint account thereafter.

Note

Customer addition to GRI linked accounts are to be handled manually. Also if there is a 'Customer Credit Limit' defined on the account, the credit limit share of newly added customer has to be defined.

A.2.25 Add/Update Business Customer Details

You can add new business details to an account and/or update the existing business details by posting the following non monetary transactions:

- NEW BUSINESS MAINTENANCE
- BUSINESS MAINTENANCE

Adding or Updating Business details is also supported from Customer Details > Business tab. While posting the above non monetary transactions, you can define the parameters either by selecting from the drop-down list/calendar or specifying the details in free text field. For more information, refer [Business sub tab](#) section.

New business details can be added even after an account is created and is usually done in case when the existing business is taken over by another business. When you add new business or update existing details and save the record, the same becomes the current/primary business of the customer and the current indicator is set to 'Y' by default.

To add new business details

Transaction	Parameters
NEW BUSINESS MAINTENANCE	TXN DATE ORGANIZATION TYPE BUSINESS TYPE BUSINESS CATEGORY BUSINESS NAME LEGAL NAME TAX ID# START DATE CURR NO OF EMPLOYEES NUMBER OF EMPLOYEES CONTACT PERSON BANK NAME BUSINESS BANK ACCOUNT NUMBER AVG CHECKING BALANCE NUMBER OF LOCATIONS MANAGEMENT SINCE PAYMENT HIERARCHY BUSINESS TIME ZONE BUSINESS SKIP INDICATOR BUSINESS STOP CORR INDICATOR BUSINESS ENABLED INDICATOR PRIVACY OPTOUT BUSINESS EMAIL ADDRESS1

Note

The above transaction is supported only for Business accounts and if the same is posted on to a non-business account, system displays an error as 'Cannot link/add business details to Individual Account'.

To update existing business details

Transaction	Parameters
BUSINESS MAINTENANCE	TXN DATE ORGANIZATION TYPE BUSINESS TYPE BUSINESS NAME LEGAL NAME TAX ID# START DATE CURR NO OF EMPLOYEES NUMBER OF EMPLOYEES CONTACT PERSON BANK NAME BUSINESS BANK ACCOUNT NUMBER AVG CHECKING BALANCE NUMBER OF LOCATIONS MANAGEMENT SINCE CATEGORY CODE PAYMENT HIERARCHY BUSINESS TIME ZONE REASON CODE

On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Details > Business tab.

A.2.26 Rescission Transaction to Void Account

You can void an account immediately after funding or even during the Servicing stage due to unforeseen circumstances by posting 'ACC_RESCISSON' - RESCISSION ACCOUNT non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

The statuses for which the transaction is supported depends on the setup configuration which includes the access for REVERSE button in transaction history for ACTIVE transaction.

However, note that you cannot void an account which is already in Void status.

To rescission a customer linked account

Transaction	Parameters
RESCISSON ACCOUNT	TXN DATE
	REASON CODE

While posting the transaction, select the transaction date as the current system date and select the Reason Code from the drop-down list. Click 'Post'.

On posting the transaction, system posts 'REVERSE ACTIVE' transaction along with following changes:

- Account status is marked as VOID in Transaction History > Transactions tab
- Corresponding Application status is marked as VOID
- All the Good Transactions on to the account are reversed.

A.2.27 Add Asset to Account

In addition to swap the asset linked to an account, you can add non primary Asset/Collateral to an Account during Servicing and Collection stage by posting 'ADD NEW ASSET' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Any collateral with status NEW, INACTIVE and RELEASED can be added through this transaction and the status of the Asset is set ACTIVE by default. If there is already an asset associated to an account or if this is the first one, the new asset is added with Primary indicator as 'N' which can be manually changed in Servicing > Customer Service > Collateral > Vehicle tab.

To add asset to account

Transaction	Parameters
ADD NEW ASSET	NEW ASSET NUMBER
	COMMENTS
	REASON CODE

While posting the transaction, you need to specify the New Asset Number. enter additional details (if any) as Comments and select the Reason Code from the drop-down list. Click 'Post'.

On successfully posting the transaction, a confirmation message is displayed and a comment is posted on the account indicating 'NEW COLLATERAL ADDED - ASSET NBR:XXX, PRIMARY IND: N'. You can view and further update the asset details in Servicing > Customer Service > Collateral > Vehicle tab.

