Line Servicing User Guide

Oracle Financial Services Lending and Leasing

Release 14.10.0.0.0

Part No. F35490-01

December 2020

ORACLE

Line Servicing User Guide
December 2020
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

Copyright © 2007, 2020, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating 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 granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.
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.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its 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.

Send Us Your Comments

Oracle Financial Services Lending and Leasing User Documentation

Oracle welcomes customers' comments and suggestions on the quality and usefulness of this document. Your feedback is important, and helps us to best meet your needs as a user of our products. For example:

- Are the implementation steps correct and complete?
- Did you understand the context of the procedures?
- Did you find any errors in the information?
- Does the structure of the information help you with your tasks?
- Do you need different information or graphics? If so, where, and in what format?
- Are the examples correct? Do you need more examples?

If you find any errors or have any other suggestions for improvement, then please tell us your name, the name of the company who has licensed our products, the title and part number of the documentation and the chapter, section, and page number (if available).

Note: Before sending us your comments, you might like to check that you have the latest version of the document and if any concerns are already addressed. To do this, access the Oracle Documentation available at www.docs.oracle.com which contains the most current Documentation Library plus all documents revised or released recently.

Send your comments using the electronic mail address: financialservices_ww@oracle.com

Please give your name, address, electronic mail address, and telephone number (optional).

If you need assistance with Oracle software, then please contact your support representative or Oracle Support Services.

If you require training or instruction in using Oracle software, then please contact your Oracle local office and inquire about our Oracle University offerings. A list of Oracle offices is available on our Web site at www.oracle.com.

Table of Contents

1. Navigation 1-1

1.1 Audience 1-1
1.2 Conventions Used 1-1
1.3 Logging In 1-1
1.4 Template and Navigation 1-2
1.4.1 Home Screen 1-2
1.4.2 Screens 1-11
1.5 Common Operations 1-11
1.5.1 Basic Operations 1-11
1.5.2 Basic Actions 1-12
1.5.3 Personalization Options 1-13
1.5.4 De-supported Special characters 1-17
1.5.5 Skip Zip Code Validation 1-17
1.5.6 Export data to Excel 1-18
1.6 Keyboard Compatibility 1-18
1.6.1 Keyboard Compatibility 1-19
1.7 Tool Tips 1-19
1.8 Accessibility 1-20
1.8.1 Understanding Accessibility 1-20
1.8.2 Application Accessibility Preferences 1-20
1.8.3 Documentation Accessibility Preferences 1-20

2. Search Function 2-1

2.1 Search Criteria 2-1
2.2 Searching for an Application 2-4
2.2.1 Search/Task tab 2-5
2.2.2 Quick Search section 2-7
2.3 Searching for an Account and Customer 2-11
2.3.1 Quick Search section 2-13
2.3.2 Search Using Customer Details 2-14
2.3.3 Search Using Account Details 2-16
2.3.4 Search Using Business Details 2-18

3. Dashboards 3-1

3.1 Introduction 3-1
3.2 Dashboards 3-1
3.3 User Productivity 3-2
3.3.1 Viewing Underwriting/Funding tasks 3-2
3.4 System Monitor 3-4
3.4.1 Monitoring Batch Jobs 3-4
3.4.2 Monitoring Jobs 3-7
3.4.3 Monitoring Services 3-9
3.4.4 Database Server Log Files 3-10
3.4.5 Parked Transactions 3-11
3.4.6 Monitoring Users 3-12
3.4.7 Monitoring JMS Queues 3-13
3.4.8 Monitoring Events 3-16
3.5 Producer Analysis 3-18

3.6 Process Files 3-20
3.6.1 Incoming Process File 3-21
3.6.2 Proration of Future Account Dues 3-22
3.6.3 Outgoing Process File 3-23
4. Account Dashboard 4-1
4.1 Overview 4-1
4.2 Pre-requisites 4-1
4.3 Description 4-2
4.4 Account Dashboard screen Elements 4-2
4.4.1 Cards 4-4
4.4.2 Widgets 4-10
5. Customer Service 5-1
5.1 Introduction 5-1
5.1.1 Quick Search section 5-1
5.2 Customer Service screen 5-2
5.3 Customer Service screen's Summary tab 5-5
5.4 Customer Service screen's Collections tab 5-14
5.5 Customer Service screen's Customer Service tab 5-17
5.5.1 Call Activities sub tab 5-17
5.5.2 Maintenance sub tab 5-21
5.5.3 Comments sub tab 5-23
5.5.4 Promises sub tab 5-25
5.5.5 Checklists sub tab 5-27
5.5.6 Tracking Attributes sub tab 5-28
5.5.7 Field Investigation Sub Tab 5-28
5.5.8 References sub tab 5-30
5.5.9 Correspondence sub tab 5-31
5.5.10 Letters sub tab 5-34
5.5.11 Document Tracking sub tab 5-38
5.5.12 Access History 5-40
5.6 Customer Service screen's Account Details tab 5-40
5.6.1 Account Details sub tab 5-40
5.6.2 Balances sub tab 5-45
5.6.3 Statements sub tab 5-46
5.6.4 Rate Schedule sub tab 5-49
5.6.5 Insurances sub tab 5-50
5.6.6 Condition Details sub tab 5-53
5.6.7 Contract Information sub tab 5-54
5.6.8 Trade Details sub tab 5-55
5.7 Customer Service screen's Associated Accounts tab 5-59
5.8 Customer Service screen's Customer/Business Details tab 5-62
5.8.1 Customer sub tab 5-63
5.8.2 Business sub tab 5-71
5.9 Customer Service screen's Customer/Business Preferences tab 5-79
5.10 Customer Service screen's Transaction History tab 5-82
5.10.1 Balances sub tab 5-82
5.10.2 Transactions sub tab 5-84
5.10.3 Payment Rating sub tab 5-88
5.10.4 Due Date History sub tab 5-89
5.10.5 Repayment Schedule sub tab 5-89

5.10.6 Work Order sub tab 5-90
5.11 Customer Service screen's Pmt Modes tab 5-92
5.11.1 ACH sub tab 5-92
5.11.2 Coupon sub tab 5-96
5.11.3 Post Dated Checks sub tab 5-97
5.11.4 Payment Arrangement sub tab 5-98
5.12 Customer Service screen's Bankruptcy tab 5-99
5.12.1 Call Activities sub tab 5-101
5.12.2 Comments sub tab 5-101
5.12.3 Due Date History sub tab 5-101
5.13 Customer Service screen's Repo/Foreclosure tab 5-101
5.13.1 Repossession sub tab 5-102
5.13.2 Foreclosure sub tab 5-104
5.13.3 Analysis sub tab 5-105
5.13.4 Remarketing sub tab 5-108
5.13.5 Call Activities sub tab 5-108
5.13.6 Comments sub tab 5-108
5.13.7 Due Date History sub tab 5-108
5.14 Customer Service screen's Deficiency tab 5-108
5.14.1 Call Activities sub tab 5-110
5.14.2 Comments sub tab 5-110
5.14.3 Due Date History sub tab 5-110
5.15 Customer Service screen's Collateral tab 5-110
5.15.1 Valuation sub tab 5-112
5.15.2 Tracking sub tab 5-113
5.15.3 Vacation Ownership tab 5-114
5.15.4 Seller sub tab 5-117
5.16 Customer Service screen's Bureau tab 5-118
5.17 Customer Service screen's Timeline tab 5-119
5.18 Customer Service screen's Cross/Up Sell Activities tab 5-120
5.18.1 Edit Cross/Up Sell Activity 5-120
5.18.2 Create Simple Application 5-121
5.18.3 Close Opportunity 5-122
5.19 Customer Service screen's External Interfaces tab 5-122
5.19.1 Accept or Reject Bankruptcy Details 5-123
5.20 Review Request 5-124
5.20.1 Filter and View Review Requests 5-124
5.20.2 Create and Send Review Request 5-127
5.20.3 Reviewing a Request 5-129
5.20.4 Responding to Review Request 5-129
5.20.5 Reassign Review Request 5-130
5.20.6 E-mailing Review Request 5-131
5.20.7 Closing Review Request 5-131
5.20.8 Complete Review Request 5-132
5.21 Queue Assignment 5-132
5.21.1 Using Queue Search 5-133
5.21.2 Queues sub tab 5-134
5.21.3 Criteria sub tab 5-134
5.21.4 Queue Assignment sub tab 5-136
5.21.5 Reassign Users in Queue 5-136

5.21.6 Filter Accounts based on Queue Criteria 5-137
5.21.7 View Accounts in Sort Order Sequence 5-137
5.21.8 Track Activity Status 5-138
6. Customer Credit Limit 6-1
0.1 Introduction 6-1
6.1 Search tab 6-2
6.2 Customer/Business tab 6-3
6.2.1 Transactions sub tab 6-4
6.2.2 Addresses sub tab 6-4
6.2.3 Telecoms sub tab 6-4
6.2.4 Employments sub tab 6-5
6.2.5 Partners sub tab 6-5
6.2.6 Affiliates sub tab 6-5
6.2.7 Tracking Attributes sub tab 6-5
6.2.8 Accounts sub tab 6-5
6.2.9 Applications sub tab 6-5
6.2.10 Comments sub tab 6-6
6.2.11 Documents sub tab 6-6
6.2.12 Master Account tab 6-6
7. Transaction Authorization 7-1
7.1 Transaction Authorization screen 7-1
7.2 Authorization History tab 7-3
7.3 Review Request Tab 7-5
7.4 Review Request 7-6
7.4.1 Filter and View Review Requests 7-6
7.4.2 Create and Send Review Request 7-9
7.4.3 Reviewing a Request 7-11
7.4.4 Responding to Review Request 7-11
7.4.5 Reassign Review Request 7-12
7.4.6 E-mailing Review Request 7-13
7.4.7 Closing Review Request 7-13
7.4.8 Complete Review Request 7-14
8. Post Dated Cheques (PDC) Management 8-1
8.1 PDC Entry Tab 8-1
8.2 PDC Maintenance Tab 8-3
8.3 Search Tab 8-5
9. Account Documents 9-1
9.1 Introduction 9-1
9.2 Account Document screen 9-1
9.2.1 Attaching a Document to an Account from a server 9-2
9.2.2 Attaching a Document to an Account from a Client Machine 9-3
9.2.3 Copying a Document 9-4
9.2.4 Moving a Document 9-5
9.2.5 Viewing a Document Attached to an Account 9-5
9.3 Document Tracking section 9-6
9.3.1 Locating an Account Document 9-6
9.3.2 Viewing a Document Attached to an Account 9-7
10. Collateral Management 10-1
10.1 Collateral Tab 10-1

10.1.1 Actual Points and Billing Points Consolidation 10-5
10.1.2 Valuations Sub Tab 10-7
10.1.3 Tracking Sub Tab 10-8
10.1.4 Vacation Ownership sub tab 10-8
10.1.5 Status History Sub Tab 10-8
10.1.6 Asset Relation Sub Tab 10-9
10.1.7 Audit Sub Tab 10-9
10.2 Search Tab 10-10
11. Tools 11-1
11.1 Vehicle Evaluator 11-1
11.1.1 Attributes Tab 11-2
12. Oracle Financial Services Lending and Leasing Reports 12-1
12.1 Accounts Payable Log By Customer 12-1
12.2 Accounts Payable Log By Producer 12-2
12.3 Accounts Payable Log By Third Party 12-3
12.4 Accounts Payable Log By Vendor 12-3
12.5 GL Posting Log 12-4
12.6 Pool Txns Log By GL Post Dt 12-4
12.7 Producer Monetary Txns Log By GL Post DT 12-5
12.8 Producer Statement 12-6
12.9 Account Wise PDC List 12-6
12.10 Payment Posting (Daily Cash) Log 12-7
12.11 PDC Payslip 12-8
12.12 Pending PDC List 12-8
12.13 Pool Defaults 12-9
12.14 Pool Delinquency 12-9
12.15 Pool Liquidated Contracts 12-10
12.16 Pool Monthly Activity 12-10
12.17 Pool Payoffs 12-11
12.18 Pool Recovery 12-11
12.19 Pool Repurchased Accounts 12-12
12.20 Vendor - Invoice Log 12-12
12.21 Vendor - Work Order Log 12-13
12.22 Payment Receipt 12-13
12.23 Account Wise Payment Receipt 12-14
12.24 Account Payable (Servicing) 12-14
12.25 WorkList/Queue Log Summary 12-14
12.26 Payment Error Log 12-15
12.27 Payment Error Log by Suspense Amount 12-16
12.28 Customer Statements Transactions 12-16
12.29 Account Asset Details 12-17
12.30 Trade Details 12-18
12.31 Funding Accounts Log Details 12-19
12.32 Master Account Payment Log 12-20
12.33 Payment Allocation Details 12-21
12.34 Amortized Txns Log By GL Post Dt - Line 12-22
12.35 Monetary Txns Log By GL Post Dt - Line 12-22
12.36 Payment Allocations Log By GL Post Dt - Line 12-23
12.37 Advance Posting Error Log Desc Line 12-23
12.38 Advance Posting Log Line 12-24

12.39 Excess Payments (Refund) Log Line 12-24
12.40 Payment Allocations Log Line 12-25
12.41 Payment History Line 12-25
12.42 Scheduled For Chargeoff Accounts Log Line 12-26
12.43 Scheduled For Termination Accounts Log Line 12-26
12.44 Trial Balance Line 12-27
12.45 Charge Off Accounts Log - Line 12-27
13. Producer 13-1
13.1 Producer Details tab 13-2
13.1.1 Producer Details tab Extensibility 13-2
13.1.2 Payment Details 13-6
13.1.3 Tracking Attributes 13-8
13.1.4 Contacts 13-8
13.1.5 Comments 13-9
13.1.6 Summary 13-9
13.1.7 Title Status Summary 13-10
13.2 Search Tab 13-10
14. Vendors 14-1
14.1 Vendors tab 14-1
14.1.1 Payment Details 14-3
14.1.2 Vendor Groups 14-5
14.1.3 Tracking Attributes 14-5
14.1.4 Comments 14-6
14.2 Assignment Allocation 14-6
14.2.1 Vendor Assignment Criteria 14-6
14.2.2 Vendor Assignment Allocation 14-7
14.3 Work Orders Tab 14-8
14.3.1 Services 14-11
14.3.2 Work Order History 14-11
14.3.3 Tracking Attributes 14-12
14.4 Follow-up Tab 14-12
14.4.1 Assigned Services 14-14
14.5 Invoices Tab 14-14
14.5.1 Auto Validate Invoice 14-16
14.5.2 Invoice Details sub tab 14-16
14.5.3 Accept/Reject Invoice details 14-17
14.5.4 Payment Schedules sub tab 14-18
14.5.5 Related Invoice/Work Order Details sub tab 14-18
14.5.6 Tracking Attributes sub tab 14-19
14.5.7 Business Rules 14-19
14.6 Search tab 14-21
15. Pending Event Actions 15-1
15.1 Introduction 15-1
16. Batch Transactions 16-1
16.1 Introduction 16-1
16.2 Advances 16-1
16.2.1 Advance Entry Tab 16-1
16.2.2 Advance Maintenance Tab 16-6
16.2.3 Search Tab 16-9

16.3 Payments 16-10
16.3.1 Lockbox Payments 16-10
16.3.2 ACH Payments 16-10
16.3.3 Bulk Upload of Payment Transactions 16-11
16.3.4 Manual Entry 16-13
16.3.5 Customer Based Payments 16-14
16.3.6 Payment Posting at Master Account Level 16-16
16.3.7 Payments Entry Tab 16-16
16.3.8 Payment Maintenance Tab 16-23
16.3.9 Outbound Customer Extracts To Payment Agencies Batch 16-31
16.3.10 Search Tab 16-32
16.4 Fees 16-34
16.4.1 Fees Tab 16-34
16.5 Search screen 16-38
17. Interface 17-1
17.1 Introduction 17-1
17.2 AP Transactions 17-1
17.3 GL Transactions 17-5
17.3.1 Company tab 17-6
17.3.2 Account tab 17-8
17.4 Account Conversion 17-11
17.4.1 Conversion of Account screen 17-11
17.4.2 Applicants Sub Tab 17-13
17.4.3 Business sub tab 17-13
17.4.4 Decision Tab 17-14
17.4.5 Contract Tab 17-14
17.4.6 Collateral Tab 17-14
17.4.7 Account Details Tab 17-14
17.4.8 Account Details' Sub Tabs 17-17
17.4.9 Comment Tab 17-21
17.4.10 Verification Tab 17-22
17.4.11 Search Tab 17-22
Appendix A: Transaction Parameters A-1
A.1 Monetary Transactions A-1
A.1.1 Late Charges A-2
A.1.2 Nonsufficient Fund Fees A-3
A.1.3 Repossession Expenses A-4
A.1.4 Bankruptcy Expenses A-6
A.1.5 Phone Pay Fees A-8
A.1.6 Financed Insurances A-9
A.1.7 Index/Margin Rates A-11
A.1.8 Payoff Quotes A-12
A.1.9 Account Paidoff A-13
A.1.10 Account Charge Off A-14
A.1.11 Account Closure A-16
A.1.12 Advance (Principal) Balance A-16
A.1.13 Interest A-17
A.1.14 Interest Accrual A-18
A.1.15 Active Military Duty A-19
A.1.16 Due Date Change A-22

