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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 <u>Audience</u>

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.

Financial Services Lending and Leasing		
	Sign In Piesse enter useid and password * User Id * Password Sign In	

- 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 <u>Template and Navigation</u>

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 <u>Home Screen</u>

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

Financial Services Le	nding and Leasing
DashBoard 4 DashBoard DasBoard Usen Productivity System Menter Producer Analysis Process Files	
> Origination	
> Servicing	
> Collections	
> WFP	
> Tools	
> Setup	d

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

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	E	This software and related documentation are provided under a locase agreement containing restructions on use and docloarum and are protected by private for a locase agreement or allowing by use, you any ora core, previdous, handbulk, burdeaut, modhy, leanes, transmit, distribute, exhibit, perform, publich or display any part, in any form, or by any means. Reverse engineering, deassentiby, or decomplation of this software, unless engineed by a work for integrability, and particular and any engineering deassentiby, or decomplation of this software, unless engineering the software.	
		The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.	
	2	If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, the following notice is applicable:	
	L	U.S. COVERNENT KINU USBCS Oncide programs, including any operating system, integrated scheme, any programs includiad on the interfaree a wallow documentation, delivered to U.S. Government of users are "commercial computer software" pursuant to the applicable federal Acquisition Regulation and agency- specific supplementating inplacions. A socially, and publication, disclosure, modification, and solution of the groupsm. Including any potential system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are systemicity that D.S. Queveniment.	
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Servicing		affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.	
Collections			
WFP			
Tools			

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:

🔒 Welc	ome, VAVAIDYA 🗸	😼 Sign Qut [QA] 🧲
Change Password		
User Info		

- Change Password - Click to change the current password.

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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.

Organization DMC Time Zone USER TIME ZONE ▼ Division US01 Level ▼ First Name VARSHA User Time Zone UNDEFINED Last Name VAIDYA Company US/CENTRAL (CENTRAL STANDARD Responsibility SUPERUSER Zone GL Post Date 02/10/2016 Server Time ASIA/CALCUTTA (INDIA STANDARD Session Language DEFAULT Skin Family Skyros (Default) Debug Enabled Ind □	ser Info					
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	Session Language	DEFAULT	T	Skin Family	Skyros (Default)	
Submit Sclose	Debug Enabled Ind					
				Submit 💥	<u>Close</u>	

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 I List Files button to view the list of logged files.

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02/18/2016 17:44:11: cmmsyp cl 000 01.get syp parameter value value. /sclatch/work_atea/biv/gwi4kkE/i	File Cont View ▼ F Text 02/18 02/18 02/18 02/18 02/18	Format ▼ 8/2016 8/2016 8/2016 8/2016	17:44:11 17:44:11 17:44:11 17:44:11	: 45:FLL: : cmnsyp_ : cmnsyp_ : cmnsyp_	lv_use_BI::Y cl_000_01.get cl_000_01.get cl_000_01.get	Beginning End # of Lines Syp_parameter_value value syp_parameter_value value syp_parameter_value value	e: weblogic e: http://ofss2221142.in.oracle.com: e: http://ofss2221142.in.oracle.com	
02/18/2016 17:44:11: cmmsyp cl 000 01.get syp parameter value parameter: JSV REPORT ARCHIVE DIRECTORY	File Cont View ▼ F Text 02/18 02/18 02/18 02/18 02/18 02/18	Format	17:44:11 17:44:11 17:44:11 17:44:11 17:44:11	: 45:FLL: : cmnsyp_ : cmnsyp_ : cmnsyp_ : cmnsyp_	lv_use_BI::Y cl_000_01.get cl_000_01.get cl_000_01.get cl_000_01.get	Beginning end #ofLines Syp_parameter_value value Syp_parameter_value value Syp_parameter_value value Syp_parameter_value value Syp_parameter_value value Syp_parameter_value Syp_paramete	e: weblogic e: http://ofss2221142.in.oracle.com: e: http://ofss2221142.in.oracle.com: e: /scratch/work_area/DEV/QA143REL/r	
02/16/2016 17:44:11: CMMSyp C1 000 01.get syp parameter value parameter: SSV REPORT ARCHIVE DIRECTORT 02/18/2016 17:44:11: CMMSyp C1 000 01.get syp parameter value parameter: JSV REPORTS SERVER TIMEOUT	File Cont View ▼ F Text 02/18 02/18 02/18 02/18 02/18 02/18	Format ▼	17:44:11 17:44:11 17:44:11 17:44:11 17:44:11 17:44:11 17:44:11	: 45:FLL: : cmnsyp_ : cmnsyp_ : cmnsyp_ : cmnsyp_ : cmnsyp_	:lv_use_BI::Y cl_000_01.get cl_000_01.get cl_000_01.get cl_000_01.get cl_000_01.get	Beginning e End #ofLines Syp_parameter_value value syp_parameter_value value syp_parameter_value value syp_parameter_value parameter_value parameter_value	e: weblogic e: http://ofss2221142.in.oracle.com: e: http://ofss2221142.in.oracle.com: e: /scratch/work_area.DEV/QA143REL/r meter: JSV_BI_USER	

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 **Economic** 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 \triangleright to expand the Module Master Tabs and \checkmark to collapse them.

DashBoard	
Origination	
ervicing	
Servicing	-
Customer Service	
Securitization	
Transaction Authorization	
Post Date Checks	
Escrow Transactions	Ξ
Account Documents	
Collateral Management	
Reports	
Producers	
Vendors	
Batch Transactions	
⊿ Interfaces	
AP Transactions	
GL Transactions	*
Collections	
WFP	



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.

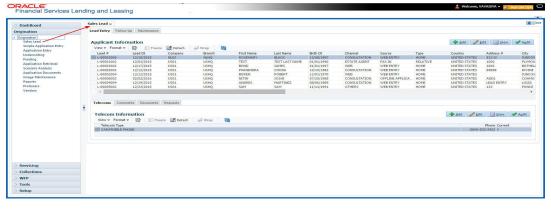
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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

ACLE ancial Services Len	ling and Loos	ing		🛔 Welcome, ABSHEKAR 🔻 🥰 Sign Q
ancial Services Len	and Leas	ing		
đ	Access ×			
ation Retrieval(Origination)	Data Screen I	Reports Correspondence Transaction		
ition Documents(Origination)				
Types(Setup Products)	Access Grid			💠 Add 🛛 🥒 Edit 📄 Yew 🛛 🖋 Ayd
nt Documents(Servicing)	View - Format	🕶 🞲 Treeze 🚮 Detadh 📣 Wrap 🔞		
(Setup User)	Organization	Division	Company	Branch Allowed
nsactions(Servicing Interfaces)	DMC	US01	ALL	ALL Y
tion Entry(Origination)	DMC	NL02	ALL	ALL Y
ables(Setup System)	DMC	SA03	ALL	ALL Y
ces(Servicing Batch Transactions)	DMC	JP04	ALL	ALL Y
gination				
rvicing				
lections				
р				
ols				

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.

rigination	Authorization Authorization Histo	y Review Requests								
			(Pending: 0)							
									-	
Inicing Customer Service Securitization Transaction Authorization Transaction Authorization Excrow Transactions Account Documents Collateral Panagement Collateral Panagement Collateral Panagement Collateral Panagement Collateral Panagement Collateral Panagement Pandurose Pandurose Pandurose	Transactions View - Format - Wie / To read - To	Txn Dt 02/10/2016 02/09/2016 02/09/2016	cdl Wrap Wrap Check Transaction MacCount CLOSE CHARGED OFF CHARGED OFF CHARGED OFF Value 02/99/2016	ker Maker Both ® 1 D Status ERROR ERROR ERROR	y 2 Days 5 Days All C Maker VZBHATIA VEROUTHU VEROUTHU	Nys View Pailed Initiated Dt 02/10/2016 02/09/2016 02/09/2016	Post W Ve Checker URDEFINED URDEFINED URDEFINED	id Authorized Dt	Comments	Required
Payments Faces Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Transaction Processing De View + Pormat + 100 (11) Result 02(09)(2016 only Transaction Posting Pailed Backdating of Transaction is allow	reeze 📑 Detach	وياي ووري وي							
ollections										

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.

MENU	Customer Service X	Customer Service	X Customer Service	× Customer Servic	e _X Customer	Service ×					
	Search Custome	Service: 201607	00010076 Review F	Request (Pending: 0)	Queue Assignmen	t					
Board nation	Account(s): 20		76: MILLEN JOH	N JWrap	🗐 🔘 Curren	Show All) Group Follow-up				🔄 Yjew 🛛 🖋 Aydi
g	Company	Branch	Sub Unit	Account #	Product		Days	Past Due Currency		Pay Off Amt	t Amount Due
19	NL02	NLHQ	UNDEFINED	2016070001007	6 LOAN VEHICU	(FR)		-23 EUR		50,089.31	1 0.00
tomer Service	<								-		
isaction Authorization											
t Date Checks	< Summary	Customer Service	Account Details Cus	stomer Details Trans	saction History P	nt Modes B	ankruptcy Repo/Fo	redosure Deficiency	Collateral	Bureau Cr	oss/Up Sell Activi ゝ
ow Transactions											
ount Documents	Alerts				A Conditions						
ateral Management	121010										
orts	Alerts			Condi			Start Dt	1000			
ducers	Alert								wup Dt		
dors	AS 'N' FOR A) MARKED AS DECEASE	ED, UPDATED PERMISS		AVAILABLE FOR REPOSESSION 08/09/201 DEFICIENCY 08/09/201				30/2016 ×	
th Transactions	AJ IN TOKA	CONTACTS				-	PERFECTED		08/09/2016		30/2016 -
Advances						CALIN	TENECTED		00/05/2010	00/5	0/2010
Payments Fees											
rfaces						1					
AP Transactions	Account D	etails				⊿ Oth	er Information				
GL Transactions	-						1				_
Conversion Accounts	Dues						eral Information	Identification #		Asset Class	
	0.00	0.00	0.00	0.00	0.00		ription YOTA CAMRY	Identification #	Year	USED	Asset Type VEHICLE
	4	0.00	0.00	0.00	00.0	4	TOTA CAMIN		0	USED	VEHICLE
	Delq	Oue 0.00	Todays Payoff 50,08	9.31 Amt Paid Exe	cess 0.00						
ctions	LC	Due 0.00	Future Payoff 50,15		cess 0.00	Custo	mer Informatio	n			
	NSF	Due 20.00	Future Payoff 08/15	12010	ount	Cus	tomer # Name	Relatio	n	SSN	National
	Other	Due 0.00	Date		erm 0	0000	00 JOHN MILLEN	PRIMA	RY	xx-xxx-3456	- 45-678
3	Total	Due 20.00	Future Pmt Dt 08/28	2016 Remaining T	erm 6	•		III.			

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 4 and 5 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:

DashBoard	0	rigination ×									L. L
Drigination		earch/Task Funding	Funding: 000000378 Review Requests (Pending: 0)								Quick Search
Origination Sales Lead Simple Application Entry Application Entry		Application: 000 View • Format •				erride OK 🖌 Warning C		Prc	<u> </u>	✔ A <u>u</u> dit	App #
Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Co Existing Customer	Duplicate Application	Contact	# Submit 🖉 Clear
Application Retrieval Scenario Analysis		01/01/2012	000000378	UNDEFINED	APPROVED - FUNDE	D FUNDED	GA-00004 : ADVANCE LEA.	N	N		
Application Documents Image Maintenance Reports Producers		<	nt Request De	cition Contract	Collateral Comments	Tracking Document	Verification Correspondence	Tools		,	Advance 15,000.00 15,000.00 Rate 8.9900 4.9900
Vendors		> Applicant									Term 36 36 Grade D GRADE Score 0 LTV1 150.00 LTV2 150.00
	•	Ratios									Stated PTI 9.54 Stated After DTIS8.92 Book 10,000 Mileage 0 Asset Desc 2012 CHEVROLET MONTE CAR
		👂 Bureau									2DR Queue FUNDED APPLICATIONS QUEU
		Checklist									Change Status Status APPROVED - FUNDED
		Collateral									Change Status
		Collateral Asset Type	5.4	Туре	Primary Yea	r Make	Model	Mileage New	Wholesale Valu		⊿ Add Comment
Servicing		VEHICLE	CA		Y 201		MONTE CARLO	D N	10,000.00		* Alert
Collections											* Туре 🔻
WFP		Trade-In									* Sub
Tools		a made-In									Type * Comment

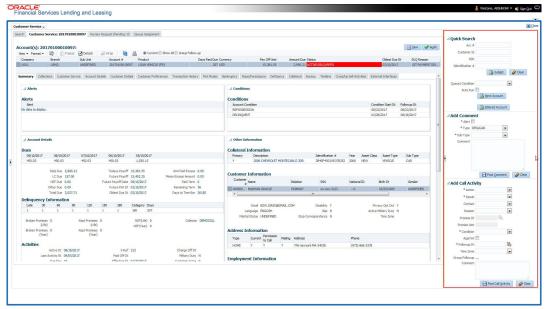
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found 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 ld, 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 is to toggle upper pane and is to toggle left pane. To un-toggle click is and is respectively.



1.4.1.1 <u>Time Zone Preference</u>

ser Info					
Organization			Time Zone	USER TIME ZONE	¥
Division First Name	and the second		User Time Zone	UNDEFINED	
Last Name Responsibility	VAIDYA			US/CENTRAL (CENTRAL STANDARD	
GL Post Date Last Login Date		:21:07 AM		ASIA/CALCUTTA (INDIA STANDARD TIME)	
Session Language	DEFAULT	Ŧ	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🖇	Close	
					-

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 dependent 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.

	202000102	31: YUTAKA OZAK	A / AKANE											Vi	ew 🔗 Au
			Wrap	<u>ا</u> ا	irrent 🔘	Show All 🔘 Grou	up Follow-up								
Company	Branch	Sub Unit	Account #	Product			Days Past Du	Currency		Pay Of	Amt Amou	nt Due Status		0	Idest Due Dt
US01	USR1	UNDEFINED	201202000102	B1 LEASE VE	HICLE		1	USD			0.00	0.00 ACTIVE		03	2/10/2015
mmary Custom	er Service A	count Details Customer	r Details Trans	action History	Pmt Mode	s Bankruptcy	Repo/Foreclosure	Deficiency C	ollateral	Bureau	Cross/Up Sell Activ	ities			
16	10	16 M.	18 185° T			310	19 MG 16								
Call Activities	Maintenance C	comments Promises C	Checklists Trac	king Attributes	Referen	ces Correspon	dence Letters D	ocument Tracking	1						
Call Activitie	s											🕂 Add	🖉 Edit	<u>V</u> iew	🖋 Audit
View - Forma	t 🕶 📑 📋	Freeze 🚮 Detach	🖉 Wrap	69											
Action	Result	Contact	Reason		Cancel	Promise Dt	Promise Amt (ondition		Appoint	r Followup Dt	Time Zone	A	dj Followup D	t Co
	PH	ANSWERING MACHINE			N	12/30/2015	1,000.00 1	ONE		N	12/30/2015		1	2/29/2015 12	:30:00 PM
AT					N	12/30/2015	1,000.00 1			N	12/30/2015				:30:00 PM

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

1.5 <u>Common Operations</u>

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
- De-supported Special characters

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.

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.

The table below gives a snapshot of them:

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.

Save and Add Save and Stay Save and Return

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.

Post and Stay Post and Return Careful Return



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
М	Click to navigate to the first record.
4	Click to navigate to the previous record.
	Click to navigate to the next record.
M	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.
12	List Files - Click to generate and view the list of files maintained in the system.
B	Download File - Click to download the details of selected data.

1.5.3 <u>Personalization Options</u>

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

View 🗸 Format 🗸 📑 🔟 Freeze 🚮 Detach 🛛 却 Wrap 🛛 🔞



The table below gives a snapshot of them:

Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: Customize columns you wish to view Sort the order of displayed data Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. Freeze Detach Freeze Detach Columns Show All Freeze Detach Columns Show All Freeze Detach Columns Show All Columns Columns Show All Columns Co
Format	Click to resize columns or wrap a data in the table cells. Format Image: Columns Wrap Select the column you need to resize and select Resize Columns option from the Format drop-down list. Resize Column Image: Column Percent option from the Format drop-down list. Resize Column Image: Column Percent option from the Format drop-down list. Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.
Freeze	Select the column at which you need to freeze the table and click Freeze . Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.



Options	Description
Wrap	Select the column in which the data needs to be wrapped and click Wrap .
	Lean Ure Lease Product Definition Wen - Female ■ ■ Freeze R Delash ■JWKKE @ Hen Podut Copy
	Podut Beeroke gr Direct Direct Period Part Direct Period Regarment Enclosed Collaberal Type Collaberal Sub Type
	resource devices and the provide the providet the provide the provide the provide the provide the prov
	LOAM SEC, RED LOAM-SG MUSERUD GOODD 1/0//RB00 12/31/4000 N N N Y HOUSEHOLD GOODD PERSONAL PROPERT INSTALLMENT
	(0R)
	LOAN-VE (SI) JOU/ISOO 12/31/4000 Y Y Y V UNECORED COLLATIVECORED INSTALLERT LOAD-VE
	MDP1 M0P1 20(0)/1553 12/3/0000 Y N Y VEHICLE COLLETEA PERSONAL PROPERT INSTALLMENT
	MURABAHA PERKABAHA Introduction D10/13800 03/13/2013 Y N Y HOME COLLATERAL REAL REAL RECOPERTY HO/INSTALLMENT NDS1 NORM DBR 03/11/853 12/31/4000 Y N Y UNEEC/RED COLLATERAL REAL REAL RECOPERTY HO/INSTALLMENT
	NP01 1201 01/01/2013 12/31/4000 Y N Y HOME COLLATERAL REAL PROPERTY HOM MORTGAGE -
<u>6</u>	
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. View Last 1 Day 1 Week 1 Month By Date Start Dt 07/01/2017 0 End Dt 09/20/2017 You can select 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

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

	Customer Service ×			
Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)			
ervicing				
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE			📃 View 🛛 🖋 Audit
Customer Service	View 🕶 Format 🖛 🙀 🏢 Freeze 🚰 Detach 🕼 Wrap 🙀 🚇 🖲 Current 🔘 S	how All 🔘 Group Follow-up		
Securitization	Company Branch Sub Unit Account # Product		nount Due Status	Oldest Due Dt
Transaction Authorization	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD 0.00	0.00 ACTIVE	02/10/2015
Post Date Checks				
Escrow Transactions Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Nodes	Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Ar	tivities	
Collateral Management				
Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes Reference	es Correspondence Letters Document Tracking		
Producers				
Vendors	Transaction Batch Information		💠 Add 🥒 Edit 📃	View 🖋 Audit
Batch Transactions	View 🕶 Format 🕶 📑 Freeze 🚮 Detach 🚽 Wrap 🖓 🚳 Post 🗔 V	Void		
Advances	Date Monetary Transaction		Status	Batch
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			N
Fees	91/07/2016 Y TERMINATE		ERROR	N
4 Interfaces	01/06/2016 Y TERMONATE			N
AP Transactive	01/06/2016 Y EXTENSION		VOID	N
ached Table				
iew 👻 Format 👻 📑 Free	ze 🚺 Detach 🚽 Wrap 🚱 🚳 Post 🙀 Void			
Date Monetary	Transaction		Status	Batch
02/10/2016 N	ADD CUSTOMER ADDRESS PHONE		POSTED	N
01/07/2016 Y	TERMINATE		ERROR	N
01/06/2016 Y	TERMINATE		VOID	N
01/06/2016 Y	EXTENSION		VOID	N
	PAYOFF QUOTE LEASE		POSTED	N

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.

shBoard		stomer Service ×						
gination	Se	arch Customer Servi	ice: 201512000100	12 Review Request (Pending: 0)				
ing								
long ustomer Service		View + Format +			: 🔘 Show All 🔘 Group Follow-up			📃 View 🖌 Audit
Securitization				ub Unit Account # Product			ff Amt Amount Due State	
ransaction Authorization ost Date Checks		US01 U	SHQ	20151200010012 LOAN VEHICLE	(FR)	21 USD 50,	318.81 2,193.30 ACT	IVE:DELQ:NON PERFO 01/01/2016
scrow Transactions ccount Documents iollateral Management eports roducers		Call Activities Main	tenance Commer	etails Customer Details Transaction History Pmt ts Promises Checklists Tracking Attributes Re			Advanced	
Vendors		Transaction Bat				an Code	de Add	🖉 Edit 📃 Yiew 🔗 Aydit
4 Batch Transactions Advances		View + Format +		🛃 Detach 📣 Wrap 🝓 🚱 Bost	L _M V <u>o</u> id	Description		
Payments		Date 02/10/2016	Monetary	Transaction	ACCOUNT CI		Search: Transaction	
Fees		01/25/2016	N	ACCOUNT SUB UNIT TRANSFER	ACCOUNTIN		Search, transaction	
terfaces		01/22/2016	N	ACH MAINTENANCE	ADJUSTMEN		✓ Search	
AP Transactions		01/07/2016	N	ACH ONE TIME PHONE PAY	ADJUSTMEN	No rows to display.	Match All Any	
GL Transactions		12/15/2015	Y	ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD	ADJUSTMEN	/		
CASA Reconciliation					ADJUSTMEN		Txn Code Starts with	T
Conversion Accounts		Transaction Bat	ch Information		ADJUSTMEN	Promornice, managine neo	Description Starts with	45
		Transaction Dat				FTO ADVANCE / PRINCIPAL - SUBTRACT FTO BANKRUPTCY EXPENSES - ADD	Ends with Equals	
						TO BANKRUPTCY EXPENSES - ADD	Does not equa	Reset Add Fields +
						TO BANKKUPTCY EXPENSES - SUBTRACT	Description Less than	
			Dat	e 02/10/2016	Search		No rows to dis Less than or e	qual to
			* Monetar		* Transaction	۲	Greater than o	to accusit to
					Batch 🗸		Between	or equal to
		Parameters						
		View + Format +	Freeze	Detach 📣 Wrap				
ections		Parameter	wy Preeze	El neracu d'a mush			Value	Required
p		No data to display.					Value	Required
		no data to display.						

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

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

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

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

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



Comments

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

1.5.4 <u>De-supported Special characters</u>

OFSLL 'does not' support the following special characters while accepting data through UI, web service and file upload process.

<>{}|\^[]`

Hence, ensure that the same is not used while processing any input data in the system.

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 + mne- monic	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



Browser	Operating System	Key Combination	Action
Apple Safari	Mac OS X	Control + Option + mne- monic	Click

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

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

1.7 <u>Tool Tips</u>

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.

DashBoard	Customer Service x			
Origination	Search Customer Service Review Reguest (Pending: 0)			
rvicing				
ervicing Customer Service Securitization Transaction Authorization Post Date Checks	▷ Quick Search ⊿ Search Criteria		Search Options	Account Customer Business Account Criteria Account Criteria Account Criteria
Escrow Transactions Account Documents	View 🕶 Format 🕶 🛃 🎹 Freeze 🚮 Detach 斗 Wrap 🔞			
Collateral Management	4		~	
Reports	Criteria	Comparison Operator	Value	
Producers	ACCOUNT #	LIKE	•	
Vendors Batch Transactions	ACCOUNT STATUS	LIKE	2	~
Advances	PRODUCT	LIKE		
Payments	CUSTOMER SSN	EQUAL	2	
Fees	CUSTOMER LAST NAME	LIKE		
AP Transactions	CUSTOMER FIRST NAME	LIKE		
GL Transactions	CUSTOMER ID	EQUAL		
CASA Reconciliation	BUSINESS NAME	LIKE	•	
Conversion Accounts	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		
	Search Results			Den Account
	View - Format - Preeze Detach - Wrap	Title Product	Status	Delinquency Amount Due Outstandi
ollections /FP	Company Branch Account # Date T No data to display.	nue Product	300005	days Amount Due Balance
TPP	<			>

Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002
	Result : The system searches for all applications created before Jan. 22, 2002.
LESS THAN	APPLICATION DATE <= 01/22/2002
OR EQUAL TO	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	APPLICANT SSN <> 111-22-3333
EQUAL	Result : The system searches for all applications except those with an applicant whose social security number is 111-22-3333.



Description	Example Expression
GREATER	APPLICATION DATE > 01/22/2002
THAN	Result : The system searches for all applications created after Jan. 22, 2002.
GREATER	APPLICATION DATE >= 01/22/2002
THAN OR EQUAL	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 crite- ria that has no value; that is, fields where no information is present.
	Result : The system searches for all applications without a vehicle iden- tification 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 identi- fication number.
LIKE	ASSET TYPE LIKE VEH%
	LIKE enables you to search for close matches using wildcard charac- ters.
	Result : The system searches for all applications with asset type begin- ning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	ASSET TYPE NOT LIKE VEH%
	NOT LIKE enables you to search for close matches using wildcard characters.
	Result : The system searches for all applications with asset type other than those starting with the characters "veh."

Using Wildcard Characters

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



• _ (underline) represents any single character.

Using Criteria Value

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

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- 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
- 0**1234**
- 098908LKJKLJLKJ000988071234

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

- A1234
- 1**1234**

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

- 1234
- 01234
- **1234**0
- AKJLKJ**1234**128424

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

- A1234B
- 0**1234**1
- A**1234**1

Using Search Criteria examples

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

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



Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 000000278.

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 <u>Searching for an Application</u>

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.

ashBoard	DashBoard ×						2	
DashBoard				1		1		
DashBoard	Origination			⊿ Setup		Admin 🖌		
Users Productivity System Monitor	My User Queues			Product Expiring in Next One M	onth	Critical Batch Job Status		
Producer Analysis	Description	Count		Product	End Date	Batch Job	Status	
Process Files	No data to display.	1 29/500		No data to display.		No data to display.	7.72.423	
	My Pending Review Reg	uests By Applications						
	App #	Priority						
	No data to display.							
	My Pending Review Red	uests By Priority						
	Priority	Count						
	No data to display.							
	✓ Servicing Number of Queues Hard Queue Description	Assigned	^	⊿ Producer Producers Count By Status		✓ Vendor Vendors Count By Status		
	No data to display.			Status	Count	Status	Count	
				ACTIVE	82	ACTIVE	35	
	Number of Accounts			Producers Expiring in Next One	a de a sala	Vendors Expiring in Next One Month		
	Queue Description	Count		Producers Expiring in Next One Producer	End Date	Company Name	End Date	
	No data to display.			No data to display.	Lind Date	No data to display.	Chu Date	
	My Pending Review Reg	uocto Ru Accounto						
	Acc #	Priority						
	No data to display.	Priority						
	My Pending Review Reg	uests By Priority						
Origination	Priority	Count	~					
Servicing	No data to display.							
Collections			-					
WFP								
Tools								

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

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

2.2.1 Search/Task tab

To view the Search/Task screen during Lease origination

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



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

rigination Safes Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Mainteance Reports Producers	Search/Task Application Entry Quick Search App # Queue Search Criteria	55N	ext Application	Identificatio	on #		Submit	
Salas Load Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers	App #		ext Application	Identificati	on #		Submit	
Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers	App #		ext Application	Identificati	on #		Submit	
Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers	Queue		ext Application	Identificati	on #		Submit	
Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers			ext Application					
Scenario Analysis Application Documents Image Maintenance Reports Producers	> Search Criteria							
Application Documents Image Maintenance Reports Producers	V Search Criteria							
Reports Producers					9			
Image Maintenance Reports					New Application	Open Application	View Application	Contraction Unlock Application
	Search Results/Task							
		Freeze Detach	📣 Wrap 🔞	View All				
Vendors	Crit Loc Allo Company Bri No data to display.	anch App #	Date	Title Pro	duct	Status	Sub Sta	
	<							>
	Columns Hidden 1							
-								
1								
Gervicing								
ollections								
VFP								

2. Click the Search Criteria tab.

DashBoard	0	igination ×					*
rigination		earch/Task Application Entry Review Requests (Pending: 0)					
Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval		Quick Search ⊿ Search Criteria Wew + Format + Ⅲ Prezzs ♂ Detach @J Wrap				Seset Criteria	de Search
Scenario Analysis				~			
Application Documents		Criteria	Comparison Operator		Value		
Image Maintenance Reports		YEAR	EQUAL	~			
Producers		APPLICANT SSN	EQUAL	~			
Vendors		APPLICATION DT	GREATER THAN OR EQUAL	~			63
		APPLICATION STATUS	LDGE	~			
		APPLICATION SUB STATUS	LIKE	~			
		UNDERWRITER	LIKE	~		here a	1
		VIN	LIKE	~			
		MAKE	LIKE	~			
		MODEL	LIKE	~			
		ASSET TYPE	LIKE	~			
		PRODUCER NAME	LIKE	~			
		PRODUCER #	LIKE	~			
		APPLICATION #	LIKE	~			
		PRODUCT	LIKE	~			
		BUSINESS NAME	LIKE	~			
		APPLICANT LAST NAME	LIKE	 			
		Search Results/Task	New Application	Qpen Ap	oplication	iew Application 🛛 🔭 Unl	ock Application
		View - Format - 🔐 🔟 Freeze 🚮 Detach 🖓 Wrap 🔞 View Al					
		Crit Loc Allo Company Branch App # Date Title No data to display.	Product	St	atus	Sub Status	Q
Servicing		Columns Hidden 1					>
Collections		Columns modeln 1					
WEP							

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

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

The Search Results/Task screen.

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



The system	loads the	application	on the	respective screen.
1110 0 9 0 10 111	loado illo	appnoadon		

DashBoard	Origination ×										0
rigination	Search/Task Applic	cation Entry: 00000	01537 Review	Requests (Pending:	0)						
Origination Sales Lead Simple Application Entry Application Entry	Application: 00	000001537: ROI		BINSON	Over	ride OK 🖌 Warn	ng OK 🖌			View	🖌 Audit
Underwriting	Dt	App #	Sub Unit	Status		Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
Funding Application Retrieval	09/05/2015	0000001537		APPROVED -		FUNDED	CA-00003 : ACE H.		N	N	
Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors	<	I.									>
	Summary Applic	ant Business Rei	quest Decision	Contract Collat	teral O	omments Trackir	g Document Ve	rification Corresp	ondence Tools		
	> Applicant										
	Ratios										
	D Bureau										
	Checklist										
	Checklist										
	Collateral Collateral Asset Type		Туре	Primary	Year	Make	Model		Mileage New	Wholesale Value	Retail
	Collateral Collateral Asset Type VEHICLE	Sub		Primary Y	Year 2015	Make AUDI	Model A4		Mileage New 0 Y	Wholesale Value 19,000.00	19,500
	Collateral Collateral Asset Type										
	Collateral Collateral Asset Type VEHICLE										19,500
	Collateral Collateral Asset Type VEHICLE										19,500
	Collateral Collateral Asset Type VEHICLE C Trade-In Asset Type	CAR		Y	2015	AUDI Identification #	A4	Make	0 Y Model	19,000.00 Base Retail Amt	Addons
Servicing	Collateral Collateral Asset Type VeHICLE C Trade-In Trade-In Asset Type VeHICLE	CAR		Pescriptio 2015 DOC	2015	AUDI Identification # 3GCPCRE09EG14	A4 Year 15196 2015	DODGE	0 Y Model RAM PICKUP 2500	19,000.00 Base Retail Amt 5,300.00	19,500 >
Servicing Collections	Collateral Collateral Asset Type VEHICLE C Trade-In Asset Type	CAR		Pescriptio 2015 DOC	2015	AUDI Identification #	A4 Year 15196 2015		0 Y Model	19,000.00 Base Retail Amt	Addons

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.

Financial Services	Lending and Lea	ising				
DashBoard	Origination ×					26
rigination	Search/Task Application	on Entry: 0000001536 Review Requests (Pe	nding: 0)			
Origination Sales Lead Simple Application Entry Application Entry Underwriting Punding Application Retrieval Scenerio Anelysis Application Documents Image Maintenance Raports Producers Vendors	Quick Search App # 0000001536 Queue Search Criteria	SSN			Submit	
	Search Results/Tas	sk	A New Application	Open Application	View Application 🛛 🛅 Unlock	Application
	View - Format - Crit Loc Allo Company	Freeze Detach de Wrap Branch App # Dat		Status	Sub Status	Q
	No data to diaplay. Columna Hidden 1					>
Servicing Collections						
WFP						
Tools						

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 appli- cation is currently in. (This in normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Applica- tion 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 Applica- tion	Opens a screen where a user can create a new application by provid- ing required details.



What is it?	What does it do?
Open Applica- tion	Displays the application details for the selected application.
Unlock Appli- cation	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

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

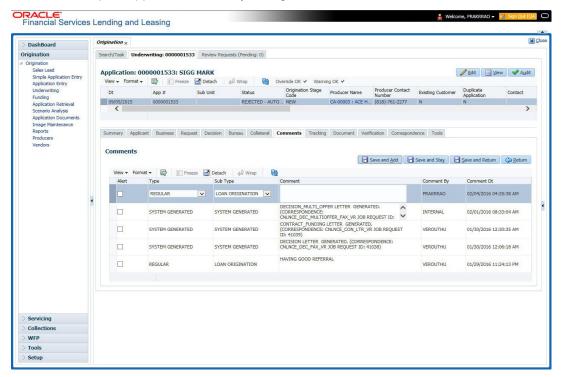
DashBoard	Origination \times								×
igination Drigination	(i) Information Application copy successfi	ul. New application	# success						
Sales Lead Simple Application Entry Application Entry	Search/Task Under	writing: 000000153	Review Rec	uests (Pending: 0)					
Underwriting Funding	App # 0000001537		SSN			Identification #		Submit	
Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors	Queue		✓ 🚯	Next Application					
	Search Criteri	а							
						Open Application	View Application	🔁 Unlock Application	Copy Application
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An Information message is displayed as "Application copy successful. New application # (new application number)."

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



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



2.2.2.3 Unlocking an Application

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

To unlock an application

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

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



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Scenario Analysis Application Documents Image Maintenance	Search Criteria			
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Reports Producers	Search Results/Task			
Vendors	View - Format - 🛃 🔲 Freeze 🚮 Detach 📣 Wrap 🙀 View All			
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- 3. Click Unlock Application.
- 4. Click Open Application. The system loads application on the Underwriting screen.

2.2.2.4 View Application

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

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

2.3 Searching for an Account and Customer

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

To view the Search screen during Lease servicing

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



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

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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.

DashBoard	Customer Service ×					6
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Account Documents	Criteria	Comparison Operator		Value		
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Vendors	PRODUCT	LIKE		%LOAN%		
4 Batch Transactions	CUSTOMER SSN	EQUAL				
Advances	CUSTOMER LAST NAME	LIKE				
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Collections	PRODUCER NAME	LIKE				
WFP	ACCOUNT CONDITION	LIKE				
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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.

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2.3.1 Quick Search section

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

To load an account using the Quick Search section

- 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.

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ervicing		Acc #		Custom	ner Id		2014		Identification #		Submit		
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- 4. 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.
- 5. 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.

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Batch Transactions	CUSTOMER SSN							EQUAL					
Advances Payments	CUSTOMER NAT							LIKE					
Fees	CUSTOMER PAS							LIKE					
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AP Transactions	CUSTOMER ZIP	CODE						LIKE	•				
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	Customer Id						National ID	First Name	Last Name	SSN	Passport #	Zip	
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Collections													
WFP	View - Format -		Freeze	Detach	d Wrap	69							
Tools	Company	Branch		Account #	Produ		Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type	
Setup	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.

DashBoard	(ustomer Service \times									2
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ervicing Customer Service Securitization Transaction Authorization Post Date Checks		Acc # Queue/ Condition		Customer Id	uto Run 🔳 🚺 Nex	SSN t Account	Ide	entification #		Submit	
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3. On the Search Results screen, view the following information for each account:

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



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.
Туре	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.

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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.

DashBoard	C	ustomer Service ×										6
Origination		Search Customer S	ervice Revier	v Request (Pending: 0)								
ervicing		Quick Search										
Servicing		- quick bear ch										
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Advances		Company	Branch	Account #	Date	Title	Product	Status	days	Amount Due	Balance	Producer
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Payments		US01 US01	USHQ USHQ	20151200011060 20151200011391	12/10/2015 12/18/2015	NATH NATH MADELLA SURESH	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ	0	0.00 1,471.92	0.00 25,030.00	CA-00002 : RAND) * CA-00002 : RAND
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Payments Fees Interfaces	8	US01 US01	USHQ USHQ	20151200011391 20151200012331	12/18/2015 12/10/2015	MADELLA SURESH K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING	11 0	1,471.92 0.00	25,030.00 0.00	CA-00002 : RAND'
Payments Fees 4 Interfaces AP Transactions GL Transactions	8	US01 US01 US01	USHQ USHQ USHQ	20151200011391 20151200012331 20151200012349	12/18/2015 12/10/2015 12/17/2015	MADELLA SURESH K NAVIN SDF SDF	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING PENDING	11 0 0	1,471.92 0.00 0.00	25,030.00 0.00 0.00	CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL
Payments Fees 4 Interfaces AP Transactions		US01 US01 US01 US01 US01	USHQ USHQ USHQ USHQ	20151200011391 20151200012331 20151200012349 20151200012612	12/18/2015 12/10/2015 12/17/2015 12/18/2015	MADELLA SURESH K NAVIN SDF SDF K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING PENDING PENDING	11 0 0 0	1,471.92 0.00 0.00 0.00	25,030.00 0.00 0.00 0.00	CA-00002 : RAND' CA-00002 : RAND' AK-00001 : HELL CA-00002 : RAND'
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Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation		US01 US01 US01 US01 US01 US01 US01	USHQ USHQ USHQ USHQ USHQ USHQ	20151200011391 20151200012331 20151200012349 20151200012612 20151200012894 20151200012894	12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/30/2015 01/06/2016 01/14/2016	MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA U ME	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE	11 0 0 0 -12 -18	1,471.92 0.00 0.00 0.00 0.00 0.00 0.00	25,030.00 0.00 0.00 0.00 20,000.00 100,000.00	CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00001 : DENO CA-00009 : HARR CA-00009 : DENO CA-00001 : DENO
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation		US01 US01 US01 US01 US01 US01 US01 US01	USHQ USHQ USHQ USHQ USHQ USHQ USHQ	20151200011391 20151200012331 20151200012349 20151200012612 20151200012642 20151200012894 20151200013008 20160100013092	12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/30/2015 01/06/2016 01/14/2016 01/18/2016	MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA U ME SPARROW MARYY	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE	11 0 0 -12 -18 -20	1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00	25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00	CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00001 : DEMO CA-00009 : HARR CA-00009 : HARR
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation		US01 US01 US01 US01 US01 US01 US01 US01	USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	20151200011391 20151200012331 20151200012349 20151200012612 20151200012642 20151200012894 20151200013008 20160100013092 20160100013216	12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/30/2015 01/06/2016 01/14/2016	MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE	11 0 0 -12 -18 -20 -16	1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00	CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00001 : DENO CA-00009 : HARR CA-00009 : DENO CA-00001 : DENO
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Payments Fees // Interfaces AP Transactions GL Transactions CASA Reconcliation		US01 US01 US01 US01 US01 US01 US01 US01	USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	20151200011391 20151200012331 20151200012349 20151200012612 20151200012894 20151200013008 20160100013292 20160100013274 20160100013274 20160100013274	12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/24/2015 01/06/2016 01/14/2016 01/19/2016 01/20/2016	MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA RANADE SHWETA DALE ALAN 0 K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE	11 0 0 -12 -18 -20 -16 -31 -31 -30	1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00 42,000.00 15,000.00	CA-00002 : RAND [®] CA-00002 : RAND [®] AAC-00001 : HELL CA-00001 : HELL CA-00001 : DEMO CA-00001 : DAND [®]

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 Lease product of the account.
Status	The status of the account.
Delinquency days	The number of days the account has been delinquent.
Amount Due	The total amount due for the account.
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

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



The system loads the account under the Customer Service tab

DashBoard	Cus	stomer Ser	vice ×														
Drigination	Se	arch Cus	tomer Se	ervice: 2015	100001	1054 Review	v Request I	(Pending: 0)									
vicing																	
ervicing	A	ccount(s): 201	51000011	1054:1	K NAVIN											🔄 View 🖌 Audit
Customer Service							طاً Wrap	65	.03	Current Show All Group	Follow-up						
ecuritization		Company		Branch		Sub Unit		count #	Prod	uct	Days Past Due	Currency	Pay Off Amt	Amour	t Due Status		Oldest Due Dt
ansaction Authorization		US01		USHQ		UNDEFINED	201	1510000110	54 LOAI	VVEHICLE (FR)	-227	USD	45,314.62		0.00 ACTIVE		10/01/2016
st Date Checks crow Transactions																	
count Documents		Summary	Custome	er Service	Account D	Details Custo	omer Detail	s Transa	ction Histor	y Pmt Modes Bankruptcy R	Repo/Foreclosure	Deficiency Collateral	Bureau Cross/Up S	ell Activiti	es l		
llateral Management																	
ports oducers		Alert	S								Condition	15					
indors		Alerts									Condition						
tch Transactions		Alert									Condition				Star	Dt I	Followup Dt
Advances Payments		TEST									No data to disp	ilay.					
CASA Reconciliation Conversion Accounts	1	⊿ Acco	ount Deta	ils							d Other Inf	ormation Information					
											Description	1.	Identification #	Year	Asset Class		Sub Type
		0.00		0.00		0.00	0.0)	0.00		0			0	NEW	JC JC	JC JC
			Del	Ig Due 0.00			Total Due	20.00		Future Pmt Dt 10/01/2016	0			0	NEW	JC	JC
			Б	C Due 0.00				45,314.62		Oldest Due Dt 10/01/2016							
				SF Due 20.00				45,376.30		Amt Paid Excess 0.00	Customer	Information					
		Deling		er Due 0.00 Informatio		Future P	syorr Date	02/27/2010	2		Customer	Name	Relation	SSN		Birth Dt	Gender
		Late	30	60	90	120	150	180	Category	Dave	000000		PRIMARY	XX-XX0	-8677	02/12/1987	
		0	0	0	0	0	0	0	concept)	-227	000000	RICHARD MURRAY JR	PRIMARY	xx-xx0	-9332	12/08/1985	UNDEFINED
											٠						
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ections				ive Dt 12/10,				000000101	.3	Last Pmt Amt 0.00			Correspondence				
			Last Activ	rity Dt 02/17	2016	P	aid Off Dt			Charge Off Dt							
P Is			P	e Day 1		-		10/12/2015		Military Duty N	Address I						

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.

ARCH MENU	🐞 Customer Service 🗙									(3
	Search Customer	Service Review Request	(Pending: 0)	Queue Assig	gnment					
DashBoard	Quick Search									
Origination										
vicing	✓ Search Criter	ia								
ervicing								Search (Options: Account	Customer O Business
Customer Service									A Reset	Criteria 🎁 Search
Securitization Transaction Authorization	View * Format	- 🔯 🔟 Freeze	Detach	J Wrap	(F)					
Post Date Checks	Criteria		NORA .			Comparison Operator		Value		
Escrow Transactions	BUSINESS #					LIKE				
Account Documents	BUSINESS NAM					LIKE				
Collateral Management	TAX ID #					LIKE				
Reports Producers	START DATE					GREATER THAN OR EQUAL				B
Vendors	PHONE NUMBER	ł				EQUAL				
Batch Transactions	ZIP CODE					LIKE				
Advances										
Payments Fees Interfaces AP Transactions	Search Results									Qpen Account
GL Transactions	View Format	Freeze	Detach	d Wrap	(A)					
Conversion Accounts	Business # No data to display.	Business Name					Tax Id	Start Dt	Phone Number	Zip
ollections										
FP	View * Format *		•	(J) Wrap	<u>61</u>					
ools	Company No data to display,	Branch	Account #	Produc	t	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt

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.

EARCH MENU	66	Customer Service × Search Results		-									2
DashBoard			Freeze	🚮 Detach 🛛 🖓 🛛 🕅	Irap 🚱								
Origination			Business Name					Tax Id	Start E		e Number	Zip	
ervicing		0000021005	OFSLL					55236	02/08	2010 (000))-000-0000	01152	
Servicing	-												
Customer Service		View * Format *	Freeze	Detach 🛛 🚽 W	Irap								
Securitization					Product		Currency	Pay Off A	mt Amour	t Due Statu	JS	Oldest Due Dt	
Transaction Authorization Post Date Checks					LOAN VEHICLE (FR)		USD	10,000.00		ACTI		03/15/2017	
Escrow Transactions Account Documents Collateral Management Reports Producers		Business Business Details											
Vendors 4 Batch Transactions Advances Payments Fees	1	View • Format •	Type of Business	Detach 🚽	Wrap 🚱	L	egal Name	1	Tax ID #	Start Dt	# of Employ	yees(Cur)	# of
Batch Transactions Advances Poyments Fees Interfaces		View V Format V Organization Type			Name of the Business		egal Name		Tax ID # xxxxx5236	Start Dt 02/08/2010	# of Employ		
 Batch Transactions Advances Payments Fees 		View View Format Crossination Type CCORP Addresses Telec	Type of Business CORPORATE	Business Category CORPORATE	Name of the Business OFSLL III		-				# of Employ	yees(Cur) 200	
Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions Conversion Accounts		View * Format * Organization Type C CORP C CORP Addresses Teleco Addresses Infor	Type of Business CORPORATE oms Partners Af mation	Business Category CORPORATE	Name of the Business OFSLL minimized		-				# of Employ	yees(Cur)	
Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions	•	View View Format Crossination Type CCORP Addresses Telec	Type of Business CORPORATE oms Partners Af mation	Business Category CORPORATE	Name of the Business OFSLL III		-				# of Employ	yees(Cur) 200	

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

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

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

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



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

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

DashBoard	Customer Service ×															
Origination	Search Customer Service: 20151000011054 Review Request (Pending: 0)															
vicing																
ervicing	Account(s): 20	151000011	054: K N	AVIN									📃 View 🛛 🖋 Audi			
Customer Service	View - Format -	- 📑 🔟 F	reeze	Detach @	Wrap		Current 🔘 Show All 🔘 Group	Follow-up								
Securitization	Company	Branch		b Unit	Account #	Produ		Days Past Due Currency	Pay Off Amt		Due Status		Oldest Due Dt			
Transaction Authorization Post Date Checks	US01	USHQ	UN	DEFINED	201510000110	54 LOAN	I VEHICLE (FR)	-227 USD	45,314.62		0.00 ACTIVE		10/01/2016			
Escrow Transactions		Column Control Factor Factor Factor Factor Databa Column Databa Databa Databa Badada Badada DataBadan Databada														
Account Documents	Summary Cust	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankrupty Repo/ForeGosure Deficiency Collateral Bureau Cross/Up Self Activities														
Collateral Management Reports	Alerts							✓ Conditions								
Producers	Alerts							2 Conditions								
Vendors	Alerts							Conditions								
Batch Transactions	Alert							Condition			Start	Dt I	Followup Dt			
Advances Payments	TEST							No data to display.								
Fees																
Interfaces																
AP Transactions																
GL Transactions CASA Reconciliation								1								
Conversion Accounts	Account D	tails						A Other Information								
	Dues							Collateral Information								
								Description	Identification #	Year	Asset Class	Asset Type	Sub Type			
	0.00	0.00	0.	00	0.00	0.00		0		0	NEW	JC	JC			
		Dela Due 0.00			al Due 20.00		Future Pmt Dt 10/01/2016	0		0	NEW	JC JC	3C 3C			
		LC Due 0.00			Payoff 45,314.62		Oldest Due Dt 10/01/2016			v	INLAY.	10				
		NSF Due 20.00			Payoff 45,376.30		Amt Paid Excess 0.00	Customer Information								
	(ther Due 0.00		Future Payol	f Date 02/27/201			Customer Name								
	Delinquenc	Informatio	n						Relation	SSN		Birth Dt	Gender			
	Late 3		90		50 180	Category		000000 NAVIN K 000000 RICHARD MURRAY J	PRIMARY PRIMARY	XX-XXX XX-XXX		02/12/1987 12/08/1985	UNDEFINED			
	0 0	0	0	0 0	0		-227	4	(PRUMANI		-3332	12/00/1903	ONDER INCO			
	BP	(Life) 0		NSF(UI	e) 1		Collector DEMOCOLL									
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	Activities							Language ENGLISH	Skip		Acti	ve Military Duty	N			
Collections		Active Dt 12/10/	2015		App # 000000101	2	Last Pmt Amt 0.00	Marital Status	Correspondence			Time Zone				
WFP		tivity Dt 02/17/.			Off Dt		Charge Off Dt									
Tools		Due Day 1			tive Dt 10/12/201		Military Duty N	Address Information								
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Setup	Custom	er Grade B		Last B	ill Amt 0.00		Behaviour Score 0	Type Current Permissi	Mailing Address		P	one				



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.

ashBoard		DashBoard ×						
DashBoard DashBoard Users Productivity System Monitor		Origination My User Queues			✓ Setup Product Expiring in Next One	Month	Admin Critical Batch Job Status	
Producer Analysis		Description	Count		Product	End Date	Batch Job	Status
Process Files		No data to display.			No data to display.		No data to display.	
		My Pending Review Req	uests By Applications					
		App #	Priority					
		No data to display.						
		My Pending Review Req	uests By Priority					
		Priority	Count					
		No data to display.						
	•	Servicing Number of Queues Hard Queue Description No data to display.	Assigned	^	Producer Producers Count By Status Status ACTIVE	Count 82	Vendor Vendors Count By Status Status ACTIVE	5 Count 35
		Queue Description	Count		Producers Expiring in Next On	End Date	Vendors Expiring in Nex	t One Month End Date
		No data to display.	Count		Producer No data to display,	End Date	Company Name No data to display,	End Date
		My Pending Review Reg	uests By Accounts					
		Acc #	Priority					
		No data to display.						
Origination		My Pending Review Reg	uests By Priority					
Servicing		Priority	Count	~				
Collections					,			
WEP								
Tools								

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 <u>User Productivity</u>

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

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

Using the User Productivity 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 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.

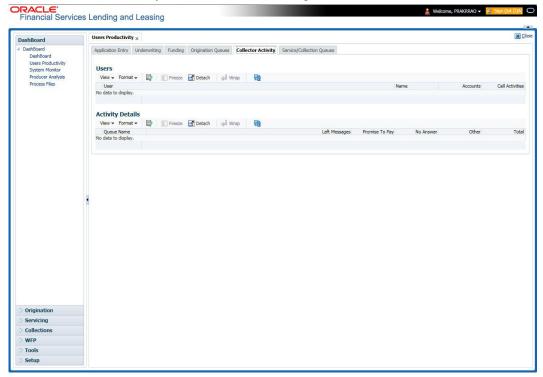
To use the Collector Activity

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

- 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.

ashBoard	Users Productivity ×	1									
DashBoard	Application Entry U	nderwriting F	unding	Origination Queues	Collector Activity	Service/Collection Queues					
DashBoard Users Productivity											
System Monitor	Service/Collec										
Producer Analysis Process Files	View - Format -	Branch	Freeze	🚰 Detach 🛛 🖓 W	rap 🚱	Ourse News		A	10.00.000	Deadlas	Teb
	Company No data to display.	branch				Queue Name		Accounts	Activities	Pending	Tot
	Activity Details	5									
	View - Format -		Freeze	🚮 Detach 🛛 🚽 W	rap 🚱						
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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 <u>System Monitor</u>

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.



ashBoard	1	System Monitor ×											×
DashBoard	16	Batch Jobs Jobs	Services	Database S	Server Log File	s Parked Tra	insactions	Users					
DashBoard Users Productivity System Monitor		Batch Job Sets											
Producer Analysis Process Files		View - Format -		Freeze	Detach	🚽 Wrap	62	Re-submit Job Set					
		Set Code	Job S	et Description	Status	Frequ	ency	Frequency Value	Start Time	Er	nabled C	critical Last Run Dt	Next Run Dt
		SET-AAI		UNT CREATI		DAILY		DAILY	10:00 AM	N	N	08/08/2003	08/09/2003
		SET-ACR	ACCR	UALS AND D	. READY	DAILY	(DAILY	10:30 PM	N	Y	08/07/2003	08/08/2003
		Batch Jobs											
		View - Format -		Freeze	Detach	ل Wrap	69	Re-submit Job					
		Se	T doL p	уре	Job Code	Statu	5	Job Description		Threads	Commit Count	Errors Allowed Weekend	Holiday
			1 PROC			100_01 COMP		APPLICATION TO		1	100	50 Y	Y
		<	2 PROC	EDURE	TXNACT_BJ	_100_01 COMP	LETED	ACCOUNT ACTIVA.		1	100	50 Y	Y
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		Request Details			27722	1.000	-						
		View + Format +		Freeze	Detach	상의 Wrap	62			-			-
		Request Type No data to display.		Status		Start D	e .	End Dt		Run	Start Dt	Run End Dt	Process Dt
		<											>
		Request Results											
		View + Format +		Freeze	Detach	لي) Wrap	62						
Drigination		Request Result No data to display.				Descript	tion						
		No data to display.											
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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.

Field:	View this:						
Seq	Displays the batch job sequence number.						
Јор Туре	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.						

A brief description of the fields is given below:

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 effec- tive 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.

ch Jobs Jobs Service Batch Back Ground Co		ver Log Files Par	rked Transactions Us	ers						
Batch Back Ground C	redit Request									
Job Details										
View - Format -	Freeze	Detach 🧄	🛛 Wrap 🛛 🚷 Vie	ew Last 🔘 1 Day 🔘 1 Week	1 Month 🔘 By Date	Start Dt	B End Dt B	(B) \	fiew 🔘 Failed 💿 Al	
Request Type S	tatus	Job Set	Job	Description	Thread	Errors	Records Run Start Date/Time	Run End Date/Time	Process Dt	Valid Execution Period Start Date/Time
PROCEDURE C	OMPLETED	SET-TPE	TXNDDT_BJ_100_	TXNDDT_BJ_100	1	0	2 09/19/2017 11:52:	09/19/2017 11:52:	. 09/20/2017	09/19/2017 11:52:
PROCEDURE C	OMPLETED	SET-TPE	TXNDDT_BJ_100_	TXNDDT_BJ_100	1	0	8 09/19/2017 11:40:	09/19/2017 11:41:	. 09/20/2017	09/19/2017 11:40:
PROCEDURE C	OMPLETED	SET-QRT	QCSPRC_BJ_100_	QCSPRC_BJ_100	1	0	2 09/19/2017 09:31:	09/19/2017 09:31:	. 09/20/2017	09/19/2017 09:31:
PROCEDURE C	OMPLETED	SET-QRT	QCSPRC_BJ_100_	QCSPRC_BJ_100	1	0	2 09/19/2017 08:31:	09/19/2017 08:31:	. 09/20/2017	09/19/2017 08:31:
PROCEDURE C	OMPLETED	SET-QRT	QCSPRC_BJ_100_	QCSPRC_BJ_100	1	0	2 09/19/2017 07:31:	09/19/2017 07:31:	. 09/20/2017	09/19/2017 07:31:
	OMPLETED	SET-QRT	QCSPRC_BJ_100_	QCSPRC_BJ_100	1	0	2 09/19/2017 06:31:	09/19/2017 06:31:.	. 09/20/2017	09/19/2017 05:31:
					m					F.

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:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.

A brief description of the fields is given below:



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:

ashBoard	System Monitor ×				X
DashBoard DashBoard Users Productivity System Monitor Producer Analysis	Batch Jobs Jobs Services View + Format		abase Server Log Files eeze 🔐 Detach	Parked Transactions Users	
Process Files	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
	JSC	ALL	ALL	JOB SCHEDULER	STOPPED
	JSV	ALL	ALL	JOB SERVICE	STOPPED
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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.