A.2.28 Customer / Business Credit Score Update

You can regularly update and store the credit score of a Customer and Business accounts maintained in the system by posting CUSTOMER CREDIT SCORE UPDATE and BUSINESS CREDIT SCORE UPDATE non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

Customer/Business Credit Score is a numeric summary of credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a Customer/Business account in the entire credit report.

Note

On posting 'CUSTOMER CREDIT SCORE UPDATE' transaction on any customer account, system automatically posts the transaction to all the linked accounts of that customer.

To update customer/business score

Transaction	Parameters
CUSTOMER CREDIT SCORE UPDATE	TXN DATE Select the transaction date from adjoining calendar.
CUS_CRED-IT_SCORE_MAINT	SCORE RECEIVED DATE Select the date when the score was received from credit bureau.
or BUSINESS CREDIT SCORE UPDATE	RELATION TYPE CODE (Applicable only for customer score update) Select the account relation type from the drop-down list. The list displays only those relationship types which are attached to account and are enabled (excluding deceased customer relations).
BUS_CRED-IT_SCORE_MAINT	SOURCE CODE Select the credit bureau from where the customer/business credit score is received from the drop-down list. The list is populated based on the values maintained in CRB_SOURCE_CD lookup code.
	SCORE Enter the customer/business credit score value.
	REFERENCE NUMBER Enter the reference number associated with the credit score.
	REASON CODE Select the reason for posting this transaction from the drop-down list.
	COMMENTS Additional information if any.

On successfully posting the transaction, a confirmation message is displayed in Result section and the record is captured in Customer Service > Customer Details > Customer/

Business > Customer/Business Score tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The title bar reads "ORACLE Financial Services Lending and Leasing". The main window is titled "Customer Service x" and has tabs for "Customer" and "Business". The "Customer" tab is selected, showing the "Customer Information" section. This section includes a table with columns: Customer # (678678767), Relation (PRIMARY), ECOA (INDIVIDUAL), Name (ASD AD TESTING JR), SSN (xx-xxx-3233), Birth Dt (12/18/2016), and Customer Deceased Date. Below this table are buttons for "Edit", "View", and "Audit". Below the table are tabs for "Addresses", "Telecoms", "Employments", "Tracking Attributes", and "Customer Score". The "Customer Score" tab is selected, showing the "Customer Score Information" section. This section includes a table with columns: Txn Dt (04/29/2019, 05/05/2019, 05/03/2019, 05/03/2019, 05/03/2019), Score Received Dt (12/18/2020, 05/05/2019, 05/03/2019, 05/03/2019, 05/03/2019), Source (EFX, EXP, EFX, EFX, EFX), Score (19, 890, 777, 777, 777), Reference Number (1, 101APP, 101APP, 101APP, 101APP), Reason Code (GRADE, TEST, GRADE, TEST, GRADE), and Comments (1, TEST, TEST, TEST, TEST). Below this table are buttons for "View" and "Audit".

A.2.29 Master Account Maintenance

While funding an application in Origination, there is option to categorize the current application to be considered as 'Master Account' or link the current application to another existing master account in the system after funding. The selected option in Origination > Funding screen are propagated to Servicing. In Servicing, you can further maintain the linking of associated accounts to Master Account with following option:

- Link/attach an account to Master Account
- Moved a linked account from one Master Account to other
- Remove/de-link an account from Master Account

The above actions can be performed by posting 'MASTER ACCOUNT MAINTENANCE' (ACC_MASTER_ACCOUNT_MAINT) non-monetary transaction from Customer Service > Maintenance > Transaction Batch Information section.