A.1.17 Change Term *A-25*
A.1.18 Payment Refund Transaction *A-26*
A.1.19 Extensions *A-27*
A.1.20 Payment Amount *A-30*
A.1.21 Prepayment Penalty *A-30*
A.1.22 Escrow Payment *A-31*
A.1.23 Escrow balance refund *A-32*
A.1.24 Pay Off Quote Fee *A-32*
A.1.25 Nonperforming Accounts *A-33*
A.1.26 Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit *A-33*
A.1.27 Trading of Accounts - Monetary Transactions *A-34*
A.1.28 Billing Cycle Change *A-39*
A.1.29 Capitalization Maintenance *A-41*
A.1.30 Cycle Based Late Fee Adjustment / Waiver *A-43*
A.1.31 Fee Consolidation Maintenance *A-44*
A.2 Nonmonetary Transactions A-47
A.2.1 Customer/Business Name Maintenance *A-48*
A.2.2 Customer Details Maintenance *A-49*
A.2.3 Skipped Customers/Business *A-50*
A.2.4 Mark Customer as Deceased *A-51*
A.2.5 Privacy Opt-Out Indicator *A-53*
A.2.6 Customer/Business Correspondence (stopping) *A-54*
A.2.7 Financed Insurance (modifying) *A-55*
A.2.8 ACH Maintenance *A-56*
A.2.9 Stop an ACH *A-58*
A.2.10 Statement Reprinting (batch only) *A-58*
A.2.11 Add ACH Bank *A-59*
A.2.12 Post Dated Checks *A-59*
A.2.13 Coupon Book Maintenance (batch only) *A-60*
A.2.14 Extended Service Contract (ESC) *A-61*
A.2.15 Insurance Maintenance *A-62*
A.2.16 Escrow Information and Maintenance *A-62*
A.2.17 Escrow Analysis Disbursements *A-67*
A.2.18 Insurance Payment Maintenance *A-68*
A.2.19 Adjust Dealer Compensation *A-69*
A.2.20 Add / Modify Account Contact References *A-69*
A.2.21 Account Statement Preference Mode *A-70*
A.2.22 Cure Letter Date Maintenance *A-71*
A.2.23 Customer Credit Limit Transactions *A-71*
A.2.24 Add Existing Customer to Account *A-74*
A.2.25 Add/Update Business Customer Details *A-75*
A.2.26 Rescission Transaction to Void Account *A-77*
A.2.27 Add Asset to Account *A-78*
A.2.28 Customer / Business Credit Score Update *A-79*
A.2.29 Master Account Maintenance *A-81*
A.2.30 Master Account - Statement Consolidation Indicator Maintenance *A-84*
A.2.31 Add Existing Business to Account *A-85*
A.2.32 Add Business Phone Details *A-86*
A.2.33 Customer/Business Address Confirmation *A-86*

A.2.34 Trading of Accounts - Non-Monetary Transactions A-86
A.2.35 Bankruptcy Reporting Indicator A-87
A.2.36 Collateral Maintenance A-88
A.2.37 Account Contract Maintenance A-90
A.2.38 Account Payment Mode Maintenance A-90
A.2.39 Add Balance to Account A-91
A.2.40 Linked Account Maintenance A-92
A.2.41 Mock Statement Maintenance A-94
A.2.42 Skip Credit Bureau Reporting Maintenance A-95
A.2.43 Repossession Maintenance A-96
A.2.44 Stop Correspondence at Account Level A-96
A.2.45 Consolidated Payoff Quote A-98
A.3 Processing SCRA A-99
A.3.1 Setting up Interest Rate for SCRA A-100
A.4 Black Book Interface A-101
Appendix B: Payment Amount Conversions B-1
Appendix C: Generic Recovery Interface (GRI) C-1
C.1 Introduction C-1
C.1.1 Pre-requisites C-1
C.2 Create Case C-2
C.3 Update Case C-3
C.4 Case Comments C-5
C.5 Hold Case C-6
C.6 Reopen Case C-7
C.7 Reassign Case C-9
C.8 Close Case C-10
C.9 Case Updates Received via FireHose WebService C-12
C.10 Case Repossession C-13
C.11 Case Invoice C-14
Appendix D: Trading of Accounts D-1
D.1 Introduction D-1
D.2 Prerequisites D-1
D.3 Trading of Accounts Workflow D-2
D.3.1 Equity Calculation D-2
D.3.2 Trading of Timeshare D-3
D.3.3 Error Rectification D-4
D.3.4 Trade Reversal/Rescission and Charge-off of Account D-5
D.4 Trade Details Report D-6
D.5 Assumptions D-6

1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

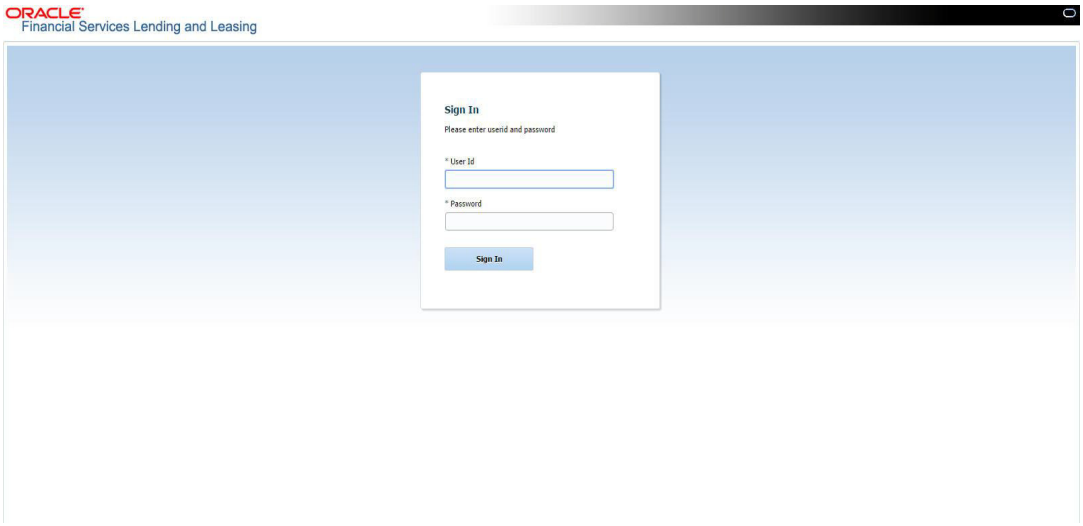
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

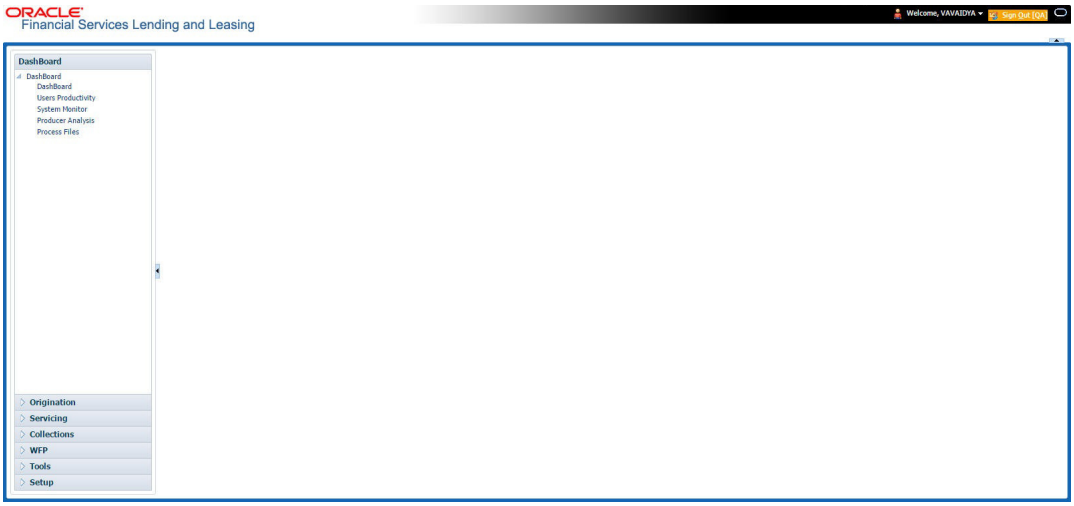
1.4.1 Home Screen

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

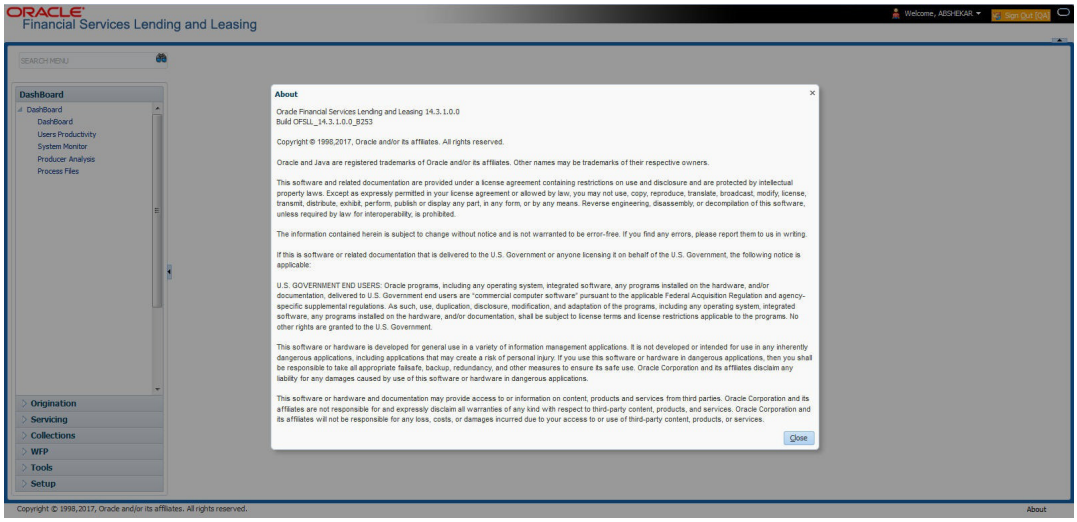
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



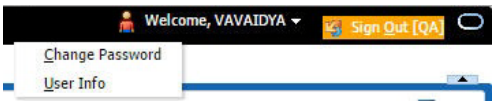
You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



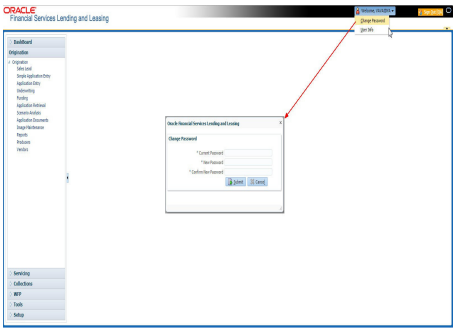
Header

In the Header, system displays the following:

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

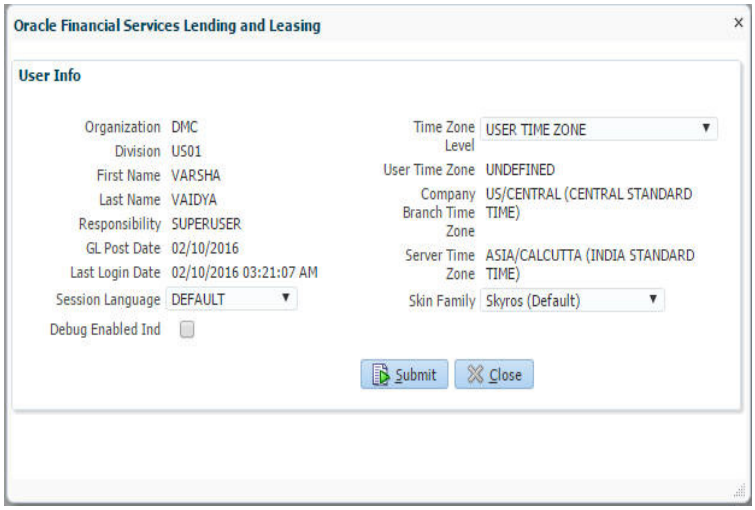


  – Change Password – Click to change the current password.



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

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



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

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

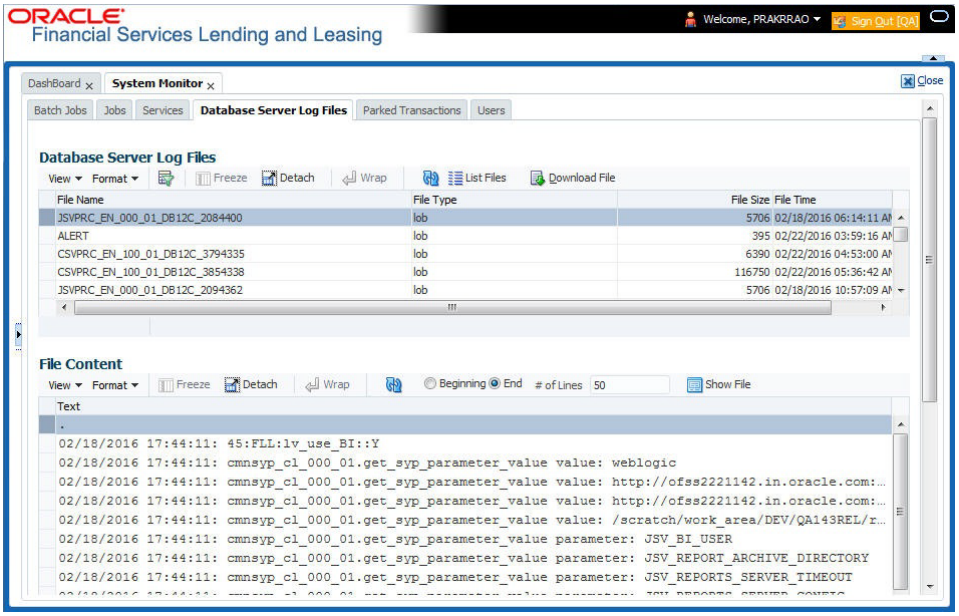
Debug Enabled Ind – Check this box to enable the debug indicator.

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

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

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

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



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

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

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

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

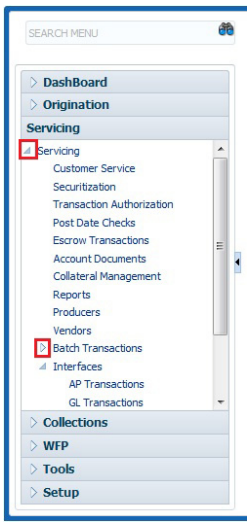
- **Accessibility** – Click the link to view accessibility features of the system.

  Refer accessibility document for further details.

- **Sign Out** – Click the link to sign off from the application. You can also click on icon to sign off from the application.

Left Window

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

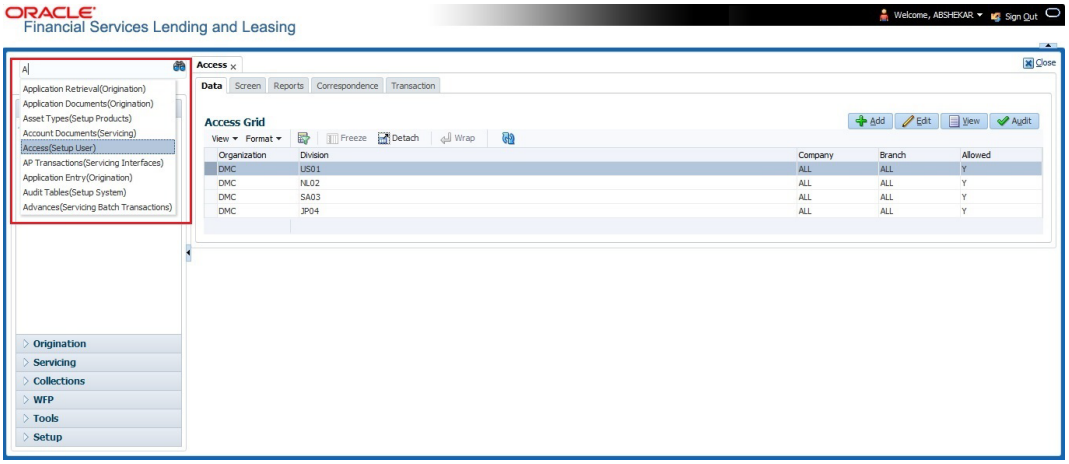


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

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

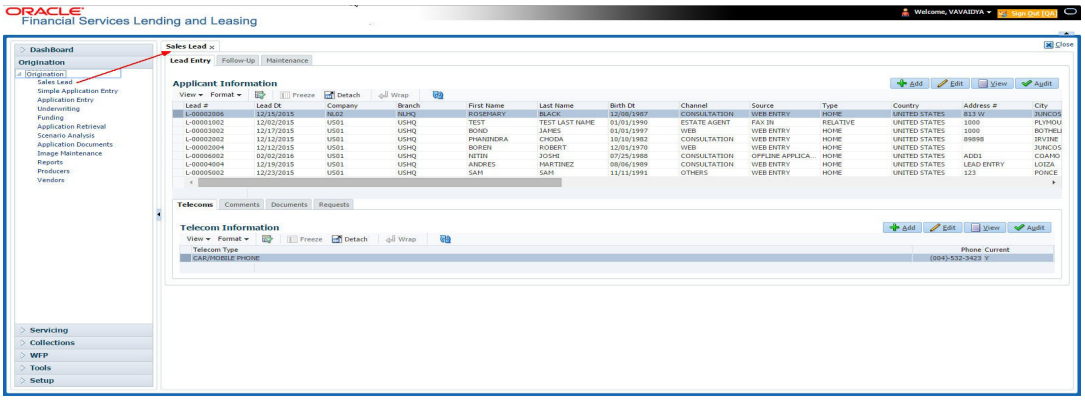
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