SEARCH MENU	66	System Monitor $_{\rm X}$								×
		Batch Jobs Jobs S	ervices Database	Server Log Files	Parked Tra	ansactions Users				
ashBoard										
DashBoard DashBoard Users Productivity System Monitor	ŕ	Database Serve	Log Files View Last	🔵 1 Day 🔘 1 Wee	ek 🖲 1 Month	By Date Start Dt	Bend D1	: B 👪	View 🔘 Alert 🖲 Debug 🔘 Int	erfaces
		View Format	Freeze	Detach 🧹	Wrap	🚱 📳 List Files	Download File			
Producer Analysis		File Name				File Type		Fil	e Size File Time	
Process Files		xaeprc_em_100_0	2_FMW116_7033906.ld	g		file		15	59179 08/31/2017 02:28:52 AM	^
11000001100			1_DB12102_6974056.			file			71338 08/29/2017 07:42:07 PM	
			1_DB12102_7283869.			file			19897 09/10/2017 10:39:59 AM	
			2_FMW116_7203940.	-		file			46704 09/07/2017 03:50:49 AM	
		RDNLOG_EW_100_	01_FMW116_7284144	.log		file			1108 09/08/2017 06:00:34 AM	*
	*	File Content								
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- 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 E 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.

system Monitor ×				ж
Batch Jobs Jobs	Services Database Server Log Files Parked Transactions Users			
User Logins	Treeze Protection Wrap 🚵 Vew Last @ 1 Day 1 Week 1 Month By Date Start Dt	S End Dt	B. 🏔	View User 🕐 Current User 🏟 All Users
View ▼ Format ▼	Therease the person of which the start of th	4 End Dt	40 69	
User	User Name		Details	Login Date and Time Logout Date and
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	SALSK 09/20/2017 03:54: 12/30/4000 1			
PRITAM	PRITAM JENA 09/20/2017 03:47: 12/30/4000 1			
NAVEEN	NAVEEN REDDY			09/20/2017 03:47: 09/20/2017 04:55:
JAYANTA	JAYANTA C			09/20/2017 02:37: 12/30/4000 12:30:
SKSK	SALSK			09/20/2017 02:35: 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: 12/30/4000 12:30:
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 11:32:

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 thirdparty 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.

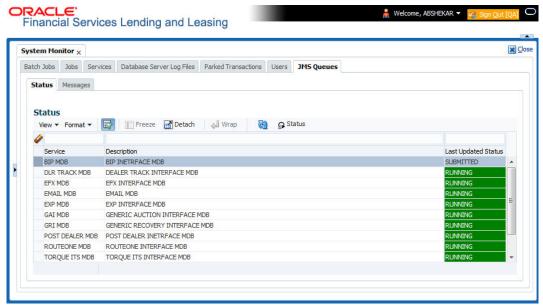
The 'JMS Queues' tab has the following sub tabs:

- 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.



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 inter- face.
Last Updated Status	Displays the status of MDB interface. Following are the status displayed:
	 UNKNOWN - indicates that no MDB infrastructure is con- nected 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 Click Solution. 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 1. Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.

tch Jobs Jobs Serv										×
	/ices Database S	erver Log Files Parker	d Transactions Users	JMS Queues E	vents					
Status Messages										
					View Last 0 1 Day 0			121	× *	
Compa	ny ALL	~			View Last O 1 Day O	1 Week I Month U B	/ Date Start Dt	🗟 End Dt	40 🤀	
Messages										
Detach 🚽 🗸	Vrap									
Service	Description					Submitted	Completed	Failed	Resubmitted	
WEBHOOK MDB	WEBHOOK MDB					132	18	104	3	
EXP MDB	EXP INTERFACE	MDB				3	3	0	0	
EVENTS MDB	EVENTS MDB					145	145	0	0	
Message Details									View	
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Message ID	Request Type	Request SubType	Message Type	Status	Message Content				Time	
95F4139888951EB		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND SUB_					^
95F428A97024209		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND[SUB_					
95F642DA46F557		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND SUB_					
96067A77ED607A.		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND SUB_					
96067A77ED627A.		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND[SUB_					
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		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND[SUB_ REQUEST_TYPE=OUTBOUND[SUB_					
96067A77ED5E7A.		EVENTS	EVENT ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND[SUB_					
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960B86096B66037 960B86096B6A03		CHATO								
960B86096B66037 960B86096B6A03 960B86096B6C03	. OUTBOUND	Littio								
960B86096B66037 960B86096B6A03 960B86096B6C03 Response Messa	. OUTBOUND	Detach 🔄 🖉 Wrap			# Of Characters 50					

- 2. In the 'Messages' section, filter the list of messages using the following options:
 - Select the required Company from the drop-down list to view JMS message at company level. The list is populated only with those Company Definitions to which you have been provisioned access. By default, 'ALL' is selected.
 - 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.
- 3. 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.

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 inter- face.
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.

4. In the 'Messages' section, you can view the following details:

To 'Re-submit' failed messages

- 1. Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.
- 2. In the 'Messages' section, select the required MDB interface.



3. 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
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 Web- hook 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.

3.4.7 Monitoring Events

The Events screen is a dashboard to view all the Events triggered in the system. In the Events screen you can view the latest status of all the processed events and 'Re-submit' only failed events for re-processing. However, this is a display-only field and does not allow to modify the defined event action parameters.

The Events screen has the following sections:

- Event Actions
- Action Parameters

In the '**View Options**' section, you can filter and view the list of Events based on following Status:



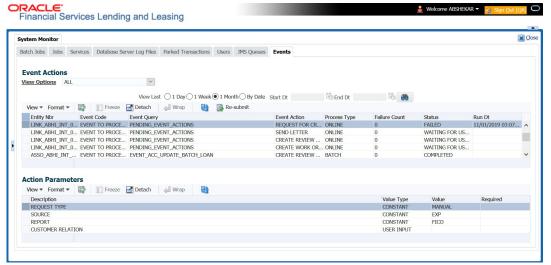
- ALL
- SUBMITTED
- WAITING FOR USER INPUT
- COMPLETED
- FAILED
- CRITERIA NOT MET
- VOID

In the 'View Last' section, you can further sort the volume of records displayed on the Events screen with the following options:

Select:	System Displays:
1 Day	List of all events posted in last one-day.
1 Week	List of all events posted in last one-week.
1 Month	List of all events posted in last one-month.
By Date	List of all events posted between specific dates. You can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar.

To View the Events triggered in the system

 On the Oracle Financial Services Lending and Leasing home screen, Click Dashboard > System Monitor > Events tab.



- 2. By default, the Events screen displays all events posted in last one day.
- 3. In the 'Event Actions' section, view the following information:

Field:	View this:
Entity Nbr	Entity Number on which event generated.
Event Code	Event Definition Description.
Event Query	Event Criteria Definition Description.
Event Action	Event Action Description.



Field:	View this:
Process Type	Event processing type as either Online/Batch fetched from EVENT_PROCESS_TYPE_CD lookup.
Failure Count	Number of times the event processing has failed.
Status	Event action with following execution status:
	CRITERIA NOT MET
	SUBMITTED
	VOID
	COMPLETED
	FAILED
	ALL
	WAITING FOR USER INPUT
Run Dt	Event Action Generation Date and Time.

4. In the 'Action Parameters' section, view the following information:

Field:	View this:					
Description	Event Action Parameter Description.					
Value Type	Event Action Input Parameter Type.					
Value	Value defined for the event action.					
Required	Y/N indicating if the Action Parameter is mandatory.					

Re-submit Failed Events

In the Events screen you can filter and re-submit only the 'FAILED status Online Event Actions' for processing. An Event is marked with 'Failed' status when the same could not be processed in the system due to setup/infrastructure issues. This is an additional option to reprocess the event actions. On resubmitting an event, the Failure Count against the record is incremented by 1.

However, 'Resubmit' option is not allowed for Webhook and SEND JMS MESSAGE actions since the same functionality is available in JMS Queues.

In the 'Event Actions' section, select the required event record listed with status FAILED and click 'RE-submit'. On triggering the event, the 'Run Dt' column is updated with Event Action Generation Date and Time. Click 'Refresh' to fetch the latest status.

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

oard	Producer Analysis ×									2
DashBaard DashBaard Users Productivity System Monitor Producer Analysis Process Files	Select Criteria									
	Company ALL	Territory			Funder	ALL	~			
	Branch ALL	Sales Agent ALL	~		Status				Submit	
	Region ALL	Underwriter ALL		×	Zip					
	Producers Territories	Activity Volume	Mix							
	Dealer									
		Recent Activity								
	No data to display.	Last Funded					Approved	Funded	Comments	
		No data to display.								
		Recently Appro	ved Applicatio	ns						
		Applicant Name	Application #	Amt		Collateral Desc				
	-	No data to display.								
		Recently Funde	d Applications							
		Applicant Name	Application #	Amt		Collateral Desc				
		No data to display.								
		Recent Comme	nts							
		Detach 🚽	Wrap							
		Date	Comment Desc							
		No data to display.								
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ections										
)										

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.

Incoming Process File Outgoin	ng Process File							
Incoming Process File								
View 🔻 Format 👻 🔢	Freeze 🛃 Deta	ach 🚽 Wrap	🚷 🔠 List File	s 📑 Upload				
2							B	
Select All	Name	File Name		1	ile Type	File Size(bytes)	File Date	Status
/scratch/	work area/DEV/DE	callactivity test XV.	bit			39	08/12/2016 05:23:01 AM	NONE
Uploaded Files	Freeze Deta	ch 네 Wrap	(View Last	🗇 1 Day 🔘 2 Days 🔘 5 Days 🔍 All Day	s 📴 Download Bad Data	Download Lo	Data	
File Name		File Ty	pe	File Dt	Status	-	User	
SampleResponseAssets.json		FACT	ORY DATA UPLOAD	08/14/2017 12:41:17 PI	UPLOADED		INTERNAL INT	
SampleResponseAssets.json		FACTO	ORY DATA UPLOAD	08/14/2017 12:39:22 Pt	4 UPLOADED		INTERNAL INT	
LookupResponseWithLookupDe	scPassedAs_CALC.j	son FACT	ORY DATA UPLOAD	08/04/2017 01:07:23 Pf	UPLOADED		INTERNAL INT	
cookupikesponservinicookuppe	LookupResponseWithLookupDescPassedAs_CALC.json FACTORY DATA UPLOAD			08/04/2017 11:45:18 A	UPLOADED		INTERNAL INT	
LookupResponseWithLookupDe		LookupResponseWithLookupDescPassedAs_CALC.json FACTORY DATA UPLOAD			VI UPLOADED			
LookupResponseWithLookupDe LookupResponseWithLookupDe	scPassedAs_CALC.j			08/04/2017 01:26:24 AI				
LookupResponseWithLookupDe LookupResponseWithLookupDe LookupResponseWithLookupDe	scPassedAs_CALC.j scPassedAs_CALC.j	ison FACTO	ORY DATA UPLOAD	08/04/2017 01:20:29 A			INTERNAL INT	
LookupResponseWithLookupDe LookupResponseWithLookupDe LookupResponseWithLookupDe LookupResponseWithLookupDe	scPassedAs_CALC.j scPassedAs_CALC.j scPassedAs_CALC.j	ison FACTO	ORY DATA UPLOAD	08/04/2017 01:20:29 Al 08/03/2017 09:37:30 Pf	UPLOADED		INTERNAL INT	
LookupResponseWithLookupDe LookupResponseWithLookupDe LookupResponseWithLookupDe	scPassedAs_CALC.j scPassedAs_CALC.j scPassedAs_CALC.j scPassedAs_CALC.j	ison FACTI Ison FACTI Ison FACTI	ORY DATA UPLOAD	08/04/2017 01:20:29 A	4 UPLOADED 4 UPLOADED			

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.

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.

A brief description of the fields is given below:

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.

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.

On selection, you can view the following information:

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.

ocess Files ×						
ncoming Process File	Outgoing Process File					
Outgoing Proce		Download View Last	🔘 1 Day 🔘 2 Days 🔘 5 Days 🖲	All Days		
Select All	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	<u>*</u>
	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	
	data_change_lien_07102017_172914.dat	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	
E5	customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:12 PM	533	GENERATED	
E	customer_ach	OUT PUT DATA FILE	07/10/2017 05:29:11 PM	533	GENERATED	*
History						
View - Format -	🖙 📅 Freeze 🔐 Detach 🚽 Wrap 😽					
User					vnload Dt	

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 pop- ulated based on ODD (Output Data Definition) details main- tained 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 Lease origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Customer Service screen.

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

During the Lease application process, 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 <u>Customer Service screen</u>

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.

Command
Button:Action Performed:CurrentDisplays the current searched 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 entered in Acc# search field and
pressed Submit button. This is the default option.Show AllDisplays the related accounts based on current selected customer's
customer Id or list of enabled business accounts matching with 'Tax
Number' of current selected business. To view the details of account
number(s) other than current account, select the account in
Account(s) section.

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:
Group Follow- up	Displays the set of accounts that share same account condition as the selected account and bear same Customer/Business Id. Other than having same account condition and Customer/Business 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.
Associated Accounts	Displays all the Associated Accounts if the selected account is a Master Account. This option is not selected by default.
	Following are the other combinations on how system displays the accounts:
	- If the selected account is a Master Account, selecting this option displays all Associated Accounts (if exists) of the Master Account including the Master Account.
	- If the selected account is an Associated Account linked to a Mas- ter Account which also has other Associated Accounts, then system displays all Associated Accounts of the Master Account including the Master Account.
	- If the selected account is not linked to any Master Account, then system displays only the current selected account.
	- If the selected account is the only Associated Account linked to a Master Account, then system displays the current selected account and its Master Account.
	However, on selecting individual account record, system displays the respective account details in all Servicing > Account tabs.

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

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



Master Account	View the Master Account number of the customer.
#	During the funding process, an application can either be marked as 'Master Account' or 'Linked to Existing Master Account' in the Mas- ter Account tab of Origination screen.
	 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 UNDE- FINED.
Master Account	View the Master Account indicator value propagated from Origina- tion 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	The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent.
	- 1st Payment Delinquency, when the first payment is delinquent.
	- NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account.
	- Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.
	Note : System automatically removes the delinquency reason on the account if the payment is received. However, if the same payment is reversed, the conditions are posted back.
Oldest Due Dt	The oldest due date.
h	

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.

														(
customer	Service: 20190600	010347 Review Rec	quest (Pending: 0)	Queue Assignment										
	10060001034	: LEASE - HOME	MIK									View		a adde
lew • Format •		Detach		Current OS	how All () Gr	oup Follow-up	Associated Acc	counts				View	•	auuit
Company	Branch	Sub Unit	Account #	Master Account #	Master Ao	count Produ	ĸt		Billing Cycle	Purpose		Days Past	Due Cu	rrency
US01	USR1	UNDEFINED	20190600010347	UNDEFINED	N	LEAS	E HOME		MONTHLY	HOME EQ	UITY LO		20 US	D
<														>
Summary (Collections Custome	r Service Account De	etails Customer De	tails Customer Prefe	rences Tra	nsaction History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau Tin	neli >	• ^
Alerts						Conditions								
Alerts						Conditions								
Alert						Account Con						Followup Dt		
No data to displar	iy.					REPOSSESSI				10/04/20		10/04/2019	_	
						NATURAL DI	SASTER			10/04/20	019	10/04/2019		
Account De	tails				_	▲ Other Infor	rmation						٦	
Dues						Collateral I	nformation							
Dues	08/10/2019	07/10/2019	06/10/2019			Primary	Description		Identification #	Year	Asset Clas	s Asset Typ	e	
09/10/2019		0.00	0.00	0.00		Y	2 DGFDSG			2	NEW	HOME	^	
	0.00													
09/10/2019 0.00	lq Due 0.00	Todays Payoff		Memo Excess 0.00		N	2018			2018	NEW	HOME		

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.

												2
rch Customer S	Service: 201906000	10347 Review Req	uest (Pending: 0) Q	Jueue Assignment								
count(s): 20	190600010347	: LEASE - HOME	VIK							View	🖋 Audil	t
/iew ▼ Format ▼	Freeze	Detach 🚽	Wrap 🚷 🚇	Ourrent	ihow All 🔾 Group Follo	w-up Associated Accounts						
Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose		Days Past D	ue Currer	ю
US01	USR1	UNDEFINED	20190600010347	UNDEFINED	N	LEASE HOME	MONTHLY	HOME EQU	ITY LO		20 USD	
<												>
Summary G	ollections Customer	Service Account De	tails Oustomer Deta	ils Oustomer Prefe	erences Transaction	History Pmt Modes Bankrupt	ry Repo/Epreclosure	Deficiency	Collateral	Bureau Time		^
						,	-,	,				
Alerts					🔺 Cone	ditions						
Alerts					Condit	ions						
Alert					Accou	unt Condition		Condition	Start Dt F	Followup Dt		
No data to display	6				REPC	ISSESSION		10/04/20	19 1	10/04/2019		
					NATU	IRAL DISASTER		10/04/20	19 :	10/04/2019		
					d Othe	er Information					5	
Account De	tails					a mornation						
Account Del	tails					eral Information						
	08/10/2019	07/10/2019	06/10/2019			eral Information	Identification #	Year	Asset Class	s Asset Type		
Dues		07/10/2019		0.00	Collate	eral Information	Identification #	Year 2	Asset Class	Asset Type HOME	^	
Dues 09/10/2019 0.00	08/10/2019 0.00	0.00	0.00		Collate Prime Y N	rry Description 2 DGFDSG 2018	Identification #	2 2018	NEW NEW	HOME	^	
Dues 09/10/2019 0.00	08/10/2019		0.00	0.00 Memo Excess 0.0	Collate Prime Y N	eral Information ary Description 2 DGFDSG	Identification #	2	NEW	HOME	~	

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.
Fee Usage	Indicates the lease fee usage amount and this field is displayed only for Usage type lease accounts.
Total Due	The total of all dues including payment amount and all applicable fees along with Fee Usage amount.
Total Due (incl current due)	The additional due of current month (included based on pre-bill days) along with Fee Usage amount.
Today's Pay- off	If the account is to be paid off as per the current date and the amount payable by the borrower.
Future payoff	The total Amount due on a future date. The borrower can know the total pay off amount for a future date, say 10 days from today.
Future Payoff Date	The date on which the future payoff is due.
Future Pmt Dt	The date till which the future payoff quote is valid.
Oldest Due Dt	The due date.
Amt Paid Excess	The excess amount paid.
Memo Excess Amount	The excess amount paid towards the membership fee.
Paid Term	The total count of paid dues.
Remaining Term	The total count of remaining outstanding dues to be paid.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.

Delinquency Information Section

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

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



In this field:	View this:
30	Total number of times the account was delinquent for over 30 days since start date.
60	Total number of times the account was delinquent for over 60 days since start date.
90	Total number of times the account was delinquent for over 90 days since start date.
120	Total number of times the account was delinquent for over 120 days since start date.
150	Total number of times the account was delinquent for over 150 days since start date.
180	Total number of times the account was delinquent for over 180 days since start date.
Category	The delinquency category.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.
Broken Promises (Life)	Total number of broken promises since the account start date.
Broken Promises (Year)	Total number of broken promises since this year.
Kept Prom- ises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Prom- ises (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.



In this field:	View this:
Customer Grade	The customer grade.
App#	The application number from which this account was created.
Producer	The producer through which the account was sourced.
X-ref	The cross reference number of third party origination system.
Paid Off Dt	The date on which account was paid off.
	Note : Filed has value only if account has Paid-off condition.
Effective Dt	The date account became effective.
Current Pmt	The current payment amount.
Last Bill Amt	The last bill amount.
Last Pmt Amt	The last payment amount.
Chargeoff Dt	The Date on which account was charged off.
	Note : This is applicable only if account has Charged-off condition. Else, no value displayed.
Military Duty	If selected, indicates that at the time of billing, the customer was in active military duty and qualifies for rates in accordance with Service members Civil Relief Act (SCRA) of 2003.
Customer Score	The customer score.
Behaviour Score	The behavior score.

Due Date Change section

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

In this Field:	Do This:
Last Txn Dt	The last date on which the due date was changed.
Rem. Txn. Limit (Life)	Remaining number of due date changes allowed till account clo- sure.
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 calen- dar year.
Rem. Txn. Limit (Life)	Remaining number of extensions in the account till closure.
Last Txn Dt	The date when last extension was made.
Exten. Gap Rem. (Months)	The number of months remaining before you can post Extensions for an account.

Contract Information

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

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

Settlement Information

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

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



Collateral Information section

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 Manage- ment 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.

You can view the Collateral Information in this section:

Customer/Business Information section

On Customer Service screen's **Customer Information** section, select the record you want to work with. Based on type of account selected as either Customer or Business, you can view the related information as indicated below:

For a Customer account, view the following details:

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.
Email	Customer's e-mail address.



Additional Customer Details

In this field:	View this:
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Sta- tus	Customer's marital status.
Disability	Customer's disability indicator If selected, this indicates that the cus- tomer 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 Corre- spondence	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 Mili- tary 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.

For a Business account, view the following details:

In this field:	View this:
Business #	The registered business number.
Name of the Business	The name of the business.
Organiza- tion Type	The type of Organization to which the business belongs.
Business Category	The type of Category to which the business belongs.
Type of Business	The type of business.
Legal Name	The legal name of the business.
Tax ID #	The taxation identity number of the business.

Additional Business Details

In this field:	View this:
Email	Business e-mail address.
Contact Per- son	The contact person at the business.
Start Dt	The Business start date.
Manage- ment Since	The year the current management was established.
Bankruptcy	Business's bankruptcy indicator.
Skip	Business's skip indicator. If selected, indicates that the Business has debts and the customer is a skip debtor.
Stop Corre- spondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to Business.
Privacy Opt- Out	Privacy opt-out indicator. If selected, indicates that Business does not want the financial information to share information with any other body, other than regulatory requirements.
Time Zone	Business time zone.

Address Information section

This section displays Customer Address or Business Address depending on the type of account selected as either Customer or Business only account.

In this field:	View this:
Туре	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 section is not displayed for Business only accounts. The details defined in Customer Service > Customer Details > Employments tab are populated here.

In this field:	View this:
Туре	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

This section displays Customer Telecom or Business Telecom depending on the type of account selected as either Customer or Business only account.

In this field:	View this:
Туре	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.



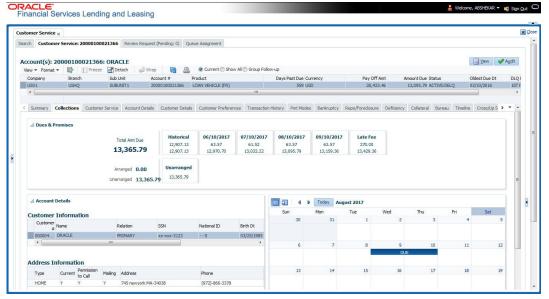
Work Order Details

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 <u>Customer Service screen's Collections tab</u>

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/Business Information

Displays the customer's information starting with primary customer or Business information depending on the type of account selected as either Customer or Business only account. For detailed information, refer to 'Customer/Business Information section'.

Address Information

Displays corresponding Customer Address or Business Address depending on the type of account selected as either Customer or Business only account. 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'. The section is not displayed for Business only accounts.

Telecom Information

Displays the corresponding Customer or Business Telecommunication details depending on the type of account selected as either Customer or Business only account. 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.
Туре	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.

<u>Calendar</u>

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 \checkmark (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 <u>Customer Service screen's Customer Service tab</u>

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.

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tion	Search Customer Service: 2016	100010626 Review Request (Pendir	9:0)								
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- 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 auto- matically 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.

 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.
- 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 <u>Maintenance sub tab</u>

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

Monetary tasks

Lease:

• Apply, adjust, or waive servicing expenses



- Adjust or waive late charges
- Adjust or waive non-sufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account
- Close an account
- Trading of Accounts Monetary Transactions
- Account Settlement Transaction
- Change a due date
- Apply, adjust, or waive a disposition fee
- Apply, adjust, or waive a termination fee
- Record selling an asset
- Apply, adjust, or waive an excess usage fee
- Apply, adjust, or waive other fees and taxes

Non-Monetary tasks

Lease:

- Update a customer's/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Re-order coupon books
- Adjust Dealer Compensation
- Trading of Accounts Non-Monetary Transactions
- Bankruptcy Reporting Indicator

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.

DashBoard	Customer Service ×					
Origination	Search Customer Serv	ice: 201509000142	83 Review Request (Pending: 0)		
rvicing						
 Servicing Customer Service Securitization Transaction Authorization 	Account(s): 20150	900014283: RC			w All O Group Follow-up	View View
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Producers Vendors	Call Activities Main	tenance Comments	s Promises Checkli	sts Tracking Attributes References	Correspondence Letters Document T	racking
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Collections	View + Format + Parameter No data to display. Result View + Format + Transaction Proce	Freeze			Value	Required
Collections	View + Format + Parameter No data to display. Result View + Format + Transaction Proce	Freeze			Value	Required

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

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

- 5. Click Load Parameters.
- 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 <u>Comments sub tab</u>

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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.

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- 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 recog- nizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.
Туре	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 sec- tion.

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 Prom- ises	Specify the total number of promises made by the con- tact. A minimum of one promise need to exist.
Appointment	Select the check box if a prior appointment is to be taken for future follow-up.
Comment	Specify additional details of the promise, if any.



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

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

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

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

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

4.5.5 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.

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- 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.

The Tracking Attributes for Lease accounts in this screen can also be loaded in bulk through file upload process. While doing so, ensure that the input data file definitions are in sync with attribute names. Before processing the bulk upload, system validates if the Tracking Attributes are already loaded. If not, system loads the Tracking Attributes and then updates the details.

To use the Customer Service screen's Tracking Attributes screen

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



3. Click Load Tracking. The system loads the tracking parameters.

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Fees	ACCOUNT LEASE ATTRIBUTE 002		NA	
Interfaces AP Transactions	ACCOUNT LEASE ATTRIBUTE 003		NA	
GL Transactions	ACCOUNT LEASE ATTRIBUTE 004		NA.	
GL Transactions CASA Reconciliation	ACCOUNT LEASE ATTRIBUTE 005		NA NA	
Casa Reconciliation Conversion Accounts	ACCOUNT LEASE ATTRIBUTE 006 ACCOUNT LEASE ATTRIBUTE 007		NA.	
Conversion Accounts	ACCOUNT LEASE ATTRIBUTE 008		NA	
	ACCOUNT LEASE ATTRIBUTE 009		NA	
	ACCOUNT LEASE ATTRIBUTE 010		NA	
	ACCOUNT LEASE ATTRIBUTE 011		NA	
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- 4. Complete Tracking section by entering the requested parameter in the Value field.
- 5. Save any changes you made to the account.

4.5.7 Field Investigation Sub Tab

ORACLE

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

To record field investigation and create work-order

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

Conversion Acco	ounts 🗙 Transaction	n Codes 🗙						6
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count(s): 201901000019! lew - Format - 🔛 🎹 Free		📣 Wrap	. O Current	Show All O Group Fe	ollow-up 🔘 Associated Accounts			View 🗸 Audit
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3. In **Field Investigation** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



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A brief description of the fields are given below:

Field	Do this
Customer/Busi- ness	Select the customer attached to the account or Business Name if it is an 'SBL' or Business 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 adjoin- ing 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 <u>Basic Actions</u> mentioned in Navigation chapter.
- 5. In **Verification Details** section, perform any of the <u>Basic Operations</u> 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 <u>Basic Actions</u> mentioned in Navigation chapter.

4.5.8 <u>References sub tab</u>

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

To use the Customer Service screen's References screen

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



3. Click Add.

Summary Collec	tions Customer Ser	vice Account Deta	ils Customer Deta	ils Customer Preferences	Transaction History Pmt N	Nodes Bankruptcy Re	oo/Foreclosure Def	iciency Collateral Bures	au Timeline Cross/Up Sell > 🔻
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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 <u>Correspondence sub tab</u>

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.

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Account(2) 2018/010001265: KALLAN NAVER Image: Statustic	nation	Search Customer Service: 2016/00/0010/26 Review Request (Pendag: 0)				
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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:
ld	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 **Customer Service** screen and load the account you want to work with.
- 2. Click Correspondence > Recipient Details.
- 3. Perform any of the <u>Basic Operations</u> 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 'Cus- tomer'. 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
Туре	Based on the recipient selected, the following type of correspond- ence 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></recipient></correspondence </type>	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.

DashBoard	Customer Service ×			8
Drigination	Search Customer Service: 20120200010231 Review Request (Pending: 0)			
vicing				
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE			📃 View 🛛 🖋 Audit
Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	View 🗸 Format 👻 📄 Freeze 🛃 Detach 🛁 Wrap 🙀 🚇 💿 Current 💿 Show All 💿 Group Follow-u	p		
		s Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD	0.00 0.00 ACTIVE	02/10/2015
	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/For	eclosure Deficiency Collateral	Bureau Cross/Up Sell Activities	
	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondence	Document Tracking		
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nterfaces		ON LETTER 3	Icolt3 em 100 01	
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	Recipient Mode Type FAX/Email Sent Indicator Comments			
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Recipient Details

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

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
	- Business
Customer Type	This field is enabled if you has selected the recipient as 'Cus- tomer'. 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
Туре	Based on the recipient selected, the following type of correspond- ence 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></recipient></correspondence </type>	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 Lease fixed and variable rate).

To generate the Collection letter 1

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



4.5.10.2 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 Lease (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.



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.

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

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

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

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



In this field:	Do this:
Tracker #	View the tracking number of the document.
Docket #	View the docket number of the document.
Location	View the location of the document.
Received Dt	View the received date of the document.
Effective Dt	View the effective date of the document.
Expiry Dt	View the expiration date of the document.
Comment	Specify comment.

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

4.5.12 Scenario Analysis sub tab

Oracle Financial Services Lending and Leasing enables you to reschedule customer payments with the Customer Service screen's Scenario Analysis screen. You can simulate new payment schedule based on the customer's request and also post the new schedule changes on to the linked Account.

To use the Scenario Analysis screen

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

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(Company	Branch	Sul	b Unit	Acc	ount #	Proc	luct		Days Pas	st Due Curre	ncy	Pay Off	Amt Amour	t Due Status	C	Idest Due Dt	DLQI	
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You can use the Scenario Analysis screen to calculate a change in the account's

- Principal payment amount
- Term



For lease accounts, the Scenario Analysis screen is available only for 'Interest Rate' type of lease calculation method. In the scenario analysis screen, if the 'Link To Account' check box is selected (default), you can specify new value for 'Term', 'Residual %' of a linked account and calculate other lease parameters. The same can also be posted to the account after calculation.

On deselecting the 'Link To Account' check box, two options i.e. 'Calculate Payment' and 'Calculate Term' are enabled and allows you to calculate lease Payment or Term by adjusting the other parameters. However, above option is only for simulation purpose and cannot be posted to the account.

- On selecting 'Calculate Payment' you can specify the Txn Dt (transaction date), Residual % and Balloon Amt fields to calculate Residual Value, Depreciation Value and new payment amount. Here, the Term remains the same and also the Residual Value is not determined if the payment is received on the account is greater than 'Adjusted Residual Value'.
- On selecting 'Calculate Term' you can specify the Txn Dt (transaction date), Residual %, Payment Amount, and Balloon Amt fields to calculate Residual Value, Depreciation Value and new term. The number of payments in schedule should be zero to calculate Term, else system displays an error.

Following are the options in Scenario Analysis screen:

- Clicking 'Initialize' button clears the field values.
- Clicking 'Import Values' button defaults the values from Account Details to scenario analysis screen.
- Clicking 'Calculate' button calculates values based on specified parameters.
- Clicking 'Post To Account' post the rescheduled payment changes on to linked account (applicable to 'Calculate Payment' option only).

On determining the new payment schedule based on the customer's request you can click Post to Account to replace existing schedule and update the account with new calculated amount.

The posted transaction can also be reversed in the Transactions screen (Customer Service > Transactions tab).

4.5.13 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.

SEARCH MENU	Customer Service x
	Search Customer Service: 20166700010076 Review Request (Pending: 0) Queue Assignment
DashBoard	
> Origination	Account(s): 20160700010076: MILLEN JOHN
Servicing	View 🕶 Format 👻 🔛 Freeze 🚠 Detadh 👌 Wrap 🚯 📇 @ Current 🖱 Show Al 💿 Group Follow-up
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Collateral Management Reports Producers Wendors Advances Payments Frees • Collections	Access History Vew * Format * Access Bit Access Di Ac

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

4.6 <u>Customer Service screen's Account Details tab</u>

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 addition, you can use this screen to derive various account level business specific calculations and populate the computed values into the custom user defined fields.

Calculate Parameters

The 'Calculate Parameters' button is available in the Account Information header and clicking on it populates or refreshes the computed values in the custom user defined fields.

However, for system to populate data in custom fields, the following setup is required:

- The custom user defined fields have to be enabled in Setup > Administration > User > Access > 'Field Access Definition' tab.
- User access to these custom fields are to be granted in 'Security User Access Definition Details' sub tab.
- If required, these fields can be customized in the 'Label Configuration' tab in Setup > Administration > System > Label Configuration screen.
- Further, the custom fields are to be configured to compute specific business calculations at Account level in Setup > Administration > System > User Defined Parameters screen.

For more information, refer to specific section in Setup guides.



In the Account Information section click View.

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earch Customer S	Service: 2019010001025	61 Review Requ	uest (Pending: 0) Qu	eue Assignment							
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View the following information for Lease 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, Messages and Usage Summary 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. The **Usage Summary** section displays usage based billing of lease account for each billing cycle.

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.

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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.



In this field:	View:
Message	The message.

Click Usage Summary sub tab and click View.

- 11. The Usage Summary sub tab gives you a summary of units charged for asset Usage/ Rental which is derived based Usage/Rental Charge Matrix. For detailed information, refer Usage Summary section.
- 12. The Usage History sub tab displays the asset usage details either populated via web service or input file upload. For more information, refer Usage History section.

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.

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The Rate Schedule section only applies to variable rate loans.

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

In this field:	View this:
Seq	The sequence number for rate adjustment.
Adjustment Frequency Type	The rate adjustment frequency type.



In this field:	View this:
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 Lease origination, you can view financed insurance information on the **Customer Service screen**'s **Insurances** screen. The Insurances screen displays the details of all financed insurances, including cancellation and refund information whenever applicable. It also displays the insurances that were financed after funding of Lease using the **Customer Service** screen's **Maintenance** screen.

To view the Insurances screen

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

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

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



In this field:	View:
Status	The insurance status.

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

In this field:	View:	
Policy Information section	ion:	
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 Benefi- ciary	The secondary beneficiary of the insurance.	
Status	The status.	
Sub Status	The sub status.	
Insurance Mode	The insurance mode.	
Phone	The insurance company's primary phone number.	
Phone 2	The insurance company's alternate phone number.	
Itemization	The contract itemization.	
Expiry Dt	The insurance expiry date.	
Term	The term of insurance.	
Commission Amt	The insurance commission amount.	
Comments	The comments regarding the insurance policy.	
Cancellation/Refund section:		
Policy Cancellation Dt	The insurance cancellation date.	
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the cus- tomer in case of early payoff.	



In this field:	View:
Grace Days Cancella- tion 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.

- 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 <u>Condition Details sub tab</u>

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.

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Post Date Checks		User	Respo	nsibility	Account Cond	tion		Oueue De	sc	Changed Dt		Reason		
Escrow Transactions		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/14/2016	06:01:	INTERNAL-	OUEUE	
Account Documents	3	RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/14/2016	05:01:	NTERNAL-	QUEUE	
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Reports	•	RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/14/2016	03:01:	INTERNAL-	QUEUE	
Producers		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/14/2016	02:05:	INTERNAL-	QUEUE	
Vendors		RMACHARL	SUPER	USER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/14/2016	01:01:	INTERNAL-	QUEUE	
4 Batch Transactions		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/14/2016	12:01:	INTERNAL-	QUEUE	
Advances		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	TERMINA	07/14/2016	11:01:	INTERNAL-	QUEUE	
Payments		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	TERMINA	07/14/2016	10:56:	INTERNAL-	QUEUE	
Fees		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	FERMINA	07/13/2016	04:01:	INTERNAL-	QUEUE	
		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	TERMINA	07/13/2016	03:51:	INTERNAL-	QUEUE	
> Collections		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	ERMINA	07/13/2016	01:01:	INTERNAL-	QUEUE	
> WFP		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	TERMINA	07/13/2016	12:01:	INTERNAL-	QUEUE	
> Tools		RMACHARL	SUPER	RUSER	PAYOFF/TERM	INATION IN	PROGRESS	PAYOFF/	TERMINA	07/13/2016	11:01:	INTERNAL-	QUEUE	
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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-inlending 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.

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Contract Information					⊘ ⊒ <u>R</u> eturn		
	Contract		Instrument Details		Rate Cap and Adjustments		•
Contract Dt	11/06/2017	Accrual Method	INTEREST BEARING	Increase Per Year	2.00		
Instrument	SMPL_MTHLY_ARR_FBILL_RV	Start Dt Basis	EFFECTIVE DATE	Increase Max Lifetime	5.00		
Amt Due at Signing	301.17	Base Method	30/360	Increase Floor	0.00		
Total of Pmts (Estimated)	903.51	Biling Method	LEVEL	Increase Ceiling	36.00		
Balloon Amt	0.00	Biling Type	STATEMENT	Decrease Per Year	2.00		
Due Day	6	Time Counting Method	ACTUAL DAYS	Decrease Max Lifetime	5.00		
1st Pmt Dt	12/06/2017	Instalment Method	EQUATED PAYMENTS	# of Adjs/Year	2		
Maturity Dt	02/06/2018	Calender Method	GREGORIAN	# of Adjs/Life	5		
Index	PRIME RATE	Start Days	0				
Index Rate	5.00	Stop Accrual Days	9999		Recourse Details		
Contract Margin Rate	0.00	ACH Fee Ind					
Contract Rate	5.0000			Recourse	-		
Security Deposit	0.00		Lease Contract	Recourse Type			
Gross Capitalized Cost	1,000.00			Recourse Reason			
Capitalized Cost Reduction (-)	0.00		UPFRONT (CAPITIALIZED)	Max Recourse %			
Adjusted Cap Cost (=)	1,000.00		PAYMENT STREAM	Recourse Amt	0.00		
Residual Value (-)	100.00	Lease Type	DIRECT FINANCE				
Residual %	10.0000		will-		Post Maturity		
Depreciation Value (=)	900.00		Billing	Default Rate			

If you selected a Lease account with escrow, Escrow Analysis tab is available.

- 3. Use the following sub tabs to view more information about the contract, if available:
 - Contract
 - Repayment
 - Itemization
 - Trade-In
 - Insurances
 - ESC
 - Compensation
 - Subvention
 - Proceeds
 - Disbursements
 - Fees
 - ACH
 - Coupon
 - PDC
 - References
 - Real Estate

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

4.6.7 Trade Details sub tab

Oracle Financial Services Lending and Leasing provides a end-to-end framework for trading of accounts and transfer of equity from an existing (old) account to a new account. To know in detail about process and workflow, refer to 'Appendix - Trading of Accounts' section.

The Trade Details sub tab in Account Details tab displays account level Trade related information. This is a 'View-Only' screen and consists of the following two sections:

• Trade Details - indicates 'Trade Equity' information with 'Equity In' and 'Equity Out' details of the traded accounts and Revenue Recognition information captured as part of batch job processing.



• Equity Transfer Details - indicates equity transfer between From and To accounts, the 'Equity Transferred' value and 'Status' of Trade.

To view the Trade details

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

										8
rch Customer S	ervice: ASSO_RAH	AFTR_INT_0002	Review Request (Pend	ling: 0) Queue A	ssignment					
.,	SO_RAH_AFTR_			Ourrent (Show All	oup Follow-up 💮 Associate	ad Accounts			View 🖌 🖌 Audit
Company	Branch	Sub Unit	Account #	Master Account #				lling Cycle	Purpose	Davs Past Due Currency
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Tenda	it 🕶 📑 🖬 Fri			_			Current Qualification	Month End		View Audit
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In this field:	View:
Trade Equity	View the value of current Account Trade Equity.
	This is calculated using the configurable calculation value defined for ACC_EQUITY_AMT in Setup > User Defined Parameters screen.
	This value is re-calculated during trade transaction.
Equity In	View the total of all Equity transferred 'from' different old account(s) contributing to trade.
	This field is updated when 'Equity In Transfer Transaction' is processed during trade.
Equity Out	View the total of all Equity transferred 'to' different new account(s) as part of trade.
	This field is updated when 'Equity Out Transfer Transaction' is processed during trade.
	ate the Revenue Recognition details of the Account and are ig the 'Revenue Recognition Processing Batch Jobs'.
greater than or equal to	ership Industry, Vendors recognize revenue when equity becomes threshold value (X)% of net sale price of the asset on the con- is recognized, Account is marked as Qualified (i.e. Target Reve-

3. In the Trade Details section, view the following details:



In this field:	View:
RevRec Equity	View the Account Revenue Recognition Equity Amount. The value is populated based on calculation defined in User Defined Parameters.
Target RevRec Equity	View the Account Target Revenue Recognition Equity Amount. The value is populated based on calculation defined in User Defined Parameters.
Current Qualification Ind	View the Account Revenue Recognition Qualifier indicator. Here 'Y' indicates that the Contract Equity is 'greater than or equal to' Account Revenue Recognition Equity.
Month End Qualifica- tion Ind	View the Account Revenue Recognition Qualifier Month End indicator. Here 'Y' indicates that account qualification is required at end of month.
Date of Qualification	View the Account Revenue Recognition Qualifier Date.
Date of Previous Qualification	View the Last Account Revenue Recognition Qualifier Date when the account was previously qualified.

4.6.7.1 Revenue Recognition Processing Batch Jobs

Following are the Revenue Recognition processing batch jobs:

Note that, both the batch jobs picks-up all the accounts only with 'ACTIVE' status, the Trade Equity greater than zero and Master Account indicator set as 'N'.

DAILY REVENUE RECOGNITION PROCESSING (SET-REV1 Batch Job Set)

This batch job is processed daily and is used to validate if Account Revenue Recognition Equity is 'greater than or equal to' Target Revenue Recognition Equity. If yes, the Current Qualification Indicator is set to 'Y'. However, the above validation is ignored and Current Qualification Indicator is always set to 'N' if the account is having any condition listed in the lookup code REVREC QUALIFIER EXCLUSION ACCOUNT CONDITION.

MONTH END REVENUE RECOGNITION PROCESSING (SET-REV2 Batch Job Set)

This batch job is processed monthly and is used to validate the status of 'Account Revenue Recognition Qualifier indicator' and update the following fields as indicated in below table.

- Account Revenue Recognition Qualifier Month End indicator (after month end processing)
- Account Revenue Recognition Qualifier Date
- Last Account Revenue Recognition Qualifier Date

Date of Processing	Account Revenue Recognition Qualifier indicator	Account Revenue Recognition Qualifier Month End indicator (after month end processing)	Account Revenue Recognition Qualifier Date	Last Account Revenue Recognition Qualifier Date
01-Jan-19	N	Ν		
15-Jan-19	Y	Ν		



Date of Processing	Account Revenue Recognition Qualifier indicator	Account Revenue Recognition Qualifier Month End indicator (after month end processing)	Account Revenue Recognition Qualifier Date	Last Account Revenue Recognition Qualifier Date
31-Jan-19	Y	Y	31-Jan-19	
01-Feb-19	N	Y	31-Jan-19	
28-Feb-19	N	N		31-Jan-19
01-Mar-19	Y	N		31-Jan-19
31-Mar-19	Y	Y	31-Mar-19	
01-Apr-19	Y	Y	31-Mar-19	
30-Apr-19	Y	Y	31-Mar-19	
01-May-19	N	Y	31-Mar-19	
15-May-19	Y	Y	31-Mar-19	
31-May-19	Y	Y	31-Mar-19	

4. In the Equity Transfer Details section, view the following details:

In this field:	View:
From Account #	Existing (old) account number or Source account number.
To Account #	New account number or Target account number.
Equity Transferred	Value of Equity transferred to new account as part to trade.
Trade Type	Type of Trade transaction processed as one of the following: UPGRADE SPLIT COMBINE For more details on Trade Type, refer to 'Trade Transaction' section.
Status	Status of Trade transaction processed as one of the following: OPEN COMPLETED FAILED

5. Click 🚳 Refresh to update the latest details on screen.

4.6.8 Tax Details

The Tax Details tab under Customer Service > Account Details tab displays the lease sales tax exemption details and the tax code of the account maintained in the system. On posting the non-monetary 'SALES TAX EXEMPTION DETAILS MAINTENANCE' transaction to



exempt tax during Bill/Due Date, Late Charge, or Payoff Quote process, the updated tax exemption details are displayed here.

For information on posting the above transaction, refer to Exempt Sales Tax in Customer Service section in Appendix chapter.

To view Tax exemption details

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

2. Click Account Details tab, then click Tax Details sub tab.

mer Service ×	USHO	UNDEFINED	20170600011925	LEASE VEHICLE_INTEREST_	PAVAN	163 USD		11.910.73		10,741.74 AC	TIVE-DELO	11/	13/2017	MATU
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Summary Colle	ctions Custor	er Service Account D	etails Customer De	tails Customer Preferences	Transaction History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau	Timeline	Cross/Up Sell	, .
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Fax Details													Ca Retur	
		Exem	ption					Reas	ion				4	
		Exemption Start Exemption End						Tax Co	de NONE					

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 along with a summary of rolled-up balances for the accounts being displayed.

In the 'Associated Account Details' you can use a combination of following type of filters to sort and display the matching account(s).

• Product Type - Here you can either select a specific product or select 'All' to display corresponding accounts in combination of Master and associated accounts. However, system defaults this option based on the product type of Master Account.

Command Button:	Action Performed:
Loan	If selected, system filters and displays all Loan accounts associated with Master Account. The 'Summary' section displays consolidated/ rolled-up balance of all accounts including Master account if the same is also a 'Loan' account.
Line	If selected, system filters and displays all Line accounts associated with Master Account. The 'Summary' section displays consolidated/ rolled-up balance of all accounts including Master account if the same is also a 'Line' account.
Lease	If selected, system filters and displays all Lease accounts associated with Master Account. The 'Summary' section displays consolidated/ rolled-up balance of all accounts including Master account if the same is also a 'Lease' account.
All	If selected, system displays all accounts associated with Master Account of same currency. The 'Summary' section displays consoli- dated/rolled-up balance of all accounts including Master account.



- Statement Consolidation Only If check box is selected, system filters and displays ALL or Product Type specific accounts having the Statement Consolidation indicator enabled. The 'Summary' section displays consolidated/rolled-up balance of all displayed accounts including Master account if the same also has the statement consolidation indicator enabled.
 - By default this check box is not selected and system displays ALL/selected Product Type irrespective of the Statement Consolidation indicator (Enabled or Disabled).
- All Currencies By default, system displays only those accounts having the same currency as that of Master Account. Clicking on this check box displays all the accounts associated with Master Account irrespective of the currency with which the account is operated. Also if checked, only the Accounts counters are updated in 'Summary' section and Dues are reset to zero.

At the bottom of the grid, you can view the Count with total number of records displaying in Associated Account Details.

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.

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arch Customer Se	ervice: 20190800061	35 Review Request	(Pending: 0)	Queue Assignment						
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View 🔻 Format 👻	Freeze	🖞 Detach 🛛 🖓 Wra	p 🚱	🚇 💿 Current 💿	Show All Group F	ollow-up Associated Acc	counts			
Company	Branch	Sub Unit Ar	count #	Master Account #	Master Account	Product	Billir	ig Cycle F	Purpose	Days Past Due Currency
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Summary Colle	ctions Customer Serv	ce Account Details	Associated A	ccounts Customer	Details Customer P	Preferences Transaction H	History Pmt Mod	les Bankruptcy	Repo/Foreclosure	Deficiency Collal > *
Associated Acc View - Format -	ount Details	🛃 Detach 🛛 🖨 V	rap 🚱	Product Type O Los	an 🔘 Lease 🔘 Line	 All Statement Consolida 	ation Only 🔲 🛛 A	II Currencies 🔲		
		Detach 🚽 W	Trap 🔯	Product Type O Loo Billing Cycle		All Statement Consolida Pay Off Amount	ation Only Amount Due	Il Currencies	date Status	Asset Type
View 👻 Format 🗸	Title		Currency	Billing Cycle	Delq Days	Pay Off Amount		Oldest Due		
View - Format - Account #	Title ACCOUNT MAS	Product	Currency C US DOLLAR	Billing Cycle MONTHLY			Amount Due		date Status ACTIVE ACTIVE	Asset Type TEST_VEHICLE TEST_VEHICLE
View Format Account # 20190800061877	Title ACCOUNT MAS ACCOUNT MAS	Product ER AUS2 LOAN VEHI	Currency C US DOLLAR C US DOLLAR	Billing Cycle MONTHLY MONTHLY	Delq Days 20	Pay Off Amount 10370.69	Amount Due	Oldest Due 9/21/2019	ACTIVE	TEST_VEHICLE
View - Format - Account # 20190800061877 20190800062198	Title ACCOUNT MAS ACCOUNT MAS	Product TER AUS2 LOAN VEHI TER AUS2 LOAN VEHI	Currency C US DOLLAR C US DOLLAR	Billing Cycle MONTHLY MONTHLY	Delq Days 20 20	Pay Off Amount 10370.69 5035.35	Amount Due 0 0	Oldest Due 9/21/2019 9/21/2019	ACTIVE ACTIVE	TEST_VEHICLE TEST_VEHICLE
View - Format - Account # 20190800061877 20190800062198	Title ACCOUNT MAS ACCOUNT MAS	Product TER AUS2 LOAN VEHI TER AUS2 LOAN VEHI	Currency C US DOLLAR C US DOLLAR	Billing Cycle MONTHLY MONTHLY	Delq Days 20 20	Pay Off Amount 10370.69 5035.35	Amount Due 0 0	Oldest Due 9/21/2019 9/21/2019	ACTIVE ACTIVE	TEST_VEHICLE TEST_VEHICLE
View - Format - Account # 20190800061877 20190800062198	Title ACCOUNT MAS ACCOUNT MAS	Product TER AUS2 LOAN VEHI TER AUS2 LOAN VEHI	Currency C US DOLLAR C US DOLLAR	Billing Cycle MONTHLY MONTHLY	Delq Days 20 20	Pay Off Amount 10370.69 5035.35	Amount Due 0 0	Oldest Due 9/21/2019 9/21/2019	ACTIVE ACTIVE	TEST_VEHICLE TEST_VEHICLE TEST_VEHICLE
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In this field:	View this:
Account #	The account number.
	Clicking on the hyperlink opens the respective account in Customer Servicing screen.
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.

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



In this field:	View this:
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.
Statement Consolidation	If checked, this account will be part of Consolidated 'MASTER CUSTOMER/BUSINESS STATEMENT' gen- erated at Master Account. Else, this account is not included in Consolidated 'MASTER CUSTOMER/BUSI- NESS STATEMENT.
Linked Account	The linked Account number.
	The same is displayed as UNDEFINED if the account is neither marked as 'Master Account' nor 'Linked to Existing Associated Account'.

The 'Summary' section displays the rolled-up balances of the following fields in all accounts displayed:

In this field:	View this:		
Dues section - This section displays the total number of accounts available for the selected filter combination of Master and Associated accounts.			
Total Delq Due	The total of delinquent amount due on all the filtered accounts at Associated Account Details tab.		
Total LC Due	The total non-sufficient fee due amount on all the accounts.		
Total NSF Due	The total of non-sufficient funds fee due on all the accounts.		
Total Other Due	The total of any other dues pending on all the accounts.		
Total Due	The total of all dues including payment amount and all applicable fees on all the accounts.		
Total Due (incl current due)	The total of additional due of current month (included based on pre-bill days) on all accounts.		



In this field:	View this:
Total PayOff Amount	The total amount payable by the borrower of all accounts if the same is to be paid off as per the current date.
Accounts section - This section displays the total number of accounts available for t selected filter combination of Master and Associated accounts.	
No. of Active Accounts	Total Number of Active accounts.
No. of closed Accounts	Total Number of Closed accounts.
No. of Paid Off Accounts	Total Number of Paid Off accounts.

4.8 <u>Customer Service screen's Customer/Business De-</u> tails 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 such as commercial leasing, 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.

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

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



Edit non-PII fields	All editable fields
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 record.

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.

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count(s): 10		343: PINNACLE									View 🔗 Aud
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Company	Branch	Sub Unit	Account #	Master Account #		Product	Biling (pose	Days Past Due Cu	
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 In the Customer Information section, click 'Edit'. You can also perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

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



In this field:	View this:
Skip	Customer's skip indicator. If selected, this indicates that the cus- tomer is a skip debtor. This is selected using the Maintenance screen.
Bankruptcy	Customer's bankruptcy indicator.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Insurance Opt Out indicator. If selected, indicates that the appli- cant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the appli- cant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the appli- cant 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 commu- nication 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 parame- ter 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	The payment hierarchy is auto-populated by the system based on following conditions:	
	 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. 	
	The auto populated payment hierarchy can be modified by select- ing the required value from the drop-down list. This list is popu- lated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen.	
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 mon- etary transaction to indicate if a customer is deceased. Refer to section <u>Mark Customer as Deceased</u> 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 if Attor- ney.	
Holder Name	Specify the holder name of the power of attorney.	
Address	Specify the address of the attorney holder.	
Country	Select the country of the power of attorney holder from drop-down list.	



In this field:	View this:	
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 cus- tomer.	
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 <u>Basic Actions</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Туре	The address type.
Current	If selected, indicates that this is the customer's current address.



In this field:	View this:
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 form 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	Do this:
Туре	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 con- tact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to con- tact 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 cus- tomer 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 <u>Basic Actions</u> mentioned in Navigation chapter.

4.8.1.3 Employments sub tab

 In the Employment sub tab, click 'Add'. You can also perform any of the <u>Basic</u> <u>Operations</u> 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.
Туре	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	View or select the payment day of the month using the adjoining cal- endar.
	For OFSLL generated accounts, system propagates the Pay Date defined in Origination > Application Entry > Applicant Tab > Employments Sub Tab and is editable.
	For conversion accounts, you need to select the payment day.
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 MAINTE- NANCE 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.

The Tracking Attributes for Line of credit accounts in this screen can also be loaded in bulk through file upload process. While doing so, ensure that the input data file definitions are in sync with attribute names. Before processing the bulk upload, system validates if the Tracking



Attributes are already loaded. If not, system loads the Tracking Attributes and then updates the details.

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 Lease to get a snapshot of credit score movements in recent history.

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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.
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 Lease, 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**.

Summary Collectio	ons Customer Servi	ice Account Details	Linked Accounts	Customer Details	Customer Preferences Transac	tion History Pmt Modes	Bankruptcy Repo/For	edosure D	eficiency Bureau Tir	neline Crc > -
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3. In the **Business Details** section, click 'ADD'. You can also perform any of the <u>Basic</u> <u>Operations</u> 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 estab- lished.
Payment Hierarchy	The payment hierarchy is auto-populated by the sys- tem based on following conditions:
	 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.
	The auto populated payment hierarchy can be modi- fied 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 sys- tem to adjusts the payment equally to all customer- linked accounts.
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 busi- ness details with the latest address and communica- tion 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 sec	tion
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 sanc- tioned 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 form TIME_ZONE_CD lookup code.
Comment	Additional comments.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

4.8.2.2 <u>Telecoms sub tab</u>

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 <u>Basic Operations</u> 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 pop- ulated with values form 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 when 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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.
МІ	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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 Busi- ness	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 <u>Basic Actions</u> 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.

The Tracking Attributes for Line of credit accounts in this screen can also be loaded in bulk through file upload process. While doing so, ensure that the input data file definitions are in sync with attribute names. Before processing the bulk upload, system validates if the Tracking Attributes are already loaded. If not, system loads the Tracking Attributes and then updates the details.



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 Lease to get a snapshot of credit score movements in recent history.

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Business Details					<mark>-∯</mark> <u>A</u> dd	🖉 Edit 🔲 V	iew 🛛 🖋 Audit
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Txn Dt	Score Received Dt	Source	Score	Reference Number	Reason Code	Comments	
05/02/2019	03/23/2018	EFX	950	123	Reason Code	CHECKING	

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'.

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.

A brief description of the fields are given below:



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

4.9 <u>Customer Service screen's Customer/Business Pref</u>erences tab

The Customer/Business 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.

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

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/business preferences

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

omer Service ×										
Summary Collections	Customer Servic	Account Details Custon	ner Details	Customer Preferences Tran	nsaction History Pmt Mode	es Bankruptcy	Repo/Foredosure Defi	ciency Collateral	Bureau Timeline Cro	ss/Up Sel 🕨 🤊
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3. In the **Customer/Business Preferences** section, click 'ADD'. You can also perform any of the <u>Basic Operations</u> 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 rela- tions).
Communication Mode	Select the preferred mode of communication as one of the follow- ing 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 commu- nication 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 Cus- tomer 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.
Туре	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 cus- tomer 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 com- munication mode and for a particular relation type at any given point.



4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Note

Clicking 'EDIT' in the Customer/Business 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.

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rvicing								
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Account Documents								
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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.
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 defi- ciency balance of the account is displayed at the bottom.

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

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



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

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

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

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

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

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

4.10.2 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.