To post Master Account Maintenance transaction

Transaction	Parameters
MASTER ACCOUNT MAINTENANCE ACC_MASTER_ACCOUNT_MAINT	<p>TXN DATE Select the transaction posting date from the adjoining calendar.</p> <p>ACCOUNT NUMBER Enter the account number which is to be Attached / Moved / Remove to/from a Master Account. Ensure that the current customer is linked to that account. System displays an error if there is a mismatch or an invalid account number is entered.</p>
	<p>MASTER ACCOUNT NUMBER Enter the Master Account number to which the current account is to be linked.</p>
	<p>MASTER ACCOUNT MAINTENANCE ACTION TYPE Select the action type to be performed from the drop-down list. You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Master Account.</p> <p>VALIDATE COMMON CUSTOMER BETWEEN ACCOUNT AND MASTER ACCOUNT Select either Yes or No from the drop-down list to indicate the system to validate if there are any common customers between the current selected Account and Master Account. System does not allow to post the transaction if this option is selected as Yes and there are no common customer found during validation.</p>
	<p>VALIDATE BILLING CYCLE AND DUE DATE BETWEEN ACCOUNT AND MASTER ACCOUNT Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Master Account have the same Billing Cycle and Due Day. System does not allow to post the transaction if this option is selected as Yes and the Billing Cycle and Due Day is found to be different during validation.</p>

Transaction	Parameters
	<p>VALIDATE PORTFOLIO COMPANY BETWEEN ACCOUNT AND MASTER ACCOUNT</p> <p>Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Master Account belongs to the same portfolio company.</p> <p>System does not allow to post the transaction if this option is selected as Yes and the portfolio company is found to be different for both accounts during validation.</p>
	<p>PROCESS MASTER ASSOCIATED ACCOUNTS</p> <p>Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' posts the transaction to Current Account.</p> <p>PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS</p> <p>Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to associated accounts where Product Type is equal to Current Account Product Type where this transaction is posted and selecting 'No' posts the transaction to all the Accounts under a Master Account.</p>
	<p>REASON CODE</p> <p>Selected the appropriate reason code for posting this transaction from the drop-down list.</p>
	<p>COMMENTS</p> <p>Additional information (if any).</p>

On successfully posting the transaction, a comment is posted on all involved accounts i.e. Master Account and Associated Account. For 'Add' transaction new Master Account # is updated and for 'Update' transaction, the existing Master Account # is replaced with Account # provided in Transaction Parameters.

In case of an error, the transaction is rolled-back from all the accounts.

Note

If the primary customer of Master Account or linked account is deceased, on replacing the next primary account-relation, the accounts under deceased customer have to be updated to new customer Master Accounts manually.

A.2.30 Master Account - Statement Consolidation Indicator Maintenance

While funding an application in Origination, there is a 'Statement Consolidation' option to indicate if the system needs to generate consolidated billing statement at Master Account level along with details of all the associated accounts with same billing cycle and due day. If selected in Origination > Funding screen, the same option is propagated to Servicing.

The Statement Consolidation indicator can also be changed in Servicing to either Yes or No by posting 'STATEMENT CONSOLIDATION INDICATOR MAINTENANCE'

(ACC_STMT_CONSOLIDATE_MAINT) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section to facilitate consolidated statement generation at Master Account level.

To update Statement Consolidation indicator

Transaction	Parameters
STATEMENT CONSOLIDATION INDICATOR MAINTENANCE	TXN DATE Select the transaction posting date from the adjoining calendar.
ACC_STMT_CONSOLIDATE_DATE_MAINT	STATEMENT CONSOLIDATION INDICATOR Select either Yes or No from the drop-down list to update the Statement Consolidation indicator flag in Customer Service > Account Details > Other section.
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' posts the transaction to Current Account.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to associated accounts where Product Type is equal to Current Account Product Type where this transaction is posted and selecting 'No' posts the transaction to all the Accounts under a Master Account.
	REASON CODE Selected the appropriate reason code for posting this transaction from the drop-down list.
	COMMENTS Additional information (if any).

On successfully posting the transaction, the Statement Consolidation indicator is updated in Customer Service > Account Details, 'Others' section.

A.2.31 Add Existing Business to Account

You can attach an existing business details maintained in the system to an account by posting 'ADD EXISTING BUSINESS' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

While posting the transaction, you need to enter the existing Business number which is previously not mapped to any account in the system. However, system does not allow to attach those business details which are marked as 'Bankrupt'.

To add existing business

Transaction	Parameters
ADD EXISTING BUSINESS	TXN DATE
	EXISTING BUSINESS NUMBER

The transaction date has to be the current system date. On successfully posting the transaction, a confirmation message is displayed in Result section.