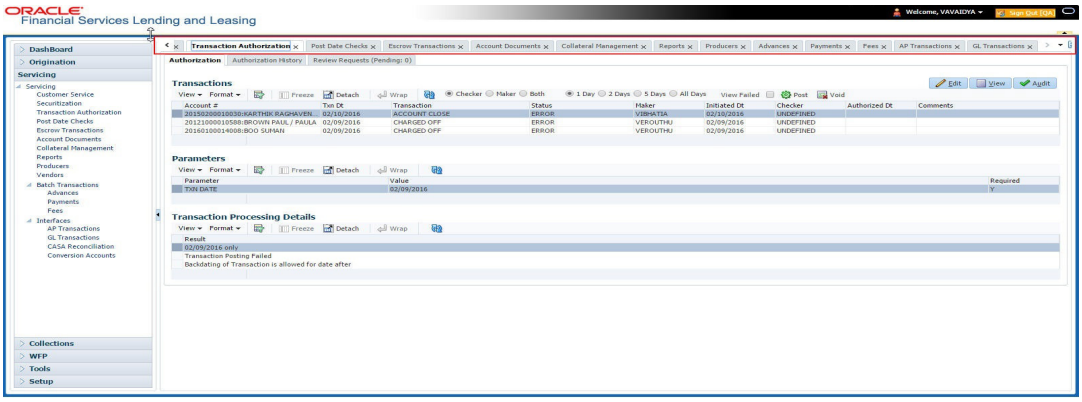
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

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



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

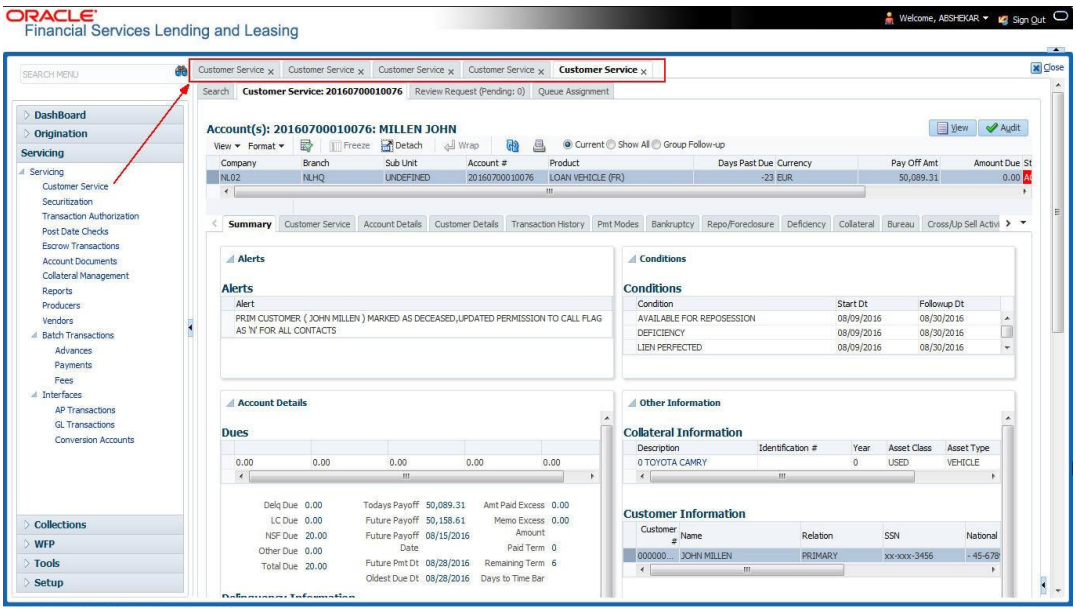


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

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

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



Few screens in Servicing and Collections are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Collection:

- Collection

- Bankruptcy
- Repossession
- Deficiency

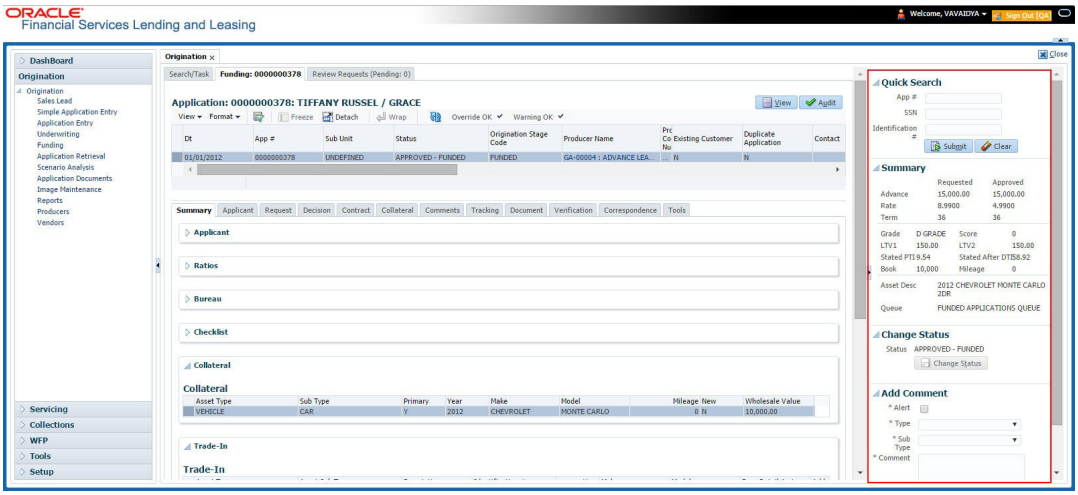
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

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

Origination Screens

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

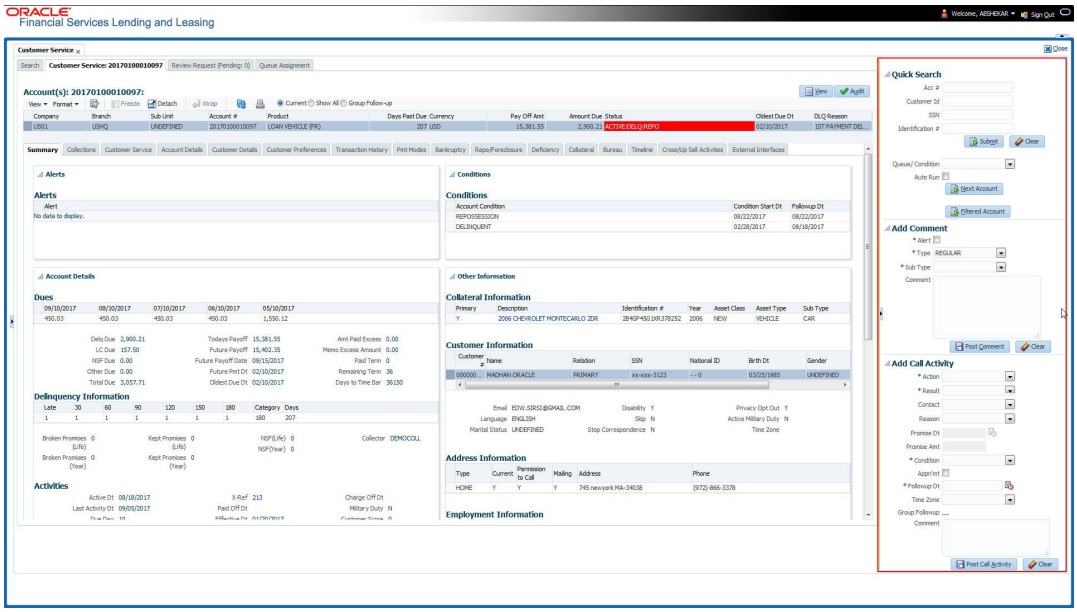


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found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

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

Servicing and Collection Screens

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



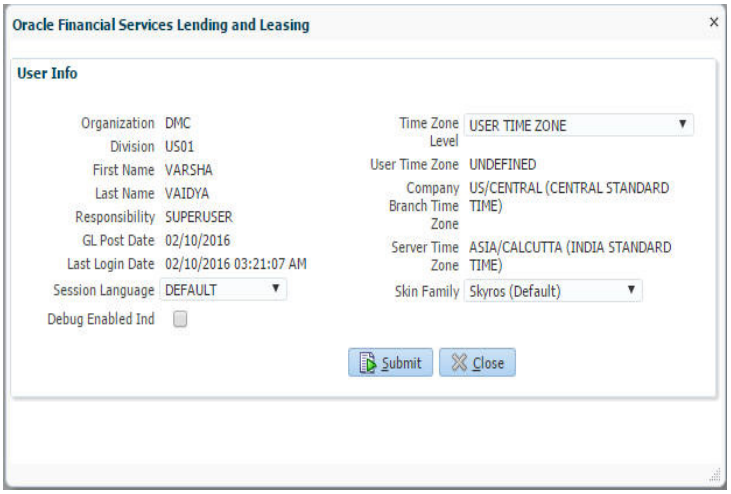
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

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

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

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

1.4.1.1 Time Zone Preference



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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

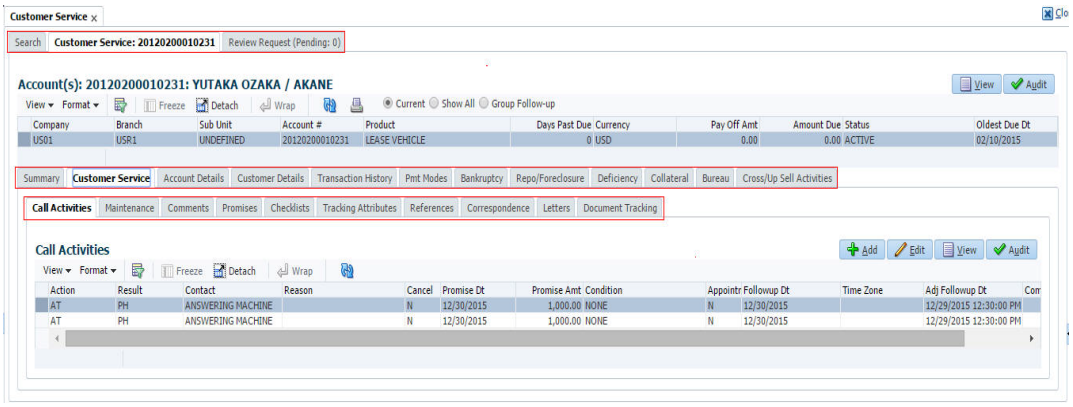
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit.**
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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

1.4.2 Screens

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

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



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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options
- De-supported Special characters
- Skip Zip Code Validation
- Export data to Excel

1.5.1 Basic Operations

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

- Add
- Edit
- View

- Audit



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

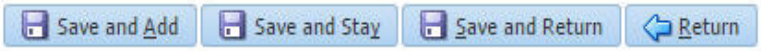
The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

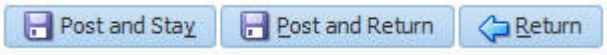
All or few of these actions are enabled when you select any of the Basic Operations.



The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.



The table below gives a snapshot of them:

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

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

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

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

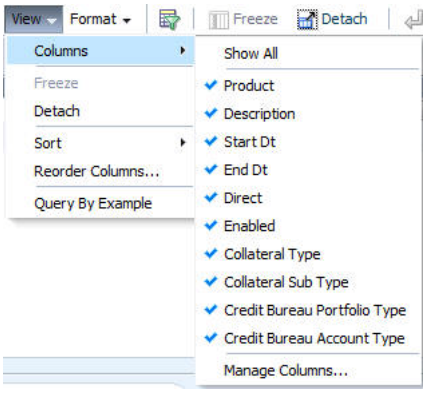
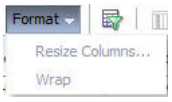
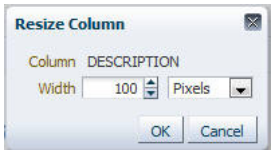
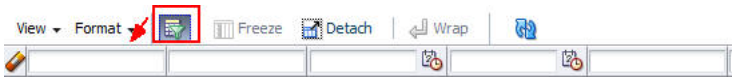
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

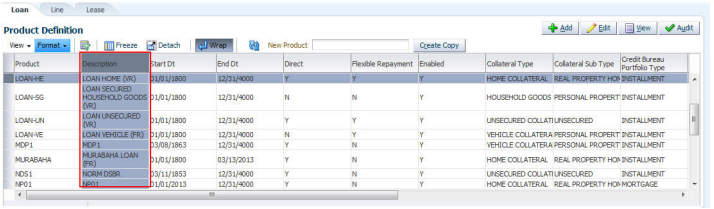
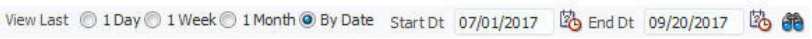
1.5.3 Personalization Options

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



The table below gives a snapshot of them:

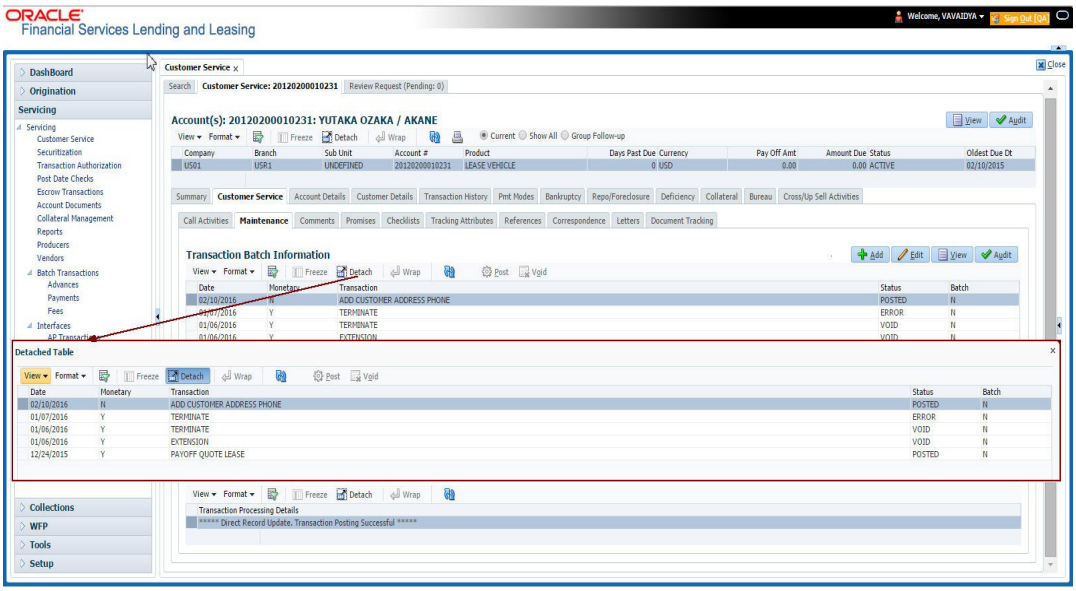
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format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

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click **Wrap**. 
	Click to refresh the data in the table.
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.  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 calendar and clicking 'Search'.

Print option in Customer Service screen

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

Detach

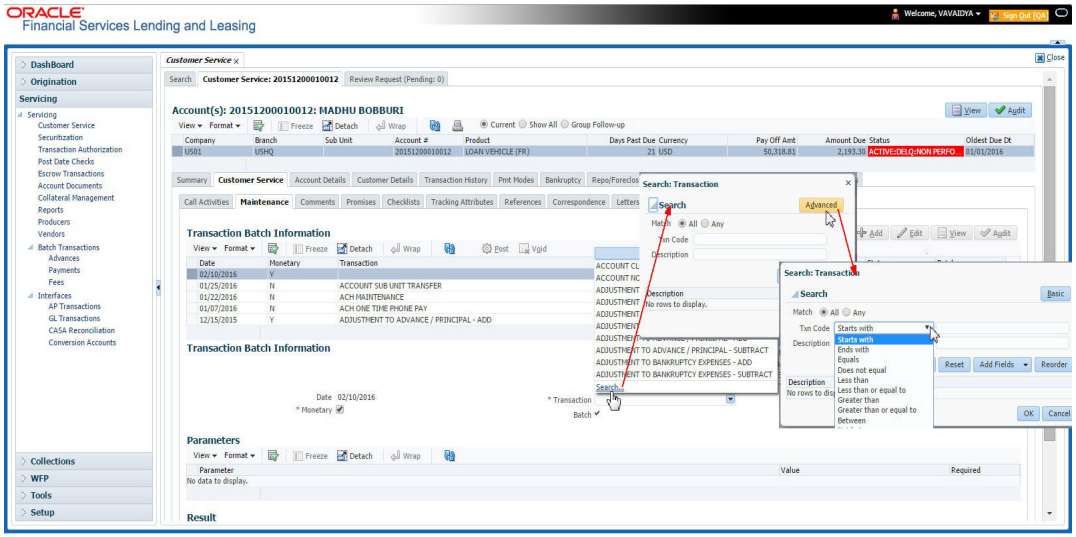


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

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

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

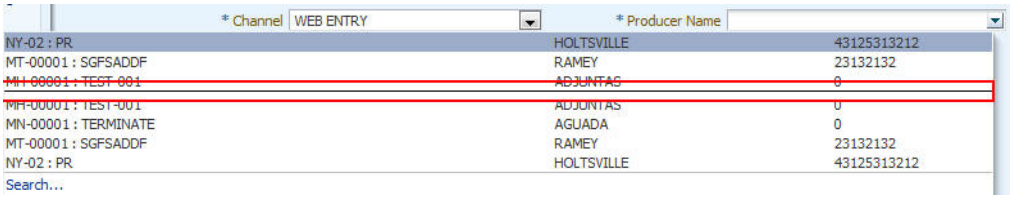


Click the arrow button available before ‘Search’ to toggle the search options.