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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

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Reports Producers Vendors all Batch Transactions Advances Payments Fees al Interfaces AP Transactions GL Transactions CASA Reconciliation	Balances Transact Sale Transfer Vew ▼ Format ▼ Post Dt 02/22/0016 02/22/2016 02/22/2016 02/22/2016 02/22/2016 02/22/2016 02/22/2016	Sale Transf Transactions Txn Dt 02/22/2016 02/22/2015 02/22/2016	Fer Transactions Payment Rating Due Date H 220 Detach QI Wrap QI Description ADVANCE / PRINCIPAL CONTRA TRANSAC ADVANCE / PRINCIPAL SALE TRANSACC. INTERSET-CONTRA TRANSACTION INTERSET-CONTRA TRANSACTION	Good Txms All Txms Amount: Previous Sub U 50,000.00 LINDEFINED 50,000.00 UNDEFINED 20.79 UNDEFINED 20.79 UNDEFINED	init New Sub SUBUNITT SUBUNITT SUBUNITT	Unit 2 2
Reports Producers Vendors Bath Transactions Advances Payments Fees AP Transactions GL Transactions CASA Reconcilation	Balances Transact Sale Transfer Vew ▼ Format ▼ Post Dt 02/22/0016 02/22/2016 02/22/2016 02/22/2016 02/22/2016 02/22/2016 02/22/2016	Sale Transf Transactions Txn Dt 02/22/2016 02/22/2015 02/22/2016	Fer Transactions Payment Rating Due Date H 220 Detach QI Wrap QI Description ADVANCE / PRINCIPAL CONTRA TRANSAC ADVANCE / PRINCIPAL SALE TRANSACC. INTERSET-CONTRA TRANSACTION INTERSET-CONTRA TRANSACTION	Good Txms All Txms Amount: Previous Sub U 50,000.00 LINDEFINED 50,000.00 UNDEFINED 20.79 UNDEFINED 20.79 UNDEFINED	init New Sub SUBUNITT SUBUNITT SUBUNITT	Unit 2 2
Reports Producers Vendors Jest Transactions Advances Payments Fees Jess Apt Transactons GL Transactions CASA Reconciliation Conversion Accounts	Balances Transact Sale Transfer Vew ▼ Format ▼ Post Dt 02/22/0016 02/22/2016 02/22/2016 02/22/2016 02/22/2016 02/22/2016 02/22/2016	Sale Transf Transactions Txn Dt 02/22/2016 02/22/2015 02/22/2016	Fer Transactions Payment Rating Due Date H 220 Detach QI Wrap QI Description ADVANCE / PRINCIPAL CONTRA TRANSAC ADVANCE / PRINCIPAL SALE TRANSACC. INTERSET-CONTRA TRANSACTION INTERSET-CONTRA TRANSACTION	Good Txms All Txms Amount: Previous Sub U 50,000.00 LINDEFINED 50,000.00 UNDEFINED 20.79 UNDEFINED 20.79 UNDEFINED	init New Sub SUBUNITT SUBUNITT SUBUNITT	Unit 2 2

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.

DashBoard	Customer Service ×			×
Origination	Search Customer Service: 20150900014283 Review Re	equest (Pending: 0)		
ervicing				
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors a Batch Transactions Advances Payments Frees Advances Payments Frees Attransactions Cal Transactions CAS Reconciliation Canversion Accounts	Account(s): 20150900014283: RODRIGUEZ F View + Format - Press D Detach - Using Using Using Uniternative Summary Customer Service Account Details Custom Balances Transactions Payment Rating Due Date H Payment Rating Prit Rating Rating Descripting 3 90-119 DAYS PA Month/Year 01/2016 12/201 Rating Month/Year Rating Month/Year Rating Month/Year Rating Month/Year Rating Month/Year Rating Month/Year	Wrap Image: Current O Show All O G Account # Product 2015090001428 LEAGE VEHICLE mer Details Transaction History Product Work Orders istory Repayment Schedule Work Orders ion Acc Status AST DUE DATE 80	Troup Follow-up Days Past Due Currency 114 USD	yjew
Collections				
WFP				

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.



In this field:	View this:
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.

Origination vicing Customer Service Securitization Transaction Authorization	A	ccount(s): 201509		t (Pending: 0)							
ervicing Customer Service Securitization					Search Customer Service: 20150900014283 Review Request (Pending: 0)						
Customer Service Securitization											
Securitization	1					📃 View 🛛 🖋 Ag	udit				
		View 👻 Format 🗸 🕎 🔟 Freeze 🔛 Detach 🧅 Wrap 🙀 📇 💿 Current 🔾 Show All 🔾 Group Follow-up									
		Company Bra		eccount # Product	Days Past Due Current						
Post Date Checks		US01 USH	IQ UNDEFINED 2	0150900014283 LEASE VEHICLE	114 USD	15,1	158				
Escrow Transactions							1				
Account Documents Collateral Management	1	Summary Oustomer	Service Account Details Qustomer D	Details Transaction History Pmt Modes Ba	nknuptcy Repo/Foreclosure De	ficiency Collateral Burea	, .				
Reports											
Producers		Balances Transactions	Payment Rating Due Date History	Y Repayment Schedule Work Orders							
Vendors											
Batch Transactions		Due Date History				🔄 View 🖌 🖌 Audit	1				
Advances			Freeze 🔐 Detach 🚽	Wrap (1)		Colored Colored	° .				
Payments Fees		Due Dt	Due Amt Last Pmt Dt	Pmt Amt	Balance Amt	Days Past Due Pmt Received					
Interfaces											
AP Transactions		02/05/2016 01/05/2016	1,074 1,074	0	1,074	-9 N 22 N	~				
GL Transactions		12/05/2015	1,074	0	1,074	53 N					
CASA Reconciliation		11/05/2015	1,074	0	1,074	83 N	-				
Conversion Accounts	P	10/05/2015	1,074	0	1,074	114 N					
		Due Date History					_				
						Ca Return					
			Due Dt 02/05/2016	Pmt Amt 0	Pmt Receive	ed.					
			Due Amt 1,074	Balance Amt 1.074	FILL ROCOVE						
			t Pmt Dt	Days Past Due -9							
				00701000000							

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.



In this field:	View this:
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.

DashBoard	Customer Service X		2
Origination	Search Customer Service: 20150900014283 Review Request (Pending: 0)		
ervicing			
Servicing	Account(s): 20150900014283: RODRIGUEZ ROBINSON		View 🖌 Audit
Customer Service Securitization	View 🗸 Format 🗸 📓 📗 Freeze 🚮 Detach 🕼 Wrap 🔞 🚇 💿 Current 🔾 Show All 🔾 Group Fo	illow-up	
Transaction Authorization	Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt
Post Date Checks	US01 USHQ UNDEFINED 20150900014283 LEASE VEHICLE	114 USD	15,158.10
Escrow Transactions			,
Account Documents Collateral Management	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy	v Repo/Foreclosure Deficiency Coll	ateral Burea
Reports			
Producers	Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders		
Vendors			
4 Batch Transactions Advances	Repayment Schedule		ew 🔗 Audit
Payments	View 🔻 Format 👻 🔛 Freeze 🔛 Detach 📣 Wrap 🚯		
Fees	Seg Date # of Pmts Pmt Amt Generated		
4 Interfaces	No data to display.		
AP Transactions GL Transactions	Berneret Orbedela		
CASA Reconciliation	Repayment Schedule		A Beturn
Conversion Accounts	•		C Recom
	Seg	Pmt Amt	
	Date	Generated	
	# of Pmts		
	Repayment Schedule Details		ew 🖌 🖌 Audit
	View - Format - Preeze Detach		W Agoic
	Date Payment Amt Principal Amt Interest		Balance Principal
	No data to display.		balance Principal
Collections			
WFP			

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 Sched	ule Details section				



In this field:	View this:
Date	The repayment date.
Payment Amt	The payment amount.
Principal Amt	The amount paid to principal.
Interest	The amount paid to interest.
Balance Princi- pal	The balance of the principal.

4.10.6 Work Order sub tab

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

To view the vendor work order screen

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

Very Handbill Wein + Format + 1 + Format	0.00 At
Origination Account(s): 20160700010513: SECURED ACCOUNT LEASE / SPOUSE BANKO Verving	t Amount Due St 0 0.00 At
Very Handbill Very + Famat + (2) Freaze Detach (2)	t Amount Due St 0 0.00 At
ervicing Company Branch Sub Unit Account # Product Desp Pet Due Currency Pay Off Am Sol UniterrineD 20160700000001 (EASE VerificLe 21160) 15,960 0 Company Branch Sub Unit Account # Product Desp Pet Due Currency Pay Off Am Sol UniterrineD 20160700000001 (EASE VerificLe 21160) 15,960 0 Summary Curtomer Service Account Details Curtomer Details Transaction History Pmt Modes Bankruptcy Repo/Foredosure Defidency Collateral Bureau Summary Curtomer Service Account Details Curtomer Details Transaction History Pmt Modes Bankruptcy Repo/Foredosure Defidency Collateral Bureau Summary Curtomer Service Account Details Curtomer Details Transaction History Pmt Modes Bankruptcy Repo/Foredosure Defidency Collateral Bureau Collateral History Pmt Modes Defidency Collateral Bureau Verifices Verif	0 0.00 At
Servicing Services Catatore Ferrice Account Details Cuttomer Service Account Details Cuttomer Service Resort Details Cuttomer Service Account Details Cuttomer Details Cuttom	0 0.00 At
Customer Service Securitation Transaction Authorization Part Date Check Securitation Summary Customer Service Account Details Customer Details Escon Transactions Calater & Management Reports Vendors Vendors Vendors Securitations Balances Transactions Calater & Management Reports Produces Securitations Securitations Calater & Management Reports Vendors Vendors Securitations Securitations Calater & Management Reports Vendors Vendors Securitations Securitations Securitations Calater & Management Reports Vendors Vendors Securitation	,
Transaction Aufhorization Transaction Aufhorization Post Date Codes Escrow Transactions Account Documents Reports Vendors Vendors Vendors Vendors Vendors Account Details Detaid: Preze Vendors Vendors Account State Management Reports Vendors Vendor Vork Order Vendor Type Code es # Otument Report Preze Codes Preze Channel Report Preze Codes Codes Preze Codes Codes Preze Codes Codes Preze Codes Codes Preze Codes Preze Codes Preze Codes Preze Codes Preze Codes Preze Codes Preze Preze Codes Preze P	Cross/Up Sell Acti ゝ 👻
Betch Transactions No data to deplay. Advances Payments	Vjew 🖌 🖋 Audit
Advances III Payments	
Payments	
The second se	Total Amt :
Fees Vendor Work Order	
Collections	Ca Return
WFP	
Vools Work Order Type Reason Vendor	
Tools Case # Dt Status Setup Channel Estmated Total Ant:	

In the Vendor Work Order section, click View

View the following display only information:

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

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



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

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

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

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

4.11 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.

comer Service rch Customer Se	ervice: 2003003951	12344350 Rev	iew Request (Pending:	0) Queue Assignmen	ıt					
count(s): 200 iew • Format •				NOLOGIES PINN		r-up ◯ Associated Accour	nts			View 🖌 Audit
Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing	lycle Purpos	e (Days Past Due Currency
NL01	C0001	UNDEFINED	200300395112344	UNDEFINED	N	LEASE VEHICLE	MONTH	LY		950 EUR
	ections Customer Se Post Dated Checks			ils Customer Prefere	nces Transaction His	Story Pmt Modes Ba	lankruptcy Repo/Fo	reclosure Deficien	cy Collateral Bure	eau Timeline > •
		[Bot 1	.0		These Officers () All	ē.		din Add	🖉 Edit 🔲 V	flew 🔗 Audit
ACH Informat	- Free	hand.	Wrap 🚱	Recurring One-		Copy.	Name On Account			
View - Format Reference #		re 🚮 Detach Bank City	والله Wrap المراجع Wrap Bank state	Recurring One- Routing #	Time Phone All	Copy SEC Code	Name On Account		Edit V	ilew 🔗 Audit IBAN
View • Format	- Free	Read,					Name On Account			
View Format Reference # UNDEFINED	Bank Name	Read,						Account #	BIC	IBAN >
View Format Reference # UNDEFINED	Bank Name	Read,					Name On Account			IBAN >
View Format Reference # UNDEFINED	Bank Name	Read,				SEC Code		Account #	BIC	IBAN >
View Format Reference # UNDEFINED	Bank Name	Bank City		Routing #	Account Type		Save and Add	Account #	BIC	IBAN >
View Format Reference # UNDEFINED	Bank Name Bank Name Reference #	Bank City		Routing #	Account Type BIC IBAN	SEC Code	Save and Add	Account #	BIC	IBAN
View • Format Reference # UNDEFINED <	Bank Name	Bank City		Routing #	Account Type BIC IBAN	SEC Code	Save and Add	Account #	BIC	IBAN
View Format Reference # UNDEFINED <	Bank Name Bank Name Reference 4 Bank Name Bank Name Bank Oth	Bank City	Bank state	Routing # Sequence * De	Account Type BIC IBAN Type ONE TIME BUL	SEC Code	Save and Add	Account #	BIC	IBAN

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 <u>Basic Operations</u> 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.

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.
Payment Mode	For an active Recurring ACH record, the payment mode selected in Contract tab is automatically populated. If not, select the type of repay- ment mode to indicate the type of 'Autopay/Direct Debit' using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code.
	- AUTOPAY (ACH)
	- AUTOPAY (CREDIT CARD)
	- AUTOPAY (DEBIT CARD)
	For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.
Account Type	The type of account.
Name On Account	Specify the name of the account.
Account #	The account number. If the organizational parameter UIX_HIDE_RE- STRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check- sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.

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



In this field:	View this:					
Sequence	System displays the current Sequence Type of the selected account.					
Туре	Depending on the nature of direct debit, the sequence type can be one of the following:					
	- First - First time direct debit					
	- Recurrent - Subsequent repayments after first direct debit					
	- Final - Final repayment					
	- One-off - One time bullet contract repayment					
	However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.					
Pmt Day	The payment day.					
Pmt Amt	The Payment amount.					
Pmt Amt Excess	The excess payment.					
Pmt Freq	The payment frequency.					
Fee Amt	The amount charged as fees.					
Direct Debit Fee	If selected indicates that the fees is debited directly.					
Start Dt	The date the system began using ACH payments for this account					
End Dt	The ACH end date.					
Default	If selected indicates that this ACH is the default ACH for the account.					
Status	The status of the account.					

Note

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

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

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	The bank city.
Bank State	List of available states.
Routing #	The routing number.



In this field:	View this:						
Payment Mode	For an active 'One-Time Phone' or 'All' ACH record, the payment mode selected in Contract tab is automatically populated. If not, select the type of repayment mode to indicate the type of 'Autopay/Direct Debit' using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code.						
	- AUTOPAY (ACH)						
	- AUTOPAY (CREDIT CARD)						
	- AUTOPAY (DEBIT CARD)						
	For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.						
Account Type	The type of account.						
Name On Account	The account name.						
Account #	The account number. If the organizational parameter UIX_HIDE_RE- STRICTED_DATA is set to Y, this appears as a masked number; for example, XXXX1234.						
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.						
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.						
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check- sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).						
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).						
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.						
Sequence	System displays the current Sequence Type of the selected account.						
Туре	- 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.						



In this field:	View this:
Direct Debit Fee	If selected indicates that the fees is debited directly.
Secret Ques- tion	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 Rela- tion 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.

DashBoard	Collections x		×
Drigination	Search Customer Service: 20150900014283 Review Request (Pending: 0)		
ervicing			
ections	Account(s): 20150900014283: RODRIGUEZ ROBINSON	🔲 Yew 🖌 🖌	Audit
lections	View 🗸 Format 🗸 🔯 🏢 Freeze. 🛗 Detach 💷 Wrap 🔞 📇 👁 Current 🔾 Show All 🔾 Group Follow-up		
Collections Bankruptcy	Company Branch Sub-Unit Account # Product Days Past Due Currency USOI USHO UNDEFINED 20150900014283 LEASE VEHICLE 114 USD	Pay Off Amt 15,158.10	Ar
Repossession	C UNDEFINED 2015/09/0014285 LEASE VEHICLE 114 050	15,158.10	>
Deficiency			
Reports Producers	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau Cross/Up Sell Activities		
Vendors	ACH Coupor Post Dated Checks Payment Arrangement		
	Coupons	📃 yiew 🖌 🖌 Audit	
	View - Format - 🔛 🔲 Preeze 🚮 Detach 📣 Wrap		
	Order Coupon Starting # Order Dt # of Coupons Ordered By		
	Y 557 01/30/2016 12 CARISON		
/FP			
pols			

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.



Financial Servic	ces Lendin	g and Leasing								
DashBoard	0	ollections ×	xttons x							
Origination		earch Customer Servic	e: 20150900014283 Re	view Request (Pending: 0)						
Servicing										
ollections		Account(s): 201500	00014283: RODRIG	UEZ ROBINSON			Jew 🔗 A	Audit		
Collections			Freeze Detach		Current Show All Group Fol					
Collections			anch Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Amt	An		
Bankruptcy			HO UNDEFIN			114 USD	15,158,10	All		
Repossession		<	ng ONDEFIN	20130900014283	CEASE VEHICLE	114 030	15,156.10	>		
Deficiency								-		
Reports										
Producers		Summary Customer Sen	vice Account Details Cu	stomer Details Transaction H	istory Pmt Modes Collateral Bure	au Cross/Up Sell Activities				
		Post Dated Chec					🛄 Yiew 🖌 Audit			
		View + Format +	Freeze 🔂 De							
		PDC Type	Status	Check # Check Dt	Check Amt Bank Name	Account Type	Account #	_		
		SECURITY CHECKS SECURITY CHECKS		1581 1582	1,500.00 CITI 1,500.00 CITI	CHECKING	33072207750475 33072207750475			
		SECURITY CHECKS		1582	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS		1584	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS		1585	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS		1586	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS		1587	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS		1588	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS	OPEN	1589	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS		1590	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS	OPEN	1591	1,500.00 CITI	CHECKING	33072207750475			
		SECURITY CHECKS	OPEN	1592	1.500.00 CITI	CHECKING	33072207750475			
WFP										
Tools										
Setup										

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.

DashBoard	Collections ×							
Origination	Search Customer Service: 20150900014283 Review Request (Pending: 0)	Search Customer Service: 20150900014283 Review Request (Pendina: 0)						
Servicing								
lections	Account(s): 20150900014283: RODRIGUEZ ROBINSON			📃 Yiew 🛛 🖋	Audit			
Collections Collections Bankruptcy Repossession Deficiency	View - Format - I II Process Contact - UNCPD II Company Branch - LUNDEFINED Account # USD1 USHQ UNDEFINED 20150900014283	Current Show All Group Follo Product LEASE VEHICLE	Days Past Due Currency 114 USD	Pay Off Amt 15,158.10	A >			
Deficiency Reports Producers Vendors	Summary Customer Service Account Details Customer Details Transaction H	story Pmt Modes Collateral Bureau	a Cross/Up Sell Activities					
	Payment Arrangement Prequency MONTHLY Start Dt End Dt Condition	te 🛞 Activate 🕲 DeActivate	Plan Amt Outstanding Amt	L Yew Aug	dit			
	Prequency Start Dt No data to display.	End Dt	Terms	Plan Amt Outstan	ding			
	Details View - Format - Detach - Wrap			🔲 yjew 🖌 🖌 Aug	dit			
	Date Prequency No data to display.	Plan Amt Paid An	nt Satisfied Ind Broken Ind	Enabled				
WFP								
fools								

The Payment Arrangement section is enabled only when the Payment Arrangement Batch job is posted.

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 speci- fied 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.

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

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 <u>Customer Service screen's Bankruptcy tab</u>

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

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

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

To enter bankruptcy details for an account

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

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Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due Currency
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Current	Followup Dt	Disposition	Type	Customer/Busine	ss Relation	Comment	File Rec	eived Dt Bankruptc 10/30/201	y Start Dt Bankruptcy End Dt
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							Bankruptcy End Dt	1	
Tracking								ØE	idit 📄 View 🔗 Audit
View - Format	- 🔂 🔲 Free	ze 🚮 Detach	Wrap 🚯	👍 Load Tracking					



Field:	Do this:
Current	Select to indicate this is the current bankruptcy record.
	If selected, system disables the current indicator for any previous record for the same relation.
Follow up Dt	Enter the follow-up date for the bankruptcy.
Disposition	Select the bankruptcy disposition.
Туре	Select the bankruptcy type.
Customer/Busi- ness	Select the customer/business from the drop-down list
Relation	Based on Customer/Business selected, system displays either the type of customer relation or as business rela- tion associated to account.
Comment	Enter a comment.
File Received Dt	Select the file received date for the bankruptcy.
Bankruptcy Start Dt	Select the bankruptcy start date.
Bankruptcy End Dt	Select the bankruptcy end date.

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

- 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 <u>Customer Service screen's Repo/Foreclosure tab</u>

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

4.13.1 Repossession sub tab

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

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

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

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

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

To Specify repossession details for an account

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

-or-



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

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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.
Туре	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.
	Is - This section displays the following details based on the ceived from the interfaced third party system.
Case#	Displays the case number of the repossession.
National For- warder	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.

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



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 Loca- tion	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 Lease. The Create New Foreclosure button on the Foreclosure screen enable you to create a new foreclosure record for a different collateral and different start and end dates. You can also use the Foreclosure screens to view the previous foreclosure information using Previous and Next buttons in Details section. The Current box in Details section indicates the current foreclosure record for each asset.

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

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

To enter foreclosure details for an account

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



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

DashBoard	Customer Service x
Origination	Search Customer Service Review Request (Pending: 0)
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ervicing	Account(s)
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Transaction Authorization	No data to display.
Post Date Checks	
Escrow Transactions Account Documents	
Collateral Management	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankrupty Repo/Foreclosure Deficiency Bureau Cros >
Reports	Repossession Analysis
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Vendors Batch Transactions	
Advances	Repossession Details
Payments	View 🗸 Format 🗸 🔯 🔟 Freeze 📅 Detach 🖉 Wrap 🔞
Fees	Current Followup Dt Type Collateral Disposition File Received Dt Repo End E
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5. In the Foreclosure Details section, enter view or edit the following information:

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

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



4.13.3 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.

DashBoard	Customer Service ×									1		
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ervicing	Account(s): 2015090	count(s): 20150900014283: RODRIGUEZ ROBINSON										
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- 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'.

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 **Expenses** sub screen:

- 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 <u>Remarketing sub tab</u>

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 remarkeing, 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.

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5.	In the Deficienc	v Detail section. enter	view. or edit the	following information:
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In this field:	Do this:					
Current	Select to indicate this is the current deficiency record.					
Followup Dt	Specify the follow-up date for the deficiency.					
Disposition	Select the deficiency disposition.					
Туре	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.

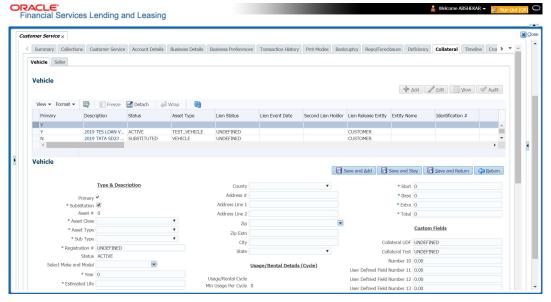


4.15 **Customer Service screen's Collateral tab**

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. For Usage or Rental based type of leased collaterals, additional sub tabs such as Usage Summary and Usage/ Rental Charge Matrix sub tabs are available.

To view the collateral details

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



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

tomer Service ×										
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Home								🔒 Add 🔒	Edit View	≪ Audit
View 🔻 Format	• 📑 Trees	e 🚮 Detach	📣 Wrap							
Primary	Asset Class	Asset Type	Sub Type	Occupancy	Lien Status	Lien Event Date	Second Lien Holder	Comments	Lien Release Entity	Entity Na
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Primary 🗸				Length			* Billing			
* Substitution				Area			* Due Amt Account Type			Ŧ
Asset # 0				legal Description			* Trade Eligible 🕑 * Consolidate Points at Master 🔲			
* Asset Class			Lot					•		
* Asset Type		T	Sub Division			Points Consolidation Type			•	
* Sub Type		•	Parcel ID			Custom Fields				
Occupancy V		•	* Metes-Bounds							
Census Tract / BNA Code			* Flood Zone			User Defined Field Char 10 UNDEFINED				
MSA Code Test		* 10	* 1098 Not Required			User Defined Field Number 10 0.00				
	GEO Code						User Defined Field	Number 11 0.00		
Status ACTIVE				Deed Details			User Defined Field Number 12 0.00			



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

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Summary Colle	ections Customer Se	ervice Account Details	Customer Details	S Customer Preference	Iransaction Hist	ory Pmt Modes B	ankruptcy Repo/Fore	losure Deficie	ency Collateral Bur	eau Tim 🗡 🕈
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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.

Note

While adding Collateral to an account, you can either select/deselect the 'Substitution' check box. If selected (default), system marks all the other collaterals/assets linked to the account as 'Substituted' and the same status is indicated in Collateral Management screen. If deselected, then there is no change in the Asset status.

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.



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

Note

Assets can have exactly one current valuation.

4.15.2 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.

The Tracking Attributes for Line of credit accounts in this screen can also be loaded in bulk through file upload process. While doing so, ensure that the input data file definitions are in sync with attribute names. Before processing the bulk upload, system validates if the Tracking Attributes are already loaded. If not, system loads the Tracking Attributes and then updates the details.

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



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

4.15.3 Vacation Ownership tab

In the Vacation Ownership sub tab you can capture and maintain 'Timeshare' specific collateral details of an account. This tab is displayed only for 'Home' collateral and allows to maintain only one record for the selected account.

In Vacation Ownership or Timeshare industry, 'points' represent monetary equivalent value and in a points-based timeshare ownership system, members/owners use the allotted points to exchange/trade collaterals. OFSLL uses these points for Asst Billing calculations while deriving the transaction amount as detailed in Setup > Asset Billing Rate screen.

Also in Vacation Ownership or Timeshare industry, 'Tiers' are used to classify a membership into different levels based on total points at Master Accounts. Each level of membership offers more perks than previous level. OFSLL supports points-based 'Tier Calculation' at Master Account level using the Formula parameters in Setup > User Defined Parameters screen.

Data in Vacation Ownership tab can also be populated from the following options:

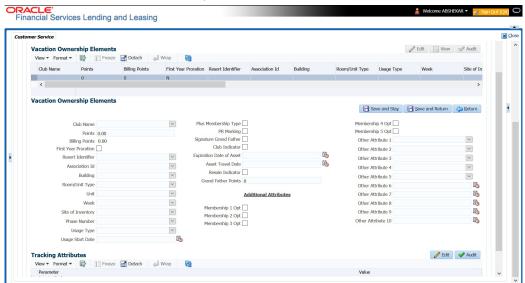
- Create Collateral Web Service
- Create and Update Collateral Upload files
- API Process
- Account Onboarding

To maintain Vacation Ownership Elements 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. Click Home > Vacation Ownership sub tab.



4. In the Vacation Ownership Elements section, view, or edit the following information:

In this field:	View this:
Club Name	Select the Club Name from the drop-down list.
Points	Specify the points up to two decimal digit.
Billing Points	View the auto populated billing points.
	If the Asset Usage Type Sub Code is selected as FULL, this field is populated with total Points available in Points field.
	If the Asset Usage Type Sub Code is selected as HALF, this field is populated with total Points/2 available in Points field.
First Year Proration	Select the check box for first year proration.
Resort Identifier	Select the Resort Identifier from the drop-down list.
Association Id	Select the Association Id from the drop-down list.
Building	Select the Building from the drop-down list.
Room/Unit Type	Select the Room/Unit Type from the drop-down list.
Unit	Select the Unit from the drop-down list.
Week	Select the Week from the drop-down list.
Site of Inventory	Select the Site of Inventory from the drop-down list.
Phase Number	Select the Phase Number from the drop-down list.
Usage Type	Select the Usage Type from the drop-down list.
Usage Start Date	Select the Usage Start Date from adjoining calendar.
Plus Membership Type	Check this box to indicate Plus Membership Type.
PR Marking	Check this box to indicate PR Marking.



In this field:	View this:	
Signature Grand Father	Check this box to indicate Signature Grand Father.	
Club Indicator	Check this box to indicate Club Indicator.	
Expiration Date of Asset	Select the Expiration Date of Asset from adjoining calendar. This date is used for 'Tier Calculation' in the system.	
Asset Travel Date	Select the Asset Travel Date from adjoining calendar.	
Resale Indicator	Check this box to indicate Resale.	
	On disabling this check box system considers Asset Points and Grand Father Points for 'Tier Calculation' using formula Parameters.	
Grand Father Points	Specify the Grand Father Points.	
	These points are used for 'Tier Calculation' in the system using formula parameters.	
Additional Attributes - This section consists of additional 15 configurable fields as indicated below		
5 check boxes - Membership 1-5 Opt		
5 drop-down lists - Other Attribute 1-5		
5 Calendar fields - Other Attribute 5-10		

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Tier Calculation

Based on the value defined for Expiration Date of Asset, Resale Indicator, and Grand Father Points, OFSLL supports the following types of 'Tier' calculations at Master Account level using pre-defined formula parameters in Setup > User defined Parameters screen.

Туре	Formula Parameter	Calculation	
Total Tier points at the Master account	\$ASE_TIER_POINTS	Sum of Asset Billing Points where 'Resale Indicator' is 'N' and 'Expiration Date of Asset' is 'greater than' GL Date.	
Total Grand Father Points at the Mas- ter Account	\$ASE_GRAND_FA- THER_POINTS	Sum of Grandfather Points where 'Resale Indicator' is 'N' and 'Expiration Date of Asset' is 'greater than' GL Date.	
Note: For a non Master Account, system uses Master Account # to pick-up all Associated			

4.15.3.1 Tracking Attributes sub tab

Accounts.

The Tracking Attributes screen enables you to link information to collateral that is not tracked by default in the system. These attributes are loaded when user loads the tracking attributes from Collateral > Collateral (Home) > Tracking tab.



To maintain the Tracking Attributes

- 1. On the Customer Service screen, click **Collateral** tab.
- 2. Click Home > Vacation Ownership > Tracking Attributes sub tab.
- 3. Complete Tracking section by entering the requested parameter in the Value field.
- 4. Save any changes you made to the account.

4.15.4 <u>Seller sub tab</u>

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

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

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

3. In Seller Address section click View.

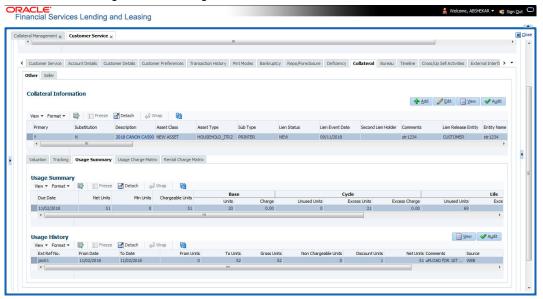
4. View the following:

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



4.15.5 Usage Summary

The Usage Summary sub tab is displayed only if you have opened a Usage/Rental based lease account and gives you a summary of units charged for asset Usage/Rental which is derived based Usage/Rental Charge Matrix.



The incoming data of asset usage details are classified into the chargeable buckets of Base, Cycle, and Life and based on the defined amount, the total units are charged. Here each record indicates chargeable units for each billing cycle.

However the calculated chargeable units are only displayed and usage fee is posted on the account only after executing the batch job TXNUSG_BJ_100_01 (USAGE CHARGE PROCESSING) in SET-TPE job set.

For more information on how OFSLL handles Usage based leasing, refer to Appendix - Usage Based Leasing chapter and for Rental based leasing, refer to 'Rental Agreement' section in Lease Origination User Guide.

In this field:	View this:
Due Date	View the billing due date of the account which indicates when the usage units would be charged.
Net Units	View the total consumed units for the current cycle.
Min Units	View the minimum chargeable units for the current cycle.
Chargeable Units	View the total chargeable units (if Net units consumed is less than Min units as per current cycle, Min units are charged).
Base	
Units	View the chargeable base units.
Charge	View the amount to be charged on base units.
Cycle	

A brief description of Usage Summary fields is given below:



In this field:	View this:
Unused Units	View the unused units for the current cycle.
Excess Units	View the excess units for the current cycle.
Excess Charge	View the amount to be charged as part of current cycle.
Life	
Unused Units	View the unused units for the total lease term.
Excess Units	View the excess units for the total lease term.
Excess Charge	View the amount to be charged as part of the total lease term.
Charge - Total Usage	View the amount to be charged as part of total lease term.
Elastic Usage Term	View the system predicted term remaining to reach the asset usage life which is calculated either by Actual or Average method as per current usage pattern.

4.15.5.1 Usage History

The Usage History sub tab displays the asset usage details either populated via web service or input file upload.

Field:	Do this:			
Ext Ref No.	View the external reference number generated in third party system if usage data is populated via input file upload.			
From Date	View the date from when the usage units are captured using the adjoining calendar.			
To Date	View the date till when the usage units are captured using the adjoining calendar.			
From Units	View the opening balance of chargeable units.			
To Units	View the closing balance of chargeable units.			
Gross Units	View the total consumed units.			
Non Chargeable Units	View the total number of units which are not charged.			
Discount Units	View the discounted units calculated by the system using the dis- count % specified in Collateral screen.			
Net Units	View the net chargeable units (i.e. Gross - Discount units).			
Comments	View additional details, if any.			
Source	Displayed as FILE if usage data is populated through file upload or WEB if usage data is received via web service.			
Posted By	View the user information who updated the details.			



Field:	Do this:
Posted Date	View the date when the record was updated into the system.

4.15.6 Usage Charge Matrix sub tab

The Usage Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

The information in this tab is auto-populated based on details maintained in Asset Type setup. For more information about field details, refer to 'Usage Charge Matrix' section in Setup guides.

4.15.7 Rental Charge Matrix sub tab

The Rental Charge Matrix sub tab allows you to define and maintain different chargeable slabs based on the combination of Billing Cycle, Rental Duration, Charge Per Cycle and Charge Type. The details maintained here are used for billing calculation based on a particular asset usage.

The information in this tab is auto-populated based on details maintained in Asset Type setup. For more information about field details, refer to 'Rental Charge Matrix' section in Setup guides.

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 Lease origination.
- 4. In the **Bureau Details** section, select the report you want to view. The system displays report as a text file in the Text Report section.

To request a manual credit bureau report

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

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



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

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

Note

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

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	Search Customer Service: 281/0100012458 Review Request (Pending: 0) Queue Assgment	
DashBoard		
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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 enables 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 <u>Customer Service screen's Cross/Up Sell Activities</u> 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.			



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

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

4.18.2 Create Simple Application

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

To create simple application

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

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

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

For detailed information, refer to Simple Application Entry chapter in Lease Origination User Manual.

4.18.3 <u>Close Opportunity</u>

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 <u>Customer Service screen's External Interfaces tab</u>

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.

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Collateral Management		View - Format	- 🛃 🗍 Freeze	Detach	Wrap 🚷	Accept 2 Rej	ect				
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Vendors		1010	NEW FILE		1606088 BK.ou1		ACCEPTED	07/28/2016	UNDEFINED	08/09/2016	
Batch Transactions		1014		ILE HDES MON 20			ACCEPTED	07/28/2016	UNDEFINED	08/09/2016	
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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 sect	tion			
Parameter	Name of header used in input data file corresponding to the account information such as First Name, Last Name, Address and so on.			
Value	Data fetched from external system for each header/parameter.			

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



4.19.1 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 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.



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.

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 'COM-PLETED'.
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.

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

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 Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle 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
Туре	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 COM- MENT_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 com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id> TO <next assigned="" id="" user="">.</next></first </request>
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.

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Review Requ	ests						Save and Add	Save and Stay	Save and Return	Return
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* Priority					REVIEW BALANCES			Customer Al Phone 9	IVE PRI / DEA SPO	
* Receiver	ANAND SHEKAR			Status				Address H		5.34038
Comment	REVIEW ACCOUNT BALANCES			Date Send Request	09/18/2017 12:23:39 AM				W.SIRSI@GMAIL.COM	
Comment His View • Format	story	📣 Wrap 🖓								Vew
Type No data to display.	Sub Type		Comment			c	omment By		Comment Dt	

- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> 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 immedi- ately 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 <u>Basic Actions</u> 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.

ustomer Service × DashBoard ×					
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ty User Queues		Product Expiring in Next On	e Month	Critical Batch Job Status	
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Description	Count	Product	End Date	Batch Job	Status
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To review requests

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

Customer Service ×											
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SUCLY										Email	
User			Originator (Receiver	Both View All	Forwarded Only	1			📨 Originator	📨 Receiver
View - Format -	Freeze	Detach	Wrap لي	62	Qpen Account	Send Request	Send Respon	se 🛛 🙀 Close Reque	st 🛛 🙀 Complete Request		
Request #	Or	iginator			Priority	Receiver	1	hone	Address	Email	Reason
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Type		b Type			Comment				mment By		Comment Dt
	OF	IGINATOR			TEST FWD				MATT		09/06/2017 09:32:30 AM
REVIEW REQUEST									RABHI		09/06/2017 09:33:45 AM
REVIEW REQUEST	RE	CEIVER			FWD						
	RE	CEIVER STEM GENER	RATED			8002 FORWADED FROM	SURABHI DESAI TO		TERNAL		09/06/2017 09:33:45 AM
REVIEW REQUEST	RE		RATED			8002 FORWADED FROM	SURABHI DESAI TO	NAVEEN REDDY INT			

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 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 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'.

DashBoard	Customer Service ×								
Origination	Search Customer Se	ervice Review Reg	uest (Pending:	0)					
ervicing									
Servicing Customer Service Securitization	Review Reques	sts	Act	tion			- Add	Email	Audit
Transaction Authorization	Originator O Re	ceiver O Both Vi		Open Account	Send Request	Send Response	Close Request	159 Originator	IST Rec
Post Date Checks Escrow Transactions	View - Format -			all wrap 68					
Account Documents	Originator	and the second second	Priority	Receiver		Account #	Reason	Status	
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Vendors Batch Transactions Advances	<								>
Payments Fees Interfaces AP Transactions	Review Reques	sts				Save and Add	Save and Stay	Save and Return	Ca Beturn
GL Transactions CASA Reconciliation	Originator				= Account #				Status
Conversion Accounts	* Priority		~		* Reason				Date 0
	* Receiver								
	Originator Comment				Receiver				
	Comment				Comment				
	<							_	>
Collections									
WEP									
Tools									

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 #> FORWADED 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

- 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.

									🛛 🔚 Save and Stay		ave and Return	Carl Return
Request #	8002						Sender	NAVEEN REDDY	Days Past I	Due 0		
Originator Priority	PRITAM JENA HIGH	v						20000 1000 1 1820 REVIEW ACCOUNT	Total Outstan Bala		306.94	
* Receiver	HARISH MAG	HA					recoort	REFILIT RECOUNT	Custo	mer ALI	/E PRI / DEA SPO	
							Chattan	WAITING FOR RESPONSE	Ph	one 972	8663378	
Comment								09/06/2017 09:32:11 AM	Addr		/IE - ADD& WYORK,MASSACI	USETTS, 340.
							Send Request		E	mail EDV	V.SIRSI@GMAIL.	MOC
						11						
		Freeze	🚰 Detach	Wrap لیے	62	-						<u>v</u> iew
ew 🔻 Form		Freeze	Detach Sub Type	Wrap لیے	62	Comment			Con	nment By	Comment Dt	<u>V</u> jew
ew 🔻 Form Type	at 🕶 🔯	Freeze			62	Comment TEST FWD				nment By TAM	Comment Dt 09/06/2017 09	
ew 🔻 Form Type REVIEW REC	at 🕶 🔛	Freeze	Sub Type		69				PRI			and the second se
mment F ew ▼ Form Type REVIEW REQ REVIEW REQ REVIEW REQ	at 🕶 🛛 🔛 QUEST QUEST	T Freeze	Sub Type ORIGINATOR	•	62	TEST FWD FWD	T:8002 FORWADE	ED FROM SURABHI DESAT TO P	PRI SUF	ТАМ	09/06/2017 09	32:30 AM 33:45 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.**

DashBoard	Custom	er Service _×									×
> Origination	Search	Customer Serv	vice Revie	w Request (Pending:	0) Queue Ass	ignment					
Servicing Servidna	Sear	ch Criteria									
Customer Service Securitization Transaction Authorization	Queu	e		Acc #		Responsibility		User		Search List B	
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers	Quer	IES ▼ Format ▼ eue name	R D	Freeze Detach	لي Wrap	Account Conc		iority Company	Branch	Hard Assign	
Vendors	DE			DEFICIENCY QUEUE :	NEW REQUESTS	DEFICIENCY	1		ALL	Y	
 Batch Transactions Advances Payments Fees 		ie Assignme • Format •		Freeze 🔐 Detach	Wrap	ଗ୍ୟ ୧	🐉 Update Queue				
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WFP		All CSMANA		20150500010045		DEF		EU CUSTOMER SERVI.		USHO	05
Tools		CSMANA CSMANA		20150500010045		DEF	1	EU CUSTOMER SERVI.		USHQ	05
Setup		COMANA	NOLING S	20130300010130		00	DEFICIENCE QU	COSTOMER SERVI.		USINQ	05

In this section, you will learn how to compete 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.

 In the Criteria Definition section, click 'ADD'. You can also perform any of the <u>Basic</u> <u>Operations</u> 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.
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.

 In the 'Selection Criteria' section, you can define the account selection criteria with the following fields. Perform any of the <u>Basic Operations</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Seq	Specify sequence number.



Field:	Do this:
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

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earch Criteria																			
Hard Assigned Queue		Acc #	Re	sponsibilit	Y		User				Search	h List By	-						
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View - Format -		reeze 🗃 Detach 🛛 🖓 Wra	p	62															
		Dueue Desc			Account C	Condition		Priority		Company	Branc	h He	ard Assigned	Group Follow-up Ind	Near	Dialer E	Extract	Enabled	
Queue name	4	forese prese																	
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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 \forall 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 Lease 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 Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

5.2 <u>Search Tab</u>

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 <u>Customer Service screen</u>

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 <u>Customer Service screen</u> section in **Customer Service** chapter.

5.4 <u>Customer Service screen's Summary tab</u>

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

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rigination		Search Customer Service Rev	iew Request (P	ending: 0)									
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		View - Format - 🔛 🏢	Freeze De	etach	لي Wrap	6		Current 🔘 Show All 🔘	Group Follow-up				
ections Collections Iankruptcy Repossession Deficiency		Company Branch No data to display.	Sub U	Unit		ount #	Produ		Days Past Due Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
eports roducers lendors		Alerts							Conditions				
		Alerts							Conditions				
		Alert No data to display.							Condition No data to display.			Start Dt	Followup Dt
	1	Account Details							A Other Information				
		Dues							Customer Information				
		No data to display.							Customer Name	Relation	SSN	Birth Dt	Gender
		Delq Due LC Due			otal Due			Future Pmt Dt Oldest Due Dt	# Non data to display.		2.00		••••••
		NSF Due Other Due			re Payoff		Amt Paid Excess		Email	Disability Skip		Privacy Opt Out Active Military Duty	
		Delinquency Informati							Marital Status	Stop		Time Zone	
		Late 30 60 No data to display.	90	120	150	180	Category	Days		Correspondence			
		BP(Life) BP(Year)		NSF()				Collector	Address Information	ailing Address		Phone	
		Activities							No data to display.				
		Active Dt			App #			Last Pmt Amt					
,		Last Activity Dt			id Off Dt			Charge Off Dt	Employment Information				
ls		Due Day Last Pmt Dt			ective Dt rent Pmt			Military Duty Customer Score	Type Current Permissi En to Call	nployer Address		Phone	e
up		Customer Grade			: Bill Amt			customer store	No data to display.				



For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

5.5 <u>Customer Service screen's Customer Service tab</u>

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.

Search Customer Service: 201601 Account(5): 20160100011 View + Formar - With Company Busich Uston Call Activities View - Format - With Action Resolution	260: BROAD STUA rece: Detach Sub Unit URDEFINED Account Details Customer Comments Prese: Detach Contact	RT / SMITH EDWIN Wrap Account # Pr 20160100011260 kc r Details Transaction Hist	Ourrent Show All Gr roduct GAN VEHICLE (FR) tony Pmt Modes Bankruptcy	Days Past Due Current -30 USD Repo/Foreclosure Deficien	15,002.08 y Collateral Bureau Cross/Up		Time Zone	Sove and Return Googe Comment
View - Format - Pro- company Branch Useri Summary Customer Service A Call Activities View - Format - Pro- Action Result	Sub Unit Sub Unit Utilizershab Account Details Customents Premises Freeze Contact	Wrap Recourt # Pr Accourt # Pr 20160100011260 Kr r Details Transaction Hist Checklists Tracking Athib	Ourrent Show All Gr roduct GAN VEHICLE (FR) tony Pmt Modes Bankruptcy	Days Past Due Currenc -30 USD Repo/Foreclosure Deficien Sence Letters Document Tr	15,002.08 y Collateral Bureau Cross/Up cking Scenario Analysis	0.00 ACTIVE Sell Activities	· · · ·	Oldest Due Dt 02/20/2016
							155	
	•	•			0.05	•		•

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> 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.

ashBoard	Collections ×	
rigination	Search Customer Service: 20150900014283 Review Request (Pending: 0)	
ervicing		
ections	Account(s): 20150900014283: RODRIGUEZ ROBINSON	📃 Yiew 🛛 🔗 Audit
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Producers Vendors	Summary Customer Service Account Details Customer Details Transaction Hotory Pmt Modes Collateral Bureau Cross/bp Sel Activities Account Information Account Information Were Formative Collected and Activities Contract Information Were Formative Collected and Activities Contract Information	View 🖌 Audit
	# of Extensions (Year) (Yea	Total Term 15
	Extn and Due Dates Addit # of Extensions (Year) 0 # of Due Day changes(Year) 0 Total Term 15 # of Extensions (JiFe) 0 # of Due Day changes(Year) 0 Paid Term 1 # of Extension Term (Year) 0 # uset Extsh Dt Paid Term 1 # of Extension Term (Jufe) 0 Due Day Change Dt Maturity Dt 100	Geturn
IFP		

For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

5.7 <u>Customer Service screen's Customer Details tab</u>

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.

DashBoard	Collections x	×
Origination	Search Customer Service Review Request (Pending: 0)	
Servicing		
	Account(s)	Audit
llections	View + Format + 🔄 🔐 Freeze 🚮 Detach 🚓 Wrap 🚱 📇 💿 Current 🗇 Show All 🕜 Group Follow-up	
Collections	Company Branch Sub Unit Account # Product Days Page Currency Pay Off Amt Amount Due Status Oldest Due Dt	
Bankruptcy	No data to display.	
Repossession		•
Deficiency		
Reports Producers	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bureau Cross/Up Sell Activities	
Vendors		
	Customer Business	
	Customer Information	
	/ Edit View 🗸	Audit
	View - Format - Breeze Detach Wrap	
	Customer # Relation ECOA Name SSN Birth Dt Marital Status Enabled	Lang
	No data to display.	
	< <u> </u>	
	Customer Information	
	🔂 🔂 Save and Stay	Return
	Castomer Identification Details KYC	
	Customer #	
	Relation Passport # Reference #	
	ECOA Issue Dt Status	
	Name Expiry Dt	
	Birth Dt Visa # FATCA	
	Marital Status Nationality Birth Place	
	Enabled National ID	
	Language SSN	
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For details on this screen refer <u>Customer Service screen's Customer/Business Details tab</u> section in **Customer Service** chapter.

5.8 <u>Customer Service screen's Transaction History tab</u>

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.

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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> 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.

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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> 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:

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For details on this screen refer <u>Customer Service screen's Collateral tab</u> 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 Lease 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**.

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Bankruptcy Repossession		US01 USHQ	2015090001-	4267 LOAN VEHICLE (FR)	118 USD	19,397.24	5,209.00 ACTIVE:DELQ	10/01/2015		
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3. For details on this screen refer <u>Customer Service screen's Collateral tab</u> 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 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.



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.

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 'COM-PLETED'.
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.

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

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 Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle 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
Туре	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 COM- MENT_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 com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id> TO <next assigned="" id="" user="">.</next></first </request>
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.

istomer Service	×										(
Review Requ	iests						ſ	Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003				Sender				Days Past Due 0		
Originator					* Account #	20000100011820	-	Total Ou	utstanding Balance 33		
* Priority					* Reason	REVIEW BALANCES			Customer AL Phone 97	IVE PRI / DEA SPO	
* Receiver	ANAND SHEKAR								Address HC		
Comment	REVIEW ACCOUNT BAI	111050			Status					EWYORK, MASSACHUSETT	S,34038
Comment	REVIEW ACCOUNT BAI	ANGES			Send Request	09/18/2017 12:23:39 AM			Email ED	W.SIRSI@GMAIL.COM	
Comment Hi	story	e 🗃 Detach	دل Wrap 🔓	30							<u>V</u> iew
Туре	1 Mart	Sub Type		Comment			Comme	nt By		Comment Dt	
lo data to display											

- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> 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 immedi- ately 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 <u>Basic Actions</u> 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.

ustomer Service × DashBoard ×					
Origination		⊿ Setup		Admin	
ty User Queues		Product Expiring in Next On	e Month	Critical Batch Job Status	
69		60		62	
Description	Count	Product	End Date	Batch Job	Status
o data to display.		No data to display.		No data to display.	
My Pending Review Requests	By Applications	E			
69					
	D.1.11				
App #	Priority				
App # 00000001044 My Pending Review Requests	NORMAL				
0000001044 My Pending Review Requests	NORMAL	•			
0000001044 My Pending Review Requests	NORMAL By Priority	- Producer		⊿ Vendor	
000001044 My Pending Review Requests	NORMAL By Priority Count	⊿ Producer		*	
000001044 My Pending Review Requests Prority A Servicing	NORMAL By Priority Count			✓ Vendor ✓ Vendors Count By Status	
0000001044 Ay Pending Review Requests and provide Provide A Servicing Number of Queues Hard Assign	NORMAL By Priority Count	Producer Producers Count By Status	Count	Vendors Count By Status	Count
000001044 My Pending Review Requests Pronty Servicing Number of Queues Hard Assig	NORMAL By Priority Count	Producer Producers Count By Status	Count 59	Vendors Count By Status	Count 27
0020021044 My Pending Review Requests Pronty Servicing Number of Queues Hard Assig Queue Description	NORMAL By Priority Count	Producer Producers Count By Status Status	59	Vendors Count By Status	27
0000001044 Wy Pending Review Requests Why Pendry Pronty ▲ Servicing Number of Queues Hard Assig @ Queue Description to data to diplay.	NORMAL By Priority Count	Producer Producers Count By Status Status Status Active E	59	Vendors Count By Status	27
An operating Review Requests	NORMAL By Priority Count	Producer Producers Count By Status Status ACTIVE Producers Expiring in Next C	59	Vendors Count By Status	27

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.

ustomer Service ×							2
Search Customer Service Review Ro	equest (Pending: 1) Queue Assignmen	t					
Review Requests						💠 Add 🥒 Edi	lit 🛛 Yjew 🖌 🖌 Audit
Query						Email	
lser	 Originator Receive 	r 🔘 Both 🛛 View Al	Forwarded Only			🛃 Originator 🛛 🗧	2 Receiver
View 🕶 Format 🕶 📑 Freez	e 🚮 Detadh 🖉 Wrap 🚯	Den Account	Send Request Ser	nd Response 🛛 🙀 Close Req	quest 🙀 Complete Request		
Request #	Originator	Priority	Receiver	Phone	Address	Email	Reason
8002	PRITAM JENA	HIGH	HARISH MACHA	9728663378	HOME - ADD& ,newyork,	EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT
•	m						ŀ
Comment History	re 🚮 Detadh 📣 Wrap 🐻						<u>V</u> iew
View	Sub Type	Comment		(Comment By	(Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD			PRITAM		09/06/2017 09:32:30 AM
		FWD			SURABHI		09/06/2017 09:33:45 AM
	RECEIVER						
REVIEW REQUEST	SYSTEM GENERATED		: 8002 FORWADED FROM SURABHI		INTERNAL		
			: 8002 FORWADED FROM SURABHI	DESAL TO NAVEEN REDDY	INTERNAL SURABHI	0	09/06/2017 09:33:45 AM 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).

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 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'.

DashBoard	Customer Service ×							
Origination	Search Customer Service Revie	ew Request (Pending: 0)					
rvicing								
Servicing Customer Service Securitization Transaction Authorization	Review Requests	Acti	on			-\$- ≙dd ∥ E	ditView	2 Audit
Transaction Authorization Post Date Checks	Criginator C Receiver C Both	View 🔲 🔲	Dpen Account	Send Request	Send Response	Close Request	252 Originator	Sil Receiv
Post Date Checks Escrow Transactions	View - Format - 🔛 🎹	Freeze Detach	d wrap					
Account Documents	Originator	Priority	Receiver		Account #	Reason	Status	
Collateral Management Reports Producers Vendors Batch Transactions	PRAKRUTI RAO PRAKRUTI RAO	HIGH HIGH	ARATHI KRISHN ABHISHEK LODH		20150900014267 20150900014267	REVIEW TRANSACTION REVIEW PROMOISES		OR RESPONS
Advances Payments I Interfeces GL Transactons GL Transactons Conversion Accounts	Review Requests			* Account # * Reason Receiver Comment	Save and Add	Save and Stay in Sa	ve and Return	Beturn Status Date 02/0
Collections								

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 #> FORWADED 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.

	ests								Save and	l Stay	Save and Return	Return
Request # 80	002						Sender	NAVEEN REDDY	Days	Past Due	0 11	
Originator PR Priority HI								20000100011820 REVIEW ACCOUNT	Total Ou	tstanding Balance	28,806.94	
* Receiver H/	ARISH MAC	A				7		WAITING FOR RESPONSE			ALIVE PRI / DEA SPO 9728663378	
Comment								09/06/2017 09:32:11 AM			HOME - ADD& ,NEWYORK,MASSACH EDW.SIRSI@GMAIL.(
1												
						11						
mment His						11						View
		Freeze	Detach	لي Wrap	69	ч						<u> </u>
iew 🔻 Format		Freeze	Detach Sub Type	슈네 Wrap	62	Comment				Comment	:By Comment Dt	View View
ew 🔻 Format Type	•	Freeze			62	Comment TEST FWD				Comment PRITAM	: By Comment Dt 09/06/2017 09	
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- 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.
- 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 Lease 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 Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

6.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

6.2.1 <u>Searching for a Customer or Account</u>

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 <u>Customer Service screen</u>

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 <u>Customer Service screen</u> section in **Customer Service** chapter.



6.4 <u>Customer Service screen's Summary tab</u>

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

DashBoard	C	ellections ×	
Origination		earch Customer Service Review Request (Pending: 0)	
Servicing			
ollections		Account(s)	📃 Yiew 🛛 🖋 Aud
Collections	-	View - Format - 🖶 🗍 Freeze 🛃 Detach 🕼 Wrap 🙌 🚇 🔘 Current 🔘 Shov	NI 🔘 Group Follow-up
Collections Bankruptcy Repossession		Company Branch Sub Unit Account ≠ Product No data to display.	Days Past Due Currency Pay Off Amit Amount Due Status Oldest Due Dt
Deficiency Reports		Summary Customer Service Account Details Customer Details Transaction History Pmt Modes E	reau Cross/Up Sell Activities
Producers Vendors		Alerts	Conditions
		Alerts	Conditions
		Alert	Condition Start Dt Followup Dt
		No data to display.	No data to display.
	1	∡ Account Details Dues	
		No data to display.	Customer
		ite and to aspirati	#vame kelation SSW Birth Dr Genger No data to display.
		Delq Due Total Due Future Pmt Dt	No data to unspiray.
		LC Due Todays Payoff Oldest Due Dt NSF Due Future Payoff Amt Paid Excess	
		Other Due Future Payoff Date	Email Disability Privacy Opt Out
		Delinquency Information	Language Skip Active Military Duty
		Late 30 60 90 120 150 180 Category Days	Mantal Status Stop Time Zone Correspondence
		No data to display.	
		BP(LIFe) NSF(LIFe) Collector	Address Information
		BP(Year) NSF(Year)	Type Current Permissi Mailing Address Phone
		Activities	No data to display.
		Active Dt App # Last Pmt Amt	
WFP		Last Activity Dt Paid Off Dt Charge Off Dt	Employment Information
> Tools		Due Day Effective Dt Military Duty Last Pmt Dt Current Pmt Customer Score	Type Current Permissi Employer Address Phone
Setup		Customer Grade Last Bill Amt Behaviour Score	No data to display.