A.2.32 Add Business Phone Details

You can update phone details of an existing business account maintained in the system to an account by posting 'BUSINESS PHONE MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To add business phone details

Transaction	Parameters
BUSINESS PHONE MAINTENANCE	TXN DATE
	ADDRESS PHONE
	ADDRESS TYPE
	PERMISSION TO CALL IND

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Business Details screen. This also serves as primary communication for business if the 'Permission to Call Indicator' is 'Yes'.

A.2.33 Customer/Business Address Confirmation

You can confirm a Customer/Business address that is updated in the system as verified by posting CUSTOMER ADDRESS CONFIRMATION / BUSINESS ADDRESS CONFIRMATION non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To confirm customer / business address

Transaction	Parameters
CUSTOMER ADDRESS CONFIRMATION (CUS_CON_ADR_MAINT) or BUSINESS ADDRESS CONFIRMATION (BUS_CON_ADR_MAINT)	TXN DATE
	RELATION TYPE CODE (Applicable for Customer address)
	ADR ADDRESS TYPE CODE or ADDRESS TYPE
	CONFIRMED ADDRESS INDICATOR

On successfully posting the transaction, a confirmation message is displayed in Result section and the 'Confirmed' field is checked in Customer Service > Customer/Business Details > Address Information section.

A.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

Post the 'OFF MILITARY DUTY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Line of credit.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

A.4 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

The system date is saved as Valuation Date along with other valuation details during batch run. Once the batch is run, black book values will load process to Oracle Valuation Section.

Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Line of credit	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12

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.

Also the system parameter 'GRI_WEBSERVICE_LOG_IND' when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.

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)

Work Order Type	Description
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking 'Save', system displays an error message as 'Active Work Order with same Order Type already exists on account'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to 'Case Comments' section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.

The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)
- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

The screenshot shows the Oracle Customer Service interface. At the top, it displays 'Customer Service: 20000100015971' and 'Review Request (Pending: 0) Queue Assignment'. Below this is a grid for account details, showing a single row for US01 with account number 2000 and product 'LOAN VEHICLE (FR)'. The 'Comments' tab is selected in the navigation bar. The comments list table has columns for Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The last comment entry, which is the successful case creation, is highlighted with a red border. The comment text is: '2044312529: NEW CASE CREATED'.

In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in

account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window displays a customer service case for account 20000100015971, named EDWIN. The 'Comments' tab is active, showing a list of system-generated comments. A red box highlights this section, which contains several entries. For example, one entry shows an address update from '745' to '111'. Another entry shows a collateral update for a vehicle. The comments are timestamped and attributed to 'INTERNAL'.

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.

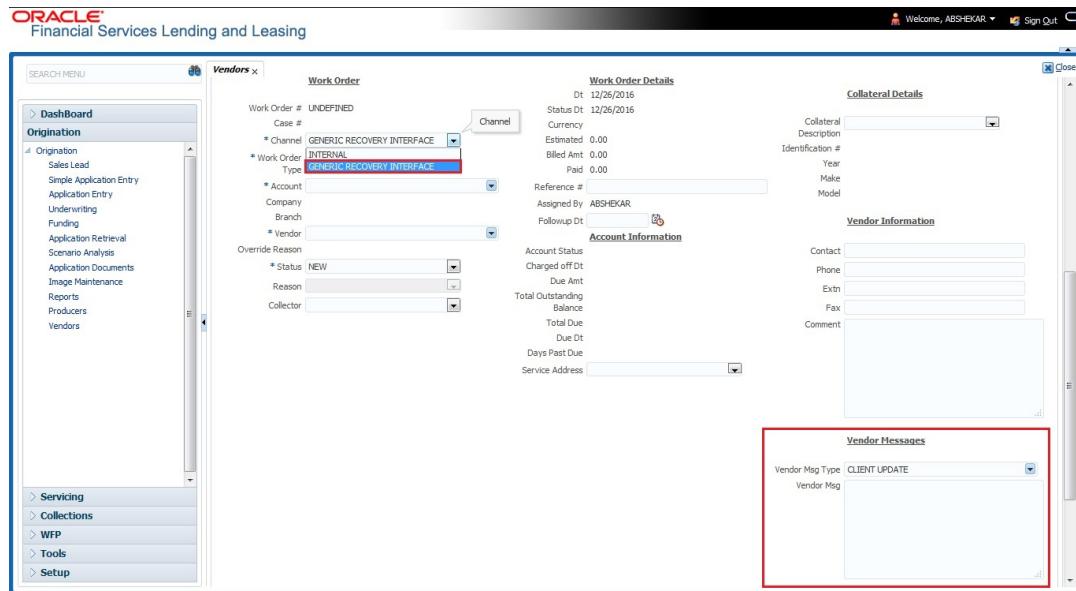
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