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

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

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



Comments

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

1.5.4 De-supported Special characters

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

< > { } | \ ^ [ ] `

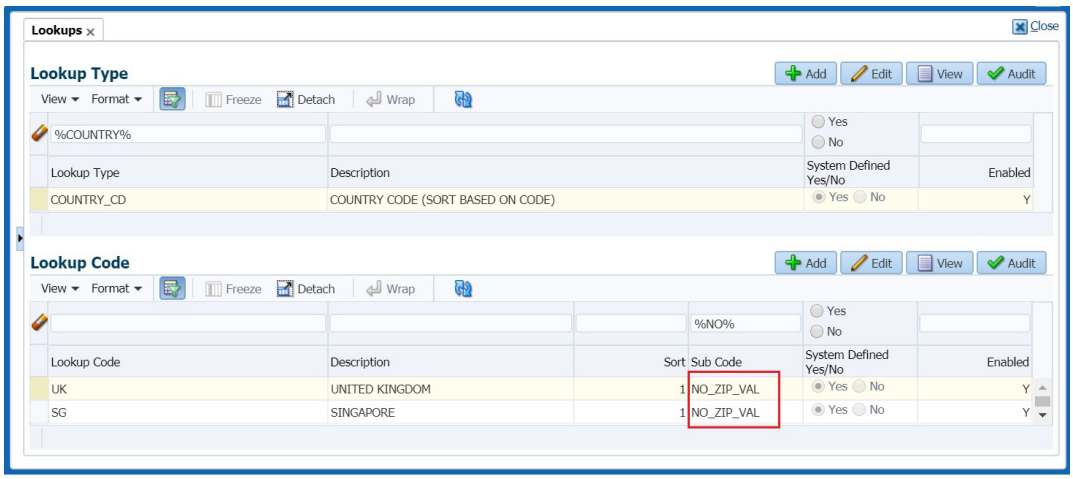
Hence, ensure that the same is not used while processing any input data in the system.

1.5.5 Skip Zip Code Validation

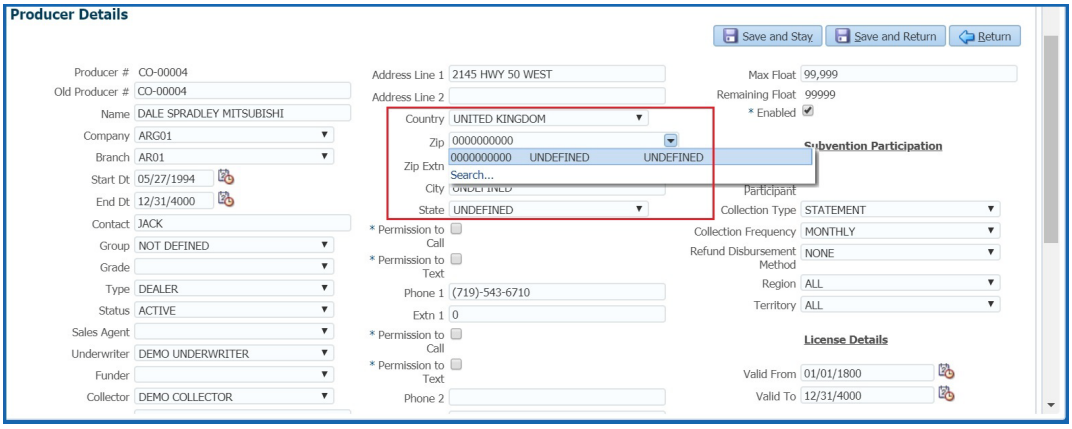
While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

Accordingly, when a specific 'Country' is selected from drop-down list which is populated based on COUNTRY_CD (COUNTRY CODE) lookup code, OFSLL validates and populates the list of corresponding zip codes maintained in Zip Code setup.

However, in case the zip code validation is to be skipped for a specific Country, then define the Sub Code as NO_ZIP_VAL against the COUNTRY_CD in lookups screen as indicated below:



On Selecting that particular Country from drop-down in any of the UI screen, only the default value '0000000000' is available for Zip field drop-down list. On selecting the same, the City and State fields are set as UNDEFINED.



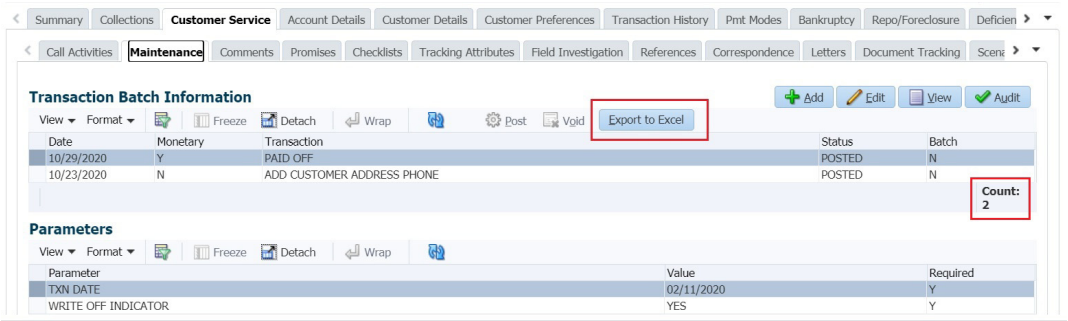
Note

Skipping zip code validation has significant impact in the system since the change impacts all the UI screens - Setup screens, Origination, Servicing and Collection module screens, Interface, Customer Credit Limit, Collateral Management, and so on. Hence it is recommended to be done with careful consideration and OFSLL is not responsible for any impact/mismatch resulting out of this change.

1.5.6 Export data to Excel

While working on any of the screens in User Interface, OFSLL provides a flexibility to Export the data that is displayed on screen to an Excel file. This helps to download and view the data offline especially with data intensive screens.

Clicking 'Export to Excel' option provides option to save the data to .xls file.



However, 'Export to Excel' option is currently available only to following screens and is also access controlled depending on configuration defined in setup.

- Queues/Search Results - Origination, Servicing, and Collections
- Account Information
- Balances
- Call Activities
- Maintenance
- Promises
- Due Date History
- Collateral
- Tracking Attributes
- Condition Details / Condition / Queue History

In additional, OFSLL displays the total count of records fetched from database. The count is displayed in the right bottom corner of records table. However, note that this is not the total count of all the records in the database but only the records which are fetched based on specific selection. For example, if there are 50,000 records in database and UI is fetching 1,000 records, then the count is displayed as 1,000.

1.6 Keyboard Compatibility

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

1. **Shift + Alt** + mnemonic to activate buttons in the screen. For example, to open 'Accessibility' screen, press '**Shift + Alt + y**'.

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

1.6.1 Keyboard Compatibility

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

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

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

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

1.7 Tool Tips

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

1.8 Accessibility

1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled.

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

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

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

1.8.3 Documentation Accessibility Preferences

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

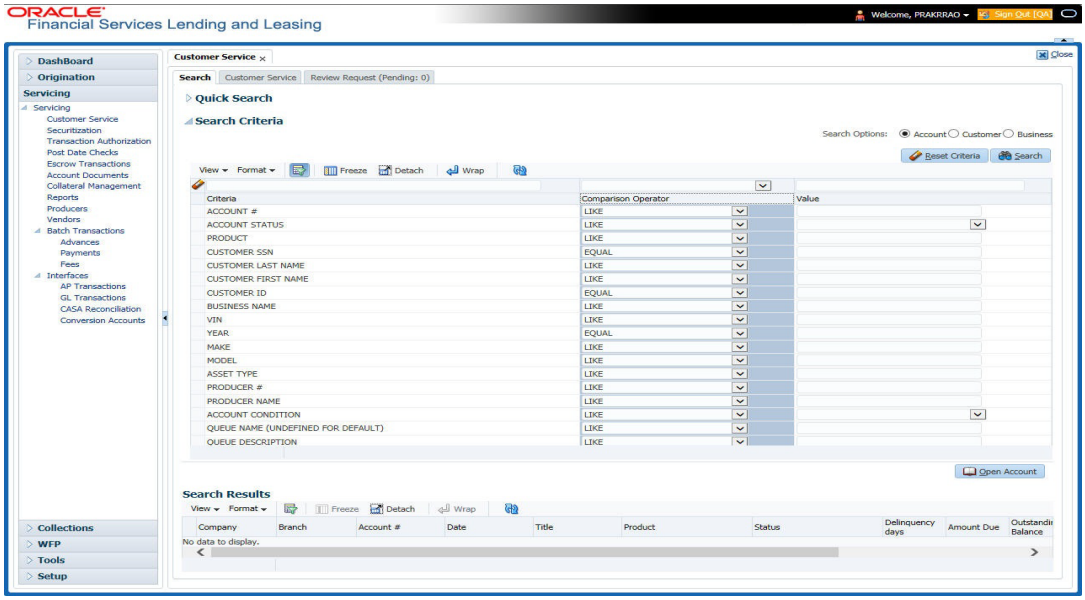
- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in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

2. Search Function

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

2.1 Search Criteria

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



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

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

Using Wildcard Characters

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

- _ (underline) represents any single character.

Using Criteria Value

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

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

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

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

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

- 1234
- 0**1234**
- 098908LKJKLJLKJ000988807**1234**

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

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

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

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

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

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

Using Search Criteria examples

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

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

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

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

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

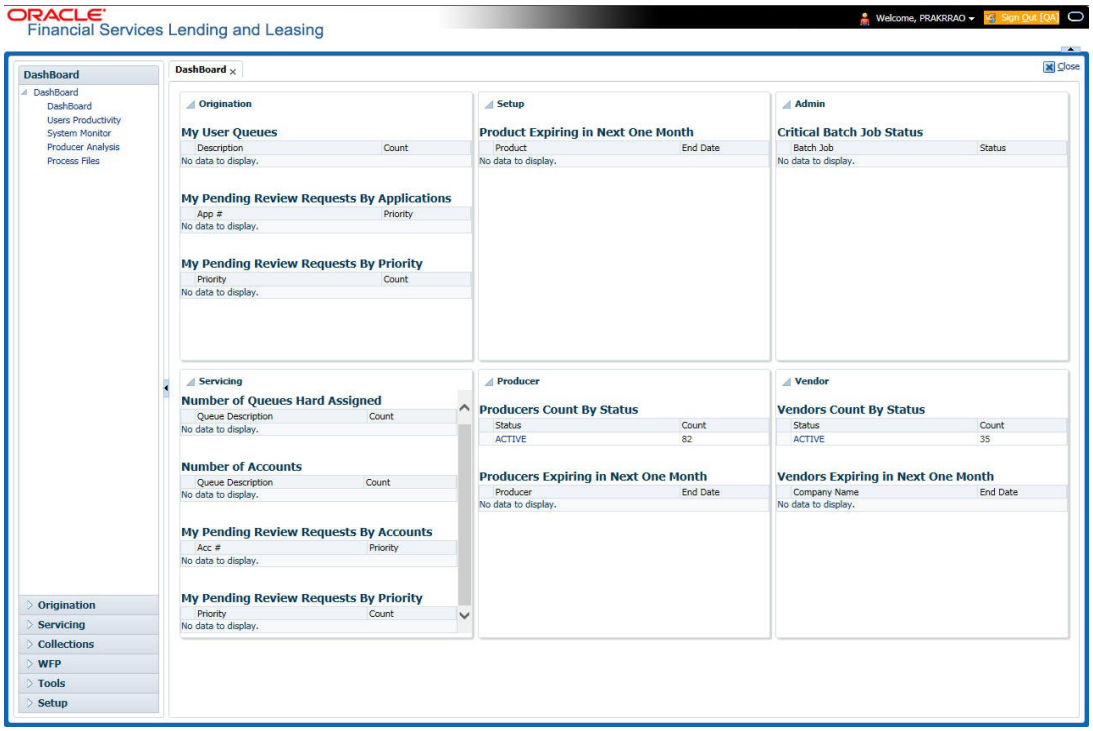
Result: The system searches for all applications with applicant’s first name starting with “JAN”

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

2.2 Searching for an Application

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

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



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

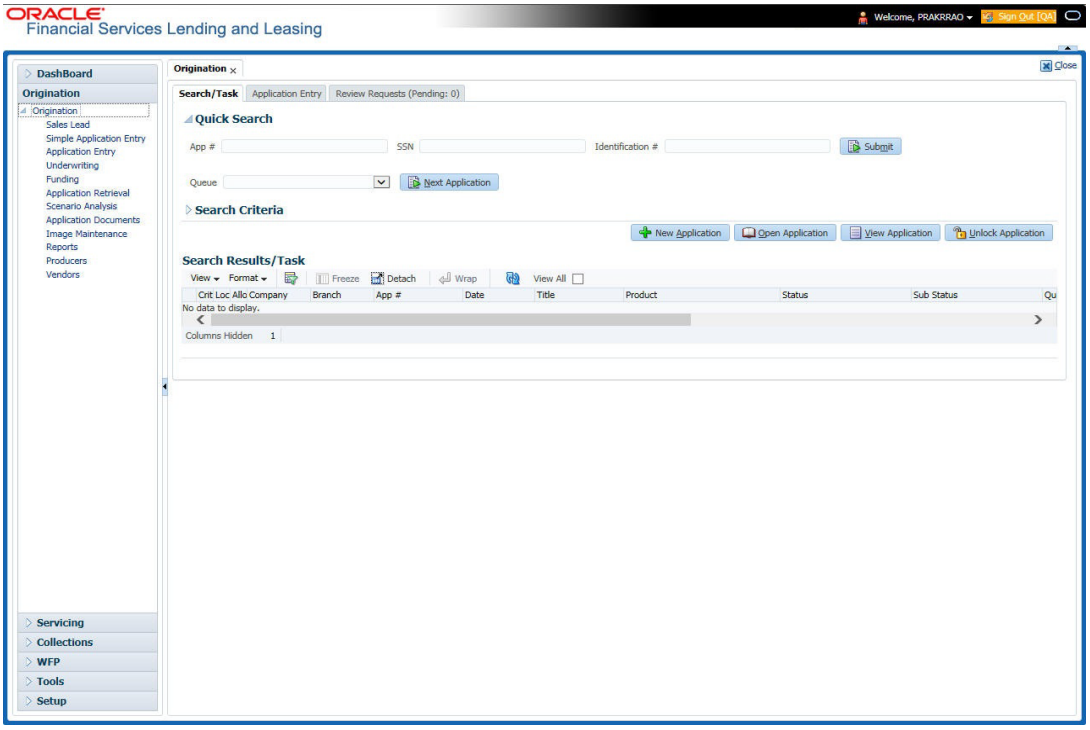
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

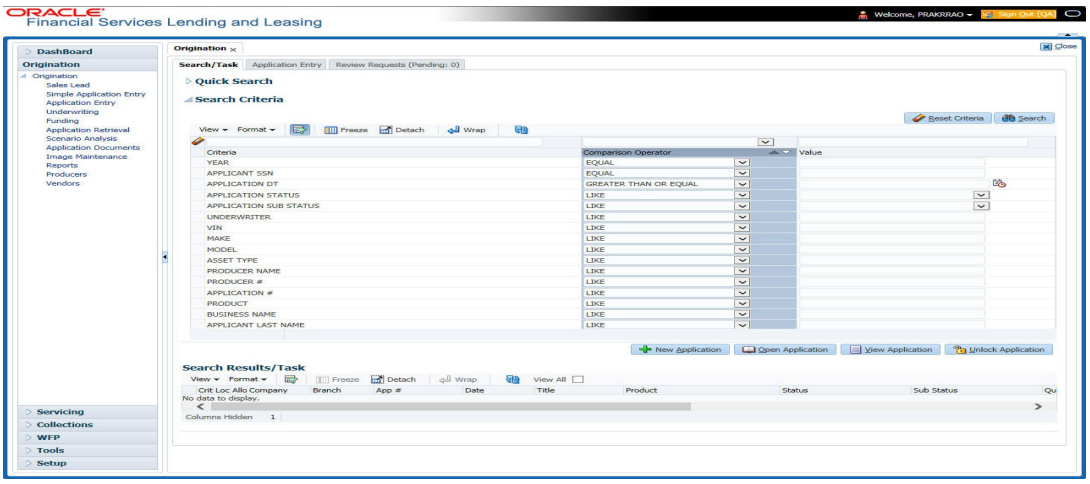
To view the Search/Task screen during Line of credit origination

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

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



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



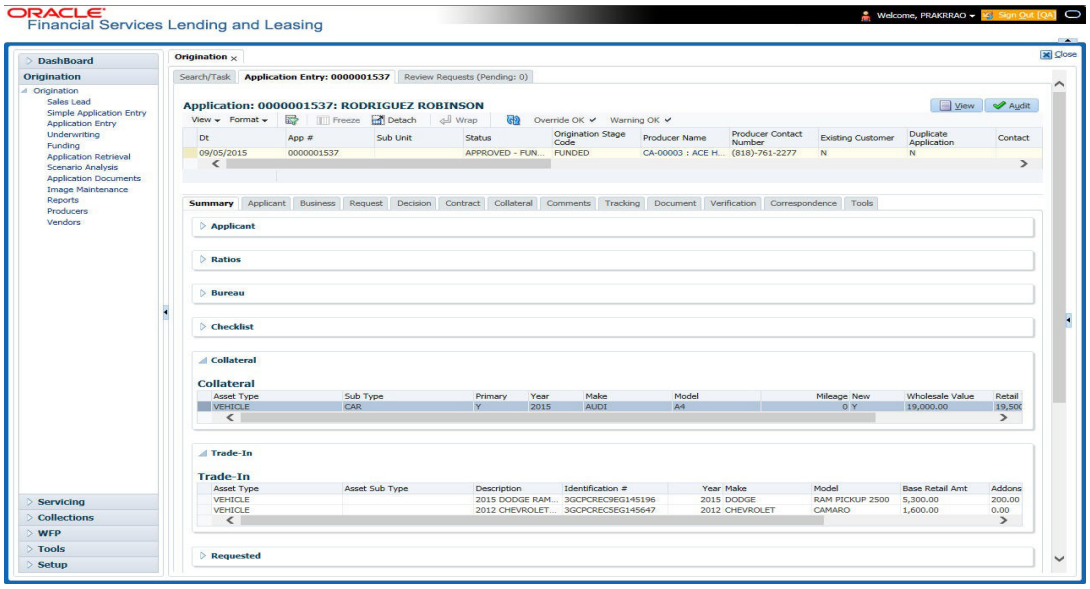
The search tab enables you to locate an application using a broad range of search criteria.