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

6.5 <u>Customer Service screen's Customer Service tab</u>

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 <u>Recording a Call Activity</u>

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.

ashBoard	Customer Service ×			
rigination	Search Customer Service: 20160100011260 Review Request (Pending: 0)			
icing				
icing Sustomer Service Securitization Transaction Authorization	Account(s): 20160100011260: BROAD STUART / SMITH EDWIN Wev > Format < Wev > Format < Wev > Format < Description Company Branch Sob Unit Account * Product Usin Usin	Group Follow-up Days Past Due Currency -30 USD	Pay Off Amt Amount Due Status 15.002.08 0.00 ACTIVE	□ View ✓ A Oldest Due Dt 07/20/2016
ost Date Checks scrow Transactions count Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Banknupt			
llateral Management ports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondences	ondence Letters Document Tracking Scenar	io Analysis	
iducers adors	Call Activities			
ch Transactions	Call Activities		Save and Add	we and Stay Save and Return Seturn
Advances Payments	View - Format - 🔯 T Presze 📑 Detach 🚽 Wrap			dimension de la
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GL Transactions		0.00	* 🗉 🛱	3 • •
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Conversion Accounts				
actions				
ections p Is				

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in Customer Service chapter.

6.6 <u>Customer Service screen's Account Details tab</u>

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.

shBoard	Collections x		
gination	Search Customer Service: 20150900014283 Review Request (Pending: 0)		
rvicing			
tions	Account(s): 20150900014283: RODRIGUEZ ROBINSON		🔄 Yjew 🛛 🖋 Aud
ctions	View 🕶 Format 🕶 🔛 📴 Preeze 🔛 Detach 🧔 Wrap 🚱 进 🐵 Current 🖱 Show All 🖱 Group Follow-up		
ollections	Company Branch Sub Unit Account # Product Days Past Due Currency Pay Off Amt Amount Due Status	Oldest Due Dt	
ankruptcy	US01 USHQ UNDEFI 20150900014283 LEASE VEHICLE 114 USD 15,158.10 4,296.60 ACTIVE:DELQ	10/05/2015	
epossession eficiency	· · · · · · · · · · · · · · · · · · ·		
sports			
oducers	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau Cross/Up Sell Activiti	ies	
ndors	Account Details Statements Rate Schedule Insurances Contract Information		
	Account Information		🔄 Yjew 🔗 Audit
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	# of Extensions # of Extension Term # of Extension Term # of Due Day # of Due Day Last Extn Dt (Year) (Life) dynamic (Life) dy	Due Day Change Dt	Total Term
	(rear) (Life) (rear) (Life) (Life) (Life) (Life) (Life) (Life)		15
	• • • •		F.
	Account Information		
			Ca Beturn
	Extn and Due Dates	Addit	tional Details
	# of Extensions (Year) 0 # of Due Day changes(Year) 0	Total Term 15	
	# of Extensions (Life) 0 # of Due Day changes (Life) 0	Paid Term 1	
	# of Extension Term (Year) 0 Last Extn Dt	Maturity Dt 11/05	/2016
	# of Extension Term (Life) 0 Due Day Change Dt		
þ			
ls			
			6

3. For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

6.7 <u>Customer Service screen's Customer Details tab</u>

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.

DashBoard	Co	llections ×							
rigination	S	earch Customer Service Review Reque	st (Pending: 0)						
ervicing									
		Account(s)							🖋 Audit
ections		View - Format - Preeze	Detach All Wrap	🖓 🚊 💿 Current 🔿 S	now All Group Follow-	up			
ections Collections			Re links						
Bankruptcv		Company Branch Sub Unit Account #	Product	Days Past Due Currency Pay O	f Amt Amount	Due Status	Oldest Due Dt		
Repossession		io data to display.		m					
Deficiency									
Reports		Summary Customer Service Account Deta	Customer Details	Transaction History Pmt Mode	Bureau Crossilla	Call Activities			
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		Customer Business							
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3. For details on this screen refer <u>Customer Service screen's Customer/Business Details</u> 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.

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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

6.9 <u>Customer Service screen's Pmt Modes tab</u>

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.

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For details on Pmt Modes tab refer <u>Customer Service screen's Pmt Modes tab</u> 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 Lease, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view 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.

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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:

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- 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 <u>Customer Service screen's Collateral tab</u> 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 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**.

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For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

6.13 <u>Review Request</u>

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.

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 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.

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



Query Options	Descriptions
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 Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle 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.



Fields	Descriptions
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
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.



Comments From	Descriptions
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_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 com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id> TO <next assigned="" id="" user="">.</next></first </request>
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.

tomer Service	F×										0
eview Requ	iests							Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003				Sender				Days Past Due 0		
Originator					* Account #	20000100011820	6	Total	Outstanding Balance 33	0	
* Priority	HIGH				* Reason	REVIEW BALANCES				IVE PRI / DEA SPO	
• Receiver	ANAND SHEKAR								Phone 97. Address HO		
					Status					IME - ADD& EWYORK,MASSACHUSETT	5,34038
Comment	REVIEW ACCOUNT BAL	ANCES				09/18/2017 12:23:39 AM				W.SIRSI@GMAIL.COM	
					Send Request	V					
omment Hi											<u>y</u> ew
view 🔻 Format	rees	e 🚮 Detach 🧠	Wrap 🚱								
Туре		Sub Type		Comment				Comment By		Comment Dt	

- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> 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.



In this field:	View this:
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.
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 immedi- ately 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.
<u>L</u>	•

4. Perform any of the <u>Basic Actions</u> 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.

					(
Origination		⊿ Setup		⊿ Admin	
ly User Queues		Product Expiring in Next On	Month	Critical Batch Job Status	
69		8		62	
Description	Count	Product	End Date	Batch Job	Status
o data to display.		No data to display.		No data to display.	
ly Pending Review Requests By Applicati	ons	E			
8					
App #	Priority				
0000001044	NORMAL				
Servicing		▲ Producer		▲ Vendor	
		Producers Count By Status		Vendors Count By Status	
lumber of Queues Hard Assigned					
69		62		69	
Queue Description	Count	Status	Count	Status	Count
Queue Description	Count		Count 59		Count 27
Queue Description data to display.	Count	Status		Status	
Queue Description	Count	Status	59	Status	27
Queue Description data to display.	Count	Status ACTIVE	59	Status ACTIVE	27
Cueue Description data to display.	Count	Status ACTIVE E Producers Expiring in Next C	59	Status ACTIVE Vendors Expiring in Next One N	27

To review requests

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

Customer Service \times										2
Search Customer Service	Review Reques	t (Pending: 1)	Queue)	Assignment						
Review Requests										dit 🔄 Yjew 🖌 🖌 Audit
									Email	
User			Originator (Receiver	Both View Al	Forwarded Only			📴 Originator	2 Receiver
View • Format •	Freeze	Detach	Wrap	62	Den Account	Send Request	Send Response 🛛 🙀 Clos	e Request 🛛 🙀 Complete Reque	st	
Request #	0	riginator			Priority	Receiver	Phone	Address	Email	Reason
8002	PF	RITAM JENA			HIGH	HARISH MACHA	9728663378	HOME - ADD& ,newyor	k, EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT
•				m						,
										<u> </u>
Comment History				-						
Comment History	Freeze	Detach	Wrap	610						
		Detach d	Wrap 🔒	দেশ্র	Comment			Comment By		Comment Dt
View - Format -	S		Wrap 🔒	69	Comment TEST FWD			Comment By PRITAM		Comment Dt 09/06/2017 09:32:30 AM
View - Format - 🔛	S.	ub Type	🚽 Wrap	B						
View Format Type REVIEW REQUEST	S. O Ri	ub Type RIGINATOR		69	TEST FWD FWD	8002 FORWADED FROM S	URABHI DESAI TO NAVEEN REDD'	PRITAM SURABHI		09/06/2017 09:32:30 AM
Type REVIEW REQUEST REVIEW REQUEST	Si S	ub Type RIGINATOR ECEIVER		69	TEST FWD FWD	8002 FORWADED FROM S	URABHI DESAI TO NAVEEN REDD'	PRITAM SURABHI		09/06/2017 09:32:30 AM 09/06/2017 09:33:45 AM

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 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 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'.

Origination wicing	Customer Service ×										201
vicing	Search Customer Se	rvice Review Requ	uest (Pending: 0)							
ervicing Customer Service Securitization	Review Reques	ts	Acti	on				- Add	/ Edit		audit 🖉
Transaction Authorization	Originator O Re	ceiver O Both Vie		Den Ac	count	Send Request	Send Response	Close Request	1	Originator	E Receiv
Post Date Checks Escrow Transactions	View - Format -	Freeze	Detach	all wrap	ଗନ୍ଧ						
Account Documents Collateral Management	Originator		Priority	Receiv			Account #	Reason		Status	
Reports Producers	PRAKRUTI RAO PRAKRUTI RAO		HIGH		HEK LODH		20150900014267 20150900014267	REVIEW TRANS		NEW	FOR RESPON
Vendors	<		HIGH	ADRIS	HEK LOUH		20130900014287	REVIEW PROPA	01363	WALL IN.	> >
Batch Transactions Advances											
Payments											
Fees	Review Reques	ts									
AP Transactions							Save and Add	Save and Stay	Save an	d Return	Ca Beturn
GL Transactions CASA Reconciliation	Originator					= Account #					Status
Conversion Accounts	Priority		~			* Reason					Date 02
	* Receiver										
	Originator					Receiver					
						Comment					
	<										>

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 #> FORWADED 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.

									Save and S	Stay 🕞	Save and Return	Return
Request #	8002						Sender NAV	VEEN REDDY	Days Pa	ast Due 0		
Priority	-	V(25)						000 1000 1 1820 VIEW ACCOUNT		Balance	8,806.94 LIVE PRI / DEA SPO	
* Receiver Comment	HARISH M	ACHA						NTING FOR RESPONSE 06/2017 09:32:11 AM		Phone 9 Address H	728663378 OME - ADD& IEWYORK,MASSACH DW.SIRSI@GMAIL.C	
mment I	and the second second	Free	e 🚮 Detach	Wrap	ଜ୍ୟ	H						<u> </u>
	and the second second	Freez	e 🚮 Detach Sub Type	Wrap لی	<u>بالم</u>	Comment				Comment E	By Comment Dt	<u>V</u> iew
ew 🔻 Form	at 🕶 🔛	Tree:			<u>હ</u>	Comment TEST FWD				Comment E	By Comment Dt 09/06/2017 09:	
ew 🔻 Form Type	iat 🕶 🛛 🕞 QUEST	T Free:	Sub Type		<u>@</u>	and the second se			1			32:30 AM
ew 🔻 Form Type REVIEW REC	iat 🔹 🕞 QUEST QUEST	Free:	Sub Type ORIGINATOR		<u>69</u>	TEST FWD	ORWADED FI	ROM SURABHI DESAL TO	1	PRITAM	09/06/2017 09:3	32:30 AM 33:45 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.

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 Lease 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 Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

The system sorts accounts using the **NNNNN** 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 <u>Customer Service screen</u>

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 <u>Customer Service screen</u> 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.

DashBoard	C	ollections x		
Origination		iearch Customer Service Review Request (Pending: 0)		
Servicing				
ollections		Account(s)		View 🖌 Audit
Collections		View - Format - 🖶 🔲 Freeze 🛃 Detach 📣 Wrap 🙌 🚇 🔘 Current 🔘 Show All 🌖	roup Follow-up	
Collections Bankruptcy Repossession		Company Branch Sub-Unit Account ≠ Product No data to display.	Days Past Due Currency Pay Off Amt Amount Due Status	Oldest Due Dt
Repossession Deficiency Reports		Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bureau	Cross/Up Sell Activities	
Producers Vendors		Alerts	Conditions	
		Alert	Conditions Condition Start Dt	Followup Dt
		No data to display.	No data to display.	Pollowup Dc
	1	⊿ Account Details Dues	Other Information Customer Information	
		No data to display.	Customer Name Relation SSN Birth Dt	Gender
		No data to display.	# Name Kelation SSW Birth Dt No data to display.	Gender
		Delq Due Total Due Future Pmt Dt	No data to display.	- F
		LC Due Todays Payoff Oldest Due Dt NSF Due Future Payoff Amt Paid Excess		
		Other Due Future Payoff Date	Email Disability Privacy Opt O	
		Delinguency Information	Language Skip Active Military Du Marital Status Stop Time Zon	
		Late 30 60 90 120 150 180 Category Days No data to display.	Mantal Status Stop ume Zon Correspondence	e
		BP(Life) NSF(Life) Collector	Address Information	
		BP(Year) NSF(Year)	Type Current Permissi Mailing Address Phone	
		Activities	No data to display.	
		Active Dt App # Last Pmt Amt		
WFP		Last Activity Dt Paid Off Dt Charge Off Dt Due Day Effective Dt Military Duty	Employment Information	
> Tools		Last Pmt Dt Current Pmt Customer Score	Type Current Permissi Employer Address Pho	ne
Setup		Customer Grade Last Bill Amt Behaviour Score	No data to display.	

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

7.5 <u>Customer Service screen's Customer Service tab</u>

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.

shBoard	Customer Service ×			
gination	Search Customer Service: 20160100011260 Review Request (Pending: 0)			
ing				
ng Cally Smith & Kally Smith & Kally Smith & Cally Smith & Call According to Call According to	Account(s): 20160100011266: BROAD STUART / SHITH EUWIN We - Form - Dentify	Pritt Modes Bankruptzy Repo/Foredosure Deficiency References Correspondence Letters Document Trad	king Scenario Analysis	e 92/20/2016

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> 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.

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In the Account Information section click View.

For details on this screen refer <u>Customer Service screen's Account Details tab</u> 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.

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For details on this screen refer <u>Customer Service screen's Customer/Business Details tab</u> 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.

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		FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE PERIODIC MAINTE	0.00	0.00	0.00	0.00	0.00	0.00	
		RENTAL PEE	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	
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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> 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.

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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.

7.10 Customer Service screen's Repo/Foreclosure tab

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

7.10.1 <u>Repossession sub tab</u>

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

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

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

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.

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For details on this screen refer <u>Customer Service screen's Repo/Foreclosure tab</u> 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 displa	ays the following screen:

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- 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 <u>Customer Service screen's Collateral tab</u> 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 Lease 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**.

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IMPORTANT: Access to ordef reporting agency systems for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Par Credit Reporting Act and is punchable by a given in the provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Reporting Act and is punchable by a given is provided access is prohibited under the Par Credit Report is Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Par Credit Report is provided access is prohibited under the Report is provided access is prohibited und	Vendors								
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For details on this screen refer <u>Customer Service screen's Collateral tab</u> 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 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.



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.

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 'COM-PLETED'.
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.

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

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 Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle 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
Туре	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 COM- MENT_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 com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id> TO <next assigned="" id="" user="">.</next></first </request>
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.

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- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> 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 immedi- ately 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 <u>Reviewing a Request</u>

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.

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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.

ustomer Service ×							2
Search Customer Service Review Ro	equest (Pending: 1) Queue Assignmen	t					
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Query						Email	
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View 🕶 Format 🕶 📑 Freez	e 🚮 Detadh 🖉 Wrap 🚯	Den Account	Send Request Ser	nd Response 🛛 🙀 Close Req	quest 🙀 Complete Request		
Request #	Originator	Priority	Receiver	Phone	Address	Email	Reason
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REVIEW REQUEST	ORIGINATOR	TEST FWD			PRITAM		09/06/2017 09:32:30 AM
		FWD			SURABHI		09/06/2017 09:33:45 AM
	RECEIVER						
REVIEW REQUEST	SYSTEM GENERATED		: 8002 FORWADED FROM SURABHI		INTERNAL		
			: 8002 FORWADED FROM SURABHI	DESAL TO NAVEEN REDDY	INTERNAL SURABHI	0	09/06/2017 09:33:45 AM 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'.

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Account Documents	Originator		Priority	Receiver			Account #	Reason	Status	
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WEP										
Tools										

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 #> FORWADED 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.

	ests								Save and	l Stay	Save and Return	Return
Request # 80	002						Sender	NAVEEN REDDY	Days	Past Due	0 11	
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- 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.
- 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 Lease 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 Lease origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

YYYYMMNNNNNNX

where:

YYYYMM = contract date

NNNNNN = serial number

X = check digit

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

8.2 <u>Search Tab</u>

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 <u>Customer Service screen</u>

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 <u>Customer Service screen</u> 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.

DashBoard	Co	llections ×	
> Origination	s	earch Customer Service Review Request (Pending: 0)	
Servicing			
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		No data to display.	
		BP(Life) NSF(Life) Collector	Address Information
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		Activities	No data to display.
		Active Dt App # Last Pmt Amt	
WFP		Last Activity Dt Paid Off Dt Charge Off Dt	Employment Information
> Tools		Due Day Effective Dt Military Duty Last Pmt Dt Current Pmt Customer Score	Type Current Permissi Employer Address Phone
> Setup		Customer Grade Last Bill Amt Behaviour Score	No data to display.

For details on this screen refer <u>Customer Service screen's Summary tab</u> 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 <u>Recording a Call Activity</u>

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.

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For details on this screen refer <u>Customer Service screen's Customer Service tab</u> 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.

Dragination Bench Cutioner: Service: 20139930014283 Renow Request (Pending: 0) Servicing Account(a): 20130900014283: ROORLOUEZ ROBINSON Image: Company Banch Image: Company Banch <thimage: banch<="" company="" th=""> Image: Company Banch Image: Company Banc</thimage:>	DashBoard	Collections x	
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For details on this screen refer <u>Customer Service screen's Account Details tab</u> 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.

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	Enabled	National ID SSN	Birth Country	
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	Stop Correspondence	Active Military Duty	Holder Name	
Setup				

For details on this screen refer <u>Customer Service screen's Customer/Business Details tab</u> 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.

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For details on this screen refer <u>Customer Service screen's Transaction History tab</u> 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.

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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> 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.

DashBoard	Deficiency x	6
DashBoard	Search Customer Service Review Request (Pending: 0)	
	Search Costoner Service Review Region (Forward, of	
ervicing ections	Account(s)	📃 View 🛛 🖋 Audi
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Collections Bankruptcy Repossession	Company Branch Sub Unit Account # Product Days Past Due Curre No data to display,	ency Pay Off Amt Amount Due Status Oldest Due Dt
Deficiency Reports	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Deficiency Bureau Cross/Up Sell Act	tivities
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For details on this screen refer <u>Customer Service screen's Deficiency tab</u> 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:

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- 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 <u>Customer Service screen's Collateral tab</u> 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 Lease 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**.

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For details on this screen refer <u>Customer Service screen's Collateral tab</u> 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 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.

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.

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 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.

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



Query Options	Descriptions
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 Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle 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.



Fields	Descriptions
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
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.



Comments From	Descriptions						
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_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 com- ment in the next column.						
Comment	View the Originator's or Reviewer's comment.						
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id> TO <next assigned="" id="" user="">.</next></first </request>						
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.

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eview Requ	iests							Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003				Sender				Days Past Due 0		
Originator					* Account #	20000100011820	6	Total	Outstanding Balance 33	0	
* Priority	HIGH				* Reason	REVIEW BALANCES				IVE PRI / DEA SPO	
• Receiver	ANAND SHEKAR								Phone 97. Address HO		
					Status					IME - ADD& EWYORK,MASSACHUSETT	5,34038
Comment	REVIEW ACCOUNT BAL	ANCES				09/18/2017 12:23:39 AM				W.SIRSI@GMAIL.COM	
					Send Request	V					
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- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> 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.



In this field:	View this:
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.
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 immedi- ately 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 <u>Basic Actions</u> 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.

					(
Origination		⊿ Setup		⊿ Admin	
ly User Queues		Product Expiring in Next On	Month	Critical Batch Job Status	
69		8		62	
Description	Count	Product	End Date	Batch Job	Status
o data to display.		No data to display.		No data to display.	
ly Pending Review Requests By Applicati	ons	E			
8					
App #	Priority				
0000001044	NORMAL				
Servicing		▲ Producer		▲ Vendor	
		Producers Count By Status		Vendors Count By Status	
lumber of Queues Hard Assigned					
8		62		69	
Queue Description	Count	Status	Count	Status	Count
Queue Description	Count		Count 59		Count 27
Queue Description data to display.	Count	Status		Status	
Queue Description	Count	Status	59	Status	27
Queue Description data to display.	Count	Status ACTIVE	59	Status ACTIVE	27
Cueue Description data to display. umber of Accounts	Count	Status ACTIVE E Producers Expiring in Next C	59	Status ACTIVE Vendors Expiring in Next One N	27

To review requests

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

													26
Search Customer Ser	vice	Review Requ	uest (Pendin	g: 1) Queue	Assignment								
Review Request	5										👍 Add 🖉 🖉 E	dit Uew 🗨	🖊 Audit
User				Originator	Received	Both View Al	Forwarded Only				2 Originator	2 Receiver	
View + Format +		T Freeze	Detach	(Wrap	62	Den Account	Send Request	Send Response	Close Reque	st 🙀 Complete Request			
Request #			Originator			Priority	Receiver	Pho	ne	Address	Email	Reason	
8002			PRITAM JENA	4		HIGH	HARISH MACHA	97	8663378	HOME - ADD& ,newyork,	EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT	
•)				m								•
Comment Histor	ry												Yew
View - Format -		Freeze	Detach	Wrap الي	65							_	
Type			Sub Type			Comment			Con	nment By		Comment Dt	
REVIEW REQUEST			ORIGINATOR	6		TEST FWD				TAM		09/06/2017 09:32:30	AM
REVIEW REQUEST			RECEIVER			FWD				LABHI		09/06/2017 09:33:45	
REVIEW REQUEST			SYSTEM GEN	ERATED		REVIEW REQUEST :	8002 FORWADED FROM SL	URABHI DESAL TO N		ERNAL		09/06/2017 09:33:45	
			RECEIVER			FWD			0.5	LABHI		09/06/2017 09:34:31	

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 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 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'.

Origination		Customer Service ×										200
vicing		Search Customer Se	rvice Review Requ	uest (Pending: 0)							
Servicing												
 Servicing Customer Service Securitization 		Review Reques	ts	Acti	on				- Add	/ Edit		🥔 Audit
Transaction Authorization Post Date Checks		Originator O Re	ceiver O Both Vie		Den Ac	count	Send Request	Send Response	Close Request	1	Originator	E Receiv
Post Date Checks Escrow Transactions		View - Format -	Freeze	Detach	all wrap	ଗନ୍ଧ						
Account Documents Collateral Management		Originator		Priority	Receiv			Account #	Reason		Status	
Reports Producers		PRAKRUTI RAO PRAKRUTI RAO		HIGH		I KRISHN		20150900014267 20150900014267	REVIEW TRANS		NEW	FOR RESPON
Vendors		<		HIGH ABHISHEK LODHA				20130900014287	REVIEW PROPA	01363	WALL INC.	> >
Batch Transactions Advances												
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Conversion Accounts		Priority		~			* Reason					Date 02
		* Receiver										
		Originator					Receiver					
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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 #> FORWADED 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.

									🔡 Save and St	ay 🖯	Save and Return	Return
Request #	8002						Sender	NAVEEN REDDY	Days Pas	t Due 0		
Priority	-	150				_		20000 1000 11820 REVIEW ACCOUNT		alance	8,806.94 LIVE PRI / DEA SPO	
* Receiver Comment	HARISH MA	CHA						WAITING FOR RESPONSE 09/06/2017 09:32:11 AM	1	Phone 9 Idress H ,N	728663378 OME - ADD& NEWYORK,MASSACHI DW.SIRSI@GMAIL.Ci	
omment i		TT Freeze	Detach	of Wran	20	141						<u> </u>
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- 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.

OF	SLL			Adapter		Third Party
Remarketing Screen	Web Service Auction Services -Get -Put	ews	L Adapter	Create & Update Auction	Third party Adapter	Auction Details
	Invoice Services -Get -Post	J	OFSLL	Create & Update Invoice	dapter	Invoice Details

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 <u>Pre-requisites</u>

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 <u>Navigation</u>

The link to access remarketing screen is available under Collection module in the LHS menu.

ARCH MENU	60	Remarke	ting ×										×
		Search	Customer	Service Revi	iew Request (Pending: 0) Queue Assignr	nent						
DashBoard		4 Quir	k Search	h									
Origination		- 200	in ocure										
Servicing		Acc #			Customer Id		SSN		Identification #		Submit		
ollections					_								
Collections		Queue	/ Condition			Auto Run	Next Account						
Collections Bankruptcy		Sea	rch Crite	ria									
Repossession													Open Account
Deficiency													
Remarketing Reports			Format *		Freeze Toetach	Wrap لے	62						
Producers										Delinquency		Outstanding	
Vendors		Comp		Branch	Account #	Date	Title	Product	Status	days	Amount Due	Balance	Producer
		No data i	to display.										
		•		1			m						-
WFP													

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	Reposs ession 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	Reposs ession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	No Vendor is selected by
Vendor B	GAI	RE SALE	USA	Florida	0	default, but
Vendor C	GAI	RE SALE	USA	Florida	0	listed as per 'Vendor creation sequence id' for selection.

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'.

EARCH MENU	66	Remarketing × Vendors ×								×
		Vendors Assignment Allocation Wor	k Orders Follow-up Invoice	ės						
DashBoard										
Origination		Vendor Assignment Criteria View • Format • Preeze	Detach 🖉 Wrap	හ					👍 Add 🥒 Edit	t 📃 View
Servicing		Channel	Work Order Type		Branch					Enab
ections		Channel	work Order Type	Company	Branch					Enab
lections		GENERIC RECOVERY INTERFACE	IMPOUND INVOLUNTARY RE	DEMO BANK USA	US HEAI	D OUARTERS				
Collections		GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA	US HEAL	D QUARTERS				
Bankruptcy		INTERNAL	BANKRUPTCY	DEMO BANK USA	US HEAD	D QUARTERS				
Repossession		GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA		D QUARTERS				
Deficiency		GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA		D QUARTERS				
Remarketing	1	GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA	US HEAI	D QUARTERS				
Reports Producers Vendors		Vendor Assignment Criteria					Save and Add	Save and Stay	Save and Return	Ca Return
		* Channel GENERIC AUCTION INTE	RFACE Company	SA03		Repo UN	VITED STATES		* Enabled	
		* Work RE SALE	* Branch	SAHO		Storage Country				
		Order Type	(and		(man)	Repo FL	00704			
VFP						Storage	ORIDA			

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 <u>Vendor Assignment Allocation</u>

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.

SEARCH MENU		and the second se										2
	đ	Vendors × View ▼ Format ▼	Freeze	Detach	all Wran	69						
		Channel	mgr Interre	Work Order T		Company	Branch					Enab
DashBoard		GENERIC RECOVER	V INTEDEACE		OLUNTARY RE			QUARTERS				CIIdU
Origination		GENERIC AUCTION		RE SALE	OLUNTART RE	DEMO BANK USA		QUARTERS				
		GENERIC AUCTION		RESALE		DEMO BANK SA	SA REGI					
Servicing		INTERNAL	THICK ACC	BANKRUPTCY		DEMO BANK USA		QUARTERS				
ollections		GENERIC AUCTION	INTEDEACE	RESALE		DEMO BANK USA		QUARTERS				
Collections		GENERIC AUCTION		RE SALE		DEMO BANK LISA		QUARTERS				
Collections		GENERIC AUCTION		RE SALE		DEMO BANK USA		QUARTERS				
Bankruptcy		GENERIC AUCTION	INTERFACE	RE SALE		DEMO BANK USA		QUARTERS				
Repossession		GENERIC AUCTION	INTERFACE	REPOSSESSIC	IN	DEMO BANK NL		QUARTERS				
Deficiency		•					111					
Remarketing	4											
Reports												
Producers		Vendor Assignm	nent Allocation							o∯⊨ <u>A</u> dd	🖉 Edit 📃 Vjew	⊘ Audit
Vendors		View - Format -	Freeze	Detach	all Wran	230						
		Vendor #	Name								Enabled Sort	
		TCHOOL P			PR-03016-TEST	F-AUTO-IMS-01					Y 0	
					11AUTO_IMS-T						- C - C -	
		Man day Andrew	and all and in a			_VENDOR_AUTO_IMS						
		Vendor Assignm	ient Allocation		IL-11881-AIMS					1.00	(D	
				-	PR-03016-TEST	F-AUTO-IMS-01			Save and Add	ave and Stay	Save and Return	Ca Return
WFP					Search				* Enabled			
Tools				* Vendor					* Enabled [V		

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 <u>Remarketing Request</u>

Through the remarketing screen, 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 an integrated environment, a remarketing request to third party auctioning system is always triggered though 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'.

SEARCH MENU	6 6	Remarketing ×										0
		< Summary	Customer Servic	e Account Details	Customer Details	Transaction History	Pmt Modes Bankru	ptcy Repo/Fored	closure Deficiency	Collateral Bureau T	imeline Cross/Up Sell A	-
> DashBoard		Repossession	Analysis R	emarketing								
> Origination												
Servicing		Remarke	etina							Add / Edit	🗏 View 🔗 Audit	
Collections		View - F		T Freeze	Detach 🛛 🚚 Wrap	62						
Collections		Current	Remarketing #	External Ref #	Dt	Status	Status Dt	Priority	Last Updated Dt	Workorder #	Work Order Status	
Collections		Y	UNDEFINED		06/06/2017		05/06/2017		06/06/2017	UNDEFINED		
Bankruptcy Repossession		Y	0000002017	ITR TEST 2	06/01/2017	NEW	06/01/2017	NORMAL	06/01/2017	WO:0008104	GRI FAILED	
Deficiency Remarketing		Remarke	eting									=
		Remarke		7		Collatera	Details		Save and Add	ave and Stay 🛛 🖶 Save	and Return	н
Remarketing Reports Producers		Remarke	* Current (Remarketing #		* As	Collateral set Desc 2014	Details				ork Order	н
Remarketing Reports Producers	•	Remarke	* Current [Address Country I	Storage Location	Workorder # UN	ork Order	
Remarketing Reports Producers	1	Remarke	* Current Remarketing # External Ref # Dt	UNDEFINED 06/06/2017	Identifi	set Desc 2014 cation # Year 2014		Address Country I Zip	Storage Location UNITED STATES 32003	Workorder # UN	DEFINED NERIC AUCTION IN	ш
Remarketing Reports Producers	•	Remarke	* Current Remarketing # External Ref # Dt * Status	06/06/2017 NEW		set Desc 2014 cation # Year 2014 Make		Address Country I Zip : State I	Storage Location	Workorder # UN * Channel GE Workorder Type RE * Vendor FL-	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	E
Remarketing Reports Producers		Remarke	* Current [Remarketing # External Ref # Dt * Status Status Dt	06/06/2017 NEW 06/06/2017	Identif	set Desc 2014 cation # Year 2014		Address Country I Zip	Storage Location UNITED STATES 32003	Workorder # UN * Channel GE Workorder Type RE	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	E
Remarketing Reports Producers	•		* Current Remarketing # External Ref # Dt * Status Status Dt * Priority	06/06/2017 NEW 06/06/2017 NORMAL	Identifi	set Desc 2014 cation # Year 2014 Make		Address Country I Zip State I Name	Storage Location UNITED STATES 32003	Workorder # UN * Channel GE Workorder Type RE * Vendor FL-	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	E
Remarketing Reports Producers Vendors	8		* Current Remarketing # External Ref # Dt * Status Status Dt * Priority Last Updated Dt	06/06/2017 NEW 06/06/2017 NORMAL	Identif	set Desc 2014 cation # Year 2014 Make		Address Country I Zip State I Name Phone	Storage Location UNITED STATES 32003	Workorder # UN * Channel GE Workorder Type RE * Vendor FL-	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	Ξ



To record a remarketing request, populate the following details:

Field:	Do this:
Current	This check box is auto-selected and indicates if this is the current enabled collateral remarketing record in the account.
	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.
	However, system does not allow to add remarketing record if the Collateral status is SOLD.
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	Enter additional information, if any.
	Note that during status changes (either done manually or auto), sys- tem 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.
Collateral Details	: Details of this section are auto updated from repossession tab.
Asset Desc	Select the repossessed 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 repossessed 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: Deta	ils 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 Sta- tus	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 <u>Basic Actions</u> 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#.

SEARCH MENU	Vendors ×			×
DashBoard	Work Order		Save and Stay	eturn
Origination	Work Order	Work Order Details Dt 06/06/2017	Collateral Details	
Servicing	Work Order # WO:0009187	Status Dt 06/06/2017	<u>Conateral Details</u>	
Collections	Case # UNDEFINED	Currency US DOLLAR	Collateral Description 2014	
Collections	Channel GENERIC AUCTION INTERFACE	Estimated 0.00	Identification #	
Collections	Work Order Type RE SALE	Billed Amt 0.00	Year 2014	
Bankruptcy	Account 20170400011133:GAGGAR DEVANSHY	Paid 0.00	Make	
Repossession Deficiency	Company US01	Reference #	Model	
Remarketing	Branch USHQ	Assigned By ABSHEKAR	Vendor Information	
Reports	Vendor 11AUTO_IMS-TEST-AUTOIMS	T didwap be		
Producers	Override Reason	Account Information	Contact	
Vendors	Status OPEN	Account Status ACTIVE:DELQ:REPO Charged off Dt	Phone	
	Reason	Due Amt 4280.48	Extn	
	Collector	Total Outstanding 50030	Fax	
		Balance	Comment	
		Total Due 8590.96		
		Due Dt 06/30/2017 Days Past Due 33		
WFP		Service Address		
Tools		DELVIC HOULED		

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 are 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:

l roo	t
	ACC_NBR=20170300015178
	REM_STATUS_CD=UX
	REQUEST_TYPE=OUTBOUND
	REM_NBR =0000005116
	SUB_TYPE=GAI

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 indi- cating that the remarketing request is accepted.
AUCTION REJECTED	Response from third party auctioning system indi- cating 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 indi- cating that the changes to remarketing request are accepted.
UPDATE REJECTED	Response from third party auctioning system indi- cating 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 indi- cating that Hold remarketing request is accepted.
HOLD REJECTED	Response from third party auctioning system indi- cating 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 indi- cating that Void remarketing request is accepted.



Status	Description
VOID REJECTED	Response from third party auctioning system indi- cating 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 indi- cating that Redeem remarketing request is accepted.
REDEEM REJECTED	Response from third party auctioning system indi- cating 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 <u>Remarketing Proceed Details</u>

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 Pro	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				
	((Net Proceeds - Balance) / Balance)x100				



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	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 <u>Basic Actions</u> 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.

EARCH MENU	10	Vendors ×												
	21	Invoice Informa	ition								Add	i 🥖 Edit	View	🖋 Audit
		View Options ALL			View Last 🔘 1	Day 💮 1 Wee	k 🔘 1 Month 🔘	By Date Start Dt	6 End Dt	É.	66			
DashBoard		View - Format -	Freeze	Detach	رياً Wrap	62	Validate Invoice	Post Txns						
Origination		Vendor Compar	ny Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel					
Servicing		FL-0301 US01	USHQ	0000005098	0000005098	06/07/2017	06/06/2017	APPROVED	GENERIC AUCTION IN	ITERFACE				
ollections		FL-0301 US01	USHQ	0000005105	0000005105	06/07/2017	06/07/2017	APPROVED	GENERIC AUCTION IN	ITERFACE				E
		11AUTO US01	USHQ	1991017	100833	06/06/2017	06/06/2017	FOR APPROVAL	GENERIC AUCTION IN	TERFACE				
Collections		11AUTO US01	USHQ	199145	100443	06/06/2017	06/06/2017	FOR APPROVAL	GENERIC AUCTION IN	TERFACE				
Collections Bankruptcy Repossession Deficiency Remarketing		11AUTO US01	USHQ	3176	66666	06/06/2017	06/06/2017	REJECTED	GENERIC AUCTION IN	TERFACE				
		11AUTO US01	USHQ	4456	66666	06/06/2017	06/06/2017	REJECTED	GENERIC AUCTION IN	TERFACE				
		11AUTO US01	USHQ	5307	0083	06/06/2017	06/06/2017	FOR APPROVAL	GENERIC AUCTION IN	TERFACE				
		11AUTO US01	USHQ	53307	0093	06/06/2017	06/06/2017		GENERIC AUCTION IN					
		11AUTO US01	USHQ	53807	00953	06/06/2017	06/06/2017		GENERIC AUCTION IN					
Reports		11AUTO US01	USHQ	53907	00853	06/06/2017	06/06/2017	FOR APPROVAL	GENERIC AUCTION IN	TERFACE				-
Producers														
Vendors		Details Proceeds Tracking Attributes												
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		Invoice Details				1 100							<u>V</u> iew	🖋 Aydit
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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 OFSLL.
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 transac- tion 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 Pro- ceed 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 <u>Post Transaction</u>

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.

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All the transactions posed on the account are recorded and listed in the Collections > Customer Service > Transaction History > Transactions tab.

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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.

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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 <u>Proceeds sub tab</u>

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

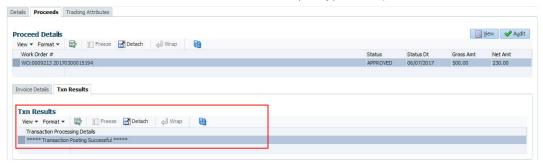
The Net amount is the total amount paid by the third party auctioning system with the close of auction.

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.



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 reused 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.

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Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt Grade	Max Late Charge	Limit Expiry	Limit
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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

- 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.

 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 <u>Customer/Business tab</u>

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'.

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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 <u>Transactions sub tab</u>

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 <u>Telecoms sub tab</u>

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 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'.

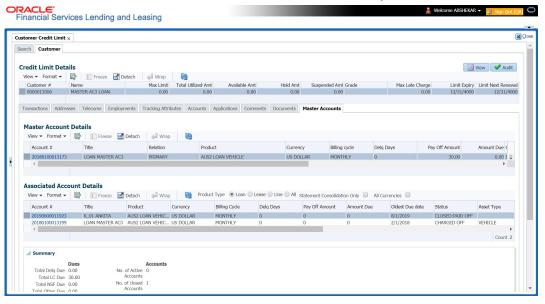
For information on adding comments, refer to Customer Service > Comments sub tab section.

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.





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.

In the Master Account Details section, you can view the following information:

10.2.12.1 Associated Account Details

The 'Associated Account Details' section displays all the accounts associated with the selected Master Account along with a summary of rolled-up balances for the accounts being displayed.

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 Lease and Vehicle value details.

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

11.1 Lease Calculator

The Lease Calculator screen facilitates you to calculate various lease parameters such as Payment, Interest Rate, Residual Percent, Gross Capitalized Cost, Term and Lease Amount. You can define flexible repayment options, repayment/rate schedule and generate amortization schedules.

This screen is similar to the Lease Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or lease information to any specific application.

Lease Calculation Method	Calculation Parameters Available	To Calculate
Rent Factor	Calculate Payment	Base Payment
	Calculate Rate	Rate
	Calculate Residual Percent	Residual %
	Calculate Gross Capitalized Cost	Gross Capitalized Cost
Interest Rate	Calculate Payment	Base Payment
	Calculate Interest Rate	Rate
	Calculate Term	Term
	Calculate Lease Amount	Gross Capitalized Cost

Based on the type of lease calculation method, the following calculation parameters are available in Lease Calculator screen:

Note

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



To calculate a lease payment

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

ase Calculator ×						6
ease Calculator						
Parameters © Calculate Payment © Calculate Interest Rate © Calculate	Term 🖱 Calculate Lease Amount				🔯 Igitialize 🛛 📳 Çalculatı	e 🔠 Print Quote
		*Rate 0.	0000		* Time Counting Method ACTUAL DAYS	-
* Calc Method INTEREST RATE		Total of Base Pmts (=) 0.	00		* Instalment Method EQUATED PAYME	NTS -
* Contract Dt 04/09/2018	20	* Term 0			* Bill Method LEVEL	•
* First Pmt Dt 04/09/2018	20	Base Payment (=) 0.	00		Accrual Start Dt Basis EFFECTIVE DATE	
Maturity Dt 04/09/2018		* Balloon Pmt Amt 0.	00		Accrual Start Days 0	
Gross Capitalized Cost 0.00					The an July Days	
Capitalized Cost Reduction 0.00		G	alculator Options		First Period	
Adjusted Capitalized Cost 0.00		* Rent Collection Method A	RREARS	•		
Residual Value(-) 0.00		* Biling Cycle M			Calendar Days 0 Interest 0.0000	
Residual % 0.0000 Depreciation Value (=) 0.00		* Balloon Method N			Site est 0.0000	
Rent Charge (+) 0.00						
Kentenage (1) 0.00		* Accrual Base Method A	CTUAL/ACTUAL	•		
Repayment Options						
Flexible Repayment Allowed	Skip Months					
Type UNDEFINED +	Jan Feb Mar Apr					
	May Jun Jul Aug					
	Sep Oct Nov Dec					
Repayment Schedule						
View - Format - 📴 Treeze Detach	🚽 Wrap 🛛 🚷 🚽 Add Cago	el 📄 Save 💥 Glear Use	er Payments			

- 2. In the 'Parameters' section, **Calculate Payment** option is selected by default and the lease calculation method as 'Rent Factor'. Select the required calculation method and the calculation parameter to display the applicable fields in Lease Calculator screen.
- 3. In the Lease Details section, complete the following fields:

Field:	Do this:
Calc Method	Select the type of lease calculation method as one of the following:
	RENT FACTOR (selected by default)INTEREST RATE
	Note : Based on the above selection, some of the fields in Lease Calculator screen are either enabled or disabled, and if enabled some may be displayed in view only mode with default supported option. The same is detailed in respective fields.
Contract Dt	Enter the contract date.
First Pmt Dt	Enter the first payment date. Ensure that the payment date is later than the contract date.
	Note : This field is disabled for 'Rent Factor' type of lease calculation method and the value is defaulted from Contract Date. However, for 'Interest Rate' type of lease calculation, this field is either editable or dis- played in view mode based Rent Collection Method.
Maturity Dt	View the maturity date.
Gross Capitalized Cost	Enter the gross capitalized cost.
Capitalized Cost Reduction	Enter the capitalized cost reduction.
Adjusted Capitalized Cost	View the adjusted cap cost.



Field:	Do this:
Residual Value (-)	View the residual value.
Residual%	Enter the residual percentage.
Depreciation Value (=)	View the asset depreciation value.
Rent Charge (+)	View the rent.
Rate	Enter the rate.
Rent Factor	View the rent factor.
	Note : This field is displayed only if the lease calculation method is 'Rent Factor'.
Total of Base Pmts (=)	View the total of payments.
Term	Enter the term.
Base Payment	View the base payment amount.
Balloon Pmt Amt	Specify the balloon payment amount.
	Note : This field is displayed only if the lease calculation method is 'Interest Rate'.
Calculator Options section	
section are available only for 'Int	Method (as Advance or Arrears), the other fields in this erest Rate' type of lease calculation method and the n Setup > Contract screen. Also the Rent Collection nt Factor' calculation method.
Rent Collection Method	Select the applicable rent collection method from the drop-down list.
	If the lease calculation method is selected as Rent Factor, the rent collection method is set to ADVANCE by default. For Interest Rate calculation method, you can either select ADVANCE or ARREARS.
	In case of ADVANCE, the first payment date is displayed in view only mode and value is automatically populated from contract date. The first bill would be generated on contract date.
	In case of ARREARS, you can specify the first payment date as future date (but not the contract date) and bill would be generated from first payment date.



Field:	Do this:
Billing Cycle	Select the billing cycle frequency from the drop-down list. System displays the applicable billing cycle by default based on the product and the calculation method defined at Setup > Products screen. The edit- able nature of billing cycle is controlled by the system parameter UIX_BILL_CYCLE_ALLOWED_IND.
	System supports 'Biennial' (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on BILL_CYCLE_CD lookup, the billing cycle 'frequency' can be defined.
	During 'Term' calculation, the 'Rate' field is always con- sidered as per Year only. System displays an error to refine the input data if the calculation for Biennial term goes beyond 15 years and Triennial term goes beyond 10 years. For additional considerations of Biennial and Triennial term calculations (if any), refer to product release notes available at OTN library.
Balloon Method	If the lease calculation method is selected as Interest Rate, then the balloon payment method for accounts funded using this instrument is 'N + 1 PMTS' by default. Amortization happens based on N+1 payments.
Accrual Base Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Time Counting Method	Select the time counting method used to calculate inter- est accrual for this instrument from the drop-down list.
Installment Method	For 'Interest Rate' type of lease calculation method, the installment method by default is EQUATED PAYMENTS where-in, the installment amount is same for all billing cycle.
Bill Method	Select the billing method for accounts funded using this instrument from the drop-down list.
Accrual Start Dt Basis	This field will be enabled only if the product category is selected as Islamic.
	Select to define the start date from when the interest accrual is to be calculated for this lease instrument. If Effective Date is selected, then the interest is calcu- lated from Contract date and if Payment Date is selected then the interest is calculated on basis of (first payment date minus one billing cycle).
Accrual Start Days	This field will be enabled only if the product category is selected as Islamic.
	Select the actual date from when to start interest accrual for lease is to be calculated.
First Period section	



Field:	Do this:
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

4. In the **Lease Calculator** section, click **Calculate** to view the results. You can further proceed with below sections to define flexible repayment options, repayment/rate schedule and generate amortization schedules.

11.1.1 <u>Repayment Options</u>

If the calculation involves flexible repayment options, you can include the same through the following options:

Note

- This section is not available for 'Rent Factor' type of lease calculation method.

Option	Description	
Flexible Repay- ment Allowed	Select the check box to include a flexible repayment schedule in cal- culation.	
	On selection, the 'Payment Change Schedule' and 'Rate Schedule' sections are displayed in addition to 'Repayment Schedule' and 'Amortization Schedule' sections.	
Туре	Select any of the following repayment type that you want to use from the drop-down list.	
	UNDEFINED	
	SKIP PERIOD	
	USER DEFINED	
	GRADUATED PAYMENT	
	will enable the months that can be selected for skipping payments, but not the maturity month and applicable only for MONTHLY PAY- MENTS AND ARREARS METHOD.	

1. Depending on the repayment type selected, complete the following sections:

- If you have selected the type as UNDEFINED (default), you can only amortize the payment schedule in respective section.
- If you have selected the type as SKIP PERIOD, the 'Skip Months' section is enabled and allows you to select the months which you want to exclude in repayment schedule by selecting the adjacent check box. However, you cannot exclude the maturity month and also this is applicable only for 'Monthly' payments and 'ARREARS' type of 'Rent Collection Method'.



 If you have selected the type as USER DEFINED, You can update 'Repayment Schedule' or 'Rate schedule (explained in step 2 below) in the respective section. Click Add in 'Repayment Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

• If you have selected the type as GRADUATED PAYMENT, click **Add** in 'Payment Change Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calcu- lated. It prioritizes the calculation.
Option Type	Select one of the following repayment option type:
	STEP UP
	STEP DOWN
	BULLET
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
Value	Specify the value.
	For STEP DOWN, value ranges from 1 to 99
	For STEP UP, value ranges from 1 to 990
	For BULLET, value ranges from 1 to 99999999

2. If the calculation includes a promotion, complete the 'Rate Schedule' section. Click '**Add'** and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click '**Calculate**'. The system computes the payment change schedule and populates the **Repayment Schedule** section.



When you fund the lease application, system copies repayment schedule information to the lease account on Customer Service screen where it appears in the Repayment Schedule section.

11.1.2 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule. Click **Amortize** in the 'Amortization Schedule' section. System generates an amortized schedule with the calculated data and based on the 'Rent Collection Method' the first bill is generated with the following headers:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

11.1.3 Printing a Quote

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

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

Lease Details

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

Payment/Finance Charge

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

11.1.4 Copy Calculation to Contract or Decision tab

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

- 1. Click **Initialize** and reset the calculator.
- 2. Click **Import values**. System displays basic values entered in previous tabs.



3. Select one of the following option "Calculate Payment/Calculate Rate/Calculate Residual Percent/Calculate Gross Capitalized Cost" and click **Calculate.** System displays calculated values based on selection.

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

11.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking Clear.

To calculate a vehicle value

On the Oracle Financial Services Lending and Leasing home screen, click Tools > Tools
 > Vehicle Evaluator

DashBoard Origination Servicing Collections WFF Teshin Losses Calculator Usesse Calculator- Velicle Evaluator	Parameters Kehide Asset New Ce Valuation Source Panad Panad Panad Panad Panad Valuation Valuation	× ×	Vehide Year Habe Model	y y y	Initialize Evaluate Identification # Body Usage Weight	Clear	Re-calculate
WFP bols Tools Loan Calculator Lease Calculator	Asset NEW CC Valuation Source Period Region Vehicle Evaluator Valuation	ULLATERAL V Vehicle Evaluator Attributes	Year Make	V	Identification # Body Usage Weight	Gear	
Tools Tools Loan Calculator Lease Calculator	Asset NEW CC Valuation Source Period Region Vehicle Evaluator Valuation	ULLATERAL V Vehicle Evaluator Attributes	Year Make	~	Body Usage Weight		2
Tools Loan Calculator Lease Calculator	Valuation Source Period Region Vehicle Evaluator Valuation	V V Vehicle Evaluator Attributes	Make	~	Usage Weight		
Loan Calculator Lease Calculator	Period Region Vehicle Evaluator Valuation	Vehicle Evaluator Attributes	Make	~	Weight		
	Region Vehicle Evaluator Valuation	Vehicle Evaluator Attributes					
Venide Eveluator	Vehicle Evaluator Valuation	Vehicle Evaluator Attributes	Model	V			
	Valuation	<u>Iotal Value</u>					
		Total Value				the state of the s	
					Base and Attribute Value		
		MSRP			Base Retail Base Loan		
	Total Unage				Base Trade		
					Retail		
	A				Loan		
					Trade		
Setup	<						

- 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.

11.2.1 Attributes Tab

In the Attributes section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.



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.

11.3 Depreciation Calculator

The Depreciation Calculator screen facilitates you to simulate depreciation calculation of an asset based on asset acquisition cost and using specific depreciation method, frequency and term. Further, you can view the depreciation amortization schedule based on calculation.

Depreciation Calculator is a standalone tab and information calculated here can only be viewed. They cannot be copied to the application / contract.

If you want to clear (or "refresh") the Depreciation Calculator at any time, click 'Initialize' in the Parameters section.



To calculate an asset depreciation

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

Calculate
-
Residual Value
800
640
512
409.6

Field:	Do this:
Depreciation Method	Select the asset depreciation method to be used for calculation as one of the following from the drop-down list.
	- FLAT RATE: This method is used to depreciate the asset over a fixed time using a fixed rate. This method of calculation is similar to Written Down Value Method (Diminishing Balance Method / Reducing Installment Method).
	- LIFE BASED: This method is used to depreciate the asset over a fixed time using the specified rates. This method of calculation is similar to Straight Line Method (Original Cost Method / Fixed Installment Method). On selecting this option, 'Depreciation Rate Schedule' sub tab is enabled to define depreciation rates slab.
Acquisition Cost	Specify the asset acquisition cost.
Acquisition Dt	By default, current system date is selected as the asset acquisition date. You can modify the same using the adjoining calendar. Based on this date depreciation accounting is done and is calculated till the term speci- fied.
Term	Specify the total term for depreciation calculation.
Depreciation Percentage	Specify the percentage of depreciation to be calculated during the above term. This option is not available for life based depreciation method.
Depreciation Convention	Select the frequency at which the asset depreciation is to be calculated from the drop-down list.
Total Depreciation Amt	The total depreciation amount is auto calculated and displayed on clicking Calculate button.

2. In the **Parameters** section, complete the following fields:



- 3. In the 'Parameters' section, click **Calculate** to view the results. System displays the total depreciation amount for the simulation values along with the 'Depreciation Schedule' in below sub tab.
- 4. The 'Depreciation Schedule' sub tab displays the following details:
 - Date depreciation date for the selected cycle
 - Depreciation Amt calculated depreciation amount for the cycle
 - Cumulative Depreciation Amt calculated depreciation amount till date
 - Residual Value residual value for the corresponding cycle calculated by Acquisition Cost - Cumulative Depreciation Amt
- 5. If you have selected LIFE BASED depreciation method, the 'Depreciation Rate Schedule' sub tab is enabled to define depreciation rates slab. For more information, refer to Depreciation Rate Schedule section.



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.**

	vices Lending and				
DashBoard	Reports ×				6
Origination					
Servicing	Reports				
ollections	View - Format -	Freeze 🚮 Detach	dil Wrap	3 <u>1</u> 2	
Collections	Description				Module
Collections		LISTING - LEASE			COLLECTIONS
Bankruptcy	ACCOUNTS AND ACCOUNTS AND				COLLECTIONS
Repossession	BANKRUPTCY LO				COLLECTIONS
Deficiency		IVITY (DETAILED) LOG			COLLECTIONS
Reports	COLLECTOR AND				COLLECTIONS
Producers		DUCTIVITY BY QUEUE			COLLECTIONS
Vendors		UEUE WISE PROMISES REPORT			COLLECTIONS
	DEFICIENCY LOG	NALYSIS BY CREDIT AND GRADE			COLLECTIONS
	Report Parame	eters			
	View - Format -	E Freeze Detach	dl Wrap	🐏 🛞 Run Report	
	Description	Value			
	COMPANY / BRAI		~		
	FROM MM/DD/Y	m	1 Carlos	a	
	TO MM/DD/YYYY		1. Contraction of the second s		
	REPORT FORMAT	F PDF	~		
WFP					

12.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report

Date: 2/9/2	016 1:51	AM		Тианыа		ding and Leasing		
Company : U Branch : USF								
	TARE IN U							
Pool Id	туре	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date
JNDEFIN 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 <u>Collector Activity (Detailed) Log</u>

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

	Ilector activity 16 1:32 AM	(Detailed) Log			Financia	I Services Lendi	ng and Leasing			
Date From: 01/01	1/1800 To : 01/01/2	048								
Company:		NL02								
Branch:	ALL AMOUNT ARE	NLHQ IN USD								
Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	с
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	Col	lector Total:			1,000.00	
	HARSHAL TEMGIRE	20120200010091	SPARROW JACK / MARYY	I	cc	PP	12/20/2015	12/17/2015	1,000.00	2
	2	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	2
		Accounts 2 Worked:	Collector Activity count:	2	Col	lector Total:			2,000.00	
12/23/2015	NUTAN KHAIRNAR	20120200010843	LEWIS JERRY / JEAN	0	TB	PM	12/26/2015	12/24/2015	2,000.00	N
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			2,000.00	_
		Date Count:	1 Date Activity Count:	1		Date Total:			2,000.00	
12/19/2015	VENKATESHWAR ULU ROUTHU	20120200011635	MOORE FREDRICK /	,I	CC	CB	12/22/2015		0.00	N
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			0.00	
		Date Count:	1 Date Activity Count:	1		Date Total:			0.00	
		Branch Count:	5 Branch activity Count	: 5		Branch Total	ř.		5,000.00	9
8		Company Count:	115 Company activity count	: 115		Company Total			41,344.00	1
		Grand Count:	132 Grand activity count:	132		Grand Total:			57,367.00	

12.3 Collector Activity Log

This collection report lists collector.

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



Example of the Collector Activity Log report

Date	rt : Collector Activity 2/9/2016 1:26 AM e: 01/01/1800 To Date: 01/0	1			Financial Servio	ces Len	ding and Leasing
Company	NL02						
Branch: N	ILHQ						
Departme	nt:ODD-01 ORIGINATION						
Date	Collector Name	Account	Call Type	Action	Result Type	Count	Comments
01/19/2016	SERVICE OFSLL	20120400010114	210	CC	HU	5	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE:
	SERVICE OFSLL	20120400010114	1	cc	HU	1	CNLNCE_STM_LTR_VR_JOB_REQUEST ID: 10078) COLLECTION1 LETTER GENERATED, (CORRESPONDENCE: CNLNCE_COL_LTR1_VR_JOB_REQUEST ID: 10121)
	SERVICE OFSLL	20120400010114	1	cc	HU	1	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLINCE COL LTR2 VR JOB REQUEST ID: 10128)
	SERVICE OFSLL	20120400010114	1	cc	HU	1	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 10135)
	SERVICE OFSLL	20120400010114		cc	HU	1	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 6141)
	SHASHANK	20120400010114	1	CC	HU	1	CUSTOMER CALLED-HUNG UP, CONTACTED: BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016
12/17/2015		00400000000000	210	cc	Date Total:	10	
2/17/2015	HARSHAL TEMGIRE	20120200010091		66	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
	HARSHAL TEMGIRE	20120200010091	1	cc	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	1	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	1	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTEI BY: 12/17/2015. NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	1	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTEI BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	1	cc	PH	2	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174		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		CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTET BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20120200010091	1	cc	PP	3	COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: HOME,
					Date Total:	42	
12/30/2015	NAGAVENKATA VINNAKOTI	20120200010231	1	AT	PH	4	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
	SERVICE OFSLL	20120200010231	10	AT	PH	52	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLSCE STM LTR JOB REQUEST ID: 10105)
	VARSHA VAIDYA	20120200010231	1	AT	PH	2	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015
					Date Total:	58	
					Department Total: Branch Total: Company:	148 148 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 Date: 2/9/2016 1:24 AM Creation Date From: To Financial Services Lending and Leasing

12.5 Deficiency Log

This collection report lists deficiencies.