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 application interface. The main window is titled 'Work Order' and displays various details for a work order, including 'Work Order #', 'Case #', 'Channel' (set to 'INTERNAL'), 'Work Order Type' (set to 'GENERIC RECOVERY INTERFACE'), 'Account', 'Company', 'Branch', 'Vendor', 'Override Reason', 'Status' (set to 'NEW'), 'Reason', and 'Collector'. To the right of the main form, there are sections for 'Work Order Details', 'Collateral Details', 'Vendor Information', and 'Account Information'. The 'Vendor Messages' section, located at the bottom right, is highlighted with a red box. It contains a dropdown menu for 'Vendor Msg Type' (set to 'CLIENT UPDATE') and a text input field 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

Customer Service: 20160900013226

Comments

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 INT...	INTERNAL	01/24/2017 01:07:20 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INT...	INTERNAL	01/13/2017 03:00:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INT...	INTERNAL	01/13/2017 02:58:09 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INT...	INTERNAL	01/13/2017 02:56:04 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INT...	INTERNAL	01/13/2017 02:53:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INT...	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.

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #
WO:0021105	2044299014	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021117	2044299033	GENERIC RECOVERY INTERFACE	20151...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	VENKAT	
WO:0021122	2044299038	GENERIC RECOVERY INTERFACE	20160...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	VENKAT	
WO:0021106	2044299029	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021067	2044297345	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	DOOR KNOCK (GRI)	HMACHA	
WO:0021070	2044297557	GENERIC RECOVERY INTERFACE	20000...	2006 CHEVROLET MONT...	90DEMO...		US01	USHQ	ON HOLD	CUSTOMER...	DOOR KNOCK (GRI)	HMACHA	

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	R
WO:0021105	2044299014	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	PENDING ON HOLD	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021105	2044299014	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	OPEN	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021105	2044299014	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	ASSIGNED	CUSTOMER...	IMPOUND INVOLU...	HMACHA	
WO:0021105	UNDEFINED	GENERIC RE...	20000100013892...	2006 CHEVROLET...	90DEMO-RDN_INT...		US01	USHQ	NEW	CUSTOMER...	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:

- 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.

Customer Service x

Search | Customer Service: 20160318800 | Review Request (Pending: 0) | Queue Assignment

Account(s): 20160318800: FOSTER RICK

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USQ	SUB UNIT1	2016030018800	LOAN VEHICLE (FR)	50	USD	32,536.20	3,861.52	ACTIVE/DELQ	11/24/2016

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 2.	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_VR JOB REQUEST ID: 21..	INTERNAL	12/12/2016 12:47:35 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 2..	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_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	2044275575:900EMCRDN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMCRDN_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