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

The Search Results/Task screen.

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

The system loads the application on the respective screen.



You are now ready to begin work on the application.

2.2.2 Quick Search section

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

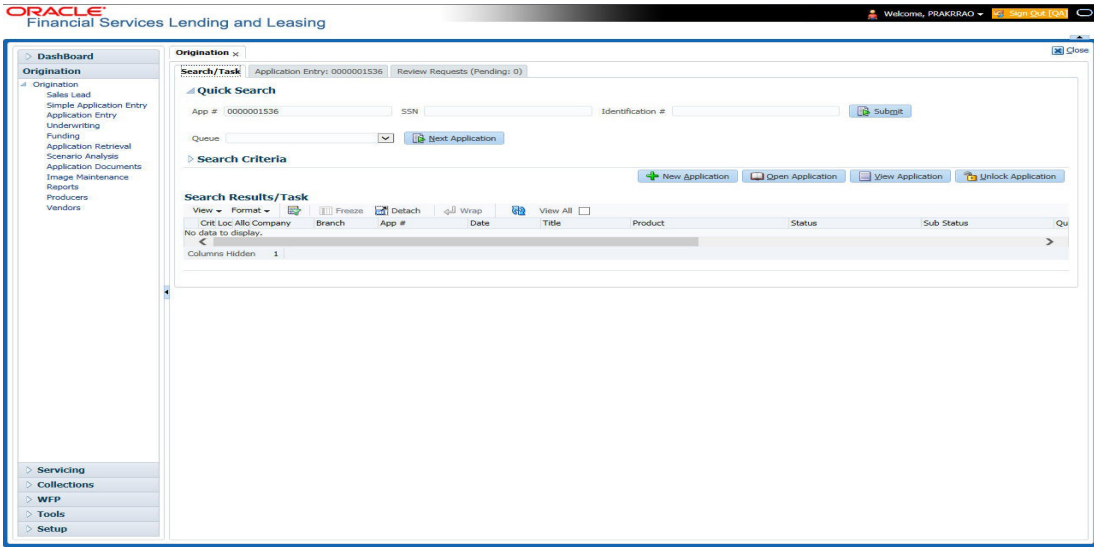
To load an account using the Quick Search section:

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

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

Note

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



The system loads the selected application.

To load an account from a queue during application entry

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

2.2.2.1 Other Features on the Results screen

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

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

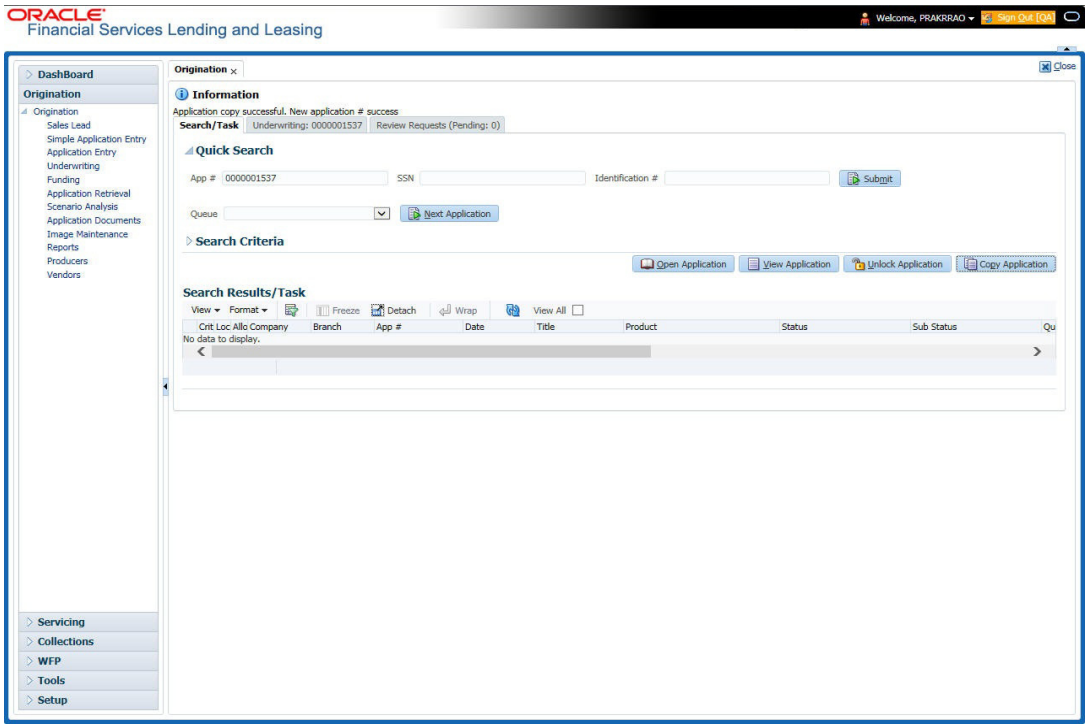
What is it?	What does it do?
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

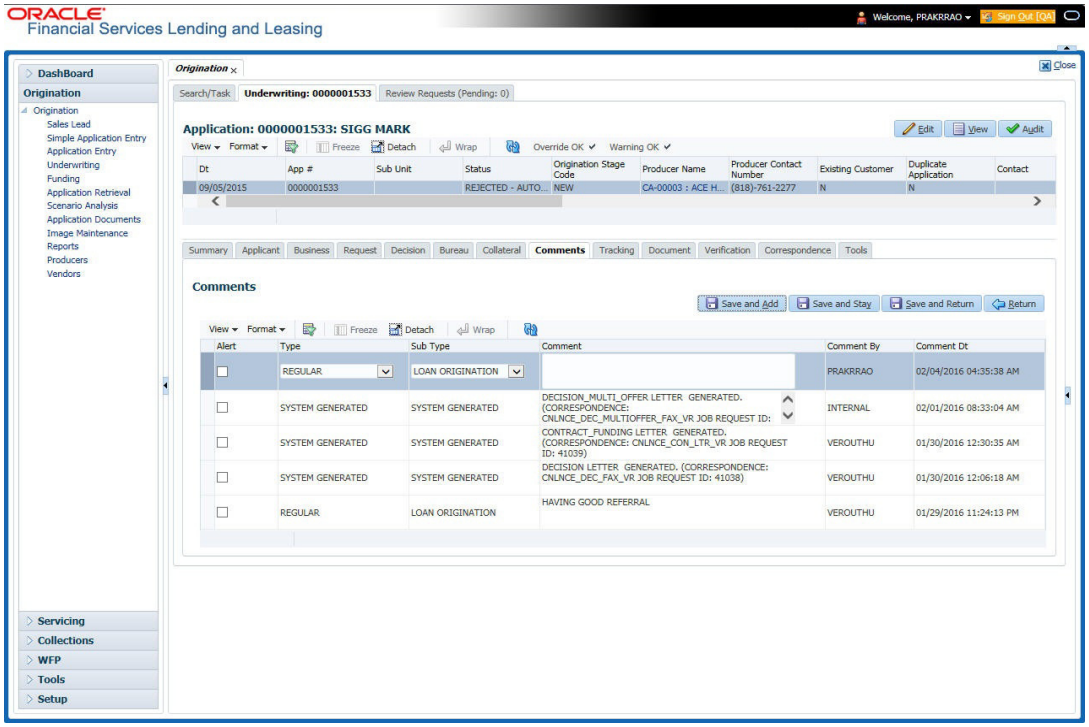
1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Search Results/Task** screen.
3. Click **Copy Application.**



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

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

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



2.2.2.3 Unlocking an Application

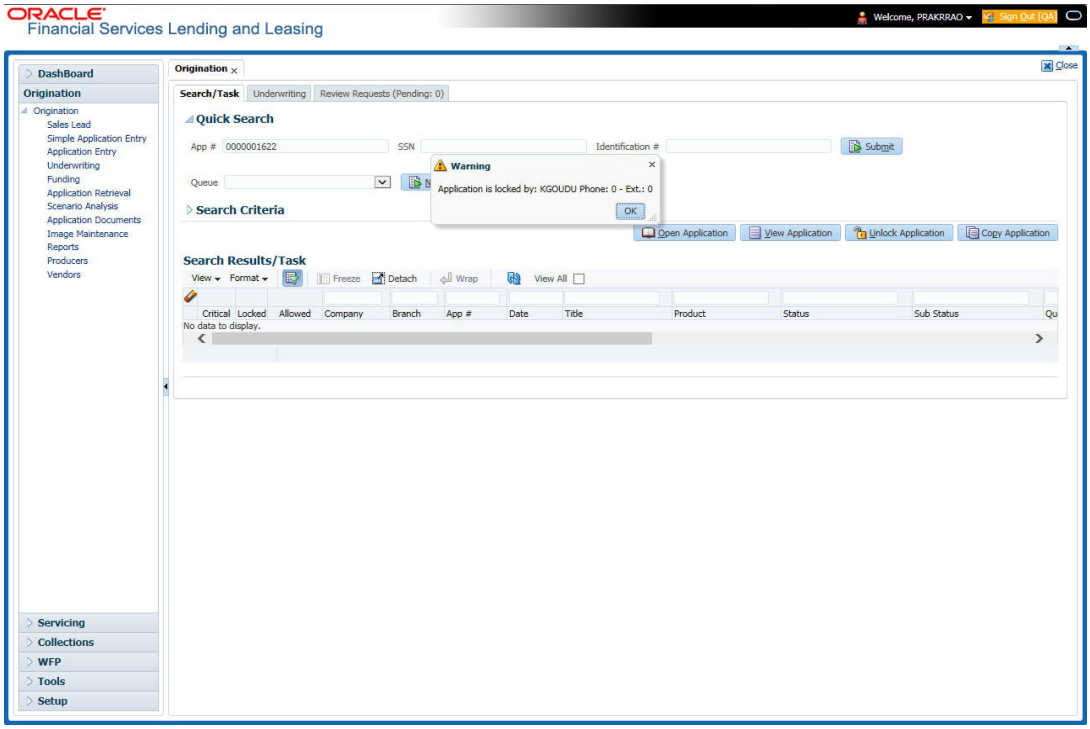
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

To unlock an application

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

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

user."



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

2.2.2.4 View Application

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

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

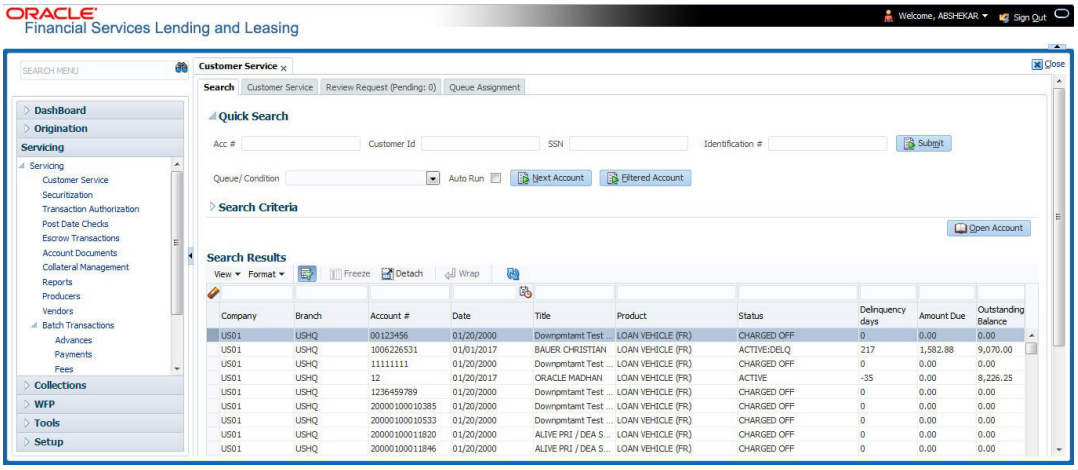
2.3 Searching for an Account and Customer

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

To view the Search screen during Line of credit servicing

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

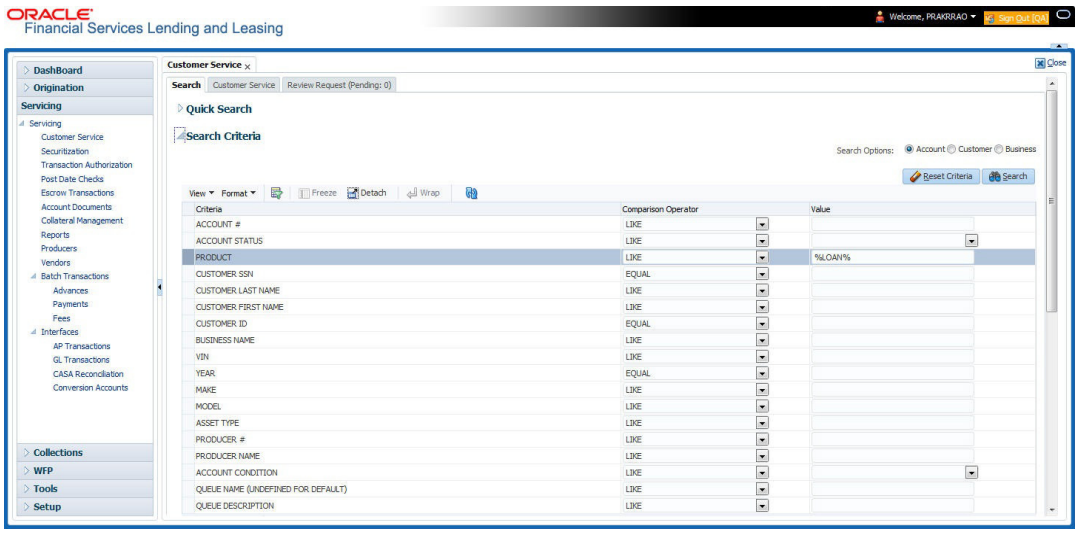
Depending on the link clicked, Customer Service screen appears, opening at Results screen.



Note

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

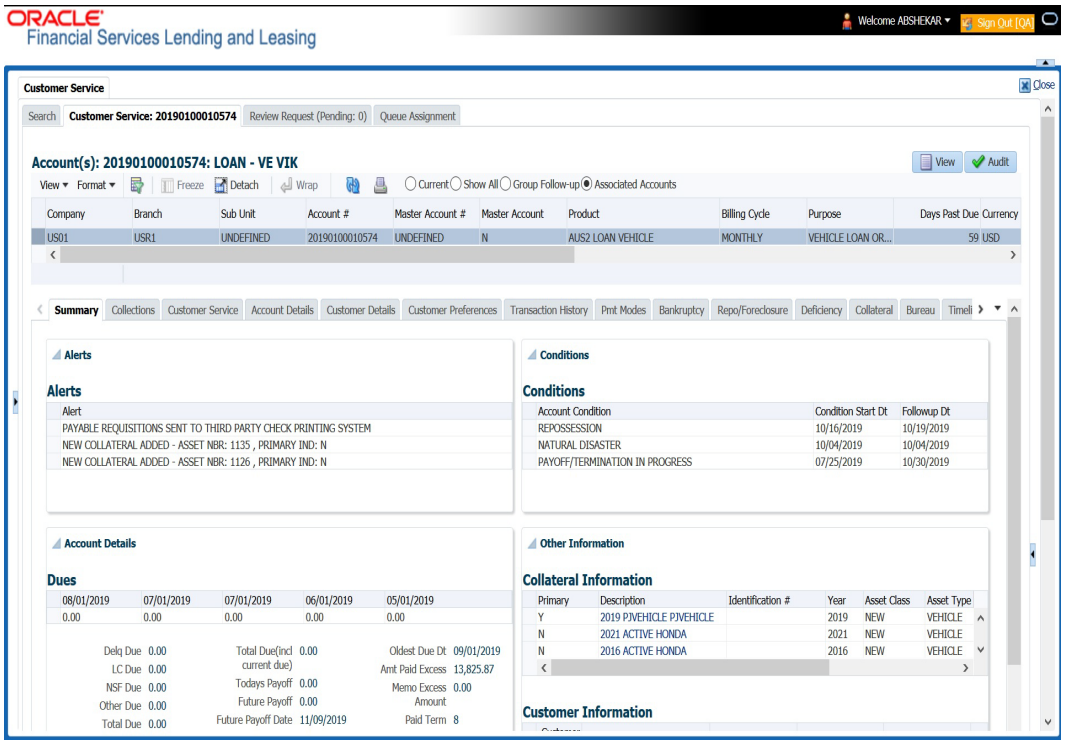
3. Click the **Search Criteria** tab.



Using the Search tab

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

The system loads account on Customer Service screen.