- Company/Branch
- Report Format



Example of the Deficiency Log report

Date: 2/9/2 Company: 1 Branch: 1					Financial Se	vices Lending a	and Leasing	
Pool ID	Туре	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rovd Date	Balance
UNDEFIN		NEWLY RECEIVED	201202000 10091	SPARROW JACK / MARYY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65
-		NEWLY RECEIVED	201202000 10108	DALE ALAN / JESSICA/LOAN- UN	02/16/2012	02/16/2012	03/10/2012	5011.65
		NEWLY RECEIVED	201201000 10315	ANDERSON NEO / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77
-		NEWLY RECEIVED	201201000 10688	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201201000 11412	ANDERSON NEO / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77
10		NEWLY RECEIVED	201201000 11420	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201202000 10463	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	Crystana, 5500 (1838 -)	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 10471	POTTER HARRY / RUDY/LOAN- UN	12/24/2015		03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11544	SPARROW JACK / MARYY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
10		NEWLY RECEIVED	201202000 11552	DALE ALAN / JESSICA/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58
22		NEWLY RECEIVED	201202000 11560	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
-		NEWLY RECEIVED	201202000 11578	POTTER HARRY / RUDY/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201203000 10321	DICKENS GEORGE / BETH/LOAN-UN		12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 10826	JULIAN BREDON / JULIANNE/LOAN-UN		12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 11692	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27
Pool ID	Туре	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rovd Date	Balance
		RECEIVED	11741	VE				and the second second
		NEWLY RECEIVED	201204000 10544	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015		05/10/2012	15798.0
		NEWLY RECEIVED	201204000 11865	SAXTON MARTIN / CHELSEA/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	18630.6
		NEWLY RECEIVED	201204000 11873	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015		05/10/2012	15798.0
10		NEWLY RECEIVED	201204000 11899	TETSUYA KOMURO / AKIRA/LOAN-SG	12/24/2015	12/24/2015	07/10/2012	14993.0
		Pool Count:	17				Pool Total:	240,576.9
		Branch Count :	17				Branch Total:	240,576.9
	2	Company Count:	33				Company Total:	490,659,0

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

Date	Dirt: Delinquer : 2/9/2016 1:0: ny: NL02 P	MAC		rade: AL		*		Financial Service	es Lending and Leasi	na			
	ALL AMOUNT	PARE	TN 1890										
				OF ACC	ounte	30	60	Amount		Perce	nt of AB	ount	
C GRADE	Balance	30	60	90+	Total	0.00	0.00	53,005,51	Total	0.000	0.000	99.350	Tota
D GRADE	17,814.81	8	0	3	3	0.00	0.00	17,730.63	17,730.03	0.000	0.000	99.527	22:0
Total.	71,162.86	0	0	3.28	3.25	0.00	0.00	70,736.14	70,736.34	0.000	0.000	99.400	00.4
Company Total	71,162.06	0	0	1.0	1.0	0.00	0.00	70,736.14	70,736.34	0.000	0.000	99.400	99.4
Grand .	53,348.05	0	0	9	9	0.00	0.00	53,005.51	53,005.51	0.000	0.000	99,350	99.31
Lite and	NOTE NI.B.1												
	ALL AMOUNT	C ARR	IN USD	of Ann				Amount		_	nt of as		
grade	Balance	20	60"			20	60		Total				Tote
C GRADE	48,094.93	0	0	-	5	0.00	0.00	45,004,03	45,004.03	0.000	0.000	95.230	95.23
Branch Total	48,094.93	0	0	- 12	-	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	9.0 - 31.3
Company,	48,094.93	0	0			0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	19 EF . 28 3
Total:	48,094.03	0	0	a and a second second	-	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	011.23
Bran	ny: 0801 P	roduct	ALL G	rade: AL	La								
	ALL AMOUNT	C ARE	IN USD	OF ACC				A INCOLUDIN			or of an		
arada	Palance	3.0	60	OF ACC	Total	30	60	Amount	Total	Perce	at or An	Sount 90+	TOLE
IN CITADIG			0			1,684.00	0.00		18,301.75	20 . 3.00.00	0.000	21.073	21.28 . 88
C GRADE	70.311.00	8	8	01	9	8.00	0.00	66.958.10	00.958.10 5.209.00	0.000	0.000	35.220	20.2
Branch			0	1.2	23								
	970,175.52			1.3	23	10,247.61	133,608.21	130,404.57	282,340.39	1.056	13,772	14.074	29.10
Total,	970,175.52				3.3	10,247.01	133,608.21	42,032,72	191,011,04	1.000	10.028	0.178	22.0
	003,516.04	1		28	11	8,503.01	133,608.21	49,639.72	191,011.54	1.000	10.028	0.170	23.01
			100								of an		
Grade	Balance	3.0	60	Of ACCO	Total	3.0	60	Amount	Total	JO	at or An	ounc 90+	Tester
C GRADE	50,974.92		0	6	6	0.00	0.00	56,071.32	56,071.30	0.000	0.000	95.077	95.05
Branch .	50,974.92	0	0	6	6	0.00	0.00	56,071,32	56,071.32	0.000	0.000	95.077	95.0
Company,	50,974.92	0	0	0	0	0.00	0.00	56,071.32	56,071.33	0.000	0.000	95.077	95.0
Tetal.	58,974.92	0	0		•	0.00	0.00	56,071.32	86,071.33	0.000	0.000	95.077	98.0

12.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

- Company/Branch
- Product
- Producer
- Report Format



Example of the Delinquency Analysis by Producer report

Report: Delingo Date: 10/11/201		s By P	roduc	er					Fi	nancial S	ervices Le	ending and	Leasing
company Branch		TEST1 TEST			Product:	ALL	Producer:	ALL					
			# 0	f Acc	punts	050	3	Amount		Per	cent of 2	mount	
Name	Balance	30	60	90+	Total	30	60	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
Branch Total:	63,032.94	0	0	1	a.	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Total:	63,032.94	0	0	. 1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Company Branch		US01			Product:	ALL	Producer:	ALL					
					ARE IN								
Name	Balance	30	# o	f Acc	Total	30	60	Amount 90+	Total	30	cent of 2 60	90+	Total
	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
CA-00002 RANDYS AUTO SALES	138,799.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CA-00004 VOLKEWAGE N OF WOODLAND HIL	206,781.96	2	1	0	з	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.99
CA-00005 AUTO JUNGLE	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
CA-00006 SIMI VALLEY CHRYSLER JEEP DOD	50,403.30	o	0	o	o	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
Total:	428,268.64	2	2	o (4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67

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 : Delinque Date: 2/9/2016 0:		nalys	sis by	State		Financial Services Lending and Leasing							
	Company: NL02 Branch: NLHQ	Produc	t: AL	L	Stat	e: ALL								
	ALL AMOUN													
				counts		1.000		Amount	1000		of Amount			
State	Balance	30	60	90+	Total	30	60	90+ 5.831.78	Total	30	60	90+ 99.691	Total	
OF COLUMBIA	5,849.84	0		1	1	0.00	0.00		5,831.78				99.691	
FLORIDA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691	
GEORGIA	11,916.78	0	0	2	2	0.00	0.00	11,805.66	11,805.66	0.000	0.000	99.068	99.068	
ILLINOIS	17,814.81	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.000	0.000	99.527	99.527	
NORTH CAROLINA	17,720.79	0	0	3	3	0.00	0.00	17,591.61	17,591.61	0.000	0.000	99.271	99.271	
OHIO	12,010.80	0	0	2	2	0.00	0.00	11,944.68	11,944.68	0.000	0.000	99.449	99.449	
Branch Total:	71,162.86	0	o	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400	
Company Total:	71,162.86	0	O	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400	
Grand Total:	5,849.84	D	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691	
	Branch: NLR1													
	ALL AMOUN													
State	Balance	30	OT AC 60	counts 90+	Total	30	60	Amount 90+	Total	30	Percent 60	of Amount 90+	Total	
										0.000		904		
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13 21,777.70	24,027.13	0.000	0.000	95.240	95.240	
Branch	22,866.90	0	Q	2	2	0.00	0.00	21,111.10	21,111.10	0.000	0.000	32.231	30.237	
Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238	
Company	1980 1886 - 1886	10400	1823	1982	73	85008500	000000000	Control 1000002003		the second	2240005000	- 145500350	2000000000	
Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238	
rand Total:	25,228.03	0	0	3	з	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240	

12.9 Delinquency Log

This collection report lists delinquencies.

- Company/Branch
- Report Format



Example of the Delinquency Log report

	ALL AMOUNT								
Account #	Customer	Produce	Past Di	Last Pmt Amt	Next Due Dt	Due Di	Dig Amt	Pollowup	Balance
20161200010012	MADING	LOAN - VE		0.00	02/01/2016	01/01/2016	2,193.30	01/25/2016	50,210,01
20150100011170	BOBERT	100-116		0.00	02/01/2016	03/01/2015	5,537.36	12/14/2016	22,553.74
10150200011343	BACHAVINDEA	LOAN-VIC		0.00	02/01/2010	03/01/2015	32,532,40	12/14/2015	73,744.49
101506000113333	BMITH JOHN	LICASIS-	00/01/2015	430.00	02/01/2010	07/01/2015	2,010.00	12/12/2015	10,160.00
30160900014376	MILDRED	LOC-PR		0.00	03/31/2016	00/37/2016	9,639.00	01/30/3016	19,747.80
30160000013030	TIGHT TINCS	LOAN-VR		0.00	03/01/3016	10/01/2016	17,137.34	01/04/2016	50,949,39
20150900014267	GIGG MARK	LOAN-VR		0.00	03/01/2016	10/01/2015	5,209.00	01/30/2016	12,327,24
20150900014283	RODRIGHTS	LICADIC-VIC	09/05/2015	3,074.15	03/05/2010	10/05/2015	4,290.00	01/30/2010	10,108.10
20151000011137	K NAVIN	LIGADIC - VIC	10/12/2015	842.00	02/12/2010	11/12/201D	1,004.00	12/10/2015	9.333.00
20161000014107	UNITI BURK	LOAN-VE		0.00	03/30/3016	11/20/2016	7,708.17	01/37/3016	39.471.68
20151000014115	UNITO due	LOAN-VE		0.00	02/20/2016	11/20/2016	10,277.65	01/37/2016	40,609,89
20151000014131	UNETS SUB	LOAN-VIC		0.00	02/20/2016	11/20/2015	12,046.96	01/27/2016	50,747.36
20151000014165	UNITE GUE	LOAN-VID		0.00	02/20/2016	11/20/2015	15,416.34	01/27/2016	00.004.03
20151000014173	UNITE SON	LOAN-VIC		0.00	02/20/2016	11/20/2015	17,905.72	01/27/2016	71.022.31
20151000014181	UNITS HUB	LOAN-VR		0.00	03/30/3016	11/20/2015	20,555.10	01/27/2016	01.159.70
20151000014100	UNIT7 dun	LOAN VE		0.00	03/30/2016	11/20/2015	23,124.40	01/37/2016	93.997.95
30161000014314	UNITE 2005	LOAN-VR		0.00	03/30/2016	11/20/2016	35,603.80	01/37/3016	101.434.72
20161100013231	ACCOUNT	LOAN - VE		0.00	00/10/0016	12/10/2016	0,563,61	01/18/2016	100,875.53
				mranch count	. 1.0			Branch Total .	899,863.72
				company count	1.3.0			Company Total:	899,863.72

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 Lo Date: 2/8/2016 23:54 PM Financial Servic Company, NLO2 Branch, NLO2 Act one Time Decompt Act one Table Decompt Act on the Act of Transaction Count: Dranch: NLR1 Transact 20 CORDERCE Branch Count: 2 Account No Title Tum Dt 50350500010195 EMITH EDWIN / KIM 12/19/2015 COBBEEPONDENCE Transaction Count: 1 ACH ONK TIME PHONE PAY 20120400011857 GARCIA PETER / BHARON 12/23/2015 Transaction count, 1 Branch Count; 2 Company Count; 4 LEEPINE COURT : 3 Company: US01 Branch: USHQ Transaction Ack Account CREATION 01/15/2010 13/24/2015 12/28/2015 12/12/2015 12/12/2015 12/12/2015
 Transaction Count: 6

 Branch: USPT:
 Account No
 Title
 Team P1

 Acc Dime TIME PHONE PAY
 30120130011446
 PLOWER ANDY / JEAN
 13/34/2018

 Acc Count Topp
 Transaction Count: 1
 1

 Acc Account Stop
 20120100011446
 PLOWER ANDY / JEAN
 12/24/2015
 I ACCOUNT STOP 20120100011446 PLOWER ANDY / JEAN 12/24/2015 TEARMACTION COUNT: 1 20120200011888 LEWER JENNY / JEAN 12/23/2015 Transacti Branch Count: 3 Company Count: 42

12.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

- 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 Date From: To:

Financial Services Lending and Leasing

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

	16 6:15 AM		Financial Services Lending and Leasing									
nomise Date Fr	nom: 01/01/1800 To	01/01/2048										
NLOS NLIG		Collector :	ALL.									
Collector	Date	Account #	Delinquency	Promise	Collected Amount .	Promise						
			Category	Amount		count	Rept	Ratio				
TEMOTIKE	12/17/2015	20120200010001	0 Days	1,000.00	0.00	1	×					
PRMOLENS	12/24/2015	20120200010091	o Days	1,000.00	0.00	a .	×					
		Collect	or Total :	2,000.00		2	2	100.00%				
CINAN	13/17/2016	20121000010174	180 Days	1,000.00	0.00	1	x					
10000	12/24/2015	20121000010174	180 Days	1,000.00	0.00	1	×					
			or Total 1	2,000.00		2	2	100.00%				
NERS NERS		Enllector :	ch Total .	4,000.00								
ALL AMOUNT A	Pate	Account #	Delinguency	Promine	Collected	Prom						
Dollector	Date	Account #	Category	Amount	Amount -	Count	Kept	Ratio				
POORNIMA	01/12/2010	20120200010102	100 Days	2,000.00	0.00	1	x					
NUTAGARAJ	01/19/2016	20120200010182	180 Dave	2.000.00	0.00	2	x					
	01/26/2016	20120200010182	180 Days	2,000.00	0.00	х.	x					
		Collect	or Total .	6,000.00		3	3	100.00%				
ARAN MANI	01/24/2016	20120200010102	180 Days	1,000.00	0.00	1.	x					
	12/24/2015	20120200010182	180 Days	1,000.00	0.00	2	x					
		collect		2,000.00		2	2	100.00%				
GLAIRNAR	12/30/2015	20120200010182	180 Days	299.00	0.00		Y					
		Collecto		1,000.00		2	1	100.0				
		Branc	y Total :	4,000,00								
				46,039,00								

12.13 <u>Repossession/Foreclosure Log</u>

This collection report lists bankruptcy accounts.

- Company/Branch
- Report Format



Example of the Repossession/Foreclosure Log report

Date: 3/	Repossession 14/2016 18:29 P		osure L	.og				Financial Services Lending and Leasin			
ompany: Branch: Type			USD Account	#	Custo	omer/Asset	Balance	Repo Forc	File Rcvd	Follow-up Date	
								Date	Date	(/	
	NEWLY RECEIVED	201	5060001	0169		1 SUB YOTA CAMRY	51,373.78			03/04/2016	
	NEWLY RECEIVED	201	5060001	0169	UNIT:	L SUB	51,373.78	2		03/04/2016	
		Туре	Count:	2	Туре	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 - Lease

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report

Report : A Date: 2/9		t Listing Log (Lea :53 AM	ise)		Financial S	Services Lending a	nd Leasing	
Company: Branch:	NL02 NLR1							
Status		Account #	Customer	Product	Effective	Interest Bal	Principal Bal	Balanc
ACTIVE		20120200010752	KARLSSON ANDRES / AUDREY	LRASE-VE	02/10/2012		6,292.04	6,606.5
		20120200011643	KARLSSON ANDRES / AUDREY	LRASE-VE	02/10/2012		7,922.14	8,317.
		20120300010595	HIDEKI KAJI / AKIYE	LRASE-VE	03/10/2012		10,000.05	11,433.4
		20120300011791	HIDEKI KAJI / AKIYE	LRASE-VE	03/10/2012		10,888.85	11,433.
		20121000010215	MCCARTHY JIMMY / JENNIFER	LRASE-VE	10/10/2012		9,812.95	10,303.
		Status Count :	5		Status	Total: 0.00	45,804,83	48.024.
						Total: 0.00	45 804 83	48.094
		Branch Count :						
Company: Branch:	US01 USNO	Branch Count : Company Count :				Total: 0.00	45,804,83	
				Product	Company Rffective	Total: 0.00		48.094.
Branch		Company Count :	5	Product LRASE-VE	Company	Total: 0.00	45,804,83	48.094. Balan
Status		Company Count :	Customer GOMEZ HENRY /		Company Rffective Dt	Total: 0.00	45.804.81 Principal Bal	48,094, Balan 9,187.
Status		Account #	Customer Comez HENRY / CHRISTY	LRASE-VE	COMDANY Rffective Dt 01/10/2012	Total: 0.00	45.804.83 Principal Bal 8,750.00	48.094. Balan 9,107. 11,729.
Status		Company Count : Account # 20120100010299 20120100010406	Customer COMMIZ HENRY / CHRISTY LEWIS LEELIR / JOHN GOMMIZ HENRY /	LEASE-VE LEASE-VE	Effective Dt 01/10/2012 01/10/2012	Total: 0.00	45.804.82 Principal Bal 8.750.00 11,180.40	48.094. Balan 9,107. 11,729. 9,107.
Status		Company Count : Account : 20120100010399 20120100010406 20120100011496	Customer Comez HENRY / CHRISTY LAWIS LESLIR / JOHN COMPLET HENRY / CHRISTY	LRASE-VE LRASE-VE LRASE-VE	Rffective Dt 01/10/2012 01/10/2012 01/10/2012	Total: 0.00	43.804.83 Principal Bal 8.750.00 11,180.40 8.750.00	48.024. Ralan 9,187. 11,739. 9,187. 11,739.
Status		Company Count : Account # 20120100010399 20120100010406 20120100011496 20120100011503	Customer Gomez Henny / CHRIFY LAWIE LEGLIR / JOHN GOMESHINY / CHRIFY LAWIE LEGLIR / JOHN YUTANA GANA /	LEASE - VE LEASE - VE LEASE - VE LEASE - VE	COMPANY 8 Efective Dt 01/10/2012 01/10/2012 01/10/2012 01/10/2012	Total: 0.00	40.004.03 Principal Bal 0.750.00 11,100.40 0.750.00 11,100.40	48.094 Balan 9,187. 11,739. 9,187. 11,739. 0.
Status		Company Count : Account : 20120100010309 20120100010406 20120100011496 20120100011503 20120200010231	Customer Comer Henny / Christy Lawrs Leselte / John Ommer Henny / Lawrs Leselt / John Yutrako Acaka / Yutrako Acaka /	LKASE - VE LKASE - VE LKASE - VE LKASE - VE LKASE - VE	Company Rffengive 01/10/2012 01/10/2012 01/10/2012 01/10/2012 02/10/2012	Total: 0.00	45.804.82 Principal Hal 8,750.00 11,180.40 8,750.00 11,180.40 0.00	48.094. Palan 9.187.1 11.739. 9.187.1 11.739. 0.1 9.624.1
Status		Company Count : Account : 20120100010309 20120100010406 20120100011496 20120100011503 20120200010231 20120200011651	CHARLORDY COMPET HEARTY / CHIESTY LEWIS LEBLIE / JOHN OCHER HEALTY / LEWIS LEBLIE / JOHN YUTANA CHARA / AFANE BECHN FAUL / FAULA	LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE	Company Rffactive Dt 01/10/2012 01/10/2012 01/10/2012 02/10/2012 02/10/2012 10/10/2012	Total: 0.00	45.801.81 Principal Bal 8,750.00 11,180.40 8,750.40 0.00 9,166.50	Balann Balann 0,187.1 11,739.2 9,187.1 11,739.2 0.6 9,624.1 16,332.1 58,974.1
Status		Company Count : Account = 201201000100399 20120100010406 20120100011496 20120100011503 20120200010231 2012020001058	OLISTORSE OCHSTER HERREY CHRISTY LIWITS LERLER / JOHN OMMERSHERFY/ CHRISTY LIWITS LERLER / JOHN YUTARA GRAFA / AMAN HOOMP PAUL / PAULA 7	LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE LEASE-VE	Company Rffactive 01/10/2012 01/10/2012 01/10/2012 02/10/2012 02/10/2012 02/10/2012 02/10/2012 02/10/2012 02/10/2012 02/10/2012	Total: 0.00	45.801.81 Principal Bal 8,750.00 11,180.40 8,750.00 11,180.40 0.00 9,166.50 15,555.40	Balann 9,187. 11,739.; 9,187. 11,739.; 9,187. 11,739.; 0.0 9,624. 16,333.



13. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Lease. Indirect Lease are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

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 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 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 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 screen.

ACLE inancial Se	ervices Lend	ing and Leasi	ng							helcon	e ABSHEKAR 🔻	🌠 Sign <u>O</u> ut
oducers ×												×
roducer Details	Search											
PRODUCER DI	TAILS CUSTO	м								Add / Edit	View	Audit
View - Format -			Wrap 🚷									
Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	Contact	Group	Туре	
CA-00005	CA-00005	AUTO JUNGLE	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	*
CA-00006	CA-00006	SIMI VALLEY CHRY.	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	
CO-00001	CO-00001	PHIL LONG MITSU.		USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	
FL-00002	FL-00002	VICAR MOTOR OF		USHQ	05/27/1994		ACTIVE	Y	JACK	NOT DEFINED	DEALER	
FL-00003	FL-00003	TADDEI AUTO SAL.	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	*
	32						1					,
	TAILS CUSTO											
									📄 Save an	d Stay 📄 🖓 Save a	nd Return	Return
	Producer #	CA-00005			Address Line 1	12800 ROSCOR BLVD.			Max Float	99,999		
	Old Producer #	CA-00005			Address Line 2				Remaining Float	99999		
	Name	AUTO JUNGLE			* Country	UNITED STATES			* Enabled	V		
	* Company	US01	-			91352						
	* Branch		-			91352				Subvention Parti	cipation	
		-	-		Zip Extn				* Subvention Participant	100		
	Start Dt	05/27/1994			City	SUN VALLEY						-
	End Dt	12/31/4000			* State	CALIFORNIA	-		Collection Type	STATEMENT		-
	Contact	JACK			* Permission to Call				Collection Frequency	MONTHLY		•
	* Group	NOT DEFINED			* Permission to Text			Re	fund Disbursement Method	NONE		•
	Grade				Phone 1	(818)-768-2100			Region	ALL		•
					Extn 1							
	* Type	DEALER	•		Permission to Call				Territory	ALL		
	• Status	ACTIVE			 Permission to Call Permission to Text 					License Details		
	* Sales Agent	DEMO LEAD								LICCIAL DEtails		
		DEMO UNDERWRITER	-		Phone 2				Valid From	01/01/1800	1	
		DENO UNDERWRITER			Extn 2					12/31/4000		
	Funder		•		* Fax Prefix1	11 DIGIT	-	r	User Defined Field Char 10		-0	
	* Collector	DEMO COLLECTOR			Fax 1	(818)-767-8329						
	* Fed Tax #	458765982			* Fax Prefix2				User Defined Field Num 1			
							100		User Defined Field Date 1			
		Address Details			Fax 2							
					Email							
	Address #				Loss Reserve Amount	0						

To set up the Producer

1. In the **Producer Details** section, perform any of the <u>Basic Operations</u> 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.
Туре*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Lease origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop- down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
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 Partic	pation 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 <u>Basic Operations</u> mentioned in Navigation chapter.

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	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
automatically popula status as 'Approved	ction - When the payment details are approved, system ates the following fields with the approver details along with the '. However on subsequent update, the details are reset till 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 <u>Basic Operations</u> mentioned in Navigation chapter.

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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> mentioned in Navigation chapter.

13.1.6 <u>Summary</u>

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.

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 <u>Title Status Summary</u>

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.

oducers ×												E
Producer Details	Search											
Search Criteri	a									4:	eset Criteria	Search
View y Format	- B T Freeze	Detach July	Vrap							•		gearan
Criteria	- Carl (11) - research	(11) sease. 1 42 .					Comparison Operati	or	Value			
PRODUCER #							LIKE		%			
							LIKE					
PRODUCER NAME PRODUCER STATUS							LIKE					
PRODUCER GRO							LIKE					
PRODUCER TYP							LIKE					
PRODUCER GRA	ADE						LIKE					
PRODUCER ZIP	CODE						LIKE	•				
												Open
earch Result		ا لے Detach	Vrap 🚱									
View - Format		Name	Company	Branch	Start Dt	End Dt	Status	Contact	Group	Туре	Grade	
View Format Producer #	Old Producer #								NOT DECEMPED			
	FL-00004	USA AUTO CENTE		USHQ	05/27/1994	12/31/4000	ACTIVE	JACK	NOT DEFINED	DEALER		*
Producer #			US01					JACK JACK	NOT DEFINED	DEALER		Â
Producer # FL-00004	FL-00004	USA AUTO CENTE	US01 US01	USHQ	05/27/1994	12/31/4000	ACTIVE					A III
Producer # FL-00004 FL-00005 GA-00001 GA-00002	FL-00004 FL-00005 GA-00001 GA-00002	USA AUTO CENTE TEXAS AUTO MAR AUTO SOURCE OF ADVANCE LEASIN	US01 US01 US01 US01	USHQ USHQ USHQ USHQ	05/27/1994 05/27/1994 05/27/1994 05/27/1994	12/31/4000 12/31/4000 12/31/4000 12/31/4000	ACTIVE ACTIVE ACTIVE ACTIVE	JAOK JAOK JAOK	NOT DEFINED NOT DEFINED NOT DEFINED	DEALER DEALER DEALER		H
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- 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
- In the Collections > Collections > Vendors > Vendors > Vendor Details section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).



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

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

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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 sys- tem 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter.

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 see	ction
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter UIX- _HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.



Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during post- ing non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Adminis- tration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the Basic Actions mentioned in Navigation chapter.

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 <u>Basic Operations</u> 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 <u>Basic Operations</u> 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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter.

endors ×		
Vendors Assignment Allocation Work Orders Follow-up Invoices		
		-
Vendor Assignment Criteria	💠 Add 🖉 Edit 📃 19	w
View 🔻 Format 👻 🔛 Freeze 🎆 Detach 📣 Wrap 🚱		
Channel Work Order Type	Company Branch Enabled State Country	
GENERIC AUCTIO RE SALE	DEMO BANK U US HEAD QUA Y FLORIDA UNITED ST.	TES
INTERNAL BANKRUPTCY	DEMO BANK U US HEAD QUA Y	
GENERIC RECOVE DOOR KNOCK (GRI)	DEMO BANK U US HEAD QUA Y	
GENERIC AUCTIO RE SALE	DEMO BANK U US HEAD QUA Y ALASKA UNITED ST.	TES
GENERIC RECOVE REPOSSESSION	DEMO BANK U US HEAD QUA Y	
GENERIC RECOVE IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK U US HEAD QUA Y	
GENERIC RECOVE BANKRUPTCY	DEMO BANK JP JP HEAD QUA Y	
Vendor Assignment Allocation	🥒 Edit 📃 View 🖋 Ay	dit
View 🕶 Format 🕶 🔐 Freeze 🔐 Detach 📣 Wrap 🚱		
Vendor # Name	Assigned Cases % Allocation Assignme	nt %
V04814 SAND CASTLE INVESTMENTS LLC		0
GA-03001 PRITAM		0
V05329 RDN DEMO FLORIDA		0

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 <u>Basic Actions</u> 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 <u>Basic Operations</u> 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.

Assignment All	location Wo		olow-up Invoices											
ew Options ALL														
ew Options ALL											a	🔒 Add 🥒 Edit	🗌 Vjew 🔗 A	gdit
			View Last 🔘 1	Day 💮 1 Week 🎯 1 f	nonth () By Date Sta	art Dt	Enc	Dt	13 m					
									0 00					
View 👻 Format 👻	Fre The	eze 🔂 Detai	th 📣 Wrap	62										
Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #	Foll
UNDEFINED												ABSHEKAR		
WO:0002001	UNDEFINED	GENERIC AU	20170100010245:	2015 TOYOTA CA	FL-01001-TEST-IT		US01	USHQ	OPEN		RE SALE	SURABHI		
WO:0001001	UNDEFINED	GENERIC RE	20170500010043:	2017 TOYOTA CA	V05329-RDN DEM		US01	USHQ	SEND TO		IMPOUND INVOLU	PRITAM		
WO:0001002	UNDEFINED	GENERIC AU	20170500010118:	2017 TOYOTA CA	FL-01001-TEST-IT		US01	USHQ	OPEN		RE SALE	SURABHI		
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V	Nork Order #	INDEEINED				atus Dt 09/2					Con	decide become		
	Case #					urrency	0/2017			C -1	lateral Description			



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 Chan- nel, Work Order Type, and Account.
Override Rea- son	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 pro- cessed 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 Deta	ils 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.
	tion section - System displays the following information depending on ed 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 Outstand- ing 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/Business, Address Type and Address based on the account selected. For Business account only business address is populated. 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 work order.	section - This section displays the asset details associated with the
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	on 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 <u>Basic Actions</u> mentioned in Navigation chapter.

14.3.1 Services

In the **Collections > Collections > Vendors > Work Order > Services**, perform any of the <u>Basic Operations</u> 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)'.

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 > Administra- tion > System > Vendors > Vendor Fees > Vendor Service Fee Defini- tion).
	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.

A brief description of the fields is given below:

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.

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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 <u>Basic Operations</u> 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.

14.4 Follow-up Tab

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

- Click Collections > Collections > Vendors > Follow-up tab. The details are grouped into two:
- Work Order Follow-up
- Assigned Services



 In the Collections > Collections > Vendors > Follow-up > Work Order Follow-up, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record.

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ned Services			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	IOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
ned Services			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	KOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	ې <u>R</u> eturn
Z Edit View X A			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	NOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
▼ Format ▼ 🖶 □ Freeze 😽 Detach & Wran		We	Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	IOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> : GREGORY (973)-539-4539	nation	

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 sec	tion
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 <u>Basic Actions</u> mentioned in Navigation chapter.

14.4.1 Assigned Services

In the **Collections > Collections > Vendors > Follow-up > Assigned Service**, perform any of the <u>Basic Operations</u> 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

OBACIE

- 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.

dors ×										×
ndors Assignment Allocation Work Orders Follow-up	Invoices									
nvoice Information							4	Add / Edit	<u>V</u> iew	/ Audit
ew Options ALL v V	iew Last 🔘 1 Day 🔘 1	Week 🔘 1 Month 🖲 B	Date Start Dt 0	7/01/2017	End Dt 09/20/2017 🚳	68				
View 🔻 Format 👻 🔛 Freeze 🔛 Detach	لې Wrap 🚱	Validate Invoice								
Vendor		Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel	
IN-00001-DYER AUTO AUCTION		US01	USHQ	3345346	2 4143252465	09/20/2017	09/20/2017	APPROVED	INTERNAL	
voice Information										
ivoice information							Save and S	itay 🛛 🔒 Save a	nd Return	<u>R</u> eturn
			External Ref #	4143252465			Addres	S POBOX 115 DY	ER, IN 46311	
Invoice			* Invoice Dt	09/20/2017	126		Currenc	y.		
* Invoice Type PAYABLE	•				120		Estimate	-		
* Vendor IN-00001-DYER AUTO				APPROVED	~		Invoice Am Agreed Am			
Company US01	AUCTION		Status	ATTOTLE			Paid Am			
Branch USHQ				Details				el INTERNAL		
* Invoice # 33453462										
			Status Dt	09/20/2017						
Oetails Tracking Attributes										

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 sectio	n
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 gen- erated invoice and 'Generic Recovery Interface (GRI)' for externally gen- erated 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 form the list and click 'Validate Invoice' button on the Invoice Information section header.

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

14.5.2 Invoice Details sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the gen- erated 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 cur- rent date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account.
	During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Ven- dors > Invoice Rules tab.

2. Perform any of the <u>Basic Actions</u> 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 <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

2. Perform any of the <u>Basic Actions</u> 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.

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Sta- tus	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 <u>Basic Operations</u> mentioned in Navigation chapter.

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.

A brief description of the fields is given below:

Perform any of the Basic Actions mentioned in Navigation chapter.

14.5.7 <u>Business Rules</u>

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.

				e								
ndors ×												6
ndors Assignment	t Allocation Work Ore	ders Invoices	Search									
										Search Options: (0)	Vendor 🔘 Works	order 🔘 Invoice
Search Criteria											Reset Criteria	Search
View * Format *	Freeze	Detach	네 Wrap	65							- Mart Chiefe	CO Scarol
Criteria							Comparison Operator		Value			
VENDOR #							LIKE		%			
VENDOR NAME							LIKE					
STATUS							LIKE					
					LIKE							
CHANNEL												
PHONE 1#							LIKE					
COUNTRY							LIKE	-				
ZIP							LIKE	-				
												Dpen
Search Results												
View - Format -	Freeze	Detach	لي Wrap	63								
Vendor #	Channel	Old Vendor #	Name	2		Status	Company	Branch	Start Dt	End Dt	Zip	
	INTERNAL		DEC/	ATUR AUTO AUC	CTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	5 05/14/1994	12/31/4000	60440	
IL-00001	INTERNAL		GRTF	R QUAD CITY AU	JTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	5 06/14/1994	12/31/4000	61244	
IL-00001 IL-00002			CRAT	IG PHELPS, TRUS	STEE	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	6 06/14/1994	12/31/4000	60603	=
IL-00002 IL-00003	INTERNAL							USUE AD OUADTED	oc lealence	12/31/4000	60602	
IL-00002	INTERNAL		JAY /	A STEINBERG, E	SQ	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	00/14/1934	12/31/4000		
IL-00002 IL-00003 IL-00004 IL-00005	INTERNAL		MICH	HAEL D. CLARK	SQ	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	6 06/14/1994	12/31/4000	61602	
IL-00002 IL-00003 IL-00004	INTERNAL		MICH B AN						6 06/14/1994 6 06/14/1994			

- 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'.



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	

System displays the result in the 'Search Results' section at the bottom of the screen with the following details:

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 Lease.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

A.1 Monetary Transactions

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

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account/Do Not 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 Lease to interest bearing Lease
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty



- Trading of Accounts Monetary Transactions •
- Billing Cycle Change •
- **Change Lease Payment Amount**
- Lease Extension .
- Change Lease Term •
- Lease Security Deposit Adjustment •
- Lease Fee Usage Adjustments •
- **Evergreen Lease Transaction** .
- Lease Rental/Damage Fee Adjustments •
- Account Settlement Transaction

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

DashBoard	Cu	istomer Service _X													
Origination	S	earch Customer	Service: 2015	5100001	1137 Review	Request (F	Pending: 0)								
rvicing															
ervicing		Account(s): 20	15100001	1137:	KNAVIN										Yew 🛛 🖋 Audit
Customer Service		Account(s): 20151000011137: K NAVIN													
Securitization		Company	Branch		Sub Unit		unt #	Product	Days Past D		Pay Off Amt	Amount Due Status			Oldest Due Dt
Transaction Authorization		US01	USHO		UNDEFINED		51000011137	THE OWNER WATER OF THE OWNER OF THE OWNER WATER OF THE OWNER		90 USD	9,322.00	2.526.00 ACTIVE:D	ELO		11/12/2015
ost Date Checks															
Escrow Transactions Account Documents		Summary Cust	omer Service	Account	Details Custon	ner Details	Transactio	n History Pmt Mo	les Bankruptcy Re	po/Foredosure Deficien	ncy Collateral	Bureau Cross/Up Sel)	Activities		
Collateral Management Reports		> Alerts								> Conditions					
Producers Vendors Batch Transactions		Account De	tails:							▲ Other Information					
Advances		Dues								Collateral Information					
Payments	4	01/12/2016	12/12/20	015	11/12/2015	10/1	2/2015			Description		Identification #	Year Asset (Class Asset Type	Sub Type
Fees		842.00	842.00		842.00	0.00		0.00		No data to display.					
nterfaces AP Transactions		E	Delq Due 2,526	5.00		otal Due		Future Pmt Dt 11/12/2015	Customer Infor	mation					
GL Transactions			LC Due 60.00	0		s Payoff			lue Dt 11/12/2015	Oustomer	madon				10.00
CASA Reconciliation			NSF Due 0.00	_		Payoff		Amt Paid I	oxcess 0.00	# Name		Relation	SSN	Birth Dt	Gender
Conversion Accounts		01	ther Due 0.00		Future Payoff Date 02/20/2016					000000 NAVIN I	К	PRIMARY	xx-xxx-8677	02/12/1987	
		Delinquency	Informatio	on						4		111			- F
		Late 30		90		150		Category Days							
		1 0	1	1	0	0	0 9	90 90		Email		Disability N		Privacy Opt Out N	
									COLUMN TRANSPORT	Language	ENGLISH	Skip N		Active Military Duty N	
			(Life) 0			.ife) 0		Collect	or DEMOCOLL	Marital Status		Stop N		Time Zone	
		EP(Year) 0 NSF(Year) 0				ear) 0						Correspondence			
ollections															
		Activities													
ollections /FP ools		Activities	ctive Dt 12/10	/2015		Ann t	0000001014	Lacto	nt Amt 842.00	Address Inform	ation				

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.

DashBoard	Customer Service	×											
> Origination	Search Custome	Search Customer Service: 20151000011137 Review Request (Pendrop: 0)											
ervicing													
Servicing Customer Service	Account(s): 20151000011137: K NAVIN												
Securitization	Company	Branch	Sub Unit	A	kccount #	Produ	t	Days Past Due Currency	Pay Off Amt	Amount Due St	tatus	Oldest Due Dt	
Transaction Authorization	U\$01	USHQ	UNDEFINE) 2	015100001113	B7 LEASE	VEHICLE	40 USD	9,322.00	1,684.00 A	CTIVE:DELQ	11/12/2015	
Reports Producers Vendors	Alerts	Jetails						Conditions Other Information					
Batch Transactions Advances	_ Dues	cons						Colateral Information					
Payments	01/12/2016	12/12/20:	15 11/12/20:	15 1	0/12/2015			Description Identification # Year Asset Class Asset Type Sub Type					
Fees	842.00	842.00	842.00		.00	0.00		No data to display.		Trees Trees			
A Interfaces AP Transactions		Delq Due 1,684.			e 1,744.00 ¥ 9,322.00		Future Pmt Dt 11/12/2015 Oldest Due Dt 11/12/2015	Customer Information					
GL Transactions CASA Reconciliation		NSF Due 0.00			f 9,322.00 f 9,322.00		Amt Paid Excess 0.00	Customer # Name	Relation	SSN	Birth Dt	Gender	
Conversion Accounts	Other Due 0.00 Future Payoff Date 01/01/2016							# 000000 NAVIN K	PRIMARY	xx-xxx-8677	02/12/1987		
	Delinquency	y Informatio	n					(•	
		30 60	90 120	150	180	Category	Days						
	1 1	1 0	0 0	0	0	30	40	Email	Disability	N	Privacy Opt Out N		
	80	0.60.0	26	1000 (4) 0			Collector DEMOCOLL	Language ENGLISH	Skip 1	N	Active Military Duty N		
	BP(Ufe) 0 NSF(Ufe) 0 BP(Year) 0 NSF(Year) 0						Collector DEMOCOLL	Marital Status	Stop I Correspondence	N	Time Zone		
Collections	BP(
Collections WFP Tools	Activities	Active Dt 12/10/	1.50	ст. з 1	# 0000001014		Last Pmt Amt 842.00	Address Information					

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.

DashBoard	Cust	tomer Service	e _X												
Origination	Sea	rch Custom	mer Service: 201	5100001	1137 Review	Request (Pendir	ng: 0)								
ervicing															
Servicing	A	count(s):	2015100001				View 🖌 Audit								
Customer Service	V	/iew v Format	t - 📑 📋	Freeze	🛃 Detach	🖨 Wrap		Ourrent O Show Al O Group I	-olow-up						
Securitization		Company Branch Sub Unit Account # Product Days Past Due Currency Pay Off Amt Amount Due Status (
Transaction Authorization		U901	USHQ		UNDEFINED	20151000	011137 L	EASE VEHICLE	40 USD	9,322.00	1,684.00 A	CTIVE:DELQ	11/12/2015		
Post Date Checks															
Escrow Transactions	5	ummary C	Justomer Service	Account	Details Custon	ner Details Tra	ansaction His	tory Pmt Modes Bankruptcy R	epo/Foreclosure Deficiency Collateral	Bureau Cross/Up Sel	Activities				
Account Documents Collateral Management															
Reports		Alerts							Conditions						
Producers															
Vendors		Account	t Details						▲ Other Information						
A Batch Transactions															
Advances		Dues							Collateral Information						
Payments	4	01/12/201	16 12/12/2	2015	11/12/2015	10/12/201	15		Description	Identification #	Year Asset	Class Asset Type	Sub Type		
Fees		842.00	842.00		842.00	0.00	0.0	00	No data to display.						
4 Interfaces															
AP Transactions			Delq Due 1,68			otal Due 1,744		Future Pmt Dt 11/12/2015	Customer Information						
GL Transactions			LC Due 60.0			s Payoff 9,322		Oldest Due Dt 11/12/2015	Oustomer		1.1.1				
			NSF Due 0.00			e Payoff 9,322		Amt Paid Excess 0.00	# Name	Relation	SSN	Birth Dt	Gender		
CASA Reconciliation			Other Due 0.00		Future Pay	off Date 01/01	/2016		000000 NAVIN K	PRIMARY	xxx-xxx-8677	02/12/1987			
CASA Reconciliation Conversion Accounts			ncy Informati	ion					•	III					
		Late	30 60	90	120	150 180		gory Days							
			1 0	0	0	0 0	30	40	Emai	Disability I	4	Privacy Opt Out N			
		1		Language BVGLISH	11.0		Collector DEMOCOLL	Language ENGLISH	Skip I	4	Active Military Duty N				
			PD():6-) 0		NCEA				Marital Status			Time Zone			
Conversion Accounts			BP(Life) 0		NSF(marital status			TINC ZONC			
			BP(Life) 0 BP(Year) 0			ear) 0			Marial Status	Correspondence		The Lone			
Conversion Accounts Collections												THE LONE			
Conversion Accounts		8		0/2015			101014	Last Pmt Amt 842.00	Address Information			THE LORE			

To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Sub- tract	Txn Date Amount

To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

A.1.3 <u>Repossession Expenses</u>

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.

DashBoard	Cu	stomer Servi	ce x													X
Origination	St	earch Custo	mer Servi	ice: 20151000	011137 Revi	ew Reques	t (Pending: 0)									
ervicing																
Servicing		Account(s)	20151	000011137	K NAVIN										Yew 🖌	Audit
Customer Service		View + Form	at 🕶 📑	Freeze	Detach	را Wra	ip 🚯	8	Current 🔘 Show Al 🔘 Group F	ollow-up						
Securitization		Company	Br	anch	Sub Unit	1	ccount #	Pro	luct Days Past D	ue Currency P	ay Off Amt	Amount Due Status			Oldest Due D	t
Transaction Authorization		US01	U.	SHQ	UNDEFINED	2	015100001113	7 LEA	se vehicle	90 USD	9,322.00	2,526.00 ACTIVE:D	<u>Đ</u> Q		11/12/2015	
Post Date Checks																
Escrow Transactions		Summary	Customer S	ervice Accou	nt Details Cus	tomer Det	als Transacti	on Histor	Pmt Modes Bankruptcy Re	po/Foredosure Deficiency	Collateral	Bureau Cross/Up Sell A	Ictivities			
Account Documents																
Collateral Management Reports		> Alerts > Con														
Producers										·						-
Vendors		Accourt	t Details							1 Other Information						
Batch Transactions																
Advances		Dues								Collateral Information						
Payments	٠	01/12/2	016	12/12/2015	11/12/2015	1	0/12/2015			Description		Identification #	Year Asset Clas	s Asset Type	Sub Type	
Fees		842.00		842.00	842.00	0	.00	0.00		No data to display.						
Interfaces																
AP Transactions				ue 2,526.00	-		2,586.00		Future Pmt Dt 11/12/2015	Customer Information						
GL Transactions				ue 60.00 ue 0.00			f 9,322.00 f 9,322.00		Oldest Due Dt 11/12/2015 Amt Paid Excess 0.00	Customer Name		Relation	SSN	Birth Dt	Gender	
CASA Reconciliation Conversion Accounts			-	ue 0.00			02/20/2016		Amt Paid Excess 0.00	# Name					Genue	
Corrielatori Accounta				1.0 12020	1 ddie P	ayon bao	0212012010			000000 NAVIN K		PRIMARY	xx-xxx-8677	02/12/1987		
		Delinque					100			•		III				1
		Late 1	30 0	60 9 1 1		150 0		Categor 90	90							
		1	U	1 1	U	U	v	30	90	Email		Disability N		Privacy Opt Out N		
			BP(Life)	0	NS	F(Life) 0			Collector DEMOCOLL	Language EN	GLISH	Skip N	A	ctive Military Duty N		
Collections		BP(Year) 0 NSF(Year) 0						Marital Status		Stop N Correspondence		Time Zone				
WFP		Activities														
Tools			A alting T	ot 12/10/2015		1	0000001014		Last Pmt Amt 842.00	Address Informat	ion					

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

ances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule V	rk Orders			
alance Group	Balance Group			Txn Period
	Current Balance O Deficiency Balance	Non-Performing Balance 🔘 Te		
/ew 👻 Format 🔻 🔯 🔟 Freeze 🚮 Detach 🥥 Wrap 🛛 🔞 Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balance
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.4
INTEREST	0.00	12.48	12.48	0.
FEE LATE CHARGE	0.00	0.00	0.00	0.
FEE NSF	0.00	0.00	0.00	0.
FEE EXTENSION	0.00	0.00	0.00	0
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.
FEE PHONE PAY	0.00	0.00	0.00	0.
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.
RENTAL FEE	0.00	0.00	0.00	0.
FEE DELAY	0.00	0.00	0.00	0.
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.
			0.00	0.

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Sub- tract	Txn Date Amount

To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

A.1.4 Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.



Bankruptcy expenses appear in the Other Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

> DashBoard	C	ustomer Serv	ice _X													×	
Origination		Search Custo	omer Ser	vice: 2015100	0011137 R	eview Requ	est (Pending: 0))									
Gervicing																	
Servicing		Account(s): 20151000011137: K NAVIN													Yew 🖌 Auc	lit	
Customer Service		View + Form		Freez			irap 🚯	<u>a</u> (Current O Show Al O Group F	ollow-up							
Securitization		Company	F	Branch	Sub Unit		Account #	Proc	luct Days Past D	ue Currency Pay	Off Amt	Amount Due Status			Oldest Due Dt		
Transaction Authorization			US01		USHQ	UNDEFIN	ED	20151000011	137 LEA	SE VEHICLE	90 USD	9,322.00	2,526.00 ACTIVE:D	1.Q		11/12/2015	
Post Date Checks																	
Escrow Transactions		Summary	Customer	Service Acco	unt Details	Customer De	etails Transa	iction History	Pmt Modes Bankruptcy R	po/Foredosure Deficiency	Collateral B	reau Cross/Up Sell A	ctivities				
Account Documents																	
Collateral Management Reports		Alerts	8							Conditions							
Producers																	
Vendors		Accou	int Details	5						/ Other Information							
Batch Transactions																	
Advances		Dues								Collateral Informati	ion						
Payments	٠	01/12/2016 842.00	1016	12/12/2015	11/12/2	015	10/12/2015			Description		dentification #	Year Asset Cla	iss Asset Type	Sub Type		
Fees		842.00		842.00	842.00		0.00	0.00		No data to display.							
Interfaces				0000000					NUMBER OF STREET								
AP Transactions				Due 2,526.00			ue 2,586.00		Future Pmt Dt 11/12/2015	Customer Information							
GL Transactions CASA Reconciliation				Due 60.00 Due 0.00			off 9,322.00 off 9,322.00		Oldest Due Dt 11/12/2015 Amt Paid Excess 0.00	Customer # Name		Relation	SSN	Birth Dt	Gender		
Conversion Accounts				Due 0.00			ate 02/20/201	6	HINL FOID LALCESS UVUU						ou nu		
Contra Join Accounts				- 10 I I I I I I I I I I I I I I I I I I	1000	crujonos	in oricoleor			000000 NAVIN K		PRIMARY	301-3001-8677	02/12/1987	- ·		
		Late	30 Store Sto	formation 60	90 120	150	180	Category	Dave	•		111					
		1	0		1 0	0	0	90	90	1213							
		-		1		v			50	Emai		Disability N		Privacy Opt Out N			
			BP(Life)	0		NSF(Life)	0		Collector DEMOCOLL	Language ENG	LISH	Skip N		Active Military Duty N			
Collections		BP(Year) 0 NSF(Year) 0					Marital Status Stop N Time Zone Correspondence										
WED		Activitie	s														
		Activities															
> WFP > Tools > Setup			Active	Dt 12/10/201		App Paid Off	o # 00000010	14	Last Pmt Amt 842.00 Charge Off Dt	Address Informatio	on Permissio Mailing						

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

ances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders				
alance Group	lance Group		1	<u>Txn Period</u>
	Current Balance 🖲 Deficiency Balance 🔘	Non-Performing Balance 🔘 T	'erminate Balance	ОТТО/СТТО (О УТП ОТТО/СТТО (О) УТП
/ew v Format v 🖶 🔟 Freeze 🚮 Detach 🧔 Wrap 🚷 Balance Type	Opening Deficiency	Chg Off Posted	Recovery	Deficiency Balan
ADVANCE / PRINCIPAL	0.00	15,000.00	2,967.52	12,032.
INTEREST	0.00	12,48	12.48	0.
FEE LATE CHARGE	0.00	0.00	0.00	0.
FEE NSF	0.00	0.00	0.00	0
FEE EXTENSION	0.00	0.00	0.00	0
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0
FEE PHONE PAY	0.00	0.00	0.00	0
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0
RENTAL FEE	0.00	0.00	0.00	0
FEE DELAY	0.00	0.00	0.00	0
EXPENSE BANKRUPTCY	0.00	0.00	0.00	0
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0

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 - Sub- tract	Txn Date Amount

To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

A.1.5 Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a Lease account.



Phone pay fees appear in Other Due field on Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

DashBoard	Cus	tomer Servic	ce _X													X
Origination	Sea	arch Custor	mer Serv	vice: 20151000	011137 Rev	iew Reque	est (Pending: 0)									
ervicing																
Servicing	A	ccount(s):	20151	1000011137	: K NAVIN										Yew 🗸	Audit
Customer Service		View 🔻 Forma	at 🕶 📓	Freeze	Detach	ېلا لې	rap 🚯	4	Current 🔘 Show Al 🔘 Group	Follow-up						
Securitization		Company		Branch	Sub Unit		Account #	Prod		Due Currency	Pay Off Amt	Amount Due Status			Oldest Due (11 miles
Transaction Authorization		US01	U	JSHQ	UNDEFINED		2015100001113	7 LEAS	E VEHICLE	90 USD	9,322.00	2,526.00 ACTIVE:D	ΕQ		11/12/2015	
Post Date Checks Escrow Transactions																
Account Documents	-	Summary (Customer 9	Service Accou	int Details Cus	stomer Del	tails Transacti	on History	Pmt Modes Bankruptcy F	tepo/Foredosure	Deficiency Collateral	Bureau Cross/Up Sell A	lctivities			
Collateral Management																
Reports		Alerts								Condition	15					
Producers																
Vendors		Account	it Details	1						🖌 Other Inf	ormation					
Batch Transactions										and the second						
Advances		Dues									Information	les de	and langer			_
Payments	1	01/12/20 842.00		12/12/2015 842.00	11/12/201		10/12/2015	0.00		Description No data to disp		Identification #	Year Asset Cla	iss Asset Type S	Sub Type	
Fees Interfaces		842.00		842.00	842.00	1	0.00	0.00		No data to disp	ldy.					
AP Transactions			Dela D	Due 2.526.00		Total Du	ue 2,586.00		Future Pmt Dt 11/12/2015							
GL Transactions			LCD	Due 60.00	To		off 9,322.00		Oldest Due Dt 11/12/2015		Information					
CASA Reconciliation			NSF D	Due 0.00	Fu	uture Payo	off 9,322.00		Amt Paid Excess 0.00	Customer	Name	Relation	SSN	Birth Dt	Gender	
Conversion Accounts			Other D	Due 0.00	Future	Payoff Dat	te 02/20/2016			000000	NAVINK	PRIMARY	xx-xxx-8677	02/12/1987		
		Delinquer	ncy Info	ormation						4		III				F.
		Late	30	60 9	0 120	150	180	Category	Days						_	
		1	0	1 1	0	0	0	90	90		Email	Disability N		Privacy Opt Out N		
										Lan	iguage ENGLISH	Skip N		Active Military Duty N		
			BP(Life)			SF(Life) (Collector DEMOCOLL	Marital	Status	Stop N		Time Zone		
Collections		1	BP(Year)	0	NS	F(Year) (0					Correspondence				
WFP		Activities														

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 Lease and adjusts the Lease receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Lease. After you post the transaction Lease will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract link's Contract screen. The newly



added insurance information can be viewed on Customer Service drop-down link's Insurances link.

DashBoard	Customer Service X			
Drigination	Search Customer Service: 20121100010917 Review Request (Pending: 0)			
vicing				
ervicing	Account(s): 20121100010917: WRIGHT JOHN / MARTY			📃 Yew 🛛 🖋 Ag
Customer Service	Vew 🔻 Format 👻 👔 Freeze 🛃 Detach 📣 Wrap 🙀 🚇 🔍 Current 🖉 Show Al 🖉 Group Follow-up			
Securitization Transaction Authorization	Company Branch Sub Unit Account # Product Da US01 USHO UNDEFINED 20121100010917 LEASE VEHICLE	ays Past Due Currency 0 USD	Pay Off Amt Amount Due Status 0.00 0.00 PENDI	
Post Date Checks	Cost only one are settinger, the read	0 030	0.00 10.00	110
Escrow Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/For	redosure Deficiency Collateral	Bureau Cross/Up Sell Activities	
Account Documents				
Collateral Management	Account Details Statements Rate Schedule Insurances Contract Information			
Reports Producers				-
Vendors	Insurance Information			📃 View 🖌 🖌 Audit
Batch Transactions	Wew 🔻 Format 👻 🙀 TFreeze 🚮 Detach 📣 Wrap 🔞			
Advances	Contractual Insurance Type Company No data to disolav.	Policy #	Effective Dt Premium Amt	Term Status
Payments				
Fees Interfaces				1
AP Transactions	Insurance Tracking			🖉 Edit 🔄 View 🖌 Audit
GL Transactions	View 🔻 Format 👻 🔛 Freeze 📓 Detach 🛛 🖓 Wrap 📓 🗣 Greate Tracking			
CASA Reconciliation	Sub-Parameter Parameter		Value	
Conversion Accounts	No data to display.			



To add financed insurance

Transaction	Parameters
Insurance addi-	Txn Date
tion	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.

Transaction	Parameters
Insurance Cancel- lation	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Cancellation Reason
	Current Usage

To cancel a financed insurance



If you enter a value for INSURANCE REFUND AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Lease receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Lease based on remaining balances. After posting the transaction, Lease will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

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 Lease and Lease receivables.

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

To modify financed insurance information

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 Lease up to the required basis points using the INDEX / MARGIN RATE CHANGE monetary transaction. However, changing the depreciation rate or margin rate is supported only for 'Interest Rate' type of lease calculation method.



To change an index/margin rate

Transaction	Parameters
INDEX / MARGIN RATE CHANGE	TXN DATE - Select the date from adjoining calendar.
RATE CHANGE	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 transac- tion 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.

For lease accounts, any rate changes (either variable rate or transaction posting rate) are controlled by the limits (values) defined for 'Payment Caps' and 'Rate Cap & Adjustments' in Setup > Lease Contract screen.