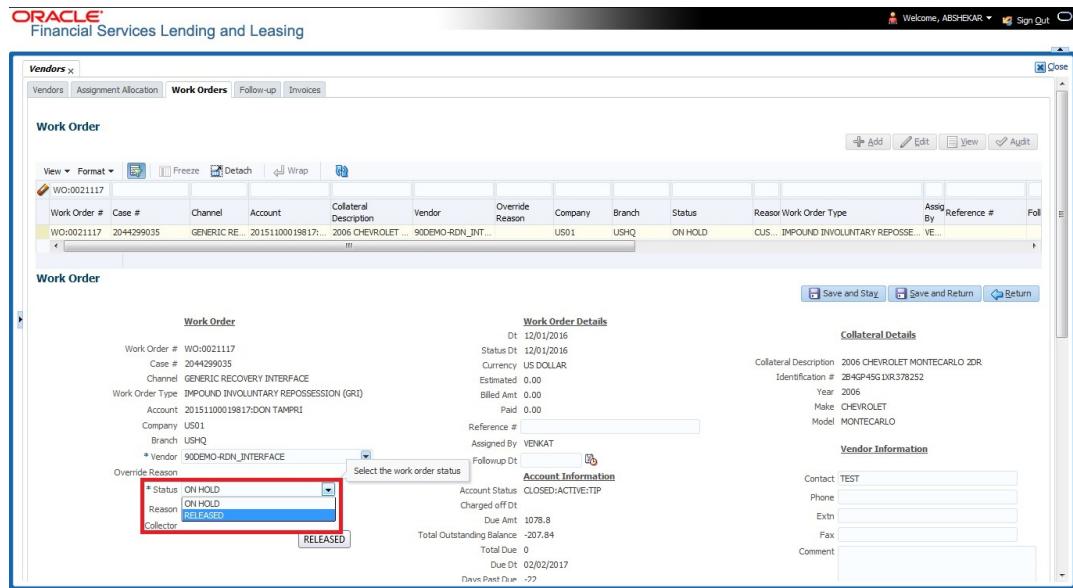
In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- 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.

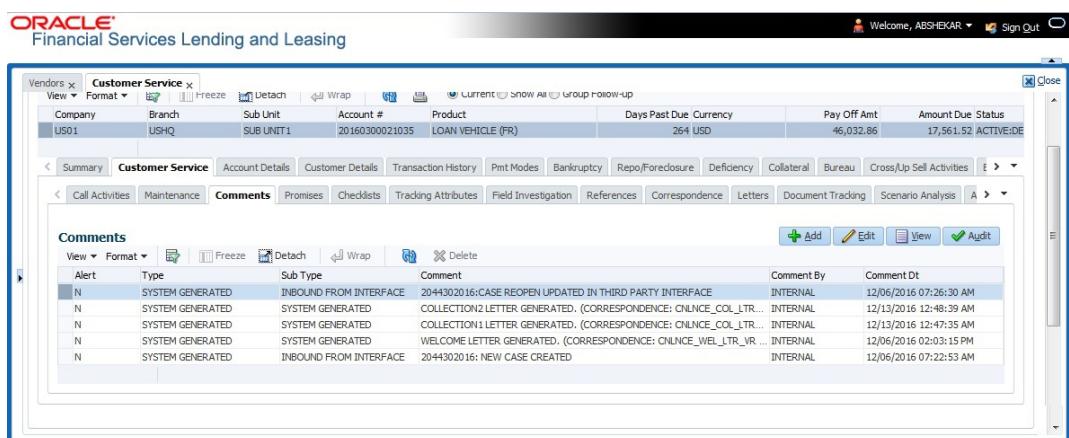
This ensures that a work order in hold status is processed further with third party vendor managed systems.



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	OFSL 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 the days defined in the lookup code ‘VEN_REASSIGN_DAYS_CD (VENDOR REASSIGNMENT DAYS CODES). If the case status is OPEN for specific number of days as maintained in the sub code of the above lookup code, 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 Case status is ‘NEW FROM CLIENT’ in GRI, the case is reassigned to new vendor in GRI and no New CASE is created in OFSL.
- If Case status is ‘OPEN’ in GRI, the case is updated to ‘Pending on Close’ status in GRI, new case is created in OFSL with New Case # and assigned to new Vendor.

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 OFSL 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 OFSL 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

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/24/2017 01:06:33 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:59:12 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:50:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/08/2017 09:45:22 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/02/2017 12:23:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:REASSIGNMENT IN PROGRESS	INTERNAL	12/29/2016 04:43:20 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 and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to ‘PENDING CLOSE’ in Work Orders screen, system triggers ‘closeCase()’ web service request to update the status of

corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to "OPEN"
601	DECLINED CASE	Change Work order status to "DECLINED"
602	ACKNOWLEDGED CLOSE	Change Work order status to "CLOSE"
603	ACKNOWLEDGED HOLD	Change Work order status to "ON HOLD"
300	CASE WAS REPOED	Change Work order status to "REPOSSESSED" And Trigger "getRepossessionDetails()" web service to get repossession details and update in Servicing > Repo/Foreclosure tab.
302	CASE COMPLETED	Change Work order status to "COMPLETED"
200	FIRST UPDATE ADDED CUSTOM	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLIENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSL. 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 OFSL.