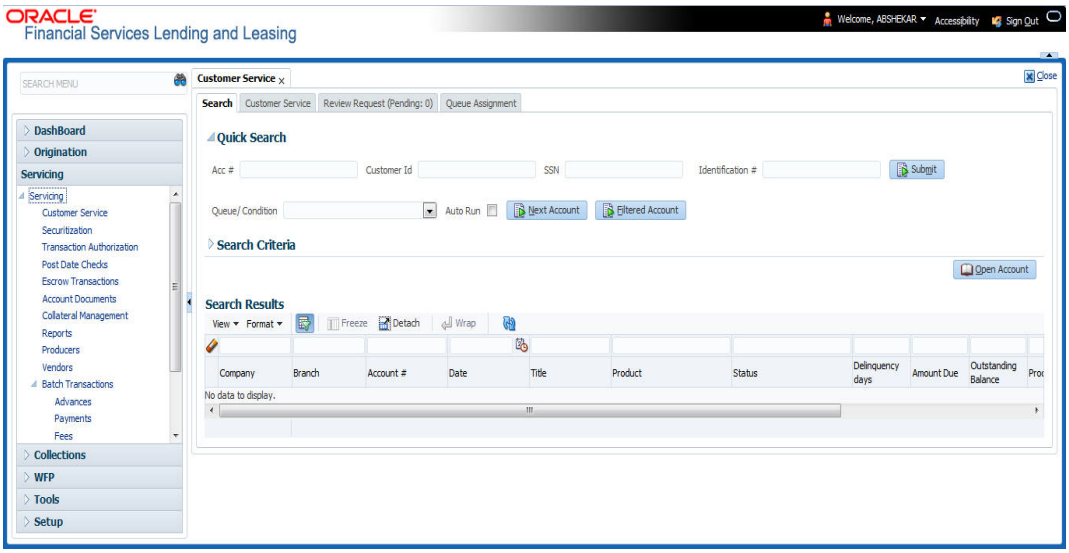
2.3.1 Quick Search section

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

To load an account using the Quick Search section

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

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



4. 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**.

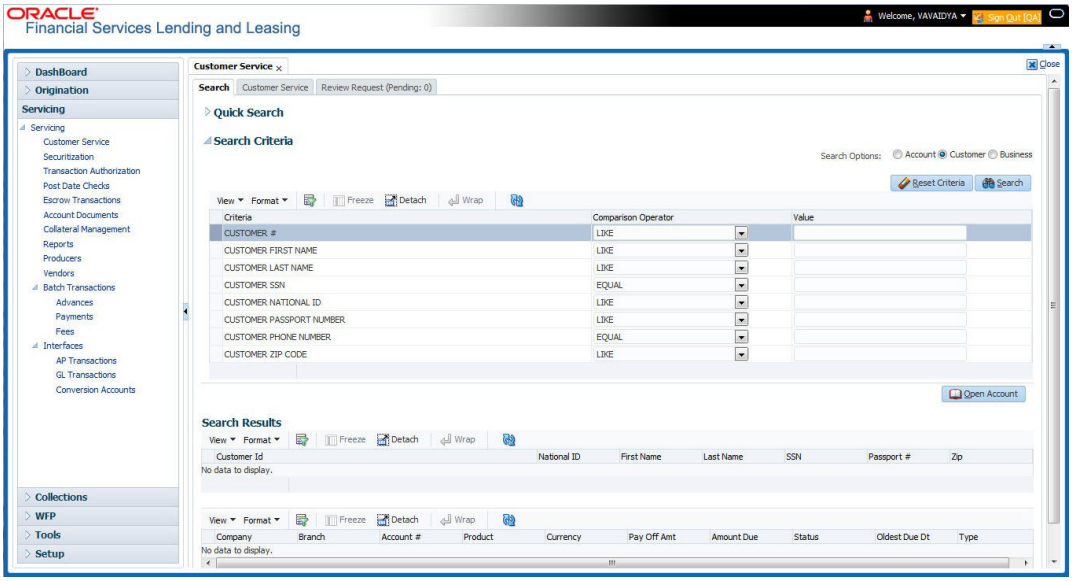
2.3.2 Search Using Customer Details

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

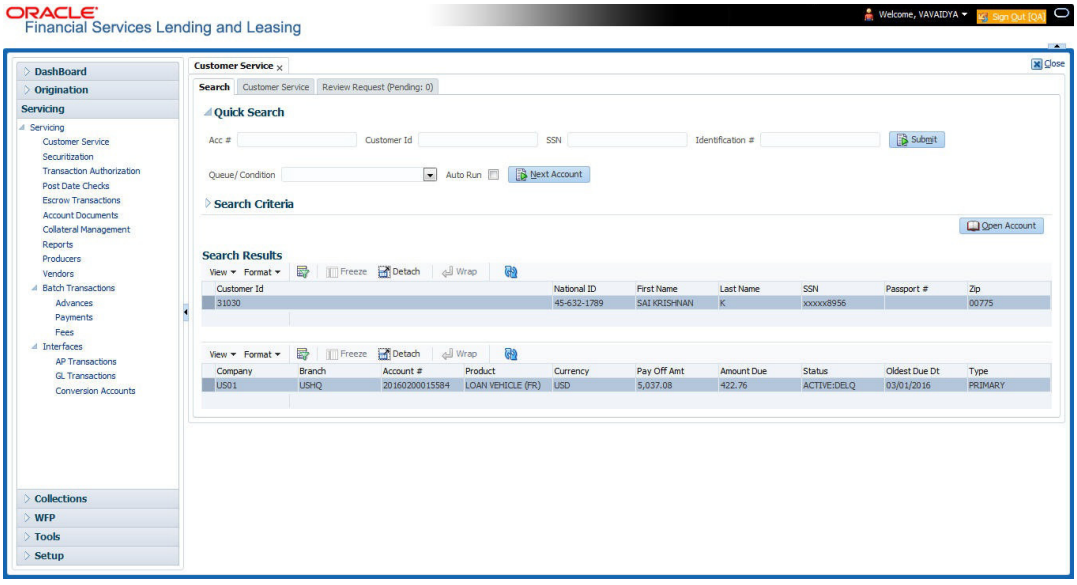
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

Select **Customer** as a search option.



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

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



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

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

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

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

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

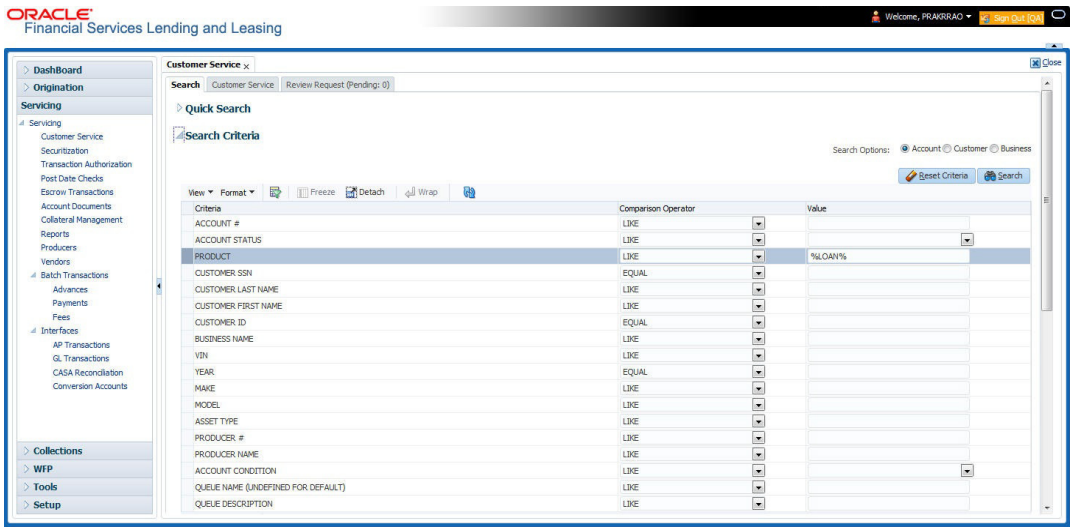
The system displays the account details on **Customer Service** tab.

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

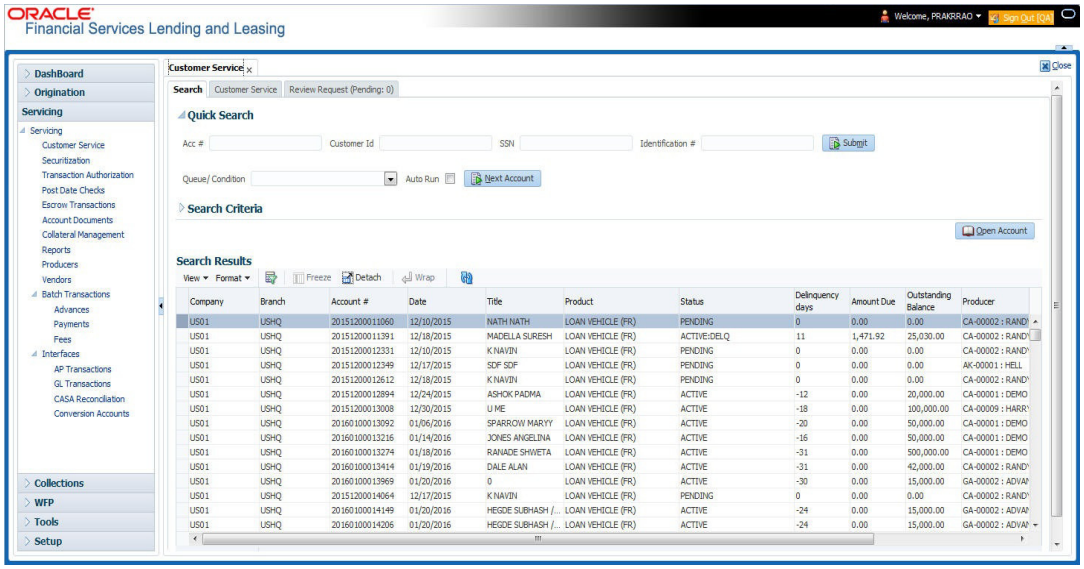
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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



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

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

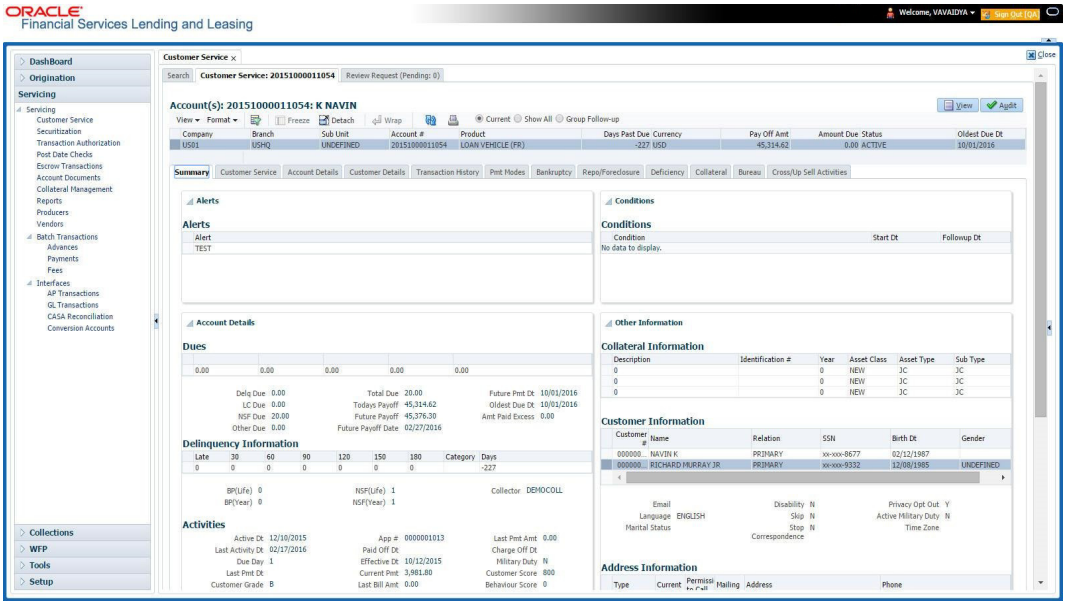


4. On the Search Results screen, view the following information for each account:

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

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

The system loads the account under the Customer Service tab



You are now ready to begin work on the account.

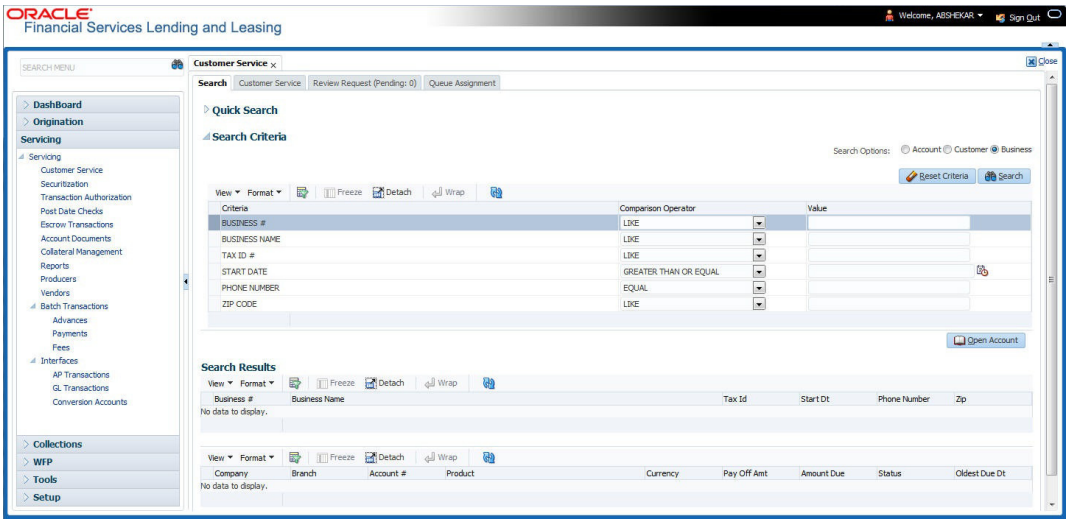
You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

2.3.4 Search Using Business Details

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

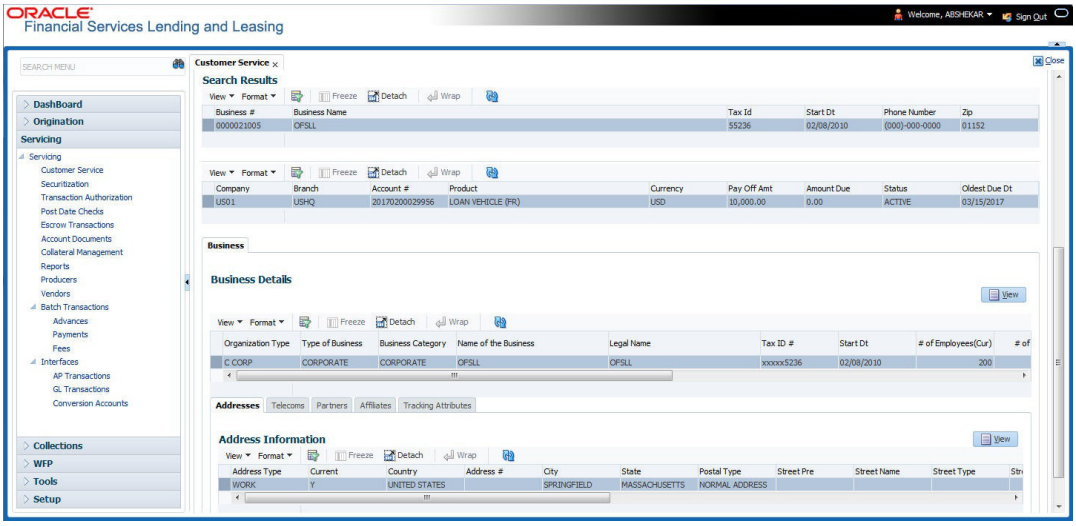
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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



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

3. Click **Search**. The system locates and displays all the records that meet your search criteria on 'Search Results' section.



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

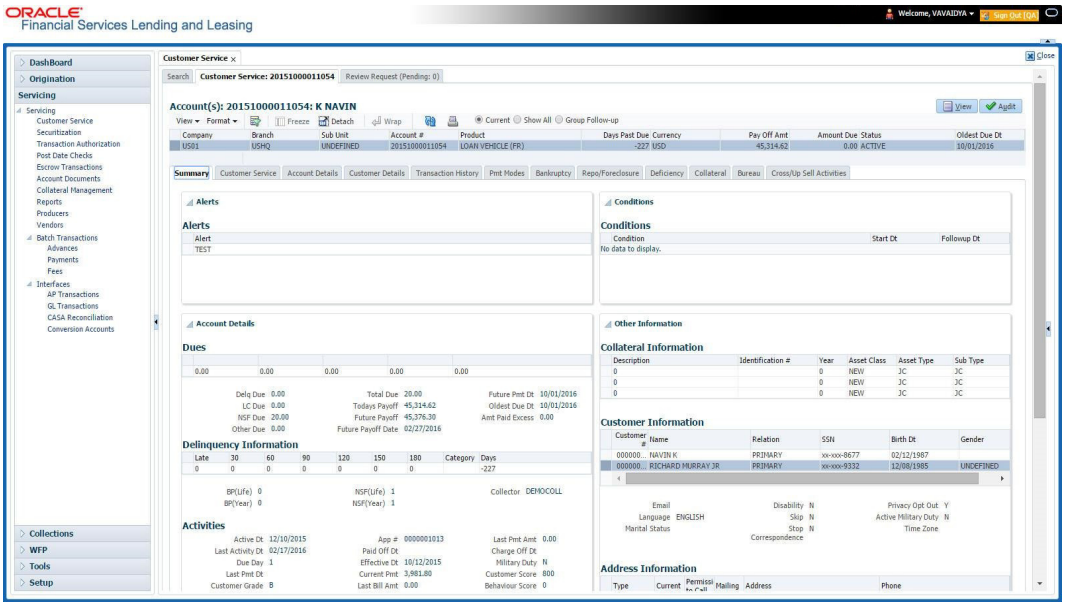
In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the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

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

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

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

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



3. Dashboards

3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

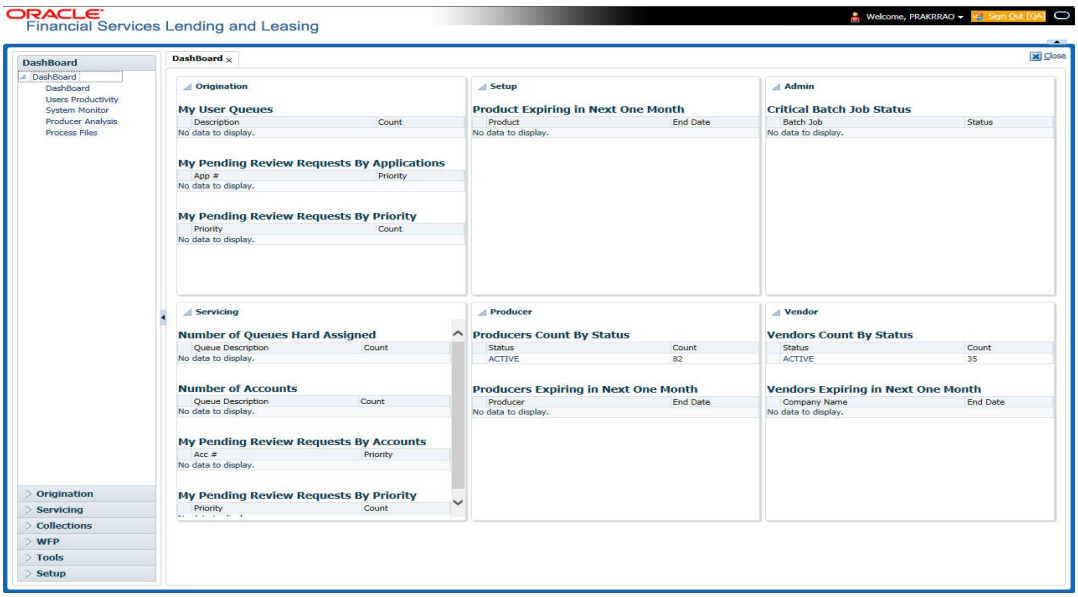
3.2 Dashboards

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

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

Navigating to Dashboards

Click **Dashboard > Dashboard > Dashboard**.