On successful posting of transaction, the counters in Account Details and Summary screen are updated. Also a letter of intimation is generated for correspondence by the scheduled batch LCSTXN_BJ_121_01 (LETTER FOR LEASE MONETARY TXNS) which consists of rescheduled lease contract terms indicating Transaction Date, old and new Index Rate, Margin Rate and Reason.

You can also reverse the rate change by posting 'Rate Change Reversal' transaction and revert to old rate. If there are any payment(s) received before reversal, the same is adjusted to due buckets based on due amount. However, on reversal letter is not generated and has to be manually intimated.

A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or amount needed to satisfy the Lease. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. A payoff quote can either be generated for current or future date, but not on a back date.

You can post payoff quote during the life of a Rental/Usage Rental Lease based on following conditions:

- If payoff quote is posted before maturity date, system calculates the early closure charges till the payoff valid up-to date using the available base Rental Charge Matrix.
- If payoff quote is posted after last due date or maturity date, system calculates the unbilled rental charges till the payoff valid up-to date using the available excess Rental



Charge Matrix. Similarly, for usage based lease contracts, system calculates unprocessed usage history records and displays the amount in Unbilled Usage Charges.

The new balances types are displayed in the transaction result section.

The transaction processing details and new balances after posting payoff quote appears in Results section of Maintenance screen.

ner Service ×							
ransaction Batch Information		Save and Stay					
Date 11/29/2018 Monetary 🗸	Transaction PAYOFF QUOTE LEASE Batch	Status POSTED					
Parameters View ▼ Format ▼ 🔯 ∏ Freeze 🔐 Detach ຝ Wrap 💽							
Parameter		Value	Required				
TXN DATE		11/02/2018	4				
PAYOFF QUOTE VALID UPTO DATE		11/02/2018	~				
LEASE BUYOUT INDICATOR		NO	~				
DISPOSITION FEE		0	~				
EARLY TERMINATION FEE		0	~				
OTHER FEE		0	~				
DEPRECIATION ADJUSTMENT		0	~				
CURRENT USAGE		0	~				
PAYOFF QUOTE LTR PRINT		NO	~				
COMMENT		PROVIDED TO	~				
tesult							
View 🔻 Format 🔻 🔛 Freeze 🚮 Detadh 📣 Wrap 🙌							
Transaction Processing Details							
ADVANCE / PRINCIPAL =USD 0.00							
INTEREST =USD 0.00							
FEE USAGE =USD 0.00							
FEE LATE CHARGE =USD 0.00							

To generate a payoff quote for an account Lease

Transaction	Parameters						
PAYOFF QUOTE	TXN DATE						
	PAYOFF QUOTE VALID UPTO DATE						
	LEASE BUYOUT INDICATOR						
	DISPOSITION FEE						
	EARLY TERMINATION FEE						
	OTHER FEE						
	DEPRECIATION ADJUSTMENT						
	CURRENT USAGE						
	ASSESS PAYOFF QUOTE FEE						
	PAYOFF QUOTE LTR PRINT						
	COMMENT						

A.1.9 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance screen. You can also pay off an account using the Consumer



Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in Activities section's Paid Off Dt field on Account Details screen.

The system also notes the amount of the principal that was waived when account was paid off in the Waived column on Account Balances screen.

To pay off an account

Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

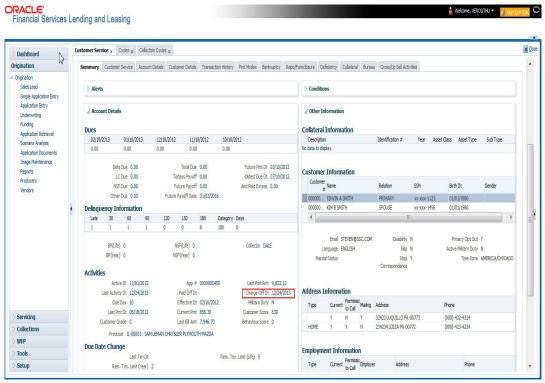
A.1.10 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Lease have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original Lease still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.

mmary	Account Details	Customer Details	Trans	action History	Pmt Modes	Bankrupto	cy Repo/Foreclosure	e Deficiency	Bureau	Cross/Up Sell Activ	rities
Balances	Transactions	Sale Transfer Trans	sactions	Payment Rating	Due Date	History R	epayment Schedule	Work Orders			
Balanc	e Group			Ē	Balance Grou						Txn Period
View •	Format 🔻 📱	Freeze	Detach	Wrap لی	Current B	alance 🔘 De	eficiency Balance 🔘 No	n-Performing E	lalance 🔘	Terminate Balance	● ITD/CTD ○ YTD
Balan	ce Type	Opening	Balance		Posted		Paid	Waived	C	harge Off	Adjusted (-)
_	NCE / PRINCIPAL		0.00	5,0	00.00		0.00	0.00		5,000.00	0.00
INTER	REST		0.00		11.65		0.00	0.00		11.65	0.00
FEE L	ATE CHARGE		0.00		0.00		0.00	0.00		0.00	0.00
FEE N	ISF		0.00		0.00		0.00	0.00		0.00	0.00
FEE E	XTENSION		0.00		0.00		0.00	0.00		0.00	0.00
FEE P	REPAYMENT PE.		0.00		0.00		0.00	0.00		0.00	0.00
FEE P	HONE PAY		0.00		0.00		0.00	0.00		0.00	0.00
EXPE	NSE BANKRUPTC	Y	0.00		0.00		0.00	0.00		0.00	0.00
EXPE	NSE REPOSESSI.		0.00		0.00		0.00	0.00		0.00	0.00
EXPE	NSE SERVICING		0.00		0.00		0.00	0.00		0.00	0.00
•					III						
											Current Balance 0.0 Total

The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.



However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

To charge off an account

Transaction	Parameters
Charged Off-	Txn Date
	PROCESS MASTER ACCOUNT

While posting the transaction,

- if PROCESS MASTER ACCOUNT is selected as 'YES', then CHARGE OFF transaction is automatically posted to corresponding Master Account. If selected as 'No', then CHARGE OFF transaction is posted to current account and its Linked account.
- If Master Account has multiple Linked and Associated Accounts with status TRADED, VOID and Account Close Indicator =N, then system displays an error indicating "Invalid status for Associated Accounts'.

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.

Activities Mainte	enance	Comments	Promises	Checklists	Tracking Attributes	References	Correspondence	Letters	Document Track	ng Scenar	io Analysis				
Transaction Bat			Detach	all Wran	- A @	Post V	id						🕂 Add 🥖 Edit	View	🖌 Audit
Date	Monet		Transaction		VII 553	Cost ON 12							Status	Batch	
02/16/2016	Y		ACCOUNT	00555000									POSTED	N	
01/19/2016	N			MER ADDRES	SS PHONE								POSTED	N	_
01/19/2016	N		ASSET MAIN										POSTED	N	
01/19/2016	Y		PAID OFF										POSTED	N	
01/19/2016	N		ASSET MAIN	TENANCE									POSTED	N	
Darameters View • Format •		Freeze	Detach	لي) Wrap	B										
Parameter												Value		Required	
TXN DATE												01/22/2016		Y	
Result															
View • Format •		Freeze	2 Detach	Wrap	69										
Transaction Proces	sing Deta	ils													
***** Transaction	Doction 9	urressful ***	**												

To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.12 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances sub tab for ADVANCE / PRINCIPAL Balance Type -- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

ance Group								
ance oroup				Balance Group				Txn Period
				Ourrent Ral	anna 🕜 Deficiency Bala	Ince Non-Performing R	alance 🔘 Terminate Balance	O ITD/CTD O YTD
iew 🔻 Format 🔻 😽 🔲 Freeze 📓 Detach 🚽 Wrap 🚷				Carcitoba		ince () north chonning o		
Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	40.00	0.00	0.00	0.00	0.00	0.00	40.00
EXPENSE REPOSESSION/FORECLOSURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
							Ourrent P	Balance Total 100,040.00



To adjust the advance/principal balance

le adjact the datalles principa							
Transaction		Paramet	ers				
Adjustment To Advance/Princ	Adjustment To Advance/Principal - Add						
Adjustment To Advance/Princ tract	Txn Date	Amount					
To charge off the advance/prin	cipal balance						
Transaction	Parameters						
Chgoff Advance/Principal	Txn Date Am	ount					
To waive the advance/principal	balance		_				
Transaction	Parameters						
Waive Advance/Principal	Txn Date An	nount					

A.1.13 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

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

DashBoard	Customer Service x								
	Search Customer Service: 20151000011137	Review Request (Pending: 0)							
Origination 🔓									
ervicing	Account(s): 20151000011137: K N/	AVIN							🔄 Yew 🛛 🖋 Aud
Customer Service	View 🔻 Format 👻 📅 Freeze 🛃 D		O Current Show	Al C Group Follow-up					
Securitization	Company Branch Sub		Account # Product			Pay Off Amt	nt Amount Due Status		Oldest Due Dt
Transaction Authorization						9,322.00	1,684.00 ACTIV		11/12/2015
Post Date Checks				+	40 USD				
Escrow Transactions Account Documents	Summary Customer Service Account Details	Customer Details Transaction His	tory Pmt Modes B	ankruptcy Repo/Foredosur	re Deficiency Colla	eral Bureau Cross/Up	Sell Activities		
Collateral Management	Balances Transactions Payment Rating	Due Date History Repayment Schedu	le Work Orders						
A REAL PROPERTY OF THE REAL PR									
Reports									
	D.L.								
Producers	Balance Group				1. Januar Carros				Tue Desired
Producers Vendors	Balance Group			<u>B</u>	alance Group				Txn Period
Producers Vendors	Balance Group					Deficiency Balance () Non-	Performing Balance 🔘 Te	2	
Producers Vendors Batch Transactions		제 Detach 네 Wrap 🐻				Deficiency Balance 🔘 Non-	Performing Balance 🔘 Te	2	
Producers Vendors Batch Transactions Advances Payments Fees	View * Format *		Posted					erminate Balance	
Producers Vendors Batch Transactions Advances Payments Fees Interfaces		월 Detach 실 Wrap Ra Opening Balance 0.00	Posted 10,104.00		Current Balance	Deficiency Balance Non- Charge Off 0.00	Performing Balance Tr Adjusted (-) 0.00	2	(TTD/CTD) TTD
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions	Wew * Format * 🛃 🔟 Freeze 🛛 Balance Type	Opening Balance		Paid / Terminate	Current Balance O	Charge Off	Adjusted (-)	erminate Balance Adjusted (+)	ОТТО/СТО ОТТО Ваlance
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions	Vew * Format *	Opening Balance 0.00	10,104.00	Paid / Terminate 842.00	Current Balance () Waived 0.00	Charge Off 0.00	Adjusted (·) 0.00	erminate Balance Adjusted (+) 0.00	TTD/CTD TTD Balance 9,262.00
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Vew ▼ Format ▼ 副 □ Freeze [Balance Type EASE RECEITIVALE FEEL LATE CHARGE	Opening Balance 0.00 0.00	10,104.00 60.00	Paid / Terminate 842.00 0.00	Current Balance C Waived 0.00 0.00	Charge Off 0.00 0.00	Adjusted (-) 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00	 ПТD/СТD УТD Ваlance 9,262.00 60.00
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions	Wew ▼ Format ▼ ■ II Proces Bolance Type IEASO RECEIVABLE FFEE LTR CHARGE FFEE NSF	Opening Balance 0.00 0.00 0.00	10, 104.00 60.00 0.00	Paid / Terminate 842.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00	© ITD/CTD () YTD Balance 9,262.00 60.00 0.00
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Wew * Format * D Freeze Balance Type LEASE RECEIVABLE FEE LATE CHARGE FEE NSF FEE ADVANCE	Opening Balance 0.00 0.00 0.00 0.00 0.00	10,104.00 60.00 0.00 0.00	Paid / Terminate 842.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00	© ITD/CTD () YTD Balance 9,262.00 60.00 0.00 0.00
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Ven * Fornat * P Freeze Balance Type Lesse RECEIVABLE FEE LATE CHARGE FEE NSF FEE ROVINCE FEE PHONE PAY	Opening Balance 0.00 0.00 0.00 0.00 0.00	10,104.00 60.00 0.00 0.00 0.00	Paid / Terminate 842.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00	Оптр/стр утр Ва/алсе 9,262.00 60.00 0.00 0.00 0.00
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	View ▼ Format ▼ Bakince Type Education Type LEASE RECEIVABLE FEEL ATE CHARGE FEE NSF FEE ADVIANCE FEEE PHOLE PAY SALES / USAGE TAX	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00	10,104.00 60.00 0.00 0.00 0.00 0.00	Paid / Terminate 842.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00	TTD/CTD (TTD) TTD/CTD (TTD)/CTD Balance 9,262.00 60.00 0.00 0.00 0.00 0.00 0.00
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	Vew Format Bedance Type Bedance Type LEASE RECEIVABLE FFEE LATE CHARGE FFEE NOF FFEE ADVIANCE FFEE PHOLE PARF SALES (USAGE TAX FFEE DISPOSITION	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00	10,104.00 60.00 0.00 0.00 0.00 0.00 0.00	Pad /Terninate 842.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	eminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	TTD/CTD (TTD TTD/CTD TTD/CTD TTD/CTD TTD/CTD TTD/CTD TTD/CTD TTD/CTD TTD/CTD TTD/CTD/CTD/CTD/CTD/CTD/CTD/CTD/CTD/CTD/
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions G. Transactions CASA Reconciliation	View * Format * P Forece Balance Type Lesse RECEXTURALE FEE LATE OHAGE FEE NOF FEE ADVANCE FEE PROVE PAY SALES / USAGE TAX FEE DIVENSITION FEE EXCESS USAGE	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	10,104.00 60.00 0.00 0.00 0.00 0.00 0.00 0.0	Pad /Terminate 842.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	eminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	TD/CTD TD
Producers Vendors Bath Transactions Advances Payments Frees Inferfaces AP Transactions G. Transactions G. Ka Reconciliation Conterision Accounts	View * Format * P [] Freeze [] Bakine: Type I.EX& RECEIVARLE FREE LATE CHARGE FREE NOF FREE ADVANCE FREE PADVE PAY SALES / USAGE TAX FRE DISPOSITION FREE SUSAGE TAX FRE DISPOSITION	Opening Balance 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	10,104.00 60.00 0.00 0.00 0.00 0.00 0.00 0.0	Pad / Terrinate 940.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Adjusted () 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	(e) πρ(στρ (c) γτρ Balance 9,262.00 60.00 0.00 0.00 0.00 0.00 0.00 0.
Payments Fees Interfaces AP Transactions G. Transactions CASA Reconcilation	Wew ▼ Format ▼ Image: Freeze Bedance Type Image: Freeze EASCH RECEIVABLE FREE FREE ADVANCE FREE ADVANCE FREE ADVANCE FREE ADVANCE FREE ADVANCE FREE ADVANCE FREE DISPOSITION FREE CUSSINGAE OTRER FREE AND TAX FREE EASLAGE OTRER FREE AND TAX FREE EASLAGE	Opening Salance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	10,104.00 60.00 0.00 0.00 0.00 0.00 0.00 0.0	Pad / Terninate 942.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.0	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted () 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	erminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	TD/CTD ("TTD / TTD /

To adjust the interest

Transaction		Parameters
Adjustment To	Interest - Add	Txn Date Amount
Adjustment To tract	Interest - Sub-	Txn Date Amount
To waive the inte	erest	
Transaction	Parameters	
Waive Inter- est	Txn Date Amount	

A.1.14 Interest Accrual

You can start or stop interest accrual on a Lease.

On the Lease Details screens, Stop Accrual box is selected in Interest and Accruals section.

mmary Custome	er Service A	ccount Details	Customer Deta	is Transaction History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau	Cross/Up Sell Acti	vities		
Account Details	Statements	Rate Schedule	Insurances	Contract Information										
Account Info		Freeze 🛃	ا لے Detach	Wrap 🙌									View	🖋 Au̯dit
Stop Accrual	Index	Туре	Index Rat	e Margin Rate	1	Rate Last Rate	Change Dt Accrual S	tart Dt 🛛 I	.ast Accrual (ot	Rate Start of the Year	# of Rate changes (Year)	# of Rate changes (Life)	# of Exte
N	PRIME	RATE	5.0	0 4.99	9	9.99	01/21/20	16	01/21/2016		9.99	0	0	
4			111											

To remove Stop Accrual indicator, post the start ACCURAL transaction.

TO Start Interes	ιε			ount
Transaction	P	Parameters		
Start Accrual	Т	xn Date		
To stop interes	t a	accrual for an	acc	ount
Transaction		Parameters		
Stop Accrual		Txn Date		

To start interest accrual for an account

A.1.15 Active Military Duty (For Lease)

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 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 Lease.

For lease accounts, on posting the SCRA transaction - BORROWER ON MILITARY DUTY(FOR LEASE), there is no change on the interest rate. On successfully posting the transaction, the following conditions are posted on the account:

- DO NOT CHARGE OFF
- DO NOT TERMINATE
- DO NOT REPOSSESS



To indicate that a borrower is on active military duty

Transaction	Parameters
BORROWER ON MILI- TARY DUTY(FOR LEASE)	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 MILITARY. Details of the transaction appear in the Military Services section on Customer Details screen.

Alerts	5							Condit	ons								
Accou	unt Detail	s						⊿ Other	informatio								
Juco								Descript		uuon		Identification #	Year	Asset Class	Asset Type	Sub Type	
0.00		0.00		0.00	0.00		0.00		A COROLA			Identification #	0	NEW	VEHICLE	CAR	
Delinau	LC NSP Othe	aDue 0.00 Due 0.00 Due 0.00 Due 0.00 Due 0.00 formatio	n		Total Due Todays Payoff Future Payoff re Payoff Date	36,004.99 36,054.89	Amt Paid Excess 0.00	016 Custom				Relation PRIMARY	SSN xx-xxx-6		h Dt 106/1950	Gender UNDEFINED	•
Late	30	60	90	120	150	180	Category Days										
0	0	0	0	0	0	0	-19		Email			Disability	N	Pr	ivacy Opt Y		
	BP(Life BP(Year				NSF(Life) 0 NSF(Year) 0		Collector DEMOCOLL		Language tal Status	ENGLISH		Skip Stop Correspondence	N	Acti	Out ve Military N Duty	RICA/LOS_ANGEL	ES
Activitie																	
		re Dt 01/12				00000012		Address	Informa	tion							
		ty Dt 01/12 Dav 1	2016		Paid Off Dt Effective Dt		Charge Off Dt Military Duty N				¢						
	Last Pr				Current Pmt		Customer Score 0	Туре	Currer	t Permissi	Maling	Address		Phone			
c	Customer G				Last Bill Amt	a state of the	Behaviour Score 0	HOME	Y	Y	Y	2309 N BCH N # 230 CA-92398	9 2 3 YERMO	(000)-	000-000		
	Produ	cer CA-000	10 : SMA	RT DEALER S	ERVICES												
Due Dai	te Chan	ge						Employn	ent Inf	ormatio	n						
		Last T	xn Dt				Rem. Txn. Limit (Life) 5	- Andrew		Permissi to Call							
	Deer	. Txn. Limit (Varia 7					Type	currer	to Call	Employe	er Address			Phone		

OFF-Military Duty (For Lease)

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restore the interest and instalment amount for the remaining term.

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

Transaction	Parameters
BORROWER OFF MILI- TARY DUTY(FOR LEASE)	TXN DATE
	BORROWERS RELATION WITH ACCOUNT

After you post this transaction, the Military Duty check box (in Account Details screen Activities section) and Active Military Duty check box (in Customer Details screen Military Service section) are de-selected. Also the release date (i.e date when released from military duty) is updated in Customer Details screen. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.



A.1.16 Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

The new due day appears in Activities section Due Day field on the Account Details screen.

Alerts	8								> Conditions									
Accou	nt Details								✓ Other In									
									Description		lion	I	dentification #	Year	Asset Class	Asset Type	Sub Type	
0.00		0.00		0.00	0.0	0	0.00		2015 TOYO	DTA CAMR	Y			2015	NEW	VEHICLE	CAR	
	100)ue 0.00)ue 0.00			Total Due	0.00		Future Pmt Dt 01/01/2016 Oldest Due Dt 01/01/2016	Customer	Inform	ation							
		Due 0.00				50,000.00		Amt Paid Excess 0.00	Customer #	Name			Relation	SSN		Birth Dt	Gender	
	Other D)ue 0.00		Future Pa	ayoff Date	01/07/2016			000000	ALLARI R	AJESH		PRIMARY	XX-XX	x-9414	09/07/1981		
elinqu	ency Inf	ormatio	n						(
Late	30	60	90	120	150	180	Category	Days										
0	0	0	0	0	0	0		-4		Email			Disability N			Privacy Opt Out	N	
	BP(Life) BP(Year)				F(Life) 0 (Year) 0			Collector DEMOCOLL	Lar Marital	nguage E Status	NGLISH		Skip N Stop N Correspondence		Acti	ve Military Duty Time Zone	N	
ctivitie	S																	
	Active	Dt 12/28/	2015		App #	00000123)	Last Pmt Amt 0.00	Address I	nformat	tion							
L	ast Activity Due D		2015		Paid Off Dt ffective Dt	12/28/2015		Charge Off Dt Military Duty N	Type	Current	Permissi to Call	^o Mailing	Address		P	none		
	Last Pmt	Dt		0	urrent Pmt	1,492.80		Customer Score 750	HOME	Y	Y	Y	GF N HRF BCH N # H PIEDRAS PR-00771	VF JNF J	NTF LAS (C	109)-564-8741		
0					ast Bill Amt	0.00		Behaviour Score 0										

The system also notes change on Lease Details screens in Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.



To change a due date

Transaction	Parameters
Due Date	Txn Date
Change	Due day
	Due Date
	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' on master account displays an error and rolls-backs all the changes.
	Note : System does not allow to post the transaction if this parameter is selected as NO and the Statement Consolidation option at account level is set to 'Y'.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.

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.

Transaction	Parameters
DUE DATE CHANGE	TXN DATE
OVERRIDE	DUE DAY
	DUE DATE
	ACH DUE DATE CHANGE
	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' on master account displays an error and rolls-backs all the changes.
	Note : System does not allow to post the transaction if this parameter is selected as NO and the Statement Consolidation option at account level is set to 'Y'.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.

To override a 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.

Summary Cust	omer Service	Account Details Cu	ustomer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau Cro	iss/Up Sell Activi	
lances Trans	actions Sale 1	Fransfer Transaction	s Payment Rati	ng Due Date History	Repayment Sch	edule W	ork Orders					
ransactions		Sort By Post		ew Options 🔘 Good) Good Fees 🔘 All Fee	es 🔘 Good Tx	ns 🖲 All Txn	s	ew 🖌 🖌 Audit	it
Post Dt	Txn Dt	Description	n den wrap	Currency		t Details		Bal	ance Amount	t Payment Curre	ncy Paymi	
07/26/2016	07/26/2016	DUE DATE CHAN	GE OVERRIDE	INR	0.0	FROM DU	E DAY= 29 TO DUE D	AY	44,000.00	INR		ĺ
07/12/2016	07/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	7/29/2016		44,000.00	INR		Ť
07/12/2016	06/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	6/29/2016		44,000.00	INR		1
05/31/2016	05/09/2016	LATE CHARGE		INR	30.0)			44,000.00	INR		1
05/31/2016	05/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	5/29/2016		44,000.00	INR		1
05/31/2016	04/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	4/29/2016		44,000.00	INR		1
05/31/2016	04/08/2016	LATE CHARGE		INR	30.0)			44,000.00	INR		1
05/31/2016	03/10/2016	LATE CHARGE		INR	30.0)			44,000.00	INR		Ļ
05/31/2016	03/08/2016	BILL/DUE DATE		INR	3,767.4	7 DUE DT 0	3/29/2016		44,000.00	INR		
	02/08/2016	BILL/DUE DATE		INR	3,767.4	DUE DT 0	2/29/2016		44,000.00	INR		1
05/31/2016												

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**.

ances Trans	actions Sale 1	Transfer Transactions	Payment Rating	Due Date History	Repayment S	ichedule V	Vork Orders				
ransactions					X (7.)) Good Fees () All Fe	es 🔘 Good Tx	ns 🖲 All Txns	S Viev	/ ✔ Audit
View * Format Post Dt	t 🕶 🛃 📗	Freeze Detach	الله Wrap	Currency		to Excel unt Details		Ba	lance Amount	Payment Currenc	y Payme
07/26/2016	07/26/2016	REVERSE DUE DA	TE CHANGE OVERF	IDE INR	0.	00 FROM DU	JE DAY = 29 TO DUE D	AY	44,000.00	INR	
07/26/2016	07/26/2016	DUE DATE CHANG	E OVERRIDE	INR	0.	00 FROM DU	JE DAY = 29 TO DUE D	AY	44,000.00	INR	1
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 0	04/29/2016		44,000.00	INR	L
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	3/29/2016		44,000.00	INR	
4											

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 Lease. The Payment Refund transaction is posted at the maintenance screen in servicing. The refund is posted only when the refund amount is equal to Payment amount. Else an error message is displayed.

, souther s	ervice Aco	ount Details	Customer De	tails Tra	nsaction History	Pmt Modes	Bankruptcy	Report oreo	osure Deficie	ency Burea	au cros	s/Up Sell Activitie	:5				
I Activities Mainte	enance Cor	mments Pron	ises Ched	klists Tr	acking Attributes	Reference	Correspon	dence Letter	5 Document	Tracking S	Scenario A	nalysis					
Transaction Bat	ch Informa	ation												de <u>A</u> dd		View	Audit
View - Format -	🖶 🔲 F	reeze 🚮 De	tach 🛛 付	Wrap	<u>ଟ</u> େ ୧	Post 📑	Void										
Date	Monetary	Trans	action											St	atus	Batch	
02/09/2016	Y															Y	
12/17/2015	Y	PAYO	FF QUOTE											PC	OSTED	N	
12/17/2015	Y		STMENT TO A	ACH FEE -	ADD										PEN	N	
12/15/2015	Y	PAYO	FF QUOTE											PC	OSTED	N	
		Date 02/09 metary 🔽		Wrap	බො	•	Transaction Batch ✔				V			Status			
Parameters View × Format × Parameter				Wrap	ଜିନ୍ତ						V	Value		Status		Requir	ed
View - Format - Parameter		metary 🔽		Wrap	<u>@1</u>							Value		Status		Requir	ed
View Format Parameter Vo data to display. Result		netary 📝	لئي tach			*						Value		Status		Requir	ed
View Format Parameter No data to display. Result View Format		netary 📝	لئي tach			*						Value		Status		Requir	ed
Parameter No data to display, Result View Format Transaction Process		netary 📝	لئې tach			*						Value		Status		Requir	ed
View Format View Format View Format		netary 📝	لئې tach									Value		Status		Requir	ed
View Format Parameter No data to display. Result View Format Transaction Process		netary 📝	لئې tach			•						Value		Status		Requir	ed

To refund the payment amount

Transaction	Parameters
Payment Refund	Txn Date
Refutio	Payment Date
	Payment Amount

A.1.19 Extensions

Extension transactions allow you to extend a Lease. An extension fee may be assessed when an account receives an extension. In case of precomputed Lease, this is generally done to recoup the interest lost.



The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.

Alert									Condition	15							
Account	Detail	5							⊿ Other Inf								
Dues									Collateral		ation						
01/01/2016	6	12/01/2015	i	11/01/2015		/01/2015	09/01	/2015	Description			-	dentification #	Year	Asset Class		Sub Type
0.00		0.00		0.00	0,	00	0.00		0 TOYOTA	CAMRY		1	23456783ASDFGRTY	0	NEW	VEHICLE	CAR
	- 10	Due 0.00			Total Due			Future Pmt Dt 02/01/2016	Customer	Inform	ation						
	NSF	Due 0.00 Due 0.00		Fut	iys Payoff ure Payoff	0.00		Oldest Due Dt 02/01/2016 Amt Paid Excess 0.00	Customer #	Name			Relation	SSN		Birth Dt	Gender
	Other	Due 0.00		Future Pa	yoff Date	02/01/20	16		000000	MADHU B	ABU		PRIMARY	XX-XX	x-7845	06/16/1991	
Delinquend	cy Ini	formation							•				111				
Late	30	60	90	120	150	180	Category	/ Days									
1	1	1	1	1	1	6		-10		Email			Disability N			Privacy Opt Out 1	N
	19/10/17							WITE IN TRACEMENTS	Lar	nguage E	NGLISH		Skip N		Act	ive Military Duty	N
	P(Life)				(Life) 2			Collector DEMOCOLL	Collector DEMOCOLL Marital Status			Stop N			Time Zone		
BF	P(Year)	1		NSF	(Year) 2								Correspondence				
Activities																	
	Active	Dt 12/07/20	015		App #	0000001	003	Last Pmt Amt 65,000.00	Address I	nforma	tion						
Last	Activity	Dt 01/22/20	016	F	aid Off D			Charge Off Dt	Type	Current	Permiss	^{sid} Mailing	Address		p	hone	
	Due D	Day 1		E	ffective D	01/01/20	15	Military Duty N	Type	current	to Call	manny					
L	ast Pm1	tDt 01/12/20	016	C	urrent Pmi	3,134.35		Customer Score 700		Y	N	Y	1231 N ALY E GURAB			0000-0000-0000	
Curke	mar Cr	ade A			act Rill Ami	37 792 2	0	Rehaviour Score 0	HOME	v	v	M	ESGR N DGD BCH N #	‡ 25 GJT	JTFH LAS	(004)_654.7617	

It also notes the change with an entry on the Lease Details screen in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

ishBoard	Customer Service	x								
igination	Search Custom	er Service: 2015090001	14283 Review R	equest (Pending: 0)						
cing										
icing		20150900014283:			- 0 0					📃 Yew 🛛 🖋 Al
Customer Service	View * Format	and the second second				w All 🔘 Group Follow-up				
Securitization Transaction Authorization	Company	Branch	Sub Unit	Account #	Product	Day	ys Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
ansaction Authorization ost Date Checks	US01	USHQ	UNDEFINED	20150900014283	LEASE VEHICLE		114 USD	15,158.10	4,296.60 ACTIVE:DELQ	10/05/2015
crow Transactions	Summary Curt	Inmar Sanira Account	Dataile Custom	ar Dataile Transactio	n History Dmt Moder	Paralmentor Dana Korr	edosure Deficiency Collatera	Bran Crocklo Sa	Activitian	
count Documents	Summer y Cost	une service Account	Decails Custom		arristory Princhoues	pain apacy Report ore	counter Dendency Conditiere	i bareau crossyop se	I ALUNIUCS	
lateral Management	Account Deta	ails Statements Rate	Schedule Insura	inces Contract Infor	mation					
ports										
ducers	Account I	Information								🗌 View 🔗 Audit
ndors			ze Detach	الي Wirap						
tch Transactions		Extensions		# of Extension	Term # of Extension Term (ear) (Life)	# of Due Day	# of Due Day			
Advances Payments		(Year)	# of Extensions	(Life) ((ufe)	changes(Year)	# of Due Day changes(Life) Last Extr Dt	Due Day Change Dt	Total Term	Paid Term Maturity Dt
Fees		0		0	0 0	0	0		15	1 11/05/2016
terfaces										
AP Transactions	Account I	Information								
GL Transactions										Ca Return
CASA Reconciliation			FT-10							and sector
Conversion Accounts		# of Extensions (Y	Extn and D	ue Dates		e Day changes(Year) 0			Additic Total Term 15	nal Details
Contractoring		# of Extensions (# of Extensions (e Day changes(rear) 0 ue Day changes(Life) 0			Paid Term 15	
		# of Extension Term (f	Second /		+ 01 D	Last Extn Dt			Maturity Dt 11/05/2	016
						Due Day Change Dt			Hotoney or 11/03/2	510
			(ife) 0							
		# of Extension Term ((Life) O			Due bay change bi				
			(Life) 0			bue bay change br				
ections			(Life) 0			bue bay charge bi				



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.

W.									_	
DashBoard	Cu	stomer Service X							X Q	
Origination										
rvicing	1	Account(s)						🔄 Yjew 🖌 🖌 Audt	£ _	
ervicing Customer Service Securitization Transaction Authorization Post Date Checks		View Format Format Freeze Company Brandh Io data to display. Summary Customer Service Account	Sub Unit Account #	Product	Usroup Hollow-up Days Past Due Currency tcy Repo/Foredosure Deficiency Bureau Cro	Pay Off Amt NSS/Up Sell Activities	Amount Due Status	Oldest Due Dt		
Escrow Transactions Account Documents Collateral Management) Alerts			> Conditions					
Reports Producers Vendors		Account Details			▲ Other Information					
Batch Transactions Advances					Customer Information					
Payments	•	No data to display.			# Name	Relation	SSN Birth Dt	Gender		
Fees		Dela Due	Total Due	Future Pmt Dt	No data to display.					
Interfaces		LC Due	Todays Payoff	Oldest Due Dt	•	III		•		
AP Transactions		NSF Due	Future Payoff	Amt Paid Excess						
GL Transactions		Other Due	Future Payoff Date		Email	Disability	Privacy Opt			
CASA Reconcilation		Delinguency Information			Language	Skip	Active Military D			
Conversion Accounts		Late 30 60 90	120 150 180	Category Days	Marital Status	Stop Correspondence	Time Zi	one		
		No data to display.				Correspondence				
		BP(Life)	NSF(Life)	Collector	Address Information					
		BP(Year)	NSF(Year)		Type Current Permissic Mailing	Address	Phone			
ollections		Activities			No data to display.					
FP		Active Dt	App #	Last Pmt Amt						
		Last Activity Dt	Paid Off Dt	Charge Off Dt	Employment Information					
ools										



Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.21 <u>Prepayment Penalty</u>

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appears in the corresponding column of Customer Service screen's Account Balances screen for FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

DashBoard	Cu	istomer Service $_{\times}$										
Origination	S	earch Customer	Service: 2012010001	1488 Review	Request (Pending: 0)							
Servicing												
Servicing	5	Account(s): 20	120100011488: 0	GIARDANO	NICHOLAS / MI	RIAM						🔄 Yjew 🛛 🖋 Aj
Customer Service		Vew * Format *					w All O Group Follow-up					
Securitization		Company		Sub Unit	Account #	Product	Davs Past Due Currency	Pay Off An	nt Amount Due Sta	the s		Oldest Due Dt
Transaction Authorization		US01	USR1	UNDEFINED	20120100011488	LEASE VEHICLE	1262 USD	9,050.3	32 8,619.38 AC	TIVE:DELQ:SCHEDULED C	HGOFF	07/10/2012
Post Date Checks												
Escrow Transactions		Summary Custom	er Service Account De	tails Oustomer	Details Transactio	n History Pmt Modes	Bankruptcy Repo/Foredosi	re Deficiency Colla	teral Bureau Cross	In Sell Activities		
Account Documents												
Collateral Management		Balances Tran	nsactions Payment Rat	ing Due Date I	History Repayment S	chedule Work Orders						
Reports												
Producers		Balance Gro	un									
Vendors		Balance Gro	up					Salance Group				Txn Period
		Balance Gro	up					Balance Group				Txn Period
Vendors # Batch Transactions Advances		Balance Gro	ир					9 545	Deficiency Balance 🔘 N	on-Performing Balance 🔘		Ixn Period IXn CTD (TD) (TD)
Vendors Batch Transactions Advances Payments	-	Balance Gro		e 🔐 Detach	ط Wrap 🔞			9 545	Deficiency Balance 🔘 N	on Performing Balance 🔘		202 0
Vendors # Batch Transactions Advances Payments Fees	ł		it 🔻 📑 🗍 Freez	e 🚮 Detach	and the second	Posted		9 545) Terminate Balance	202 0
Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces	1	View 👻 Forma	at 🔻 📑 Freez	e 🛃 Detach	والله الله من الله الله الله الله الله الله الله الل			Ourrent Balance	Deficiency Balance N Charge Off 0.00	on Performing Balance () Adjusted (-) 0.00		סדי 🔿 סדא (סדז 🌒
Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces AP Transactions		View * Forma Balance Type	it ▼ 📑 Freez	e 🛃 Detach	Opening Balance	Posted	Paid / Terminate	Current Balance Waived	Charge Off	Adjusted (-)	Terminate Balance Adjusted (+)	סדר) (כדם 🔘 ידם) Balano
Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces AP Transactions GL Transactions	ł	View Forma Balance Type LEASE RECEI	it ▼ 📑 Freez	e 🛃 Detach	Opening Balance 0.00	Posted 10,699.92	Paid / Terminate 2,080.54	Current Balance C Waived 0.00	Charge Off 0.00	Adjusted (-) 0.00) Terminate Balance Adjusted (+) 0.00	О ПТD/СТD О УТD Ваlano 8,619.3
Vendors # Batch Transactions Advances Payments Fees # Interfaces AP Transactions G. Transactions CASA Reconciliation		Wew * Forma Balance Type LEASE RECET FEE LATE CH	t ▼ 🔐 I Freez	e 🛃 Detach	Opening Balance 0.00 0.00	Posted 10,699.92 430.94	Paid / Terminate 2,080.54 0.00	Current Balance Waived 0.00 0.00	Charge Off 0.00 0.00	Adjusted (-) 0.00 0.00	Terminate Balance Adjusted (+) 0.00 0.00	 ПТD/СТD (УТD Balano 8,619.3 430.9
Vendors 4 Batch Transactions Adivances Payments Fees 4 Interfaces AP Transactions GL Transactions		View Forma Balance Type LEASE RECEI FEE LATE CHI FEE NSF	t ▼ B I I Freez VARLE ARGE E	e 🛃 Detach	Opening Balance 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00	Paid / Terminate 2,060.54 0.00 0.00	Current Balance C Waived 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00	Terminate Balance Adjusted (+) 0.00 0.00 0.00	© ITD/CTD (TTD Balano 8,619.3 430.9 0.0
Vendors # Batch Transactions Advances Payments Fees # Interfaces AP Transactions G. Transactions CASA Reconciliation		View Forma Balance Type LEASE RECET FEE LATE CH FEE NSF FEE ADVANCI	t ▼ 🔐 I 🔐 Freez VABLE ARGE E AY	e 🚮 Detach	Opening Balance 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00	Paid / Terminate 2,080.54 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Terminate Balance Adjusted (+) 0.00 0.00 0.00	TTD/CTD YTD Balano 8,619.3 430.9 0.0 0.0
Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces AP Transactions G. Transactions CASA Reconciliation		View V Forma Balance Type LEASE RECET FEE LATE CHI FEE NSF FEE ADVANCI FEE PHONE P	v ARLE E ARGE E AY SE TAX	e 🚮 Detach	Opening Balance 0.00 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00 0.00	Paid / Terminate 2,080.54 0.00 0.00 0.00 0.00	Current Balance C Waived 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00	Terminate Balance Adjusted (4) 0.00 0.00 0.00 0.00 0.00	TID/CTD TID/CTD TID/CTD TID/CTD TID/CTD TID/CTD TID/CTD Balano 8,619.3 430.9 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Vendors # Batch Transactions Advances Payments Fees # Interfaces AP Transactions G. Transactions CASA Reconciliation		View V Forma Balance Type LEASE RECEI FEE LATE CH FEE NSF FEE ADVANCI FEE PHONE P SALES / USAC	ARGE	e 🛃 Detach	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00 0.00 0.00	Paid / Terminate 2,080.54 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Terminate Balance Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00	ПО/СТО УТО Ваlano 8,619.3 430.9 0.0 0.0 0.0 0.0 0.0 0.0
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Vendors 4 Sach Tractors Advinces Advinces Pagenets Fees 4 Interfaces AP Transactors CLSA Recondition Conversion Accounts Collections Collections	•	View V Forma Balance Type HELASC RECEE FEEL LATE CH FEEL ADVANCI FEEL ADVANCI FEEL ADVANCI FEEL ADVANCI FEEL DISPOST FEEL EXCESS L OTHER FEEL FEEL EARLY TE	ARCE	e 🚮 Detach	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid / Termnate 2,060,554 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Current Balance Waived 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Terminate Balance	(a) any (m)
Vendor # Bath Transactors Advances Payments Fees # Interfaces # Interfaces AP Transactions C AGA Reconciliation Conversion Accounts	•	View V Forma Balance Type LEASE RECEI FEE LATE CH FEE INSF FEE ADVANCI FEE PHONE P SALES / USAO FEE DISPOST FEE EXCESS L OTHER FEE A FEE EALL'TE TERMINATIO	ARCE	e 🛃 Detach	Opening Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Posted 10,699.92 430.94 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Paid / Teminate 2,060,54 0,00 0,00 0,00 0,00 0,00 0,00 0,00	Current Balance Control Balance Control Contro Control Control	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Terminate Balance Adjusted (4) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	(a) ITD/CTD (b) TD Balance 8,619,3 433,9 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0

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 appears in the corresponding column of Customer Service screen's Account Balances screen for ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

To waive escrow advanceTransactionParametersWaive Escrow AdvanceTxn Date AmountTo reschedule an escrow paymentTransactionParametersReschedule Escrow PaymentTxn Date AmountTxn 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 appears in the corresponding column of Customer Service form's Balances screen for FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

Summary	Customer Service	Account Details	Customer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foredosure	Deficiency	Collateral	Bureau	Cross/Up Sell Activities

lance Group				Balance	Group			I	xn Period
				Ocur	rent Balance 🔘 [Deficiency Balance	Non-Performing Balance	Terminate Balance	O ITD/CTD O YTD
ew 🔻 Format 👻 📑 Freeze	Detach 🚽 Wrap	8		0.0					0141011
Balance Type	Opening Balance	Posted	Paid Balanc	e Wa	aived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	30,000.00	0.0	0	0.00	0.00	0.00	0.00	30,000.00
INTEREST	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00 =
FEE ADVANCE	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
FEE OVER CREDIT LIMIT	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
FEE MEMBERSHIP	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUPTCY	0.00	0.00	0.0	0	0.00	0.00	0.00	0.00	0.00 🔻
								Current Bala	ince Total 30,000.00
omotion and Insurance Deta	ails								View 🔗 Audit
ew 🔻 Format 🔻 📑 🗍 Freeze	Detach 🕹 Wrap	69							
Promotion	Туре	VUI .	Rate	Term Start Dt	End Dt	Insurance	Status	Sub Type	
NONE	NONE		0.00	0.00 12/24/2015	12/31/4000	u iour diffe	Status	Sub Type	6

To adjust a pay off quote fee

Transaction			eters
Adjustment to Payoff Quote Fee - Add			ate Amount
Adjustment to Payoff Quote	Fee - Subtract	Txn Da	ate Amount
To waive a pay off quote fee			
Transaction Parameters			
Waive Payoff Quote Fee	Txn Date Amou	unt	

A.1.25 Nonperforming Accounts

Lease accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on balances of the account (principal, interest, fee and expense) as a result of the above transactions.



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To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Perform- ing	Txn Date

A.1.26 Convert a Precomputed (PC) Lease into a Simple Interest (SI) Lease

When converting a precomputed Lease into a simple interest Lease, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method interest bearing (simple interest)
- Maturity Date Computed from the term and next payment due date
- Monthly Payment Amount Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to simple interest Lease.

The resulting 'new' simple interest Lease will have the same account number with details entered/computed above.

Caution: The converting a precomputed Lease into a simple interest Lease transaction can be performed only by closing the nonperforming condition.

To reschedule precomputed Lease to interest bearing Lease

Transaction	Parameters	
Reschedule Pre-Compute Lease to Interest Bearing Lease	Txn Date	
	Reschedule Payment Start Date	
	Amount	
	Rate	
	Term	

A.1.27 Account Settlement Transaction

A delinquent account can be settled when the lender agrees for a specific 'settlement amount' with the borrower. Here the 'settlement amount' is the net amount agreed for settlement between both the parties. If the borrower makes that payment within the 'Good through date', lender would consider that corresponding account is paid off / closed even if actual payment is less than the actual outstanding balance.

Note that, system does not allow to post account settlement transaction on 'Charged Off' accounts. Similarly when 'Account Settlement Transaction' is in force, system does not allow to charge-off the account.



To post an account settlement transaction

Transaction	Parameters
ACCOUNT SETTLEMENT	TXN DATE
	EFFECTIVE DATE
	GOOD THROUGH DATE
	AGREED SETTLEMENT AMOUNT
	COMMENT

Here, the transaction date can be back dated but the effective Date for the settlement need to be the current date or a future date.

On posting the transaction successfully, the new account condition 'Account Under Settlement' is updated with end date as 'Good Through Date'.

- On 'Good Through Date' if the settlement amount is partially or not honoured, system automatically closes the 'Account Under Settlement' condition posted on the account and also remove the settlement details posted on the account.
- In case the entire settlement amount is received on or before the 'Good Through Date', on executing the 'Account Settlement Processing' batch on that day, system closes the 'Account Under Settlement' condition. The 'Settlement Information' in Customer Service Summary screen and Account Details screen is retained to indicate the last settlement information that lead to the PAIDOFF status of the account.
- 'Paid Off' transaction is automatically posted so that account balance will be updated as zero.
- System ignores the Write-off Tolerance amount to post Paid-Off transaction and outstanding balances will be waived.

The 'Settlement Information' is updated in following screens:

- Customer Service > Summary > Account Details > Settlement Information
- Customer Service > Account Details'

If required, this settlement monetary transaction can also be reversed from the 'Payment Maintenance' screen by clicking the 'Reverse' button.

A.1.28 Change Lease Payment Amount

During the servicing stage of lease account, you can change the payment amount by posting 'LEASE CHANGE PAYMENT AMOUNT' monetary transaction and generate new repayment schedule. However, note that changing the payment amount is supported only for 'Interest Rate' type of lease calculation method.

While posting this transaction, you can either allow system to auto compute the new payment amount or specify the new payment amount for reschedule.

- To auto compute the new payment amount, specify the value of 'Payment Auto Compute Indicator' parameter as 'Y'. System ignores the other parameter values if specified in 'Balloon Payment Amount' or 'Payment Amount'.
- Else, specify the value of 'Payment Auto Compute Indicator' parameter as 'N' and enter the value for new 'Payment Amount'. Here system validates the value in 'Balloon



Payment Amount' and displays an error indicating that 'Balloon amount should be zero for override payment change'.

ransaction Batch Information	Save and Add Save and Stay	Save and R	eturn 🔶 Retur
Date 04/11/2018 Monetary ♥	Transaction LEASE CHANGE PAYMENT AMOUNT Status Batch		SALOSI EX ID
Varameters View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🖨 Wrap	62		
	ୟିଥ Value		Required
View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🕼 Wrap		1	
View 🔻 Format 👻 🔛 Freeze 🚮 Detach 실 Wrap Parameter	Value	E.	
Vew V Format V 🔛 🧰 Freeze 🚮 Detach d Wrap Parameter TXN DATE	Value 04/11/2018	B	~

To change the payment amount

Transaction	Parameters
CHANGE PAYMENT AMOUNT	TXN DATE
	PAYMENT AMOUNT
	PAYMENT AUTO COMPUTE INDICATOR
	TERM
	BALLOON PAYMENT AMOUNT

On successful posting of the transaction, a letter of intimation is generated for correspondence by the scheduled batch LCSTXN_BJ_121_01 (LETTER FOR LEASE MONETARY TXNS) which consists rescheduled lease contract terms indicating Transaction Date, old and new Payment Amount and Balloon Payment Amount.

You can also reverse the payment amount change and revert the payment to old amount. If there are any payment(s) received before reversal, the same is adjusted to due buckets accordingly. However, on reversal letter is not generated and has to be manually intimated.

A.1.29 Lease Extension

During the lease period or after the end of a lease term, you can extend the lease contract by posting 'LEASE EXTENSION' transaction. Based on the transaction posting date i.e. either on or before the current maturity date, the lease term is extended immediately and a comment is posted on the account indicating 'Term extended before/after maturity date'.

Lease extension is allowed within and up to the current available residual % value of the asset and is validated against the following extension limits (values) defined in Setup > Contract screen before allowing for extension.

- Max Extn Period / Life
- Max # Extn /Life
- Minimum # Payments

Note that, lease extension is allowed only for 'Interest Rate' type of lease calculation method and for accounts in active status. However, lease extension is not allowed in the following conditions:

- If residual value is already included in final bill
- If extension posting date is before the maturity date
- If 'Estimated Life' of asset is less than extension period



• If the residual value is ZERO

Transaction Batch Information					
	Save and <u>A</u> dd	🖶 Save and Stay	E Save and F	Return	Retur
		Load	Parameters	Dost Post	Vo
Date 04/11/2018	Transaction LEASE EXTENSION	Sta	atus OPEN		
Monetary 🖌	Batch				
arameters					
	1				
	Value			Require	d
View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🖉 Wrap 🔞		8	1. Contraction of the second se	Require	d
View 🔻 Format 🔻 🔯 🧰 Freeze 🚮 Detach 🖉 Wrap 🚷 Parameter	Value	8	ja l		d
Parameter EXTENSION DATE	Value 04/11/2018	8		~	d

To extend lease contract

Transaction	Parameters
LEASE EXTENSION	EXTENSION DATE
	EXTENSION TERM
	RESIDUAL PERCENT REMAINING
	COMMENT

While posting the above transaction, specify the current transaction posting date in Extension date, duration of extension in Extension Term, the percentage of residual value is being utilized for extension in Residual Percent Remaining and additional information or justification for extension in Comment. System validates and displays an error if the residual percent remaining does not match with system maintained data.

On successful posting of transaction, new maturity date is updated on the account and new repayment schedule is generated. Also the counters in Account Details and Summary screen are updated.

A letter of intimation is generated for correspondence by the scheduled batch LCSTXN_BJ_121_01 (LETTER FOR LEASE MONETARY TXNS) which consists of Extension Date, First Pmt Date, Term, Lease Expiry Date, and Residual %.

You can also reverse the lease extension and system automatically reverses the bills generated after the old maturity date. However, on reversal letter is not generated and has to be manually intimated.

A.1.30 Change Lease Term

During the lease period, you can change the maturity date of a lease account and either increase or decrease the lease term by posting 'LEASE CHANGE TERM' transaction in Customer Service > Maintenance > Transaction Batch Information section.

'LEASE CHANGE TERM' transaction can either be a future or backdated and depends on the payment amount and residual percentage of remaining amount.

Note

The option to change lease term is allowed only for 'Interest Rate' type of lease calculation method and for accounts in active status. However, changing lease term does not impact delinquency status of the account except for back dated transactions.



To change lease term

Transaction Bat	ch Information					Save and Stay	Save and Return	Ca Return
	Date 07/20/2 Monetary ✓	1018			Transaction LEASE CHANGE TERM Batch		Status POSTED	
Parameters	Freeze	Detach	ط Wrap	ଜ୍ଞ				
Parameter	ad the	Seed.2	N	403		Value	Rec	uired
TXN DATE						01/01/2018	4	
PAYMENT AMOUNT						400	~	
RESIDUAL PERCEN	T REMAINING					10	~	
Result								
View - Format -	Freeze	detach	Wrap لے	60				
Transaction Proces	sing Details							
NEW TERM = 71								

Transaction	Parameters
LEASE CHANGE TERM	TXN DATE
	PAYMENT AMOUNT
	RESIDUAL PERCENT REMAINING

While posting the above transaction,

- Specify the current transaction posting date in Txn Date field. You can also post a backdated transaction by specifying a previous date but not beyond first the billing date.
- Specify the payment amount and the percentage of remaining residual amount as indicated below:
 - To decrease lease term, the payment amount should be greater than the billing amount and residual % should be greater than the system maintained data.
 - To increase lease term, the payment amount should be lesser than the billing amount and residual % should be lesser than the system maintained data.

However, lease term can also be changed by maintaining the residual % as zero.

On successfully posting the transaction, the new lease term is calculated between 'Due Dt Next' and 'New Maturity Dt' and is displayed in the 'Results' section. Also the new term and other details are updated on the account and new repayment schedule is generated.

The following screens are updated with lease term change:

- Servicing > Customer Service > Scenario Analysis tab
- Servicing > Customer Service > Transaction History > Transactions tab, 'Details' column is updated with new lease term.
- Servicing > Customer Service > Transaction History > Repayment Schedule tab, the repayment schedule details are updated.
- Servicing > Customer Service > Summary screen > Account Details > Dues section, the 'Remaining Term', 'Paid Term' and 'Amt Paid Excess' fields are updated.
- Servicing > Customer Service > Summary screen > Account Details > Account Information section, the 'Term' and 'Maturity Dt' fields are updated.
- Servicing > Account Details > Account Information section, the following fields are updated - 'Depreciation Value', 'Residual Value', 'Residual %', 'Rent Charge', 'Billed Term', 'Total Term', 'Paid Term' and 'Maturity Dt'.



You can also reverse this transaction in Transaction History > Transactions tab and system automatically reverses the bills generated (if any) post the lease term change.

A.1.31 Lease Security Deposit Adjustment

As part of the collection activity, the security deposit amount paid upfront during the lease contract can be used to adjust the arrears on the account by posting the 'Security Deposit Adjustment' transaction.

To Adjust Lease Security Deposit

Transaction	Parameters
SECURITY DEPOSIT	TXN DATE
ADJUSTMENT	AMOUNT (should be less than or equal to security deposit amount)
	COMMENT

Before posting the transaction, ensure that the security deposit balance is adequate to adjust the arrears. Else, system displays a validation error indicating 'Insufficient Security Deposit' amount to adjust'.

On posting the transaction, system adjusts the balances based on either spread matrix or the spread defined at contract. On successful posting of transaction, the 'Security Deposit' amount is adjusted on the account as a payment and 'Late Fee' (if any) will be eligible for reversal. The 'Results' section displays the status of transaction and indicates previous and current Security Deposit Amount on the account.

A letter of intimation is generated for correspondence by the scheduled batch LCSTXN_BJ_121_01 (LETTER FOR LEASE MONETARY TXNS) which consists of Transaction Date, Security Deposit Amount before and after adjustment, and comments if any.

You can also reverse the security deposit adjustment by posting 'Security Deposit Adjustment Reverse' transaction and system automatically reverses the balance of transaction amount to the 'Security Deposit Amount'. However, on reversal letter is not generated and has to be manually intimated.

A.1.32 Lease Fee Usage Adjustments

After calculating the lease fee usage if there are any differences which needs to be corrected (increase/decreased) to the fee usage amount, you can post the following two types of lease transactions to adjust fee usage balance accordingly.

- Adjustment to Fee Usage ADD
- Adjustment to Fee Usage SUBTRACT

'iew ▼ Format ▼	Free Tree	ze 🚮 Detach 🚽 Wrap 🖓 🖏 Post 🔜 Void		
Date	Monetary	Transaction	St	atus Batch
11/07/2018	Y	ADJUSTMENT TO FEE USAGE - SUBTRACT	PC	DSTED N
11/07/2018	Y	ADJUSTMENT TO FEE USAGE - ADD	PC	DSTED N
11/07/2018	N	ALLOW TO TEMINATE(FOR LEASE)	EF	ROR N
arameters				
/iew ▼ Format ▼	Free Free	ze 🚮 Detach 📣 Wrap 🚯	1675.	
/iew ▼ Format ▼ Parameter	Free The Pres	ze 🚮 Detach 🚽 Wrap 🚱	Value	Required
View Format Parameter TXN DATE	Free T	ze 🚰 Detach 📣 Wrap 🚱	Value 11/07/2018	Required Y
View ▼ Format ▼ Parameter	Free	ze 🛃 Detach 👌 Wrap 🚱		



To Add Lease Fee Usage

Transaction	Parameters
ADJUSTMENT TO FEE USAGE -	TXN DATE
ADD	AMOUNT (Fee Usage amount that needs to be added)
	COMMENT

To Subtract Lease Fee Usage

Transaction	Parameters				
ADJUSTMENT TO FEE USAGE -	TXN DATE				
SUBTRACT	AMOUNT (Fee Usage amount that needs to be subtracted)				
	COMMENT				

For more information on how OFSLL handles lease calculation and billing, refer to Appendix - Usage Based Leasing chapter.

A.1.33 Evergreen Lease Transaction

Evergreen lease in OFSLL refers to a type of lease contract between customer and financial institution in which the customer can use an asset which is still in working condition and agrees to pay a minimum lease amount for a specific term, even if the residual value of asset becomes zero.

This lease amount is a mutually agreed value by both the parties and does not specifically include depreciation cost of asset or the interest component.

For example, if an Evergreen Lease contract is agreed for Lease Payment Amount of \$5 and Term of 36 months, the billing is done for lease receivables as follows:

Cycle	Lease Receivable without Payment	Lease Receivable with Monthly Payment	Term	Remaining Term
0	0	0	0	36
1	5	5	1	35
2	10	5	2	34
3	15	5	3	33
Ν	N x Lease Payment Amount	Lease Payment Amount	4	32

Similar to any other lease contract, even in Evergreen Lease the customer is billed for the agreed payment amount until the lease maturity date and lease receivable is updated based on the billing. Other transactions such as late fee, lease payoff and termination are processed as usual.