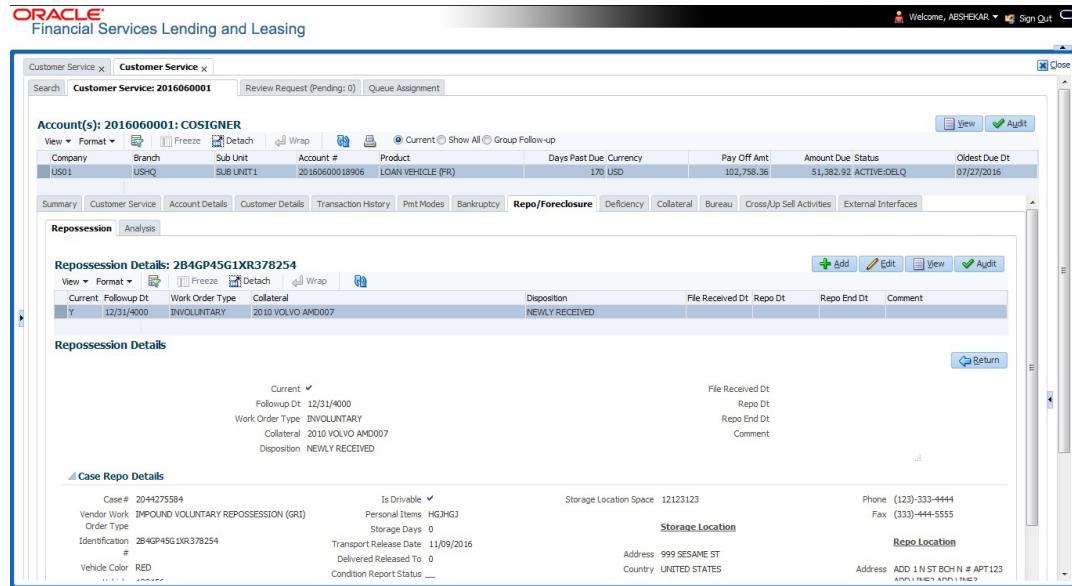
If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

The screenshot shows the Oracle Customer Service application interface. The main window title is 'Customer Service x Customer Service x'. The account number '2016060001' is displayed. The 'Comments' tab is selected. The comments list shows the following entries:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STMT_LTR_JR JOB REQUEST ID: 25332)	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STMT_LTR_JR JOB REQUEST ID: 20948)	INTERNAL	12/05/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_JR JOB REQUEST ID: 18920)	INTERNAL	11/23/2016 05:06:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR3_JR JOB REQUEST ID: 18906)	INTERNAL	11/23/2016 04:50:43 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_WEL_LTR_JR JOB REQUEST ID: 17499)	INTERNAL	11/20/2016 03:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-REPOSESSION DETAILS FROM GRI UPDATED	INTERNAL	11/09/2016 05:02:30 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE GOT REPOSESSED	INTERNAL	11/02/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456	INTERNAL	11/02/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-ACCEPTED CASE	INTERNAL	11/02/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/02/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_NEW CASE CREATED	INTERNAL	11/02/2016 04:51:00 AM

The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.



If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"

- Comment Dt = Comment Posted date and time

Customer Service: 20160100011187

Comments

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 GR1 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.

Invoice Information

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 RECO...
90DEMO-RDN_INTERFACE	US01	USHQ	3649	23066207	12/21/2016	12/21/2016	OPEN	GENERIC RECO...

Invoice Information

Invoice		Details		Payment Schedule	
Vendor	90DEMO-RDN_INTERFACE	Invoice Dt	12/22/2016	Currency	US DOLLAR
Company	US01	Due Dt	12/22/2016	Estimated	122.00
Branch	USHQ	Status	CLOSE	Invoice Amt	122.00
Invoice #	3651	Address	ADD12 ADD13 REDDING, CA 96001	Agreed Amt	122.00
External Ref #	23066216	Status Dt	12/22/2016	Paid Amt	122.00

Invoice Details

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

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.