Features

Following are the features of Dashboard:

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

3.3 User Productivity

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

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

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

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue
- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

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

Navigating to User Productivity Screen

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

3.3.1 Viewing Underwriting/Funding tasks

Daily tallies from the Line

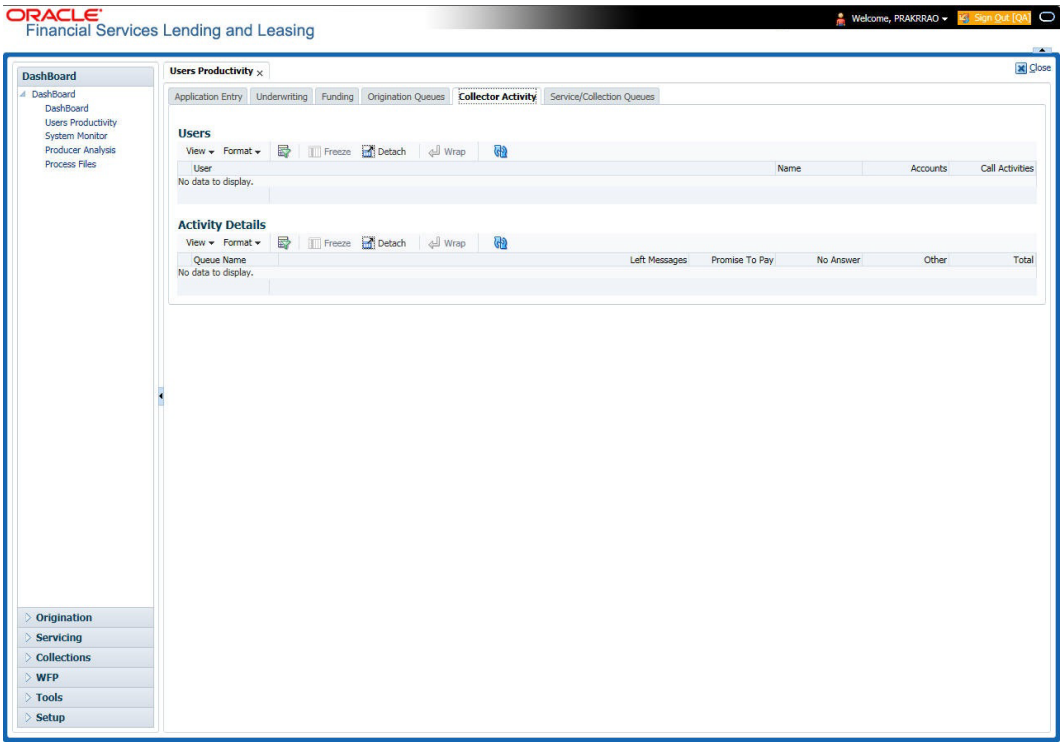
- Collector Activity

3.3.1.1 Collector Activity

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

To use the Collector Activity

1. Click **Dashboard > Dashboard > User Productivity > Collector Activity**. The details on this screen are grouped into two:
   - Users
   - Activity Details
2. In the Users section, you can view the following information.



A brief description of the fields is given below:

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

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

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

Field:	View this:
Total	Displays the total activity count.

3.4 System Monitor

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

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

Navigating to System Monitor

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

3.4.1 Monitoring Batch Jobs

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

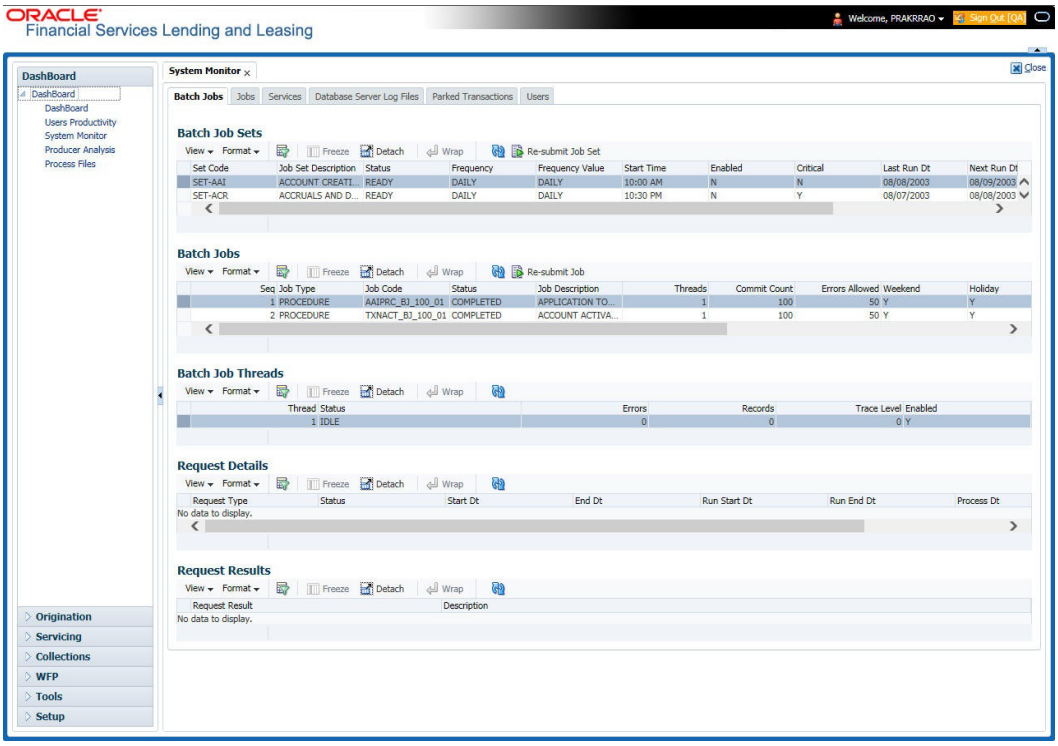
The Monitor Batch Jobs screen is only a display screen that contains the following sections:

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

To Monitor Batch Job

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

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



A brief description of the fields is given below:

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

To resubmit a batch job set

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

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

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

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

A brief description of the fields is given below:

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

To resubmit a batch job

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

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

A brief description of the fields is given below:

Field:	**View this:**
Thread	Displays the name of thread.

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

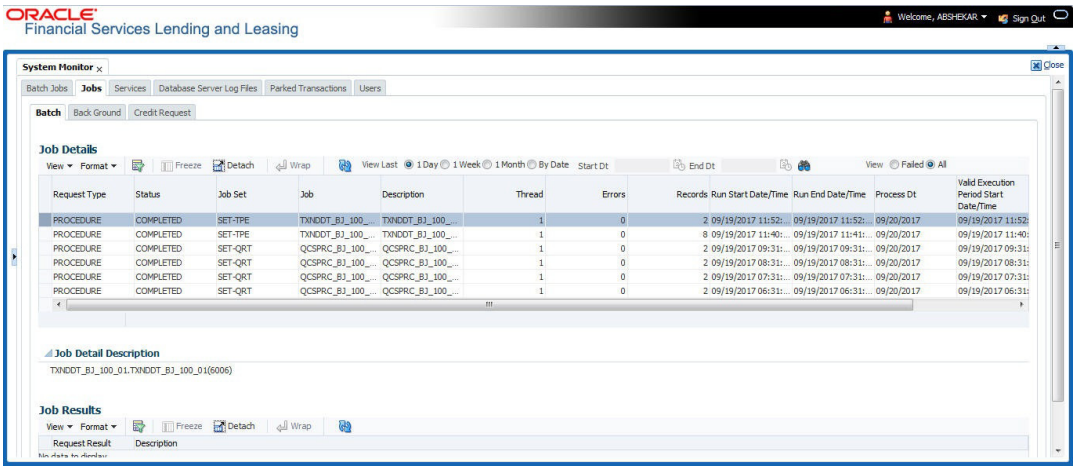
Field:	View this:
Request Results	Displays the result of job request.
Description	Displays the result details.

3.4.2 Monitoring Jobs

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

To Monitor Job Details

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



2. On the **Job** screen, you can select any of the following type of jobs which are available in separate tabs:

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

3. In the **Job Details** section, select the time frame based on elapsed days. You can select any of the following options:

Select:	**System Displays:**
1 Day	All the types of jobs selected in Jobs Type section in last one-day.
1 Week	All the types of jobs selected in Jobs Type section in last one-week.
1 Month	All the types of jobs selected in Jobs Type section in last one-month.
By Date	All the types of jobs selected in Jobs Type section for specific duration. You can specify a date range (within 3 months) in ‘Start Dt’ and ‘End Dt’ fields using the adjoining calendar and click ‘Search’.

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

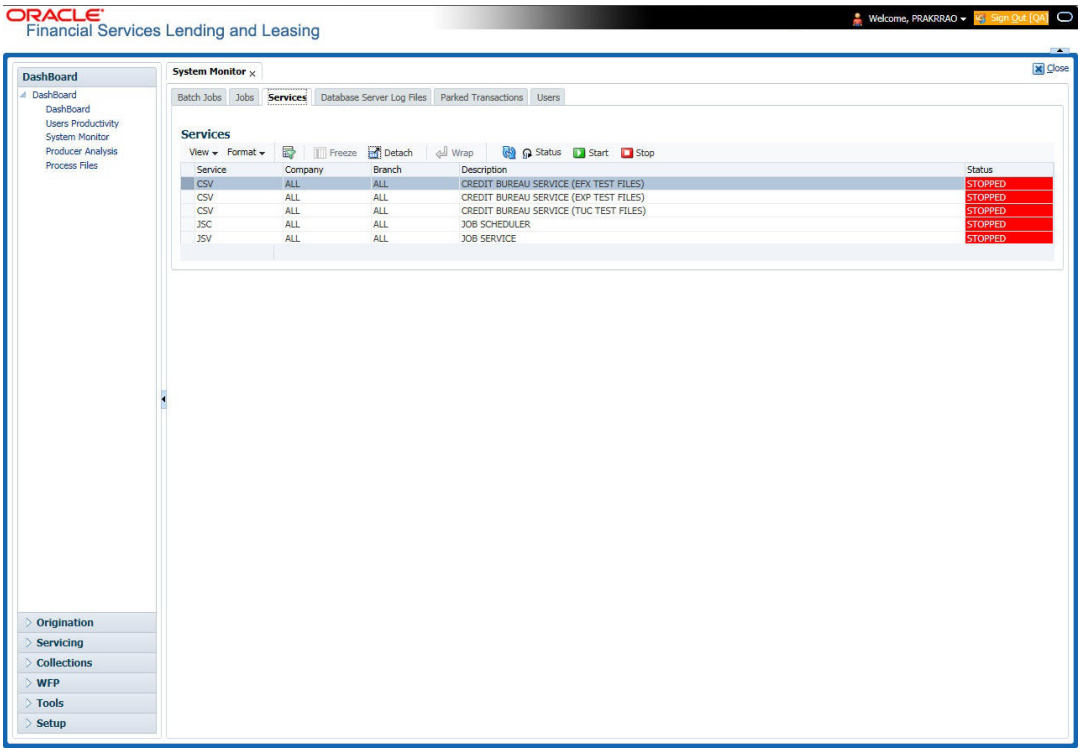
3.4.3 Monitoring Services

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

To stop, start or refresh a processing service

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

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



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.

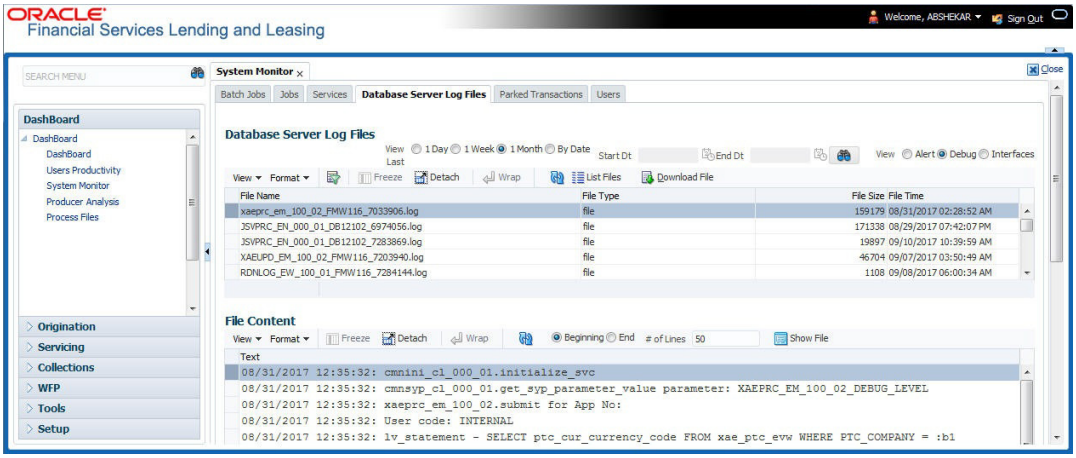
3.4.4 Database Server Log Files

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**.



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

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

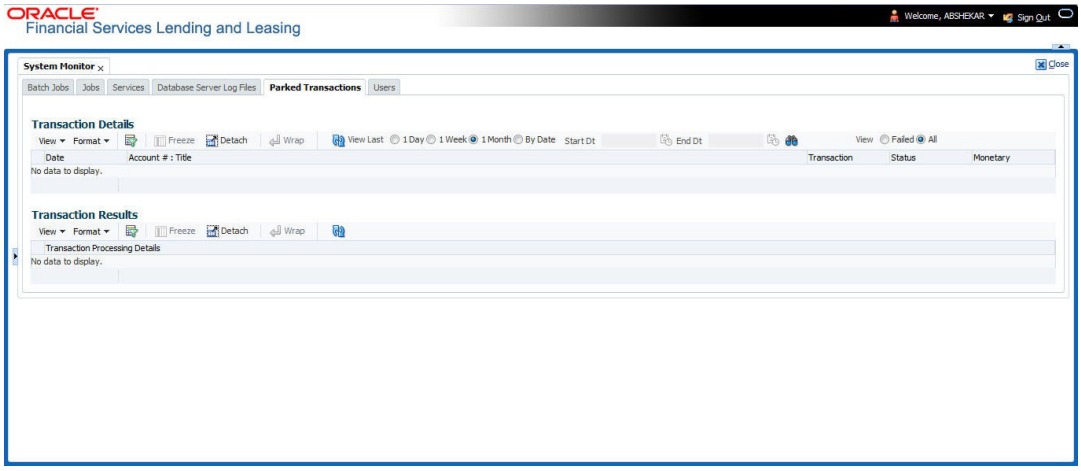
4. To extract a local copy of debug details, click **Download File** button and save the file.
5. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files** by clicking **Show File** button.
6. To sort the view of file contents, select the order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

3.4.5 Parked Transactions

Transactions which are posted when the end of day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as "parked" transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction screen.

To Monitor parked transactions

1. Click **Dashboard > Dashboard > System Monitor > Parked Transactions**



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

A brief description of the fields is given below:

Field:	**View this:**
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.
Transaction	Displays the transaction
Status	Displays the status of transaction
Monetary	Displays if the transaction is a monetary transaction or not.