You can define Evergreen Lease contract in OFSLL by posting EVER GREEN LEASE monetary transaction in Servicing > Customer Service > Maintenance screen at anytime i.e. Before / On / After the account maturity date.



Note

Evergreen Lease in OFSLL is supported only for INTEREST RATE type of lease calculation method.

If evergreen lease transaction is posted on existing lease account, the lease account is extended up to the term specified and is billed as per the agreed 'Payment Amount' for extended term. Also the 'Rate' and 'Residual %' of the existing lease are updated to '0' and existing balances are closed by either posting an adjustment minus transaction to the account or collecting the payment from customer.

To post ever green lease transaction

View + Format	• 🔯 🗍 Frees	re 🚮 Detach 🛛 🖓 Wrap	🚱 🚯 Post 🔜 V	/gid		
Date	Monetary	Transaction			Stat	tus Batch
11/16/2018	Y	EVER, GREEN LEASE			POS	STED N
ransaction B	atch Informatic	on				<> Be
		Date 11/16/2018		Transaction EVER GREEN LEASE	Status POSTED	
		Monetary 🖌		Batch		
Parameters						
View + Format	- 📑 Trees	re 🎇 Detach 🛛 🖨 Wrap	62			
Parameter					Value	Required
EXTENSION DAT	TE				11/16/2018	¥
EXTENSION TEP	2M				6	~
PAYMENT AMOL	JNT				250	~
COMMENT						_
Result						
	- 🕞 🔟 Frees	re 🛃 Detach 🚽 Wrap	69			
Transaction Pro	cessing Details					
Existing Details	: Maturity Date = 01-0	DEC-18				
Term = 12 Resid						
	aturity Date = 01-JUN	-19				
Term = 18 Resid						
	PAYMENT AMOUNT -					
	AYMENT AMOUNT = \$2	50.00				

Transaction	Parameters
EVER GREEN LEASE	EXTENSION DATE
	EXTENSION TERM
	PAYMENT AMOUNT
	COMMENT

While posting the above transaction,

- Specify the extension date as either current transaction posting date or a future date. However, system does not allow to post a backdated transaction.
- Specify the extension term which is agreed term between customer and financial institution.
- Specify the payment amount which is rental amount for asset usage.
- Specify additional details (if any) in comment field.

On successfully posting the transaction, the 'Results' section displays the details of old and new Maturity Date, Term, Payment Amount and the Residual % is set as zero. The lease receivables are updated with new amount (calculated as New Payment Amount x Term) in Servicing > Balances tab and new repayment schedule is generated. A new Evergreen lease condition is posted on the account.

You can also reverse the Evergreen Lease Transaction in Servicing > Customer Service > Transaction History tab and system automatically reverses the Payment Amount, Term and other existing lease contract details (if any).



System restricts posting the following transactions after posting evergreen lease transaction:

- Lease Change Term transaction LS_CHANGE_TERM
- Lease Extension transaction LS_EXTENSION
- Lease Change Payment Amount transaction LS_CHANGE_PMT_AMT
- Business Credit Limit Maintenance transaction BUS_CRLMT_MAINT
- Lease SCRA transaction CUST_ON_MLTRY_DUTY
- Index / Margin Rate Change transaction RESCHEDULE_INDEX
- Customer Credit Limit Maintenance transaction CUS_CRLMT_MAINT
- Rate Change transaction RATE_CHANGE

The following screens are updated on posting Evergreen Lease transaction:

- Servicing > Customer Service tab, the details of 'Days Past Due', 'Pay Off Amt', 'Amount Due', 'Status' and 'Oldest Due Dt' fields are updated and the amount fields are reset to '0'.
- Servicing > Summary screen changes:
 - Conditions section Account Condition, Condition Start Dt, and Followup Dt fields are updated.
 - Account Details > Dues section fields are reset to zero, term and other fields are updated accordingly.
 - Delinquency Information section details are cleared since there is no delinquency and balances are written-off.
 - Account Information section the Contract Dt, Adjusted Cap Cost, Term, Rate and Maturity Dt fields are updated.
- Servicing > Account Details > Account Information, the 'Rent Charge' and Additional Details section fields - Total Term, Paid Term and Maturity Dt are updated.
- Servicing > Customer Service > Scenario Analysis tab, Term, Payment Amount and other details are auto populated.
- Servicing > Customer Service > Transaction History tab changes:
 - Transactions tab Description, Amount and Term fields are updated.
 - Repayment Schedule tab is updated with new schedule based on term.
 - Due Date History tab existing details (dues) are cleared and new record is created only after first billing.

A.1.34 Lease Rental/Damage Fee Adjustments

After calculating the lease rental fee if there are any rental adjustments or charge which needs to be posted to the account balances (Contract setup > Balances sub tab), you can post the following types of lease monetary transactions.

- ADJUSTMENT TO RENTAL CHARGE ADD
- ADJUSTMENT TO RENTAL CHARGE SUBTRACT
- ADJUSTMENT TO DAMAGE CHARGE ADD
- ADJUSTMENT TO DAMAGE CHARGE SUBTRACT



To post the above transactions

Transaction	Parameters
ADJUSTMENT TO RENTAL/	TXN DATE
DAMAGE	AMOUNT (amount that needs to be updated)
CHARGE - ADD/ SUBTRACT	COMMENT

For more information on how OFSLL handles Rental calculation and billing, refer to 'Rental Agreement' section in Origination User Guide.

A.1.35 Trading of Accounts - Monetary Transactions

Following are the monetary transactions involved while processing Trading of Accounts. These processes are either posted automatically by external origination system or need to be posted manually in Servicing > Customer Service > Maintenance screen. For information about how Trading of Accounts is processed in OFSLL, refer to 'Trading of Accounts' chapter.

- Trade Enquiry Transaction
- Trade Transaction
- Equity Out Transfer Transaction
- Equity In Transfer Transaction
- Trade Fix Transaction
- Equity in Maintenance Transaction
- Account Charge Off

View 🔻 Format 👻 🔛	🔢 Freeze 🛃 Detach 🛛 🖓 Wrap	ලිබ											
	%TRADE%				Ves No								
Txn Code	Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL	Event
TRADE_ENQUIRY	TRADE ENQUIRY	TRA	POST	Y	Ves No	Y	NONE	NONE	N	Y	N	N	Y
TRADE	TRADE	TRA	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	Y	N	N	Y
TRADE_FIX	TRADE FIX	TRA	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	Y	N	N	Y
TRADE_FIX_REV	REVERSE TRADE FIX	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	N
TRADE_MISMATCH	TRADE MISMATCH	TRA	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	N	N	N
TRADE_REV	REVERSE TRADE	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	Ν	N
TRADE_MISMATCH_REV	REVERSE TRADE MISMATCH	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_IN	EQUITY IN TRANSFER	EQU	POST	Y	🔍 Yes 🖲 No	Υ	NONE	NONE	N	N	N	N	N
EQUITY_IN_MAINT	EQUITY IN MAINTENANCE	EQU	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	Y	N	N	N
EQUITY_OUT	EQUITY OUT TRANSFER	EQU	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	N	N	N
EQUITY_IN_MAINT_REV	REVERSE EQUITY IN MAINTENANCE	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_IN_REV	REVERSE EQUITY IN TRANSFER	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_OUT_REV	REVERSE EQUITY OUT TRANSFER	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	N

A.1.35.1 Trade Enquiry Transaction

Trade Enquiry monetary transaction is posted by external origination system to validate if an Account can be traded. This transaction provides details of total available Trade Equity of an Account for a Specific Validation Date. However, the Trade Amount computation is configurable using User Defined Parameters defined in Setup > Administration > User Defined Parameters screen.



To post Trade Enquiry transaction

Transaction	Parameters
TRADE ENQUIRY	TXN DATE
	TRADE ENQUIRY VALID UPTO DATE
	TRADE ENQUIRY LTR PRINT
	COMMENT

While posting the transaction,

- If TRADE ENQUIRY VALID UPTO DATE is specified, then system calculates Accrued Interest on account till the date specified.
- If TRADE ENQUIRY LTR PRINT is selected as 'YES', then a Trade Enquiry Letter with specific format is generated. The value of parameters in the letter are fetched from variables defined in the configuration.

On posting this transaction, system displays the response based on configurable calculation parameter definition defined for 'Trade Equity' (ACC_EQUITY_AMT) in User Defined Parameters screen. Only those definitions with valid selection criteria are consider for processing.

On processing the transaction, the Result section displays the following information:

- A set of pre-defined details such as:
 - ACCOUNT NUMBER
 - MASTER ACCOUNT NUMBER (if associated)
 - ACCOUNT CURRENCY
- System derived values from User Defined Parameters configuration > Formula Variables.
- System derived interest value if the definition contains Accrued Interest as Formula Variable which is calculated based on TRADE ENQUIRY VALID UPTO DATE as similar to payoff quote.
- System derived final composite Trade Equity value and displays based on the description provided for Target Parameter.

On successful posting the transaction, a comment is posted on the Account indicating ACCOUNT TRADE EQUITY PROVIDED TO FOR AMOUNT USD <AMOUNT> VALID UPTO <DATE>.

A.1.35.2 Trade Transaction

Trade monetary transaction is posted by external origination system to Trade and transfer equity from an existing (old) Account to new Account. This transaction implicitly posts Equity-In transfer and Equity-Out transfer transactions on new and old accounts respectively.

Туре	Description			
Upgrade	In this case, one existing (old) Account is upgraded to new Account.			
Split	In this case, one existing (old) Account is upgraded to multiple new Accounts.			

Following are the different types of Trade transactions supported:



Туре	Description
Combine	In this case, multiple old Accounts are upgraded to one new Account.

			ACC1						
			SNO	From Account	To Account	Equity Transfer			
			1	ACC1	ACC2	10000			
			ACC2 - Upgrade						
			SNO	From Account	To Account	Equity Transfer			
			1	ACC1	ACC2	10000			
				ACC2	ACC3	13000			
			3	ACC2	ACC4	17000			
ACC3- Split						ACC4 - Split			
SNO	From Account	To Account	Equity Transfer			SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC3	13000			1	ACC2	ACC4	17000
2	ACC3	ACC5	13000			2	ACC4	ACC5	17000
				5					
			ACC5 - Combine						
			SNO	From Account	To Account	Equity Transfer			
			1	ACC3	ACC5	13000			
			2	ACC4	ACC5	17000			
			2	AUU4	ALLS	17000			

To post Trade transaction

Transaction	Parameters
TRADE	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	COMMENT

While posting the transaction,

- If PROCESS MASTER ACCOUNT is selected as 'YES', then Trade transaction is automatically posted to corresponding Master Account.
- If PROCESS LINKED ACCOUNT is selected as 'YES', then Trade transaction is automatically posted to corresponding Linked Accounts.
- If VALIDATE COMMON CUSTOMER is selected as 'YES', then system validates for a common customer between existing (old) and new account. If not, displays an error.

Note the following:

- Before processing actual trade transaction, Trade Equity is computed and updated in ACC_EQUITY_AMT.
- If Trade transaction is posted on Accounts where Trade Equity is zero, then system considers those as 'Non-Equity Based' accounts.
- As part of Trade process if Trade Eligible flag is set to 'N' for an Asset, then that particular Asset Status is marked as 'ACTIVE'. Else, asset status is updated to INACTIVE.

Trade transaction will be posted 'Only if' the resultant value of following 3 are similar:

• Sum of Equity in itemization of new Accounts



- Sum of Trade Equity of existing (old) Accounts
- Sum of Equity Transfer Amount in Trade Details

In case of mismatch in any one of above, Trade transaction is not posted and instead TRADE MISMATCH transaction is automatically posted by the system with same transaction parameters on the existing (old) account along with a condition - EQUITY MISMATCH DURING TRADE.

In addition,

- During the Trade transaction, a linked 'Equity Out Transfer Transaction' is posted on existing (old) Account to transfer Equity to new account.
- Adjustment minus transaction is posted for all open balances on traded (old) Account to mark the outstanding amount as zero.

On successfully posting of Trade transaction,

- A Comment is posted on existing (old) account in the format ACCOUNT TRADED ON <DATE> WITH TOTAL TRADE EQUITY <VALUE> WITH <TRADE FIX REASON> AND <COMMENT>
- Account status is updated as TRADED.

A.1.35.3 Equity Out Transfer Transaction

'Equity Out Transfer' monetary transaction is automatically posted by the system to transfer Equity from existing (old) account to new account created as part of trade.

Transaction	Parameters
EQUITY OUT TRANS- FER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

Equity Out transaction parameters

On successfully posting the transaction, the 'Equity Out' field is updated in Account Details > Trade Details screen and a comment is posted on the existing (old) account in the format ACCOUNT EQUITY OUT TRANSFERRED ON <DATE> TO ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, < TRADE TYPE > AND <COMMENT>.

A.1.35.4 Equity In Transfer Transaction

'Equity In Transfer' monetary transaction is automatically posted by the system to update Equity to new account created as part of trade.



Equity In transaction parameters

Transaction	Parameters
EQUITY IN TRANSFER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

On successfully posting the transaction, the 'Equity In' field is updated in Account Details > Trade Details screen and a comment is posted on the existing (old) account in the format ACCOUNT EQUITY IN RECEIVED ON <DATE> FROM ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, <TRADE TYPE> AND <COMMENT>.

A.1.35.5 Trade Fix Transaction

You can rectify the equity mismatch for a failed Trade transaction and process the Equity transfer by posting TRADE FIX monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
TRADE FIX	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	TRADE FIX REASON
	COMMENT

To post Trade Fix transaction

This transaction is processed in the same workflow as similar to Trade Transaction. Refer to 'Trade Transaction' for details. In addition, you need to select the TRADE FIX REASON from the drop-down list while posting the transaction.

On successfully posting the transaction, a comment is posted on existing (old) account in the format ACCOUNT TRADED ON <DATE> WITH TOTAL TRADE EQUITY <VALUE> WITH <TRADE TYPE>, <TRADE FIX REASON> AND <COMMENT>.

A.1.35.6 Equity in Maintenance Transaction

You can override the 'Equity In' adjustments that are received in new account after Trade transaction by posting 'EQUITY IN MAINTENANCE' monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.



To post Equity in Maintenance transaction

Transaction	Parameters
EQUITY IN MAINTE- NANCE	TXN DATE
	AMOUNT
	COMMENT

On successfully posting the transaction, the value specified in 'Amount' field is updated to 'Equity In' field in Trade Details sub tab of Account Details screen and a comment is posted on existing (old) account in the format ACCOUNT EQUITY IN MAINTAINED ON <DATE> WITH VALUE <VALUE>, <REASON> AND <COMMENT>.

A.1.36 Billing Cycle Change

You can change the billing cycle/statement of a Lease at any point of time during servicing by posting RESCHEDULE BILL CYCLE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Note the following before posting the transaction:

- The 'Billing Cycle Change' transaction creates significant impact in the system since it impacts the schedule, dues and sensitive account data on account. Hence it is recommended to be posted with careful consideration and OFSLL is not responsible for any impact/mismatch resulting out of this change.
- The 'Billing Cycle Change' transaction can be posted for both Open-Ended and Close-Ended Loans (Vehicle, Home Loan, and Unsecured), Lease and Line of Credit.
- The 'Billing Cycle Change' transaction is applicable for all methods like IBL (Interest Bearing Loans) and Amortized Loans.
- The 'Billing Cycle Change' transaction is 'not' applicable for Pre-compute Loans and for 'Rent Factor Method' of lease accounts.
- In case of any error while posting the transaction, system rolls-back all the changes on the account. Refer to OFSLL Release notes available in OTN library (https:// docs.oracle.com/cd/F22291_01/references.htm) for additional information on 'Billing Cycle Change' transaction validations.

Transaction	Parameters
RESCHEDULE BILL CYCLE	TXN DATE
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associ- ated Accounts.
	NEW BILLING
	Select the billing frequency from drop-down list.

To post Billing Cycle Change transaction



Transaction	Parameters
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.
	However, this parameter has no relevance if the 'Process to Master Account' is not set to 'Y'.
	PRE BILL DAYS
	Specify the pre-bill days on account.
	System displays an error if the PRE BILL DAYS is retained as zero '0' (default value).
	DUE DAY MIN
	Specify the minimum due day to mark-up the due days limit on account to the required standard business rules.
	System displays an error if the DUE DAY MIN is retained as zero '0' (default value).
	DUE DAY MAX
	Specify the maximum due day to mark-up the due days limit on account to the required standard business rules.
	System displays an error if the DUE DAY MAX is retained as zero '0' (default value).
	MAX DUE DAY CHANGE DAYS
	Specify the total number of times due date change is per- mitted) on account. System performs a compatibility check for selected billing cycle.
	System displays an error if the MAX DUE DAY CHANGE DAYS is retained as zero '0' (default value).
	RESCHEDULE PAYMENT START DATE
	Select the rescheduled/next payment date from the adjoin- ing calendar. Ensure the date selected is not less than 'Last Due Date' (Current Due Date).
	PAYMENT AMOUNT
	If payment amount is specified, then system computes bill- ing change calculation considering system parameter. This is applicable for individual accounts.
	Retaining as '0' (default) allows system to auto-compute new payment amount during billing change calculation. Required for Master accounts.
	This field has no relevance for line accounts.

Transaction	Parameters
	TERM
	Enter the number of payments. System displays an error if the term is retained as zero '0' (default value).
	This field has no relevance for line accounts.
	RESIDUAL PERCENT REMAINING
	Specify a value of residual percentage to be accounted in billing. This should not be greater than Account Residual percentage. This is mandatory to be specified if Maturity date is changed for Lease account.
	LATE CHARGE GRACE DAYS
	Specify the number of grace days allowed during billing change calculation. Retaining as '0' (default) does not make any changes on account.
	LEASE EARLY TEMINATION
	Specify the amount to be paid for early termination. Retain- ing as '0' (default) does not make any changes on account.
	COMMENTS

For detailed information on above fields validation, computation of other transactions, 'Billing Cycle Change' transaction validations, refer to OFSLL Release notes available in OTN library (https://docs.oracle.com/cd/F22291_01/references.htm).

While posting the transaction:

- System allows 'Next Due date' after Current Due Date.
- The 'Next Billing Date' is computed after Current Due Date i.e. Next Due Date Pre Bill Days.
- System allow backdating of this transaction till last due date.
- The 'Paid Term' is auto-computed considering the back dated payments (if any).

On successfully posting the transaction, system updates the billing changes to current/master account as defined and internally posts Due Date Change, Change Payment Amount, and Change Term transactions for new billing cycle to be established.

Billing Cycle Change Reversal

Reversal of 'Reschedule Bill Cycle' is allowed with following restrictions:

- System changes 'Account back dated date' as date of posting of transaction and hence no monetary transaction is allowed to post on or before that date. This implies, system does not allow to reverse the 'Reschedule billing transaction' on same date.
- System does not allow to reverse the transaction, if any monetary transaction is posted (except payoff quote), after posting reschedule billing transaction. User is expected to reverse the monetary transaction manually, to reverse the reschedule billing transaction.



A.2 Nonmonetary Transactions

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

- Update a customer's/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
- Change Leased Asset Usage
- Lease Early Termination
- Allow to Terminate Active Military Duty Accounts (For Lease)
- Recourse Details 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
- Trading of Accounts Non-Monetary Transactions
- Bankruptcy Reporting Indicator
- Collateral Maintenance
- Account Contract Maintenance
- Account Payment Mode Maintenance
- Add Balance to Account
- Linked Account Maintenance
- Mock Statement Maintenance

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			

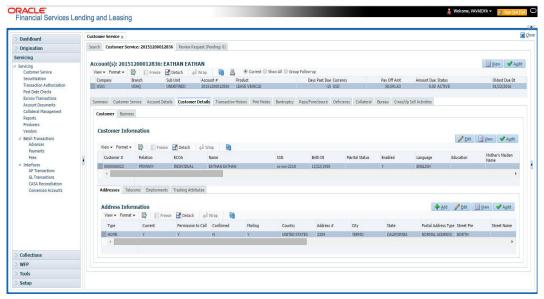
To update business name

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.



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 dependants, and email address.



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			

To change other details about a customer

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.



Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator
To mark a business as	s "skipped"
Transaction	Parameters
Business Olvin	Txn Date
Business Skip	TXII Dale

The Skip box is selected on the Customer Service screen's Customer/Business Details tab.

DashBoard	Customer Service X											
Origination	Summary Customer S	Service Account Det	als Customer	Details Transactio	n History Pmt Modes Bankruptcy	Repo/Foredosure C	Deficiency Bureau C	ross/Up Sell Activitie	s			
ervicing	Customer Busine											
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions	Customer Info	ormation	: 🔂 Detach	چا Wrap 🚱							iew 🖋 Audit	
Account Documents	Customer #	Relation	ECOA	SSN	Name	Birth Dt	Marital Status	Enabled	Language	Education	Mother's Maide Name	
Collateral Management	No data to display.										Name	
Reports Producers	•	III									F	
Vendors Batch Transactions Advances Payments Fees	Customer Info	ormation	Customer								Return	
Interfaces		Customer				Identification Details Passport #			<u>KYC</u> Reference #			
AP Transactions					Daer							
GL Transactions		Relation ECOA							Status			
CASA Reconciliation		Nan				Expiry Dt						
Conversion Accounts		Birth				Visa #				FATCA		
		Marital Stab	.5		Nati	nality						
		Enable	ed be		Natio	al ID			Birth Place			
		Languag	ge			SSN			Birth Country nt US Resident Status			
		Educatio	n		Lio	ise #		Permaner	nt US Resident Status ;			
an a start the		Mother's Maiden Nan			License	State				Power of Attorney		
Collections		Class Type				with the family						
WFP		Em				Military Servic	s		Power of Attorney			
Tools		Stop Corresponden			Active Militar	Active Military Duty Holder Name						
Setup		Disabili	ty		Effec				Address			

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
DECEASED	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL

CRACLE Financial Services Lending and Leasing

DashBoard	Customer Service ×							
Origination	Account(s): 201	50500010045: CHEC	K COMMENT DEL	INQUENCY				📃 Yiew 🖌 Audit
an Barana an	View * Format *	Freeze Det		Current O Show All	Group Follow-up			
vicing	Company	Branch Sub U	it Account #	Product	Davs Past (ue Currency	Pay Off	Amt Amount Due St
customer Service	US01	USHQ UNDEF	INED 20150500	010045 LOAN VEHICLE (FR)		-51 USD	(0.00 A
Securitization Transaction Authorization	< Summary Cust	omer Service Account De	tails Customer Details	Transaction History Pmt Modes 6	3ankruptcy Repo/Foreclo	sure Deficiency	Collateral Bureau	Cross/Up Sell Activi 🕨 🔻
Post Date Checks Escrow Transactions	< Call Activities	Maintenance Comments	Promises Checklists	Tracking Attributes Field Investiga	ition References Corre	spondence Letter	s Document Trackin	g Scenario Analy > 🔻
Account Documents								
Collateral Management		atch Information				4	• Add / Edit	🔄 Yjew 🛛 🔗 Audit
Reports	View 👻 Format	and the sec		🚱 🔅 Post 🔜 Void				
Producers	Date 0//22/2016	Monetary Ti	ansaction				Status	Batch Y
atch Transactions	07/13/2016	N S	ATEMENT PREFERENCE N	MODE			OPEN	N
Advances	07/13/2016	N E	PLOYMENT ADDRESS MA	INTENANCE			POSTED	N
Payments	E 07/08/2016	Y C	IGOFF ADVANCE / PRINC	IPAL				N
Fees	07/07/2016	N RJ	FERENCE DETAILS ADD				OPEN	N +
nterfaces								
AP Transactions	Transaction E	atch Information						
GL Transactions					🕞 Save and Ar	dd 🛛 🔒 Save and S	Stay 🛛 🔒 Save and	Return Carleturn
Conversion Accounts								Load Parameters
							8	- Load Parameters
		Date 07/22/201	ź		USTOMER AS DECEASED		Status	
		Monetary		Batch				
	982N 57							
	Parameters	E.						
	▼ View ▼ Format	• 📑 î Freeze	Detach 🚽 Wrap	62				
llections	Parameter				Value			Required
p	DECEASED DAT	E						<u>ک</u> م
ols	TRANSACTION	DATE					Ċ	6 ~
	RELATION TYP	CODE			PRIM	ARY	-	~
etup	DEMONE DEDM	SSION TO CALL			NO			4

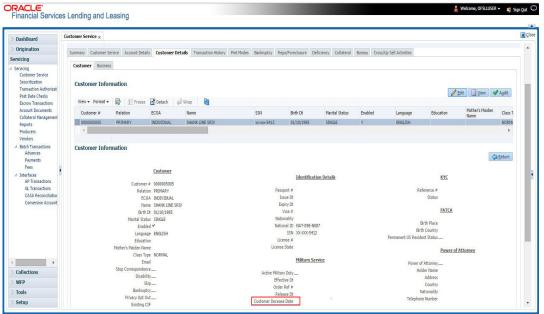
You can select the 'Deceased Date' and 'Transaction Date' (last transaction date) from the adjoining calendar. Select the 'Relation Type Code' and 'Remove Permission To Call' (as 'Yes') from the drop-down list.

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.



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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 PR VACY OPT-OUT)	REFERENCES (PRI-	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.

DashBoard	Customer Service ×												
> Origination			Customer			* Share Credit Opt Out			Customer Decease Date	05/03/2016	20		
Servicing		Customer #	0000001004			Existing CIF				KYC			
Servicing		Relation	PRIMARY				Identification D	otalle		KIL			
Customer Service		ECOA	CONSUMER D	ECEASED	0		Identification D	ctails	Reference #				
Securitization			DELINQUENC	Y CHECK		Passport #			Status			•	
Transaction Authorization			COMMENT			Issue Dt	E	1	Status		L	•	
Post Date Checks		Birth Dt	09/09/1990	120				-		FATCA			
Escrow Transactions	м	larital Status	UNDEFINED			Expiry Dt	E C	3		IAICA			
Account Documents		Enabled	~			Visa #			Birth Place				
Collateral Management Reports	-	Language	ENGLISH		-	Nationality	USA	-	Birth Country			-	
Producers		Education	UNDEFINED		-	National ID						•	
Vendors			ONDER INCO				XX-XXX-2321		Permanent US Resident				
4 Batch Transactions		laiden Name					XX-XXX-2321		510103				
Advances		Class Type	NORMAL		-	License #				Power of At	torney		
Payments		Email				License State							
Fees	* Stop Corr	espondence [100						Power of Attorney	1			
⊿ Interfaces		* Disability					Military Service		Holder Name				
Collections		* Skip [Active Military Duty			Address				
WFP		Bankruptcy .				Effective Dt	-		Country			•	
	* Priv	acy Opt Out	1			Order Ref #							
Tools	* Insura	nce Opt Out	1			Release Dt			Nationality			-	

To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type ${\bf N}$ 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.

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

To stop correspondence with a customer

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.

DashBoard	Cus	stomer Service X											×
> Origination				C 1		Data da Dada	uptcy Repo/Foredosure	D.C.					
ervicing		summary Customer Serv	Account Details	Customer Details	Iransaction History	Pmt Modes Bankr	uptcy kepo/Poredosure	Dendency Burea	Cross/Up Sel Activities				
Servicing Customer Service Securitization Transaction Authorization Post Date Checks		Customer Business	nation		54						🖋 Edit 📃 🛛	iew 🗸 Audt	
Escrow Transactions		View ▼ Format ▼	Freeze	🚰 Detach 🚽 Wi	ap 🚷							Mother's Maide	
Account Documents		Customer #	Relation	ECOA	SSN	Name	Birth Dt	Marital Sta	tus Enabled	Language	Education	Name	
Collateral Management Reports		No data to display.	Ш									F	
Producers Vendors													
Batch Transactions Advances Payments		Customer Inform	nation									Ga Beturn	
Fees				Customer			Identificati	on Details			KYC		
4 Interfaces			Customer #										
AP Transactions GL Transactions			Relation				Passport #			Reference #			
CASA Reconciliation			ECOA				Issue Dt			Status			
Conversion Accounts			Name				Expiry Dt				FATCA		
			Birth Dt				Visa # Nationality				TAILA		
			Marital Status Enabled				National ID			Birth Place			
			Language				SSN			Birth Country			
			Education				License #		Permanen	t US Resident Status	_		
		No. 1	fother's Maiden Name				icense State						
Collections		1	Class Type								Power of Attorney		
WFP			Email				Military Ser	vice		Power of Attorney			
			Stop Correspondence							Holder Name	_		
Tools			Disability				Military Duty			Address			
Setup			Skip				Effective Dt			Country			

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 Lease accounts, you can back port this functionality. Contact your account manager.

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Com- pany 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	To update	the	existing	ACH	bank	details
---	-----------	-----	----------	-----	------	---------

Transaction	Parameters						
ACH Maintenance	ACH Account Number						
and	ACH Account Type Code						
NEW ACH MAINTE- NANCE	ACH Payment Frequency Code						
and	ACH Status Code						
ACH ONE TIME PHONE PAY	ACH Bank Name						
	Bank City						
	Bank State						
	ACH Bank Routing Number						
	ACH Reference Number						
	Payment Mode						
	Name as it Appears on Account						
	ACH Default Indicator						
	ACH End Date						
	ACH Payment Amount						
	ACH Payment Amount Excess						
	ACH Payment Day						
	Phone Pay Fee						
	ACH Fee Indicator						
	ACH Start Date						
	Debit Date						
	Txn Date						

Note that for an active Recurring ACH record, ensure that the payment mode is selected as AUTOPAY and for an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist.



This information appears in the ACH section of the Account Details screen.

Origination	Search Customer Servi	ce: 20121100010579	Review Request (Pending	: 0)				
ervicing								
Servicing	Account(s): 20121	100010579: RUSS	O JIM / RENEE					View 🖌 Audit
Customer Service	View 🔻 Format 👻 📓	Freeze 🔛 Deta	ich 🚽 Wrap 🧯	💁 / 🕘 Current 🔘 Sho	w All 🔘 Group Follow	/-up		
Securitization		Account # Prod		Days Past Due Cu		Pay Off Amt	Amount Due Status	s Olde
Transaction Authorization	UNDEFINED	20121100010579 LEAS	SE VEHICLE	0 US	-	0.00	0.00 PEND	ING
Post Date Checks Escrow Transactions	4				111			,
Account Documents								
Collateral Management	< Summary Custome	er Service Account Det	tails Customer Details	Transaction History Pmt Mo	des Bankruptcy	Repo/Foreclosure	Deficiency Collateral	Bureau C > *
Reports =	Account Details State	ements Rate Schedule	Insurances Contract	Information				
Producers		cinenta nuce acineadore	unsorunces contract					
Vendors								
Batch Transactions	Contract Inform			_				<u></u> ⊻iew
Advances	View - Format -	🗟 🔟 Freeze 🚮	Detach 🖉 Wrap	ලිඩ				
Payments Fees	Contract Dt	Amt Due at Signing	Total of Pmts (Estimated)	Due Day 1st Pmt Dt	Maturity Dt	Security Dep	osit Contract Recvd Dt	Contract Verify
 Interfaces 	11/10/2012	2,386.11	12,999.96	10.00 11/10/2012	10/10/2015	500	0.00 11/10/2012	12/09/2015
AP Transactions	•	Ш						۲
GL Transactions								
GL Transactions CASA Reconciliation				SC Compensation Subver				

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 Mainte- nance	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.

mmary Custon	mer Service	Account Det	ails Custor	mer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foredos	ure Deficiency	Collateral	Bureau	Cross/Up Sell Activities			
al Activities M	laintenance	Comments	Promises	Cheddists	Tracking Attributes	References	Correspond	dence Letters	Document Track	ing Scenar	io Analysis				
Transaction	Batch Info	ormation											🕂 Add 🥖 Ed	it 🚺 View	√ A <u>u</u> dit
View 🔻 Forma	at 🕶 📑	Freeze	🖌 Detach	🖉 Wrap	🗎 🖗	Post 🙀	loid								
Date	Monet	ary	Transaction	1									Status	Batch	
02/05/2016	Y		ADJUSTMEN	NT TO ACH FE	ee - Add								OPEN	Ň	
12/19/2015	Ν		ADD CUSTO	MER ADDRES	SS PHONE								POSTED	N	-
12/19/2015	N		CUSTOMER	MAINTENAN	CE								POSTED	N	12
12/19/2015	Y		ADJUSTMEN	NT TO ADVAN	ice / Principal - Ade								POSTED	N	
12/19/2015	Y		ADJUSTMEN	VT TO ACH FE	EE - ADD								VOID	N	-
Parameters															
View • Forma	at 🕶 📑	Freeze	d Detach	لي Wrap	62										
Parameter												Value		Requir	ed
No data to display	y.														
Result															
View 🔻 Forma	at 🕶 📑	Freeze	🖌 Detach	🖉 Wrap	62										
Transaction P	Processing Detai	is													
No data to display	y.														

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.



Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	РDС Туре
	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

To add post dated checks as a method of repayment

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Lease account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.



A.2.14 Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Mainte- nance	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

Transaction	Parameters
Insurance Mainte- nance	Txn Date
nance	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 cancel insurance (or reverse the insurance cancellation)

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				

Transaction	Parameters	
New Escrow Insurance Details	Escrow Type	
Details	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	



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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

To add new escrow tax details

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.



Transaction	Parameters
Change Insurance Annual Disburse- ment	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance annual disbursement

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 Insur- ance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference



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

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference
To change escrow indicators of ta	X
Transaction	Parameters
Change Escrow Indicators of	Parameters Escrow Type
Change Escrow Indicators of	Escrow Type
Change Escrow Indicators of	Escrow Type Escrow Sub Type
Change Escrow Indicators of	Escrow Type Escrow Sub Type Vendor #
Change Escrow Indicators of	Escrow Type Escrow Sub Type Vendor # Transaction Date
Change Escrow Indicators of	Escrow Type Escrow Sub Type Vendor # Transaction Date Escrow Required (y/n)

To change tax disbursement plan

A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.



To resume escrow analysis

TO resulle escrow analysis			
Transaction	Ра	Parameters	
Resume Escrow Analysis	Tra	Transaction Date	
	Re	ason	
	Re	ference	
To resume escrow disbursen	nents		
Transaction		Parameters	
Resume Escrow Disbursements		Transaction Date	
		Reason	
		Reference	
To stop escrow analysis			
Transaction	Parameters		
Stop Escrow Analysis	Transaction Date		
	Reas	on	
	Refer	ence	
To stop escrow disbursemen	ts		

o stop escrow dispursements

Transaction	Parameters
Stop Escrow Disburse- ments	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Mainte- nance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.



A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSA- TION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSA- TION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

A.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW To add contact reference to an account
- REF_STATUS_MAINT To modify contact reference attached to the account

Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1



Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

• Transaction Code: ACC_STMT_PREFERENCE_MODE



Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREF-	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 Recourse Details Maintenance

You can post the following nonmonetary transactions to change existing recourse information such as changing recourse type preference from Partial to Full or vice versa, recourse reason, percentage of recourse allowed or flat amount.

- Transaction Code: RECOURSE_MAINT
- Description: RECOURSE DETAILS MAINTENANCE

Transaction	Parameters
RECOURSE DETAILS MAINTE-	TRANSACTION DATE
	RECOURSE TYPE
	RECOURSE REASON
	MAX RECOURSE %
	RECOURSE AMOUNT



A.2.24 Change Leased Asset Usage

OFSLL facilitates to change the asset usage details of a lease account to new usage details and charge for the additional usage requested. However, note that this facility is applicable only for vehicle lease.

ransaction Ba	tch Information		Save and Add	Save and Stay Save and Return Save and Return
	Date 04/11/2018 Monetary	Transaction ASSET CHANGE USAGE/ Batch	CHARGE DETAILS	Status OPEN
arameters				
View Format	ன 📊 Freeze 🚮 Detach 📣 Wrap			
and the second	🛐 🗍 Freeze 🚮 Detach 🥔 Wrap		Value	Required
View 🔻 Format 👻			Value 1200	Required
View Format	E			

Changes to asset usage of collateral for a lease account can be updated into the system by posting the following transaction:

To change asset usage

Transaction	Parameters
ASSET CHANGE USAGE/ CHARGE DETAILS	NEW USAGE VALUE
	NEW CHARGE PER UNIT
	EXCESS USAGE FEE AMOUNT

While posting the above transaction, specify the New Usage Value in kilometres and New Charge applicable for every unit extended. In the Excess Usage Fee Amount, you can include one-time fees that can be charged on the account for facilitating change usage. Based on the fee amount specified here, system posts a monetary transaction 'FUSG_ADJ_PLUS_ADJUSTMENT TO EXCESS USAGE FEE - ADD' as adjustment to excess usage fee balance. However transaction is not posted if no value is specified.

On successful posting of transaction, the 'Charge' and 'Total' fields are updated with new details in both Customer Service > Collateral tab and Servicing > Collateral Management screen.

A.2.25 Lease Early Termination

During the lease contract period, you can choose to terminate the lease account before the contract maturity date. OFSLL supports lease termination for both 'Interest Rate' and 'Rent Factor' type of lease calculated accounts and allows to post the following types of non-monetary transactions:

- Check Early Termination
- Account Early Termination

A.2.25.1 Check Early Termination

Before terminating a lease contract, you can check if the account is eligible for early termination and if eligible, the amount that has to be paid for early termination by posting the 'Check Early Termination Allowed' transaction. When early termination is not allowed and termination transaction is posted, system displays an error on validation indicating 'Minimum criteria for early termination is not met'.



To check for early termination

Transaction	Parameters	
CHECK EARLY TERMINATION ALLOWED	TXN DATE (Current or future date)	

On successful posting of the transaction, the 'Result' section indicates if early termination is allowed or not.

- If allowed, the amount to be paid for early termination is indicated. For 'Rent Factor' method, it is the Lease Receivable Amount and for 'Interest Rate' Method, it is the Lease Receivable Amount + Interest/Rent Amount.
- If disallowed, the reason for the same is indicated.

A.2.25.2 Account Early Termination

To terminate a lease contract before maturity, you can post the 'Account Early Termination' transaction.

Transaction	Parameters
ACCOUNT EARLY TERMINA-	TXN DATE (Current or future date)
TION	TERMINATE ALLOWED IND (Yes or No)
	TERMINATE BILLED TERM (Minimum number of bills to be gener- ated)
	MIN AMT RECOVERD PER (Percentage of minimum amount to be recovered (Depreciation + Rent Charge i.e. Lease Receivable Amount + Interest)

To early terminate lease contract

When posting the transaction, if 'Terminate Allowed Indicator' is changed from No to Yes, ensure that the Billed Term and Minimum Amount Recovered Percentage is greater than zero.

On successful posting of the transaction, the 'Result' section indicates the status and other details such as Allowed to Terminate, Billed Term and Lease Amount Recovered.

On posting any of the above transaction successfully, a letter of intimation is generated for correspondence by the scheduled batch LCSTXN_BJ_121_01 (LETTER FOR LEASE NON-MONETARY TXNS) with the updated details.

A.2.26 Allow to Terminate Active Military Duty Accounts (For Lease)

For lease accounts if the borrower is on active military duty and the monetary transaction -'Active Military Duty (For Lease)' is posted, system automatically posts 'DO NOT TERMINATE' condition along with the other conditions on the account. When this condition is active, account cannot be terminated since termination transaction is not allowed to be posted.

To override the above 'DO NOT TERMINATE' condition (only if posted) and capture customer request to terminate Active Military Duty Accounts, you can post the following non-monetary transaction:



To allow terminating Active Military Duty Accounts

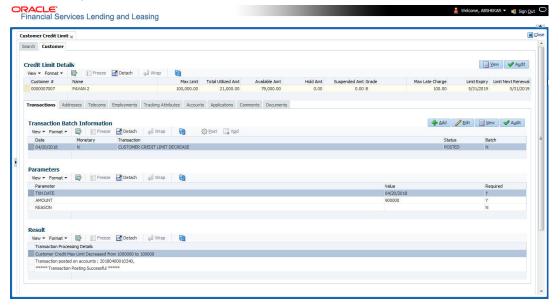
Transaction	Parameters
ALLOW TO TER- MINATE(FOR	TXN DATE (Current or future date)
LEASE)	COMMENTS (additional information, if any)

On successful posting of the transaction, the 'DO NOT TERMINATE' condition is closed on account and the condition close date is updated in 'Condition History' tab. The 'Result' section indicates the transaction processing details.

A.2.27 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.



A.2.27.1 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_IN- CREASE	CUSTOMER CREDIT LIMIT INCREASE
To decrease the customer Max limit field by given amount.	CUS_CRLMT_DE- CREASE	CUSTOMER CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to Cus- tomer Max limit field.	CUS_CRLMT_HOLD DECREASE	DECREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT



Purpose	Transaction Code	Transaction Description
To move given transaction amount from customer Max limit to HOLD amount field.	CUS_CRLMT_HOLD_I NCREASE	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	CUS_CRLMT_SUS- PEND_INCREASE	INCREASE CUSTOMER CREDIT LIMIT SUS- PEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	CUS_CRLMT_SUS- PEND_ DECREASE	DECREASE CUSTOMER 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.2.27.2 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_IN- CREASE	BUSINESS CREDIT LIMIT INCREASE
To decrease the business Max limit field by given amount.	BUS_CRLMT_DE- CREASE	BUSINESS CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to busi- ness 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_I NCREASE	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
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.2.27.3 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:

Transaction	Parameters
CUS_CRLMT MAINT	TXN DATE
or	GRADE
BUS_CRLMT	MAX LATE CHARGE RATE
MAINT	LIMIT EXPIRY DATE
	LIMIT NEXT RENEWAL DATE

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.27.4 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.

Transaction	Parameters
CUS_ADR_PH MAINT	TXN DATE
or	ADR ADDRESS TYPE CODE
BUS_ADR_PH	ADR PHONE
MAINT	ADR MAILING INDICATOR
	ADR POSTAL ADDRESS TYPE CODE
	ADR ADDRESS NUMBER
	ADR STREET PRE TYPE CODE
	ADR STREET NAME
	ADR STREET TYPE CODE
	ADR STREET POST TYPE CODE
	ADR APARTMENT NUMBER
	ADR ADDRESS2



Transaction	Parameters
	ADR CITY
	ADR STATE CODE
	ADR ZIP
	ADR ZIP EXTENSION
	ADR COUNTRY CODE
	ADR COMMENT
	ADR CENSUS TRACT/BNA CODE
	ADR MSA CODE
	PERMISSION TO CALL IND
	PERMISSION TO TEXT IND

A.2.27.5 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.

Transaction	Parameters
ADD CUSTOMER TELECOM	TXN DATE
CUS_NEW_TEL	RELATION TYPE CODE (Applicable for Customer Telecom)
or	TELECOM TYPE
ADD BUSINESS TELECOM	TELECOM PHONE
BUS_NEW_TEL	CURRENT INDICATOR
	TELECOM PHONE EXTENSION
	PERMISSION TO CALL IND
CUSTOMER TEL-	PERMISSION TO TEXT IND (Applicable for Business Telecom)
ECOM MAINTE- NANCE	BEST CALL START TIME
CUS_TEL_MAINT	BEST CALL START TIME PERIOD
or	BEST CALL END TIME
BUSINESS TELE- COM MAINTE-	BEST CALL END TIME PERIOD
	TELECOM TIME ZONE
BUS_TEL_MAINT	BEST DAY TO CALL

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'.

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A.2.27.6 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

Transaction	Parameters	
BUS_PAR_ADD	Permission to Call	
or	Permission to Text	
BUS_PAR_MAINT	Customer #	
	First Name	
	MI	
	Last Name	
	Suffix	
	SSN	
	Birth Dt	
	Birth Place	

Also, note that if the business partner details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.27.7 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.

Transaction	Parameters
BUS_AFF_ADD	Organization Type
or	Legal Name
BUS_AFF_MAINT	Name of the Business
	Tax ID #
	Ownership (%)

A.2.28 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.2.29 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'.

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

To update existing business details

On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Details > Business tab.

A.2.30 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_RESCISSION' - 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
RESCISSION ACCOUNT	TXN DATE
	PROCESS MASTER ACCOUNT
	REASON CODE
	COMMENTS

While posting the transaction,

- Select the transaction date as the current system date.
- If PROCESS MASTER ACCOUNT is selected as 'YES', then rescission transaction is automatically posted to corresponding Master account and Linked account. If selected as 'No', then rescission transaction is automatically posted to current account and its Linked Account(s).
- Select the Reason Code as STATUTORY RESCISSION or LATE RESCISSION from the drop-down list and 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 comment is posted on rescission account in the format RESCINDED ON <DATE> FOR THE <REASON> AND <COMMENT>.

Note

If rescission transaction is posted on Traded accounts, system automatically performs certain actions on existing (old) account and new accounts. For more information, refer to 'Trade Reversal/Rescission and Charge-off of Account' section in Appendix: Trading of Accounts chapter.

A.2.31 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' nonmonetary 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 to be manually changed in Servicing > Customer Service > Collateral > Vehicle tab.



To add asset to account

Transaction	Parameters
ADD NEW ASSET	NEW ASSET NUMBER
	COMMENTS

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 updated the asset details in Servicing > Customer Service > Collateral > Vehicle tab.

A.2.32 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	TXN DATE				
CREDIT SCORE UPDATE	Select the transaction date from adjoining calendar.				
CUS_CRED-	SCORE RECIEVED DATE				
IT_SCORE_MAINT	Select the date when the score was received from credit bureau.				
or BUSINESS CREDIT	RELATION TYPE CODE (Applicable only for customer score update)				
SCORE UPDATE BUS_CRED- IT_SCORE_MAINT	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 rela- tions).				
	SOURCE CODE				
	Select the credit bureau from where the customer/business credit score is received from the drop-down list. The list is popu- lated 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/



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Customer #	Relation	ECOA	Name		SSN	Birth Dt	Customer Deceas
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A.2.33 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	TXN DATE				
MAINTENANCE ACC_MASTER_AC-	Select the transaction posting date from the adjoining calendar.				
COUNT_MAINT	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.				
	MASTER ACCOUNT NUMBER				
	Enter the Master Account number to which the current account is to be linked.				
	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.				
	VALIDATE COMMON CUSTOMER				
	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.				
	VALIDATE BILLING CYCLE AND DUE DATE				
	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.				



Transaction	Parameters			
	VALIDATE PORTFOLIO COMPANY			
	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.			
	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.			
	PROCESS LINKED ACCOUNTS			
	Select either Yes or No from the drop-down list.			
	If the parameters is set to 'Y' while posting the transaction from Master/Linked/Associated Account(s), then based on the Main- tenance Action Type parameter selected as Add / Update / Remove, system Adds, Updates, or Removes the Master Account # to Associated Account and its Linked Account respec- tively.			
	On posting the transaction a comment is posted in Linked Account indicating 'MASTER ACCOUNT # ADDED/REMOVED or UPDATED FROM {OLD MASTER ACCOUNT #} TO {NEW MASTER ACCOUNT #}'.			
	Note : This parameter has no significance if the other parameter 'Process Master Associated Accounts' is set to Y since system already processes all the Associated Accounts of the Master Account (Assuming Linked Account is also one of the associ- ated account of Master).			
	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 transac- tion from the drop-down list.			
	COMMENTS			
	Additional information (if any).			

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 decease customer have to be updated to new customer Master Accounts manually.

A.2.34 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.



Transaction	Parameters					
STATEMENT CONSOLIDA-	TXN DATE					
TION INDICATOR MAINTE- NANCE	Select the transaction posting date from the adjoining cal- endar.					
ACC_STMT_CONSOLI- 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 Associ- ated 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.2.35 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'.

То	add	existing	business
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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.2.36 Add Business Phone Details

You can update phone details 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.

Transaction	Parameters
BUSINESS PHONE MAINTE-	TXN DATE
NANCE	ADDRESS PHONE
	ADDRESS TYPE
	PERMISSION TO CALL IND

To add business phone details

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.2.37 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.

Transaction	Parameters
CUSTOMER ADDRESS CON- FIRMATION (CUS CON ADR -	TXN DATE
MAINT) or BUSINESS ADDRESS CONFIR-	RELATION TYPE CODE (Applicable for Customer address)
MATION (BUS_CON_ADR MAINT)	ADR ADDRESS TYPE CODE or ADDRESS TYPE
	CONFIRMED ADDRESS INDICATOR

To confirm customer / business address

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.2.38 Trading of Accounts - Non-Monetary Transactions

Following are the non-monetary transactions involved while processing Trading of Accounts.

- Add / Update Trade Details Transaction
- Trade Reversal
- Rescission Transaction to Void Account

A.2.38.1 Add / Update Trade Details Transaction

If a Trade transaction has failed during Equity Validation, the same can be manually corrected by adding or updating entries into Trade Details Table and adjust the 'Equity Transfer Amount' in existing (old) account maintained in the system. This can be done by posting 'ADD/



UPDATE TRADE DETAILS' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
ADD TRADE TRANSACTION DETAILS	TXN DATE
-or-	AMOUNT
UPDATE TRADE DETAILS	ACCOUNT NUMBER
	TRADE TYPE
	COMMENTS

While posting the above transaction, ensure that a valid Destination account or Target (new) account number is entered. For more details on Trade Type, refer to 'Trade Transaction' section.

On successfully posting the transaction, a confirmation message is displayed in Result section and a comment is posted on the account in the following format - TRADE DETAILS ADDED/UPDATED ON <DATE> WITH TO <ACCOUNT NBR>, TRADE AMOUNT <VALUE>, TRADE TYPE AS <TRADE TYPE> AND <COMMENT>.

A.2.38.2 Trade Reversal

You can reverse the Trade transaction updates on existing (old) account or Source account which contributed to multiple Equity Out (Split) or one-to-one (Upgrade) in OFSLL by posting 'TRADE REVERSAL' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To reverse a	Trade
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Transaction	Parameters
TRADE REVERSAL	TXN DATE
	REASON CODE
	COMMENTS

While posting the above transaction, select the Reason Code as STATUTORY RESCISSION or LATE RESCISSION from the drop-down list.

On successfully posting the transaction, a set of changes are done to traded accounts. Refer to 'Trade Reversal/Rescission and Charge-off of Account' section in Appendix - Trading of Accounts chapter.

A.2.39 Bankruptcy Reporting Indicator

You can categorize a particular customer or a business account as bankrupt in OFSLL by posting 'CUSTOMER / BUSINESS BANKRUPTCY REPORTING INDICATOR' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Marking a customer/business as 'Bankrupt' indicates that the particular customer/business cannot repay the debts and this condition is posted on the account and an Alert is populated in Summary tab.



Before posting the transaction, system validates if the existing customer's/business bankruptcy indicator is set as 'Y'. If yes, an error is displayed and transaction is not allow to post.

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To mark a Customer Account as Bankrupt

Transaction	Parameters
CUSTOMER BANK- RUPTCY REPORTING	BANKRUPTCY INDICATOR
INDICATOR	RELATION TYPE CODE
	BANKRUPTCY DISPOSITION
	BANKRUPTCY TYPE
	EFFECTIVE DATE
To mark a Business Only A	ccount or SME Account as Bankrupt
Transaction	Parameters
BUSINESS BANK- RUPTCY REPORTING	BUSINESS BANKRUPTCY INDICATOR
INDICATOR	BUSINESS BANKRUPTCY DISPOSITION
	BUSINESS BANKRUPTCY TYPE
	BUSINESS EFFECTIVE DATE

On successfully posting the transaction, system identifies all the related accounts based on Customer ID/Business and marks 'Bankruptcy Indicator' as 'Y' on all accounts (primary or joint holder) held by the customer. A confirmation message is displayed in the Results section.

A.2.40 Collateral Maintenance

You can update and maintain asset/collateral details associated to an Account during Servicing and Collection stage by posting 'ASSET MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

On posting the transaction, the asset details are updated in Customer Service > Collateral > Home/Vehicle/Others tab and Servicing > Collateral Management > Collateral Details screen.



Transaction	Parameters
ASSET MAINTENANCE	TXN DATE
	ASSET NUMBER
	ASSET CLASS
	ASSET TYPE
	ASSET SUB TYPE
	REGISTRATION NUMBER
	MAKE
	MODEL
	ESTIMATED LIFE
	COUNTRY CODE
	ZIP
	STATE CODE
	ADDRESS NUMBER
	ADDRESS1
	ADDRESS2
	REASON CODE
	COMMENTS

To post Asset Maintenance to an account

While posting the transaction, ensure the following:

- The Txn Date and Asset Number are mandatory and need to be specified.
- The transaction date should be current system date by default since system does not allow to post back dated or future dated transaction.
- Specify the registered Asset number. Else, system displays an error indicating 'Asset #: <Asset nbr> does not exist for this account'.
- Specify the Asset Class as per HOME/VEHICLE/OTHER_ASSET_CLASS_CD lookup type.
- The Asset Type and Asset Sub Type should match the Collateral Type of Asset # as defined in Setup > Asset Types > Asset Sub Type screen.
- The Registration number provided for Asset # should be of Collateral Type as 'HOME'.
- The Zip code entered is validated based on Country code defined in Setup > Zip Codes screen.

On successfully posting the transaction, a confirmation message is displayed in the Results section and collateral details are updated to the account.



A.2.41 Account Contract Maintenance

You can update and maintain Contract Information at Account level during Servicing and Collection stage by posting 'ACCOUNT CONTRACT MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

By default, the contract information in Customer Service screen's Contract sub tab is populated from Origination screen on funding the application and is a display only version of the same information found on the Funding screen's Contract screen.

This transaction can be posted on all Product Type, Status and Conditions. On posting, the same does not restructure the account based on the account fields update. Also, no calculations are performed as a result of posting of this transaction.

Transaction	Parameters
ACCOUNT CONTRACT MAIN-	TXN DATE
TENANCE	AMOUNT FINANCED
	APPLICATION CHANNEL
	DISBURSED LOAN AMOUNT
	TOTAL DOWN PAYMENT AMOUNT
	TOTAL SALES PRICE
	CONTRACT RCVD DATE
	CONTRACT VERIFIED BY
	CONTRACT VERIFIED DATE
	COMMENTS
	REASON CODE

To post Contract updates to an account

For more information on above fields, refer the section Contracts tab in Funding chapter of the Origination User Guide.

On successfully posting the transaction, a confirmation message is displayed in the Results section and contract details are updated to the account in Customer Service > Account Details > Contract Information tab.

A.2.42 Account Payment Mode Maintenance

You can update the type of repayment mode to indicate if it is 'Autopay/Direct Debit or not' by posting 'ACCOUNT PAYMENT MODE MAINTAINANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
ACCOUNT PAYMENT MODE	TXN DATE
	PAYMENT MODE

While posting the transaction, select the PAYMENT MODE as one of the following:



- INSTITUTION DRAFT / CHECK
- AUTOPAY (ACH)
- AUTOPAY (CREDIT CARD)
- AUTOPAY (DEBIT CARD)
- POST DATED CHECKS

Note the following:

- For an active Recurring ACH record, ensure that the payment mode is selected as AUTOPAY.
- For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.

On successfully posting the transaction, a confirmation message is displayed in the Results section and Payment Mode option is updated to account in Customer Service > Account Details > Account Details tab.

A.2.43 Add Balance to Account

While posting specific type of transaction on account to update the balances and if the respective balance is not available at account, system displays an error. In such cases, you can add the specific type of balance to the account at runtime by posting 'ADD BALANCE TO AN ACCOUNT' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

View 🔻 Format 🔻 🔛 Fr	reeze 🚮 Detach 🛛 🖓 Wrap 🛛 🚱	🔅 Post 🛛 🙀 Void		
Date Monetary	Transaction		Status	Batch
11/26/2019 N	ADD BALANCE TO AN ACCOUNT		POSTE	D N
Parameters				
View 🔻 Format 👻 🔛 Fr	reeze 🛃 Detach 🛛 🚽 Wrap 🛛 📢			
Parameter			Value	Required
TXN DATE			11/26/2019	Y
BALANCE TYPE			ESCROW	Y
CHARGE OFF METHOD			WAIVE BALANCE	Y
WRITE OFF METHOD			PAYMENT	Y
RESCHEDULE METHOD			CHARGEOFF BALANCE	Y
BILLED			YES	Y
ACCRUED			YES	Y
NON PERFORMING ROLLOVER			YES	Y
NON PERFORMING BALANCE TYPE	E		NONE	Y
SORT			3	Υ
Result				
View 🔻 Format 💌 📑 Fr	reeze 🚮 Detach 🛛 🖓 Wrap 🚱			
Transaction Processing Details				
***** Transaction Posting Succes	sful *****			



To add balance to an account

Transaction	Parameters
ADD BALANCE TO AN ACCOUNT	TXN DATE
ACCOUNT	BALANCE TYPE
	CHARGE OFF METHOD
	WRITE OFF METHOD
	RESCHEDULE METHOD
	BILLED
	ACCRUED
	NON PERFORMING ROLLOVER
	NON PERFORMING BALANCE TYPE
	SORT

All the parameters indicated above are mandatory and can be selected from the drop-down list. While posting the transaction, system validates the following and in case of mismatch, does not allow to post the transaction:

- If the Balance Type is already loaded, system displays and error indicating 'Balance already available'.
- If the Balance Type does not match with the defined list of codes in TXN_TYPE_CD lookup, system displays an error indicating 'Balance Type Doesn't Exist'.
- If the Balance Type matches with lookup code but the Product Type is not configured for the balance type in Transaction Codes setup, system displays an error indicating 'Balance Type not mapped to Product type'.

On successfully posting the transaction, a confirmation message is displayed in the Results section and Balance is updated to account in Customer Service > Transaction History > Balances tab.

A.2.44 Linked Account Maintenance

You can link another account to the current account during servicing and have one-to-one mapping between both by posting 'LINKED ACCOUNT MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

This transaction helps to link accounts which are funded separately and also to maintain (add/ update/remove) details of the current account.



To post linked account maintenance

LINKED ACCOUNT MAINTENANCE TXN DATE Select the transaction posting date from the adjoining calendar. LINKED ACCOUNT NUMBER Enter the account number which is to be Attached / Moved / Remove to/from the Current Account. Ensure that the current customer is linked to that account. Sys- tem displays an error if there is a mismatch or an invalid account number is entered. LINKED 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 Linked Account. VALIDATE COMMON CUSTOMER 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 Linked Account. System does not allow to post the transaction if this option is selected as Yes and there are no common customer found dur- ing validation. VALIDATE BILLING CYCLE AND DUE DATE Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Linked 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. VALIDATE PORTFOLIO COMPANY Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Linked Account belongs to the same portfolio company. System does not allow to post the transaction if this	Transaction	Parameters
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Selected the appropriate reason code for posting this transac- tion from the drop-down list. COMMENTS		selected as Yes and the portfolio company is found to be differ-
tion from the drop-down list. COMMENTS		REASON CODE
Additional information (if any)		COMMENTS
		Additional information (if any).

On successfully posting the transaction, both the accounts are interlinked and system updates the 'Linked Account' field with Account # provided in transaction parameter.



Also 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.

A.2.45 Mock Statement Maintenance

Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In 'Vacation Ownership' industry, such statements are required to forecast future dues based on current 'Timeshare' holdings.

In Servicing, the Mock Statement preferences displayed in Customer Service > Account Details tab and Contract Information tab are propagated from Origination > Contract screen and are displayed in 'View' mode.

You can update the Mock Statement generation preferences at Master Account level by posting 'MOCK STATEMENT MAINTENANCE TRANSACTION FOR MASTER ACCOUNT' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

This transaction can be posted only from Master Account. In case this transaction is used to deselect the option 'Mock Statement Req' to 'No', system refreshes the other fields making them 'Null' and 'Read-Only'.

Transaction	Parameters
MOCK STATEMENT MAIN-	TXN DATE
TENANCE TRANSAC- TION FOR MASTER ACCOUNT	Select the transaction posting date from adjoining calen- dar.
	MOCK STATEMENT REQUIRED IND
	Select this check box to indicate if the account is to be included in Mock statement Generation.
	MOCK STATEMENT DATE
	Select the start month of Mock Statements period using the adjoining calendar.
	MOCK CYCLES
	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
	MOCK PRE BILL DAYS
	Specify the number of Pre bill days for Mock Statements generation.

To Post Mock Statement Maintenance to Master Account

While generating Mock Statement, system considers the 'Mock Statement Date' and 'Pre Bill Days' to generate the next Mock Statement Run Date. In case the Mock Statement Next Run Date is less than Contract Date or GL Date which does not match the criteria, system moves the Mock Start Date to same month of next year.

For example,

If Contract date = 6/1/2018



First Payment Date = 7/1/2018 Mock Start Month = July Mock Start Date = 7/1/2018 (Derived based on Start Month) Mock Pre Statement days = 60 Mock Statement Run Date Next = 7/1/2018 - 60 days = 5/2/2018 which is Less than Contract Date. Here the 'Mock Statement Start Date' is moved to 7/1/2019 so that Mock Statement Run Date Next = 7/1/2019 - 60 days = 5/2/2019

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the 'Transaction Processing Details' and when the transaction Posting occurs.

The batch job TXNMDT_BJ_100_01 (MOCK BILLING/DUE DATES PROCESSING) available in SET-TPE batch job set generates the future dues/balances based on the parameters defined in the criteria. This batch job is a prerequisite run for the mock statements to get generated.

The batch job OMSPRC_BJ_100_01 (MASTER ACCOUNT CUSTOMER MOCK STATEMENT GENERATION) available in SET-ODD2 batch job set generates Mock Statements based on Mock Statement Details.

While processing, the batch job picks only those accounts with 'Mock Statement Req = Y' and 'Master Account Flag = Y'. This batch job is run on 'Mock Statement Run Date Next' and generates the number of dues based on 'Mock Statement Cycles'.

The structure of the Mock Statement generated is controlled based on Record and Column definitions maintained in the data file MASTER_ACCOUNT_MOCK_STATEMENT (MASTER ACCOUNT CUSTOMER MOCK STATEMENT) defined in Setup > Administration > System > Data Files screen's Output tab.

A.3 <u>Processing SCRA</u>

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.



Post the 'OFF MILITARY DURY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Lease.
- To extend On Military Duty benefits, you can perform any of the following:
 - OFF Military Duty transaction must not be posted
 - If already posted, OFF Military Duty transaction must be REVERSED
 - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

Note the following for new accounts created on SCRA

If a borrower is on 'Active Military Duty' for an existing account and the same customer ID is used to create a new account, system by default does not provide SCRA benefits by updating the SCRA Interest Rate. Instead the account is created with Contract Interest Rate.

For SCRA Interest Rate to be effective on new account, the 'Borrower on Military Duty' transaction has to be posted explicitly. For more details, refer to 'Active Military Duty' section.



A.4 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.

The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

The system date is saved as Valuation Date along with other valuation details during batch run. Once the batch is run, black book values will load process to Oracle Valuation Section.



Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Lease	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



Appendix C:Generic Recovery Interface (GRI)

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

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 <u>Pre-requisites</u>

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)
lir	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

Search Customer Service: 20000100015971 Review Request (Pending: 0) Queue Assignment

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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 <u>Update Case</u>

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.

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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'.

DashBoard				Dt	Work Order Details 12/26/2016		Collateral Details	×
	Work Order #	UNDEFINED			12/26/2016		Repair of the states of	
igination	Case #		Channel	Currency		Collateral Description		•
Drigination A Sales Lead	* Channel * Work Order Type			Estimated Billed Amt Paid	0.00	Identification # Year		
Simple Application Entry	* Account			Reference #	0.00	Make		
Application Entry Underwriting	Company			Assigned By	ABSHEKAR	Model		
Funding	Branch			Followup Dt	20		Vendor Information	
Application Retrieval	* Vendor				Account Information			
Scenario Analysis	Override Reason * Status			Account Status Charged off Dt		Contact		
Application Documents Image Maintenance				Due Amt		Phone		
Reports	Reason			Total Outstanding		Extn		
Producers E	Collector	•		Balance		Fax		
Vendors				Total Due Due Dt		Comment		
				Days Past Due				
				Service Address				
							Vendor Messages	
						Vendor Msg Type	CLIENT UPDATE	
-						Vendor Msg		
Servicing								
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WFP								

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

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1011	-	Sub Type		Comment			0	omment By	Comment Dt	
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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.

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Work Order #	Case #	Channel			Account	Collateral Description	on Vendo	Override Reason	Company	Branch	Status	Reason	Work On	der Type	Assigned 8	By R	eference #
WO:0021105	2044299014	GENERIC	C RECOVERY IN	TERFACE	20000	2006 CHEVROLET M	IONT 90DEN	0	US01	USHQ	ON HOLD	CUSTOMER	IMPOUN	D INVOLU	НМАСНА		
WO:0021117	2044299035	GENERIC	C RECOVERY IN	TERFACE	20151	2006 CHEVROLET N	IONT 90DEN	0	US01	USHQ	ON HOLD	CUSTOMER	IMPOUN	D INVOLU	VENKAT		
WO:0021122	2044299038	GENERIC	C RECOVERY IN	ITERFACE	20160	2006 CHEVROLET M	IONT 90DEN	0	US01	USHQ	ON HOLD	CUSTOMER	IMPOUN	D INVOLU	VENKAT		
WO:0021106	2044299029	GENERIC	C RECOVERY IN	ITERFACE	20000	2006 CHEVROLET N	IONT 90DEN	0	US01	USHQ	ON HOLD	CUSTOMER	IMPOUN	D INVOLU	HMACHA		
								-	US01	USHO	ON HOLD	CUSTOMER	L DOOR KI	VOCK (GRT)	нмасна		
WO:0021067	2044297345	GENERIC	C RECOVERY IN	ITERFACE	20000	2006 CHEVROLET N	YONT 90DEM	0	0501	gheu							
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WO:0021070	2044297557 k Order Histor r History at Case : 5 20442	GENERIC ry Trac Free: # 299014	C RECOVERY IN dking Attributes ze Detad Channel	h du Wra	20000 III ap	2006 CHEVROLET N	Vendor 90DEMO-RDN	O Overrid Reason	US01	USHQ Branch	ON HOLD	CUSTOMER	t DOOR KI	VOCK (GRI) Work Orde	HMACHA er Type	Assigned By	
WO:0021070 Cervices Work Work Order Work Order : WO:0021102	2044297557 k Order Histor r History at Case 5 20442 5 20442	GENERIC ry Trac Free: # 299014 299014	c RECOVERY IN doing Attributes zee Detact Channel GENERIC RE GENERIC RE	h Wra Account 20000 1000 13	20000 III ap 892: 892:	2006 CHEVROLET N	Vendor 90DEMO-RDN 90DEMO-RDN	O Overrid Reason INT	US01 Company US01	USHQ Branch USHQ	ON HOLD	CUSTOMER ON HOLD	t DOOR KI	Work Orde	HMACHA er Type INVOLU	Assigned By HMACHA 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.

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Call Activities	Maintenance Comment	ts Promises Che	cklists Tracking	Attributes Field I	weetination De	ferences Correspon	ndence Letter	Documer	t Tracking S	cenario Analysis	Access History		
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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 <u>Reopen Case</u>

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.

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Work Order # Case #	Channel	Account	Collateral Description		Override Reason	Company	Branch	Status	Reasor Work Order Ty	/pe	Assig By Reference #	Fol
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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

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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 <u>Reassign Case</u>

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as 'PENDING REASSIGN/CLOSE') and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to 'PENDING REASSIGN/CLOSE' based on 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 OFSLL.
- If Case status is 'OPEN' in GRI, the case is updated to 'Pending on Close' status in GRI, new case is created in OFSLL 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 OFSLL is closed (status = 'CLOSE') and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

 New work order is created in OFSLL only if the 'reassignCase()' web service response consists of new case number created in third party system.



 If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: "<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to 'PENDING CLOSE' in Work Orders screen, system triggers 'closeCase()' web service request to update the status of



corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

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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

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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 <u>Case Updates Received via FireHose WebService</u>

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 CLI- ENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.



For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message 'Work Order Status Update failed due to mismatch of previous status'.

C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getRepossessionDetails()' web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

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The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

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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.

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w	ork Order				Save and Stay	Save and Return
		Work Order	Dt	Work Order Details 12/22/2016		Collateral Details
	Channel Work Order Type Account Company Branch Vendor Override Reason Status Reason	2044312777 GENERIC RECOVERY INTERFACE IMPOUND INVOLUNTARY REPOSSESSION (GRI) 20160100011187: US01	Currency Estimated Billed Amt Paid Reference # Assigned By Followup Dt	0.00 0.00 VENKAT Account Information ACTIVE:DELQ:BKRP:REPO	Identification # Year Make Model	2006 CHEVROLET MONTECARLO 2DR 2046945G JR378252 2006 CHEVROLET MONTECARLO <u>Vendor Information</u> 900EMO_INTERFACE
	Collector		Total Outstanding Balance Total Due Due Dt		Fax Comment	

If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"



• Comment Dt = Comment Posted date and time

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Company	Branch	Sub Unit	Account #	Product		Days Past D	ue Currency	Pay Off Am	Amount Due Status	
US01	USHQ	SUB UNIT1	2016010001118	7 LOAN VEHIC	LE (FR)	3	49 USD	15,809.5	4 5,400.36 ACTIVE	DE
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The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is 'OPEN' to update the payment details.

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	WO:0021380 201601000	011187 2798		10.00	10.00	10.00		0.00 12/22/2016	CLOSE	12/22/2016			N
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System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the 'Validate Invoice' button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to 'Vendors' chapter.



Appendix D:Lease Sales and Usage Tax

D.1 Introduction

In general, 'Sales Tax' is a tax paid to a governing body for the sales of certain goods and services. Similarly, Lease sales tax is the tax collected either on the total up-front lease price or during the lease period.

The sales tax for lease depends on the state and county where the asset is registered and every country has a governing body to collect, monitor and regulate Sales and Usage Tax collection. Depending on the country, the rules to collect sales and usage tax can be controlled by individual State or generalized across states. However, in most of the regions the Sales and Usage tax collection process is categorized as indicated below:

Category	Tax collection type
Upfront	This type of tax is collected while funding the lease application and a cus- tomer has the flexibility to include the tax amount as part of Lease Receiv- ables.
Stream	This type of tax is collected as part of the Customer Service and tax is esti- mated during billing process, fee assessment and so on. The opening bal- ances are updated and calculated tax is indicated in customer statements.
Exemption	If a customer is eligible for tax exemption during a period of time, an exemption certificate is issued by tax authorities to confirm and exclude the allowed tax components.

OFSLL supports recording, calculating, billing and collecting lease sales and usage tax and provides multiple options to process the calculation internally or through an external third-party vendor like 'Vertex O Series'.

Method	Description
Internal	In this method, you can use the Origination and Servicing modules to calcu- late lease sales tax based on setup parameters.
External / Vertex	In this method, you can use the external integrated lease tax compliance applications like Vertex to calculate Sales and Usage Tax. Here, you need to only configure the required components in OFSLL which quantify for tax cal- culation and outsource the actual tax calculation to Vertex.
Manual	In this method, you can calculate the lease tax externally and only update the details into OFSLL Origination and Customer Service modules.

Following are the methods by which you can record and calculate lease tax:

Based on the value defined in the Company parameter 'XSL_TAX_INTERFACE' (SALES TAX INTERFACE), OFSLL determines the method selected for sales tax calculation.

Lease Sales and Usage tax can either be origin based or destination based. Origin based tax or production tax is levied where goods or services are produced. Destination based tax or consumption tax are levied where goods and services are consumed.



During the lease tax calculation, below are the address reference used to refer Source and Destination address.

- Source Address refers to the Producer Address
- Destination Address refers to the Asset Address

OFSLL supports two Sales Tax Modes (UPFRONT and CYCLE) and two Tax Methods (PURCHASE_PRICE and PAYMENT_STREAM) to determine if the Sales and Usage Tax has to be collected during Origination or Customer Service. Based on state specific rules, the tax details are updated in respective modules with the following combination:

- If a Lease contract is configured as UPFRONT/ PURCHASE_PRICE, then Sales and Usage Tax is collected during Origination process.
- If a Lease contract is configured as CYCLE/ PAYMENT_STREAM, then Sales and Usage Tax is collected during Customer Service as part Bill/Due generation.

This document contains the following sections:

- Internal Lease Tax Calculation
- External Lease Tax Calculation
- Manual Lease Tax Calculation

D.2 Internal Lease Tax Calculation

In this method, the lease sales and usage tax details are updated and computed within OFSLL using the Setup, Origination and Customer Service modules.

This section contains the following details:

- Sales Tax Setup
- Sales Tax Calculation at Origination
- Sales Tax Calculation at Customer Service

D.2.1 Sales Tax Setup

The Sales Tax screen facilitates to capture tax rules for Origination and Customer Service using itemizations or transactions.

This section contains the following details:

- To setup sales tax
- Origination
- Customer Service
- Range



D.2.1.1 <u>To setup sales tax</u>

1. Navigate to Setup > Administration > System > Sales Tax screen.

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Tax	Description	Start Dt	End Dt	Enabled	Channel	Company	Branch	Billing Cy	rde	Product
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2. In the 'Sales Tax 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:

F ield	Description
Field	Description
Тах	Specify a unique value to identify the tax rule definition.
Description	Specify a description for the tax rule.
Start Dt	Select the start date for tax rule definition from the adjoining calendar.
End Dt	Select the end date for tax rule definition from the adjoining calendar.
Enabled	Check this box to enable the tax rule definition.
Selection Crit	eria section
Channel	Select the method to calculate lease tax as either Internal or External (Vertex) from the drop-down list. The list is populated based on values maintained in 'TAX_CHANNEL_CD' lookup code.
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
Billing Cycle	Select the frequency of billing cycle from the drop-down list. The list is populated based on values maintained in 'LEASE_BILL_CY-CLE_CD' lookup code.
Product	Select the product to which the sale tax rule is applicable from the drop-down list.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list. The list is populated with all enabled Asset Types.
Sub Type	Select the asset sub type from the drop-down list.



Field	Description
Asset Make	Select the asset make from the drop-down list.
Asset Model	Select the asset model from the drop-down list.
Age	Specify the age of the asset.
Source Addre asset is manuf	ss section - This section facilitates to record the location details where actured.
Country	Select the country from the drop down list. The list is populated based on values defined in 'COUNTRY_CD' lookup code.
Zip From	Select the zip code from where the territory starts from the drop down list.
Zip To	Select the zip code up to where the territory ends from the drop down list.
City	Select the city from the drop-down list.
State	Select the state from the drop-down list.
County	Select the county from the drop-down list. The list is populated based on values defined in COUNTY_CD lookup code.
Destination A where asset is	ddress section - This section facilitates to record the location details sold.
Country	Select the country from the drop down list. The list is populated based on values defined in 'COUNTRY_CD' lookup code.
Zip From	Select the zip code from where the territory starts from the drop down list.
Zip To	Select the zip code up to where the territory ends from the drop down list.
City	Select the city from the drop-down list.
State	Select the state from the drop-down list.
County	Select the county from the drop-down list. The list is populated based on values defined in COUNTY_CD lookup code.

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

D.2.1.2 Origination

The Origination tab of Sales Tax screen facilitates to capture details for 'upfront' tax calculation during Origination which is based on Purchase Price, Itemization/Lease Payment amount, and Total of Lease Payments.

1. Navigate to Setup > Administration > System > Sales Tax > Origination tab.



2. In the 'Formula 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:

Field	Description
Calc Method	Select the lease tax calculation method as one of the following from the drop-down list. The list is populated based on SALES_TAX- _INT_AMT_CD lookup code for Internal calculation method and SALES_TAX_EXT_AMT_CD lookup code for Vertex.
	- Lease Payment Amount: fixed tax on lease installment amount
	- Total of Lease Payment: fixed tax on total lease amount
	- Flat Itemization : fixed tax amount charged for configured itemiza- tions
	- Percentage of Itemization Amount : fixed tax percentage charged for configured itemizations
	- Purchase Price Amount : fixed tax on purchase price of asset retail valuation.
	** Refer to the illustrated example for information on calculation methods.
Itemization	Select the required itemization from the drop-down list. You can define multiple itemization for the selected calculation method to determine sales tax.
	Note : This field is available only if the calculation method is either FLAT ITEMIZATION AMOUNT or PERCENTAGE OF ITEMIZATION AMOUNT.
Sign	Select '+ve' option (default) if the calculated sales tax amount is to be added to the lease application or '-ve' option if a tax rebate is given on the lease application.
	Note : This field is displayed only for Internal sales tax calculation method.
Value	Based on the calculation method selected, specify either amount or percentage of tax to be calculated.
	Note : This field is displayed only for Internal sales tax calculation method.
Tax Exemp- tion	Check this box to indicate if the tax formula can be exempted from sales tax calculation for lease applications having valid exemption details. Else, sales tax is assessed for lease application using this tax formula.
	Note : This check box is displayed only for Internal sales tax calculation method.
Enabled	Check this box to enable the tax formula.

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

** The table below is an illustration on how upfront tax is determined for different calculation methods:

Payme nt Amt	Total Amt	MSRP	ltem Amt	Calc Method	Tax %	Tax Amt	Payme nt Amt	Total Amt
\$558.1 7	\$20,0 93.72	\$20,00 0	\$20,0 00	Purchase Price	5%	NA	\$558.17	\$21,093. 72
\$558.1 7	\$20,0 93.72	\$20,00 0	\$20,0 00	Percent of Itm Amt	5%	NA	\$558.17	\$21,093. 72
\$558.1 7	\$20,0 93.72	\$20,00 0	\$20,0 00	Flat of Itm Amt		\$1,000	\$558.17	\$21,093. 72
\$558.1 7	\$20,0 93.72	\$20,00 0	\$20,0 00	Lease Payment Amt	5%	NA	\$586.08	\$21098.8 3
\$558.1 7	\$20,0 93.72	\$20,00 0	\$20,0 00	Total of Lease Payment Amt	5%	NA	\$558.17	\$21098.4 1

D.2.1.3 Customer Service

The Customer Service tab of Sales Tax screen facilitates to capture details for 'Stream' tax calculation when Bill/Due date or Late Charge transactions are posted, and also to estimate tax for Payoff Quote lease on unpaid lease amount.

- 1. Navigate to Setup > Administration > System > Sales Tax > Customer Service tab.
- In the 'Formula 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:

Field	Description
Calculation Method	Select the lease tax calculation method as one of the following from the drop-down list. The list is populated based on SALES_TAX- _INT_AMT_CD lookup code for Internal calculation method and SALES_TAX_EXT_AMT_CD lookup code for Vertex.
	- Flat Transaction Amount - fixed tax amount charged for config- ured transactions.
	 Percentage of Transaction Amount - fixed tax percentage charged for configured transactions.
	** Refer to the illustrated example for information on calculation methods.



Field	Description
Txn Code	Select the transaction code from the drop-down list. The list is popu- lated with the following values based on SALES_TAX_TXNS_CD lookup code.
	- Bill/Due date
	- Late Charge
	- Payoff Quote lease
	** For information on how tax is calculated based on combination of calculation method and transaction code, refer to the below illustrated example.
Sign	Select '+ve' option (default) if the calculated sales tax amount is to be added to the lease account or '-ve' option if a tax rebate is given on the lease account.
	Note : This field is displayed only for Internal sales tax calculation method.
Value	Based on the calculation method selected, specify either amount or percentage of tax to be calculated.
	Note : This field is displayed only for Internal sales tax calculation method.
Tax Exemp- tion	Check this box to indicate if the tax formula can be exempted from sales tax calculation for lease accounts having valid exemption details. Else, sales tax is assessed for lease account using this tax formula.
	Note : This check box is displayed only for Internal sales tax calcula- tion method.
Enabled	Check this box to enable the tax formula.

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

** The table below is an illustration on how stream tax is calculated with the combination of calculation method and transaction code selected.

Txn Code	Calc Method	Tax %	Tax Amt	Txn Amt	Total Txn Amt
BILL/DUE DATE	Percentage of Transaction Amt	5%		\$558.17	\$586.08
BILL/DUE DATE	Flat Transaction Amt		\$100	\$558.17	\$658.17
LATE CHARGE	Percentage of Transaction Amt	5%		\$20	\$21
LATE CHARGE	Flat Transaction Amt		\$5	\$20	\$25

D.2.1.4 Range

The Range tab of Sales Tax screen facilitates to define range (gradual increase in tax rate) for tax calculation based on different charges levied for Product/Service.



For example if the cost of the vehicle is less than or equal to \$20,000 then Sales and Usage Tax slab is 20% and if the cost is greater than \$20,000 then slab is 30%. To facilitate this, below configuration should be maintained in the system.

Origination

Calculation Method	Itemization	Sign	Value	Enabled
PERCENTAGE OF ITEMIZATION AMOUNT	ITM CASH SALES	+	100	Y

Range

Amount From	Percentage	Enabled
20000	20	Y
20001	30	Y

To define Range for Sales tax calculation

- 1. Navigate to Setup > Administration > System > Sales Tax > Range tab.
- In the 'Range 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:

Field	Description
Amt From	Specify the minimum amount from which tax has to be determined.
Percent	Specify the percentage of tax to be calculated based on amount.
Enabled	Check this box to enable the range.

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

D.2.2 Sales Tax Calculation at Origination

The sales and usage tax details defined in setup are used to calcuate tax in Origination Decision / Contract screen.

This section contains the following details:

- Calculate Tax in Decision/Contract tab
- Exempt Sales Tax in Decision/Contract tab
- Attach Sales Tax Exemption Certificate
- Generate Lease Sale and Usage Tax Report



D.2.2.1 Calculate Tax in Decision/Contract tab

1. Navigate to Origination > Underwriting / Funding > Decision/Contract screen.

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04/18/20)18	0000001014	UNDEFINED	APPROVED - VERI	CONTRACT	CA-00004 : VOLKS	(818)-884-4444	Y	Y		DEN
Summary	Applicant	Request Decision	Customer Credit L	mit Contract	Collateral Comments	Tracking Docum	ent Verification	Correspondence To		View 🖌 Audit	
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oonaa	Format *		its	(/) Base Payment	(=) 1st Pmt Dt	Instrument	Amt Due at Signi	ng Total of Pm (Estimate		ay Maturity Dt	
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- 2. Click 'Calculate Tax' button. Based on the setup details, system calculates the sales tax for 'Upfront' and 'Stream' category in the following way:
 - If Sales Tax Mode and Tax Method is UPFRONT/ PURCHASE_PRICE, the Sales and Usage Tax is calculated and updated into the itemization 'Cash Sale tax' (ITM_CSH_SALES_TAX). On Funding, the tax amount calculated during origination will be part of Lease Receivable based on itemization adjustments.
 - If Sales Tax Mode and Tax Method is CYCLE/ PAYMENT_STREAM, the Sales and Usage Tax is calculated and updated into the Contract fields - 'Estimated Sales Tax' and 'Sales Tax' to record the estimated tax amount and percentage. However, this data is not propagated to Account.

D.2.2.2 Exempt Sales Tax in Decision/Contract tab

The 'Tax Details' sub tab in Decision/Contract tab facilitates to record tax exemption details. If exemption details are provided for the application, all the tax details marked with Exemption Indicator 'Y' in setup are exempted for this application.

Since the 'Tax Details' sub tab is available in both Decision and Contract tabs, you can choose to define sales tax exemption either during Decisioning or Funding. However, exemption selected during decisioning will be applicable on funding if no changes are made.

 Navigate to Origination > Underwriting / Funding > Decision/Contract > Tax Details sub tab.



2. Click 'Edit'. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Field	Description
Exemption	Check this box to indicate that application is eligible for tax exemption Else, all the sales tax defined in setup are applicable for the applica- tion.
	Note : Sales tax exemption is eligible only if the exemption option is checked in both Origination (Tax Details tab) and Setup screen (Setup > Administration > System > Sales Tax screen).
Exemption Start Dt	Select the exemption start date from the adjoining calendar.
Exemption End Dt	Select the exemption end date from the adjoining calendar. This field is enabled on selecting the exemption start date.
Reason	Select the exemption reason from the drop-down list. This field is enabled only if 'Exemption' check box is selected.
Tax Code	View the tax code applied for this application.

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

D.2.2.3 Attach Sales Tax Exemption Certificate

For every sales tax exemption, you can provide a proof of verification by attaching the exemption certificate to the application. However, validating the authenticity of the certificate is not handled in OFSLL.

To attach sales tax certificate to an application, you need to first upload the document into the system through 'Application Documents' screen and attached it to the application through Application > Document tab.

- 1. From the LHS menu, click Origination > Application Documents link.
- 2. In the Document Maintenance > Action section, select 'Attach Document (Client)' option.
- 3. In 'Select Document' section, browse for the file location and "Upload'.
- 4. In 'Document Details' section, select the uploaded document and click 'Edit".
 - Select 'Document Sub Type as 'Tax Exemption Proof' from the drop-down list.
 - Similarly update other details of Document Type, Application #, and select the 'Attach' check box.
 - Click 'Save and Return' and in Document Details section, click 'Post'.
- 5. Navigate to Origination > Underwriting / Funding and select the lease application.
- 6. Click 'Document' tab. In 'Application Document Details' section, select the uploaded document and click 'Upload'.
- 7. (Optional) You can also edit the document details before upload by adding additional information as comments.

The sales tax exemption certificate is linked to the application. For more information on the process of document upload, refer to 'Application Documents' chapter in the User Guide.



D.2.2.4 Generate Lease Sale and Usage Tax Report

After the sales tax details are calculated, you can retrieve the information to view the sales tax amount recorded during calculation and actual tax collected after funding, by generating 'Sales usage tax (Lease)' report. This report can be generated for all applications with Sales Tax Mode and Tax Method 'UPFRONT/ PURCHASE_PRICE'.

In the report, the tax recorded before funding is referred as 'Quotation Tax Amt' and actual tax recorded for the application is referred as 'Invoice Tax Amt'. Since this is a system generated report, any difference in these amount are to be manually updated into the account.

- 1. From the LHS menu, click Origination > Reports link.
- 2. In the 'Reports' section, filter report with description 'SALES USAGE TAX LEASE'.
- 3. In the 'Report Parameters' section, select/specify the required parameters and click 'Run Report'.

The report is generated in the selected format with the details as indicated below. For detailed information on report generation process, refer to 'Reports' chapter in User Guide.

Report : Sales usage tax (Date: 4/25/2018 18:53 PM	Lease)		Financ	LE cial Services Lendi	ng and Leasing	
onth / Year From: 04/25/2018 To: 04/26/20	018					
Company:US01 Branch:USHQ ALL AMOUNT ARE IN USD						
Company:US01 Branch:USHQ ALL AMOUNT ARE IN USD	cation #	Funding Dt	Quotatio	on Tax Amt	Invoi	ce Tax Amt
Company:US01 Branch:USHQ ALL AMOUNT ARE IN USD Applic	cation #	Funding Dt 25/04/2018	Quotatio	on Tax Amt	Invoi	ce Tax Amt
Company:USO1 Branch:USHQ ALL AMOUNT ARE IN USD Applic	and the second second		Quotatio		Invoi	
Company:US01 Branch:USHQ ALL AMOUNT ARE IN USD Applic	00001304	25/04/2018	Quotatio Branch Total:	600.00	Invoi Branch Total:	0.00
Company:US01 Branch:USNQ ALL AMOUNT ARE IN USD Applic	00001304	25/04/2018		600.00 3,350.00		0.00

D.2.3 Sales Tax Calculation at Customer Service

The sales and usage tax details defined in Setup > Sales Tax > Customer Service tab are used to calculate sales tax for 'Stream' accounts. OFSLL records sales tax by posting Sales / Use Tax transaction which in-tun updates the Sales / Usage Tax balance on the account.

This section contains the following details:

- Calculate Tax in Customer Service
- Exempt Sales Tax in Customer Service
- Attach Sales Tax Exemption Certificate
- Sales tax in Account Statement
- Generate Lease Sale and Usage Tax Report

D.2.3.1 Calculate Tax in Customer Service

 For the calculation method defined in setup as either 'Flat Transaction Amount' or 'Percentage of Transaction Amount', the scheduled batch job posts the following type of transactions:

Transaction Code	Batch Job	Transaction
Bill/Due Date	TXNDDT_BJ_100_01	DDT
	BILLING/DUE DATES PROCESSING	BILL/DUE DATE
Late Charge	TXNLTC_BJ_100_01	FLC
	LATE CHARGE PROCESSING	LATE CHARGE



- Along with the above transaction, system automatically posts 'SALES / USE TAX' linking transaction to determine and update the tax component separately.
- For accounts with tax exemption, sales tax will not be calculated and link transaction is not posted.
- in case of reversal, if the parent transaction is reversed then corresponding child 'SALES / USE TAX' tax transaction will also be reversed.
- 2. On successfully posting the transaction, the details are updated on to the customer account in Customer Service > Transaction History > Transactions tab.

View 🔻 Format	- 🔯 🗉	Freeze 📝 Detach 🛛 🌾	🛛 Wrap 🛛 🔞 🗐 <u>R</u> everse	Export to Excel		
4		1				
Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amt Payment Cu	rrency Payment Amt Paym
04/25/2018	07/19/2017	LATE CHARGE	USD	30.00	25,000.00 USD	
04/25/2018	07/14/2017	BILL/DUE DATE	USD	524.95 DUE DT 07/17/2017	25,000.00 USD	
04/25/2018	07/12/2017	LATE CHARGE	USD	30.00	25,000.00 USD	
04/25/2018	07/07/2017	SALES / USE TAX	USD	48.56	25,000.00 USD	
04/25/2018	07/07/2017	BILL/DUE DATE	USD	524.95 DUE DT 07/10/2017	25,000.00 USD	
04/25/2018	07/05/2017	SALES / USE TAX	USD	2.78	25,000.00 USD	
04/25/2018	07/05/2017	LATE CHARGE	USD	30.00	25,000.00 USD	
04/25/2018	06/30/2017	SALES / USE TAX	USD	45.93	25,000.00 USD	
04/25/2018	06/30/2017	BILL/DUE DATE	USD	524.95 DUE DT 07/03/2017	25,000.00 USD	
04/25/2018	06/28/2017	SALES / USE TAX	USD	2.63	25,000.00 USD	
04/25/2018	06/28/2017	LATE CHARGE	USD	30.00	25,000.00 USD	
04/25/2018	06/23/2017	SALES / USE TAX	USD	45.93	25,000.00 USD	
04/25/2018	06/23/2017	BILL/DUE DATE	USD	524.95 DUE DT 06/26/2017	25,000.00 USD	
04/25/2018	06/21/2017	SALES / USE TAX	USD	2.63	25,000.00 USD	
04/25/2018	06/21/2017	LATE CHARGE	USD	30.00	25,000.00 USD	
04/25/2018	06/16/2017	SALES / USE TAX	USD	45.93	25,000.00 USD	
04/25/2018	06/16/2017	BILL/DUE DATE	USD	524.95 DUE DT 06/19/2017	25,000.00 USD	
04/25/2018	06/14/2017	SALES / USE TAX	USD	2.63	25,000.00 USD	
04/25/2018	06/14/2017	LATE CHARGE	USD	30.00	25,000.00 USD	
04/25/2018	06/09/2017	BILL/DUE DATE	USD	524.95 DUE DT 06/12/2017	25,000.00 USD	
04/25/2018	06/11/2017	LEASE RECEIVABLES	USD	25,000.00	25,000.00 USD	
04/25/2018	06/11/2017	ACTIVE	LISD	0.00	0.00 USD	

3. For the calculation method defined in setup as 'Payoff Quote Lease', on posting this transaction system calculates the tax on unpaid Lease Receivables and displays the Sales / Usage Tax due bucket with the total of current outstanding and future dues.

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Date Monetary Transaction	Status	Batch
04/25/2018 Y PAYOFF QUOTE LEASE	POSTEC	N N
Parameters		
View 🔻 Format 👻 👔 Freeze 📸 Detach 🥥 Wrap 🝓		
Parameter	Value	Required
TXN DATE	11/13/2017	Y
PAYOFF QUOTE VALID UPTO DATE	01/01/2018	Y
LEASE BUYOUT INDICATOR	YES	Y
DISPOSITION FEE	0	Y
EARLY TERMINATION FEE	0	Y
OTHER FEE	0	Y
DEPRECIATION ADJUSTMENT	0	Y
CURRENT USAGE	0	Y
PAYOFF QUOTE LTR PRINT	NO	Y
COMMENT	PROVIDED TO	Y
Result		
View 🕶 Format 💌 🛃 Treeze 🔐 Detach 📣 Wrap 🚱		
SALES / USAGE TAX		
Transaction Processing Details		
SALES / USAGE TAX =USD 1,239.67		

D.2.3.2 Exempt Sales Tax in Customer Service

If exemption details are provided in Origination, system automatically propagates the same to Customer Service account. You can update exemption details during Customer Service for



an account by posting a non-monetary 'SALES TAX EXEMPTION DETAILS MAINTENANCE' transaction.

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Parameter	Value		Required
TXN DATE		20	4
TAX EXEMPTION INDICATOR			~
TAX EXEMPTION REASON CODE			
TAX EXEMPTION START DATE		10	
		100	

For information on populating the parameter values, refer to Exempt Sales Tax in Decision/ Contract tab section.

On successfully posting the transaction, the exemption details are updated in Servicing > Customer Service > Account Details > Tax Details tab.

D.2.3.3 Attach Sales Tax Exemption Certificate

For every sales tax exemption, you can provide a proof of verification by attaching the exemption certificate to the account. However, validating the authenticity of the certificate is not handled in OFSLL.

To attach sales tax certificate to an application, you need to first upload the document into the system through 'Account Documents' screen and attached it to the application through Customer Service > Document Tracking tab.

- 1. From the LHS menu, click Servicing > Account Documents link.
- 2. In the Document Maintenance > Action section, select 'Attach Document (Client)' option.
- 3. In 'Select Document' section, browse for the file location and "Upload'.
- 4. In 'Document Details' section, select the uploaded document and click 'Edit".
 - Select 'Document Sub Type as 'Tax Exemption Proof' from the drop-down list.
 - Similarly update other details of Document Type, Account #, and select the 'Attach' check box.
 - Click 'Save and Return' and in Document Details section, click 'Post'.
- 5. Navigate to Servicing > Customer Service > Document Tracking tab and select the lease application.
- 6. Click 'Document' tab. In 'Account Document Details' section, select the uploaded document and click 'Upload'.
- 7. (Optional) You can also edit the document details before upload by adding additional information as comments.

The sales tax exemption certificate is linked to the application. For more information on the process of document upload, refer to 'Account Documents' chapter in User Guide.

D.2.3.4 Sales tax in Account Statement

The sales and usage tax calculated on the account is captured in Servicing > Customer Service > Account Details > Statements tab so that the customer is updated about lease sales



tax amount levied on the account. Updating the sales tax details in 'Statement Details' section is done through a scheduled batch job.

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Closing Dt	Due Dt			Generation Dt		
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D.2.3.5 Generate Lease Sale and Usage Tax Report

After the sales tax details are calculated, you can retrieve the information to view the sales tax amount recorded on the account, by generating 'Sales usage tax (Lease)' report. This report can be generated for all accounts with Sales Tax Mode and Tax Method 'CYCLE/ PAYMENT_STREAM'.

- 1. From the LHS menu, click Servicing > Reports link.
- 2. In the 'Reports' section, filter report with description 'SALES USAGE TAX LEASE'.
- 3. In the 'Report Parameters' section, select/specify the required parameters and click 'Run Report'.

The report is generated in the selected format with the details as indicated below. For detailed information on report generation process, refer to 'Reports' chapter in User Guide.



D.3 <u>External Lease Tax Calculation</u>

In this method, the lease sales and usage tax details are computed in an external integrated system called Vertex® - Indirect Tax for Leasing and on a successfully tax computation, the sales tax details are updated into OFSLL setup, Origination and Customer Service modules.



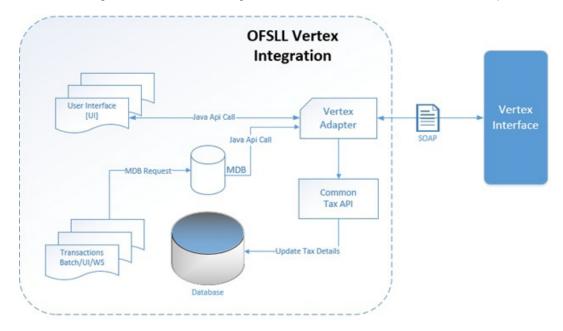
Vertex® Indirect Tax for Leasing facilitates with tax calculation solutions to address the needs of leasing software vendors and their enterprise customers within the equipment and vehicle leasing industries. Vertex Leasing leverages the Vertex O Series platform and automates the taxability and ongoing maintenance of rental and leasing rules.

This section contains the following details:

- OFSLL Vertex Integration
- Setup changes
- Changes in Origination Module
- Changes in Customer Service Module
- Limitations of Vertex integration

D.3.1 OFSLL Vertex Integration

The below image indicates Vertex integration with OFSLL and the associated components.



A brief description of the integrated components are provided below:

Vertex Adapter - This adapter is used to receive OFSLL interface data and create Vertex Specific SOAP Request/Response. Vertex provides 'FlexibleFields' to exchange implementation specific customization data. These fields are mapped to PL/SQL custom fields in Vertex Adapter and can be customized during implementation. However, this is Vertex specific adapter and has to be replaced specifically to support other Tax Vendor.

Common Tax API - When Vertex Adapter receives a response, OFSLL uses Common Tax API to update Sale and Usage Tax details. This adapter contains exit point and can be used to update Tax details from External System.

MDB Interface - To support Vertex interface new message types, following services are added:

- QUOTATION_SERVICE
- INVOICE_SERVICE
- CREATE_CERTIFICATE_SERVICE
- CUSTOMER_SERVICE



Also the existing error queue [OFSLL_OUTBOUND_Q] is enhanced to record Vertex interface error messages during the integration.

For more details on integration, refer to OFSLL technical documentation. During the process of integration, there observed discrepancies are noted. Refer to Limitations of Vertex integration section for details.

Note

During Origination, all Vertex interface calls are handled through user interface and on Funding/Customer Service, these calls are made from database using MDB flow.

Following Vertex services are used in OFSLL with the integration. For detail information, refer Vertex O Series documentation.

Service	Description
Quotation Request	It is used to estimate the Tax of the proposed Lease Contract. This service is triggered by OFSLL to estimate tax during Decision/Con- tract and Lease Payoff Quote.
Invoice Request	It is used to bill the Tax for the Lease Contract. This service is trig- gered by OFSLL to record tax during Funding and Lease transac- tion posting.
Delete Request	It is used to reverse Vertex Invoice request. Every Vertex Invoice request trigged from OFSLL use 'transactionId' to stamp OFSLL internal transaction reference. This internal transaction id is used by this service to reverse Vertex Invoice request based on OFSLL reversal.
Create Customer Request	It is used to register a Customer.
Create Certificate Request	It is used to upload Tax Exception Certificate Id for Customer.

D.3.2 <u>Setup changes</u>

To enable Vertex integration, the company parameter XSL_TAX_INTERFACE' has to be updated as 'VERTEX' and 'VTX_OUTBOUND_URL' also needs to be updated with valid Vertex URL.

The sales tax information recorded in OFSLL Setup > Administration > System > Sales Tax screen is exchanged with Vertex interface through vertex adapter using SOAP Request/ Response.

For information on recording sales tax rules in setup, refer to Sales Tax Setup section.

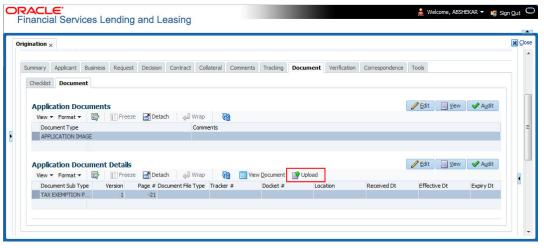
D.3.3 Changes in Origination Module

Since the process of sales tax collection is handled from external system, the information received from Vertex are only updated into the respective tables in OFSLL. The same is available in the UI as detailed in Sales Tax Calculation at Origination section.

To load exemption certificate into OFSLL, follow the same process as detailed for internal sale tax calculation method using in Origination > Underwriting / Funding 'Document' tab. To



upload sales tax exemption certificate to vertex, click "Upload' button in the Application documents tab.



On successful upload, a 'Tax Exemption Certificate ID' is updated in to the system and the 'Upload' button is disabled.

D.3.4 Changes in Customer Service Module

The sales tax calculation process is similar to the internal method as detailed in Sales Tax Calculation at Customer Service section except that the Sales/Usage Tax - link transactions is posted only on receiving the tax details from Vertex. This transaction will be posted after posting the main transaction.

To load exemption certificate into OFSLL, follow the same process as detailed for internal sale tax calculation method using in Servicing > Customer Service > Document Tracking tab. To upload sales tax exemption certificate to vertex, click "Upload' button in the Account Document Details section tab.

	Bankruptcy Repo/Foreclosure	tory Pmt Modes Ban	Transaction History	111 (La 1920) (La 1920)					
			Transaction rustory	ustomer Preferences	Customer Details	Account Details	stomer Service Ac	ections (Summary Collec
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On successful upload, a 'Tax Exemption Certificate ID' is updated in to the system and the 'Upload' button is disabled.

D.3.5 Limitations of Vertex integration

Following are the limitation noticed with Vertex integration:

 Use of 'TABLE' value for company parameter 'XSL_TAX_INTERFACE' is deprecated and replaced with 'INTRENAL' for consistency.



- Existing data of SALES_TAX has to be revisited before and after upgrade. This table is enhanced to support multiple criteria.
- Current solution does not support Sales and Usage Tax calculation for multiple assets as part of Origination and Customer Servicing.
- OFSLL currently supports to capture only following three transactions for Sales and Usage Tax calculation - BILL/DUE, LATE FEE and PAYOFF QUOTE. This is not a finite list of transaction. Based on different implementation specification system can facilitate addition of multiple transactions. Any requirement of additional transaction should be requested to product team, based on analysis support will be provided.
- Existing use of Setup > Products > Contract > Itemizations > Taxable Indicator is depreciated and can rely on new Lease Origination Sales and Usage Tax Setup.
- As part of current release, OFSLL does not provide support for CASH basis of Sales and Usage Tax calculation.
- When uploading tax Exemptions Certificate to Vertex, OFSLL calls Vertex Create Customer service followed by Create Certificate. Due to any internal error if OFSLL is unable to complete Vertex Create Certificate request, OFSLL will enter into a dead lock mode and will try to call Create Customer followed by Create Certificate which will fail as customer already exist in Vertex. This has to be operationally handled based on messages in the error queue.
- Care should be taken to disable 'Calculate Tax' tax button in Decision for Stream based Lease application.
- Vertex use Imposition codes to identify multiple tax rules that can be levied on application/account. OFSLL records all the tax details into single itemization/transaction amount. Split of tax details should be gathered outside the system using Vertex 'transactionId' stored in SALES_USAGE_TAX_DETAILS [SUD_ID].
- Adjustment, Void, Charge off and Wave of tax balance based on parent transaction has to be handled manually.
- For manual transactions posted from User Interface/Web Service that are requesting for Vertex Tax update, a delay of 30 seconds is introduced to get response from Vertex. If response is received in the due time, transaction will be posted with Vertex tax data else transaction will be marked as Error and user is requested to repost the transaction based on Vertex interface availability.
- In current release, we are unable to support re-triggering of failed transaction during Vertex integration. Support will be added in future.
- Vertex Address cleansing is currently out of scope of this release. Address cleansing adapter has to be written to interact with Vertex and get source and destination address updated before using based OFSLL-Vertex integration.
- Sale and Usage Tax is not part of Bill/Due amount. Care should be taken to disable billed indicator Setup ' Products' Contract 'Lease.
- Currently Vertex tax data is not getting updated in Lease ' Customer Service ' Account Details ' Statements [Tax Charges (+)]. This bug will be fixed in future release.
- Tax calculation support for API and Account On-boarding will be added in subsequent patch release.

D.4 Manual Lease Tax Calculation

In this method, the Lease Sales and Usage tax are computed manually and only the calculated details are recorded into OFSLL Setup, Origination, and Customer Service modules. For information on updating the details in the respective modules, refer to Internal Lease Tax Calculation section.

Since OFSLL interface only supports to record and display the information, validating and processing the same has to be done outside the system.



Appendix E:Usage Based Leasing

E.1 Introduction

The Usage based leasing option extends OFSLL support of lease functionality and facilitates to charge the asset usage fee for the customer not at the time of the Termination/Payoff Quote but based on the actual usage as per the defined Cycle (i.e. Daily, Weekly, Monthly and so on). Also for usage based lease contracts, customer has option to pay the minimum monthly lease payment and the usage fee based on the actual usage.

Whenever customer sends asset usage details to OFSLL, the details are categorized to applicable rate slabs, for tiered and not-tiered types and based on usage methods (i.e. rollover/advance) and charge matrix, the usage fee is calculated and charged on to the account. The same is communicated to the customer through account statement.

In such type of billing, customers would benefit by being charged only when they use a product or service, rather than having to buy something outright.

Consider the following example of a company which leases a photocopying machine. The monthly billing amount consists of two components - a flat rate (rental) that covers the fixed costs and a fee for usage charge (such as 1 cent per copy). Here, Usage is billed based on total number of units utilized from last bill to current billing date and customer pays the following two components:

- Lease Rental Payment
- Usage-based Charge component (included in the monthly bill)

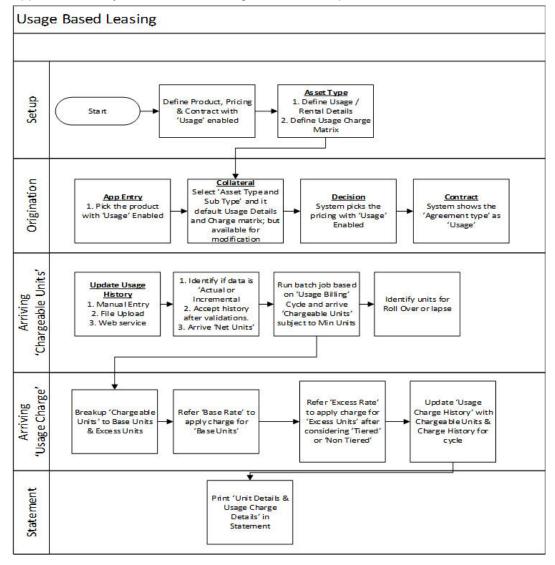
E.2 <u>Pre-requisites</u>

- To support usage based leasing, ensure that all the basic setup of defining Usage Details, Usage Charge Matrix in Asset Types screen is done and the lease Agreement Type is selected appropriately in Products, Pricing and Contract setup screens.
- When usage details are to be processed through File Upload, ensure that the file received from external system contains all the required information for mapping to respective fields in Usage History screen.



E.3 Usage Based Leasing Workflow

Consider the below image which indicates the complete usage based leasing workflow supported in the system. A brief detailing of the same is provided below.



- The process starts from defining usage based parameter (agreement type) in Setup > Products, Pricing, and Contract screens.
- In Setup > Asset Types screen, you can define the 'Usage Details' and 'Usage Charge Matrix' which are used to classify the incoming data for charging and billing calculation.
- In Origination > Collateral screen, select the usage based leasing application, select asset type, sub type, and load the usage details from setup. The details are allowed to be modified here. In Decisioning stage, system picks the pricing with Usage details and during Contract, the application is funded with lease usage agreement type.
- In Servicing, the chargeable units for usage is derived from the details populated in Customer Service > Collateral tab > 'Usage History' section. The details can be populated by File upload or through web services. The chargeable units are categorized based on Usage Details and Charge Matrix defined in Setup > Asset types screen.
- On receiving the usage data from external system, the same is validated if it is Actual
 or Incremental data and also accounts for Rollover yes/no and Advance yes/no type
 of combinations supported to derive the net chargeable units (subject to minimum units
 consumed). The same is discussed in subsequent section.

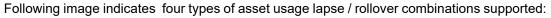


- The chargeable units are further classified into Base and Excess consumed units, and charge is applied based on Charge Matrix as per TIERED and NON TIRED category. This data is populated into Servicing > Collateral >Usage Summary tab.
- Based on 'Usage / Rental Cycle', system runs the Usage billing batch job to calculate and post the usage fee on the account as per the billing cycle. While generating the account statement, the usage details are explicitly indicated along with charges of the same.

E.3.1 Lease Usage Calculation

- Min Usage indicates the minimum units to be considered as 'Chargeable Units'. During calculation, the Chargeable Units = Net Units, subject to 'Min Usage'.
- Max Usage indicates that usage is to be charged as 'Base' value for the given billing cycle. Any usage units beyond 'Max Usage' should be charged based on 'Calculation Method' as either Tiered (based on multiple rate slabs) or Non-Tiered (applicable slab at total usage volume).
- Discount % based on discount %, system calculates the applicable discount units on 'Gross Non chargeable Units' to arrive Net Usage' in 'Usage History' tab.

E.3.2 Lease Usage Methods





As per the above usage methods, usage units billing is accounted as indicated below:

Note

The usage lapse / rollover is subject to maximum usage as defined for a Collateral.

- Non-Rollover Usage This option indicates that non utilized units in current cycle will be lapsed.
- Rollover Usage This option indicates that non utilized units from previous cycle is carried over and added as 'base' units to next cycle incrementally.
- Rollover & Advance Usage This option indicates that system bills the customer at the base rate, considering the usage available for the life of account and includes the non utilized units from the previous cycle.



 Advance Usage - This option indicates that system bills the customer at the base rate, considering the usage available for the life of account. Here non utilized previous units will be lapsed.

The Rollover / Advance is accounted for fixed reset period. For example, if Contract starts at Jan and rollover is set to 3 months for a monthly usage billing cycle, the rollover resets at end of 3rd month and from April new rollover set starts.

E.3.3 <u>Tiered and Non Tiered Usage Calculation</u>

Consider the following type of charge matrix defined:

Rate Chart	From Units	To Units
Base	0	1
Base	30	2
Base	75	3
Cycle Excess	0	4
Cycle Excess	50	5
Life Excess	0	6
Life Excess	50	7

On receiving the following type of usage data from customer, the chargeable units are derived based on lapse and rollover rules. The chargeable units are charged based on Tiered and Non Tiered preference indicated for a collateral. The sample usage calculation is as indicated below:

Base Units:76, Cycle Excess:51, and Life Excess=65

Tiered Calculation

Base Charge = (29*1)+(45*2)+(2*3) = 125 Cycle Excess Charge=(49*4)+(2*5)=206 Life Excess Charge=(49*6)+(16*7)=406 Total Charge=125+206+406=737

Non Tiered Calculation

Base Charge =(76*3) = 228 Cycle Excess Charge=(51*5)=255 Life Excess Charge=(65*7)=455 Total Charge=228+255+455=938

E.3.4 Lease Usage Batch Jobs

Following two batch jobs are provided for usage based leasing:

To upload usage details

Batch job set - SET-IFP (INPUT FILE PROCESSING) Batch job - IUHPRC_BJ_100_01 (ASSET USAGE HISTORY FILE UPLOAD)



This process uploads asset usage details into the system. To do so, place the usage details file in 'iuh' folder available under input > ifp > iuh directory and run the batch job.

For billing usage details

Batch job set - SET-TPE (Transaction Processing Engine)

Batch job - TXNUSG_BJ_100_01 (Usage Charge Processing)

This process is used to derive the billing amount to be charged for Lease Usage/Rental based asset for consumed units which is calculated by the applicable charge matrix and posts lease usage/rental fees on account.

E.3.5 Lease Usage Account Statement

The Statements tab in Customer Service > Account Details tab displays the 'Fee Usage Charge(+)' that is posted to lease usage account. On generating a report of lease account, the Fee Usage Charges are indicated as separate line item.

Account Statement	Financial Services Lending and Leasing		
STATEMENT OF ACCOUNT USAGE PMT REVERSAL 3 ADF N BCH N # FJ DG	DEMO BANK USA		
AGUADILLA PR 00604			
Statement Date Account Number Payment Due By Maturity Date Current Balance	09/19/2018 20180800010677 10/10/2018 08/10/2020 \$21,200.00	Send Inquiries To: DEMO BANK USA LINE1 LINE2 MINNEAPOLIS MN	
Current Amount Due Past Due Amount	\$1,035.65 \$0.00	55344 7255 Phone:	
Late Charges Other Charges Fee Usage Charges	\$0.00 \$0.00 \$560.00		
Please Pay This Amount Pay Off Date Pay Off Amount	10/08/2018 \$22,084.10	-	

E.3.6 Elastic Usage Term

The Elastic Usage Term in OFSLL refers to a system predicted value to indicate customer about the remaining term to reach the asset usage life as per current usage pattern. The Elastic Usage Term is available in Collateral > Usage Summary tab and is calculated by the following methods:

- Actual Usage Elastic Term is calculated based on Usage Factor
- Average Usage Elastic Usage Term is calculated based on Average Usage