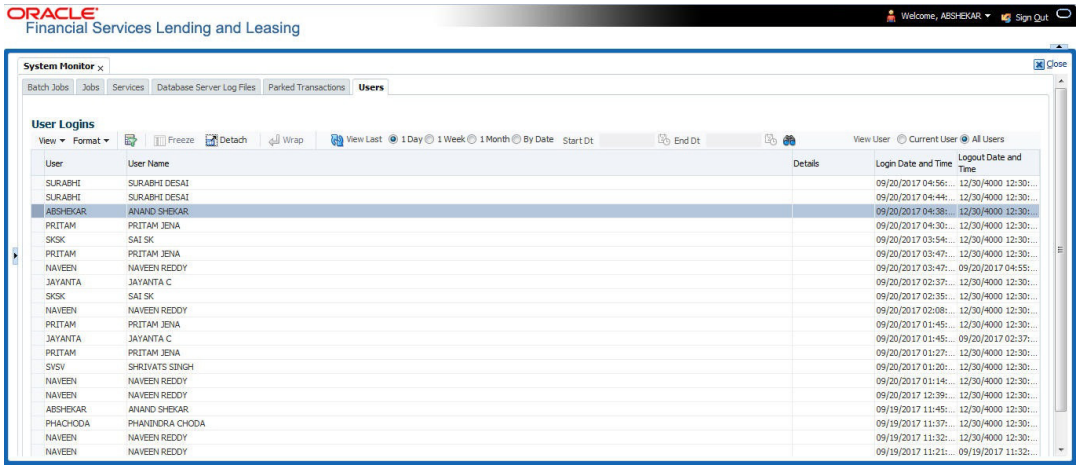
5. In the **Transaction Results** section, view the results of transaction in Transaction Processing Details field.

3.4.6 Monitoring Users

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

To monitor users who have logged on to the system

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



2. In the **User Logins** section, 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.

3.4.7 Monitoring JMS Queues

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

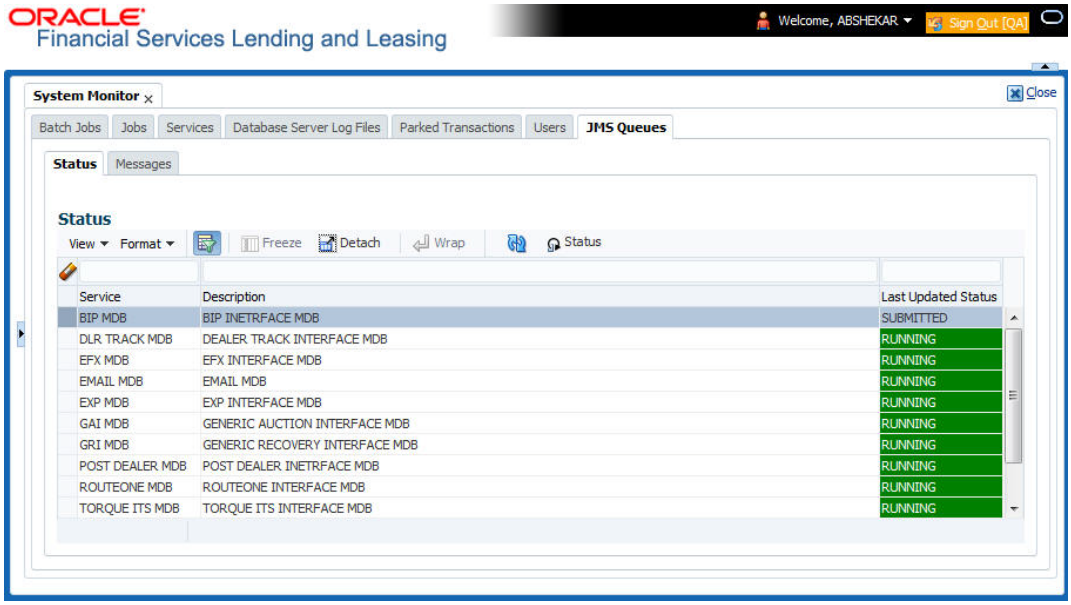
The 'JMS Queues' tab in System Monitor screen facilitates as a dashboard to monitor the status of all the configured MDB (Message-Driven Bean) queues and provides a statistics of the total messages / requests that are sent from OFSLL to external system along with their status.

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

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

To view the status of all the configured MDB

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



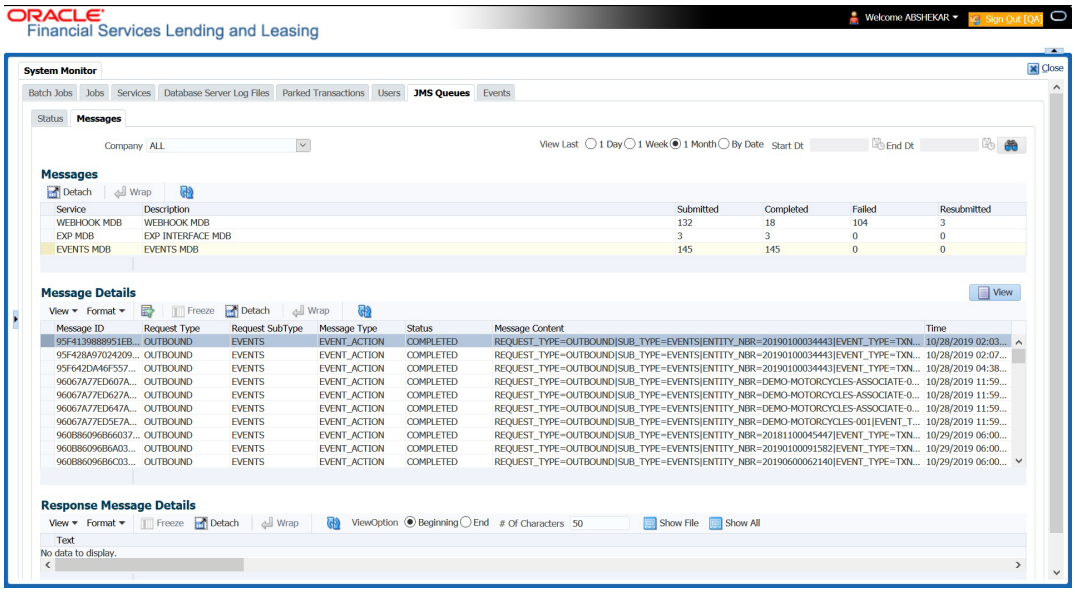
2. In the ‘Status’ section, you can view the following details of configured MDB:

Field	View this:
Service	Displays the name of the message service suffixed by MDB to differentiate the different MDB services.
Description	Displays the description or abbreviated name of MDB interface.
Last Updated Status	Displays the status of MDB interface. Following are the status displayed: • UNKNOWN - indicates that no MDB infrastructure is connected or status ping message is not sent to that MDB. • SUBMITTED - indicates that a dummy ping message is sent to MDB. • RUNNING - indicates that the message is consumed by MDB infrastructure. • STOPPED - indicates if MDB infrastructure is down.

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

To view the messages triggered to all configured MDB

1. Click **Dashboard > Dashboard > System Monitor > JMS Queues > Messages** tab.



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

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

To ‘Re-submit’ failed messages

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.

3.4.8 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:

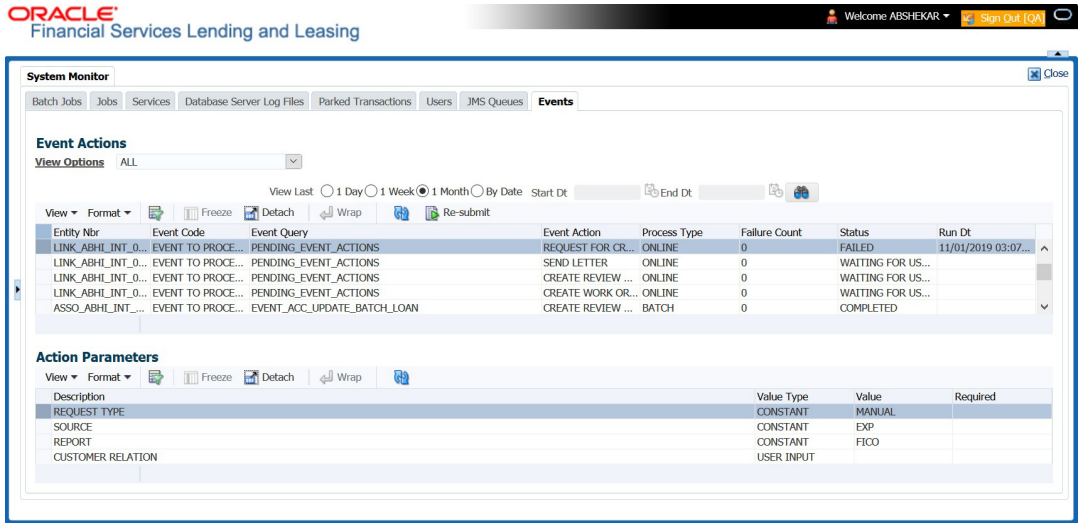
- ALL
- SUBMITTED
- WAITING FOR USER INPUT
- COMPLETED
- FAILED
- CRITERIA NOT MET
- VOID

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

1. 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 re-process 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.

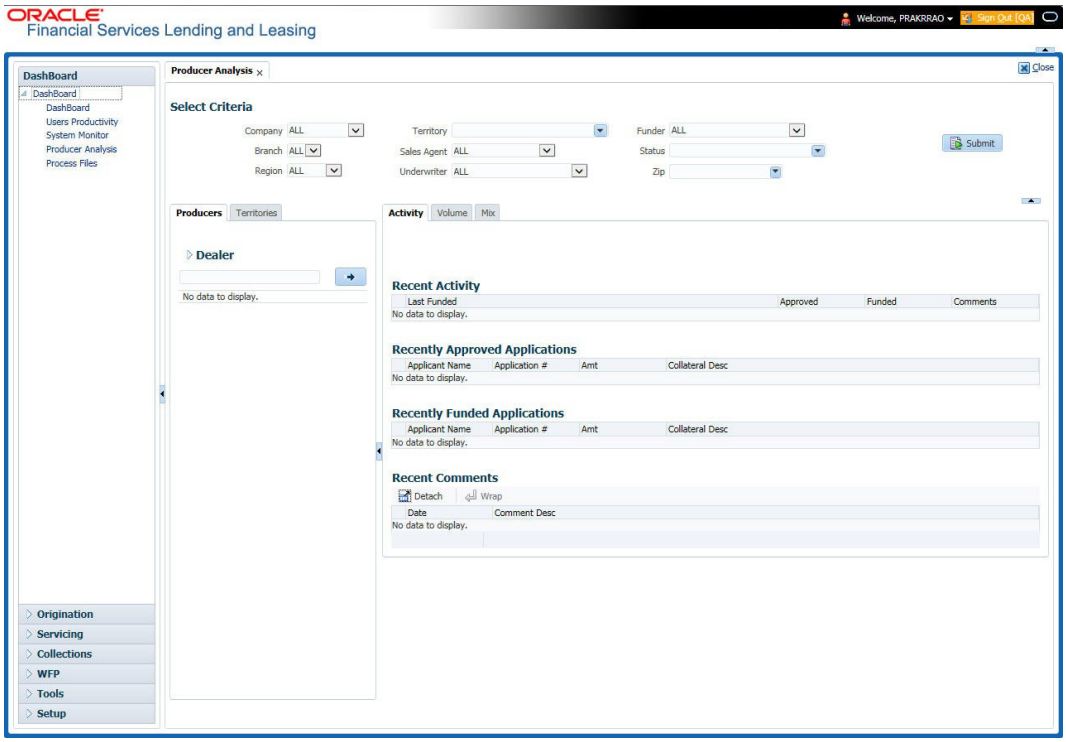
In the 'Event Actions' section, select the required event record listed with status FAILED and click 'RE-submit'. On triggering the event, the 'Run Dt' column is updated with Event Action Generation Date and Time. Click 'Refresh' to fetch the latest status.

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

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



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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

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

The system displays the following details under ‘Summary’ sub tab:

- Year
- Total Apps

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

The system displays the following details under ‘Applications’ sub tab:

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

3.6 Process Files

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

The Process files interface also provide information on the type of files uploaded along with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen. For more information on enabling system parameters, refer to ‘System Parameters’ section in Setup Guides.

- CMN_FILE_PROCESS_TO_LOB

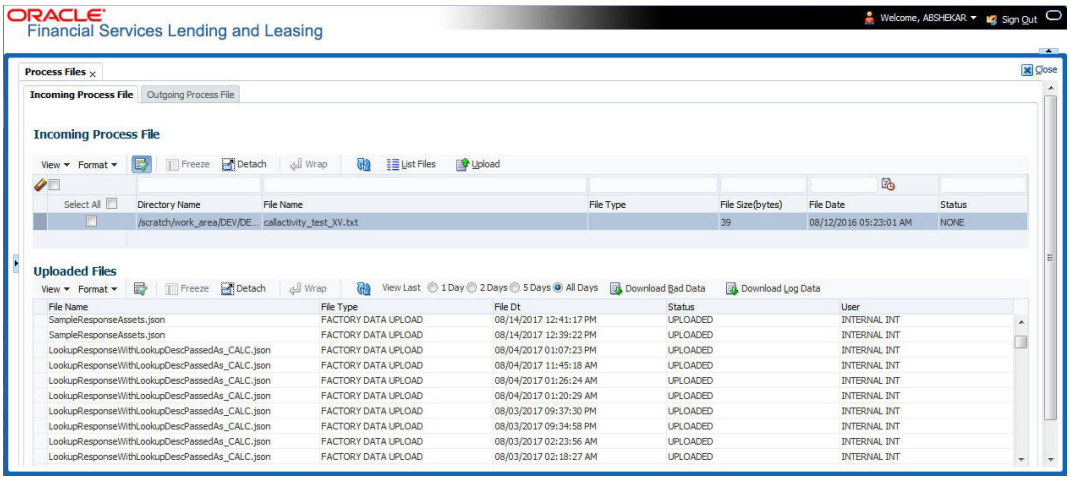
  On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX_INCOMING_FILE_PATH
- UIX_OUTGOING_FILE_PATH

  On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the ‘Parameter Value’ which by default is ‘SETME’. (For example: /tmp)
- If both the parameter ‘CMN_FILE_PROCESS_TO_LOB’ and ‘OUTBOUND_CALL_Q’ are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.

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

3.6.1 Incoming Process File

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



View the list Incoming Process File

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

A brief description of the fields is given below:

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	View the type of incoming file. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in INCOMING_FILE_TYPE_CD lookup.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

Upload Incoming Process File

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

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

3.6.1.1 Uploaded Files

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

On selection, you can view the following information:

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

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

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

3.6.2 Proration of Future Account Dues

OFSLL has a facility to derive future dated dues on an account using the input file processing mechanism. This helps to view the future dues on accounts in bulk even before posting on the account and without generating a mock statement on the account.

Similar to other input files processing, the required Account numbers and ‘Due Dates’ on which the due is to be calculated are to be added as individual record in the file and uploaded into the system by placing in input folder path. For more information on this process, refer to above section.

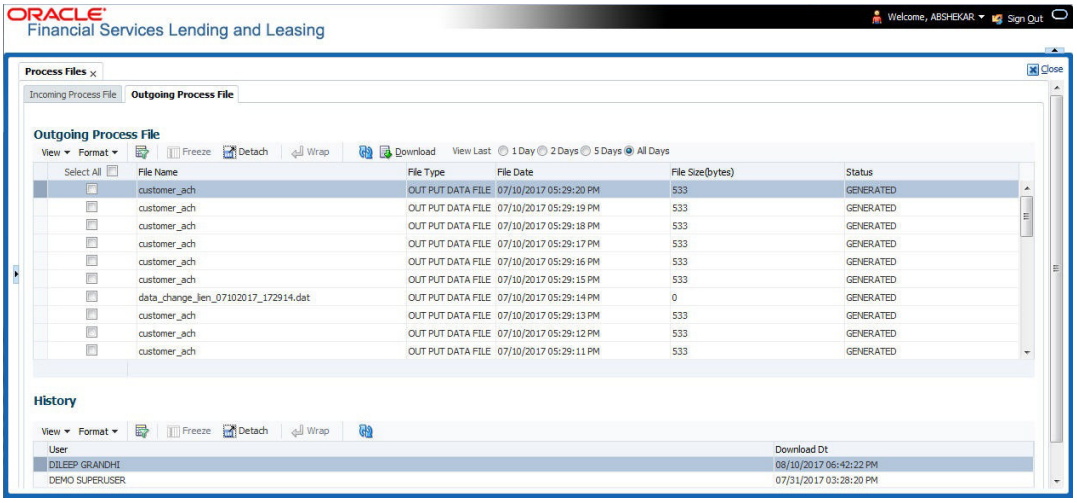
The Input file is processed in the system on running the batch job IADPRC_BJ_100_01 (ACCOUNT DUES FILE UPLOAD) in SET-IFP batch job set and to the location as per the system parameter CMN_FILE_PROCESS_TO_LOB value.

Using an internal function, system calculates the future dated due for the specific Account(s) and stores the computed values in database table. The same has to be queried to view the details. The due amount returned by this function is the regular bill amount calculated without considering any other outstanding dues. This is the proration amount that is posted on the same account before the next due is generated.

Note that, only ACTIVE status accounts are processed. Else system displays an error indicating ‘Invalid Account Status’.

3.6.3 Outgoing Process File

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



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

On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.
File Name	View the name of upload file.
File Type	View the type of file shared for upload. The file type is auto populated based on ODD (Output Data Definition) details maintained for the specific file type in OUTGOING_FILE_TYPE_CD lookup.
File Date	View the date and time when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click **Dashboard** > **Process Files** > **Outgoing Process File**.

   System displays the list of files shared for upload. You can click  to refresh the grid data.

2. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.

History

The history section displays the following details:

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

4. Account Dashboard

4.1 Overview

Account Dashboard is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing Customer Servicing Dashboard screen and both intended to coexist in the system till further updates.

The Oracle JET frame work is a complete yet modular JavaScript development toolkit for building and providing a powerful, state-of-the-art capable user interfaces. For more information on deploying this framework, refer to Installation Manuals.

The Account Dashboard gives a snapshot of various aspects of the account like Total due, Payoffs, Change Request, Delinquency information, Outbound call history, Work orders, Alerts, conditions, Collateral information, Customer details, Account details and timeline views.

4.2 Pre-requisites

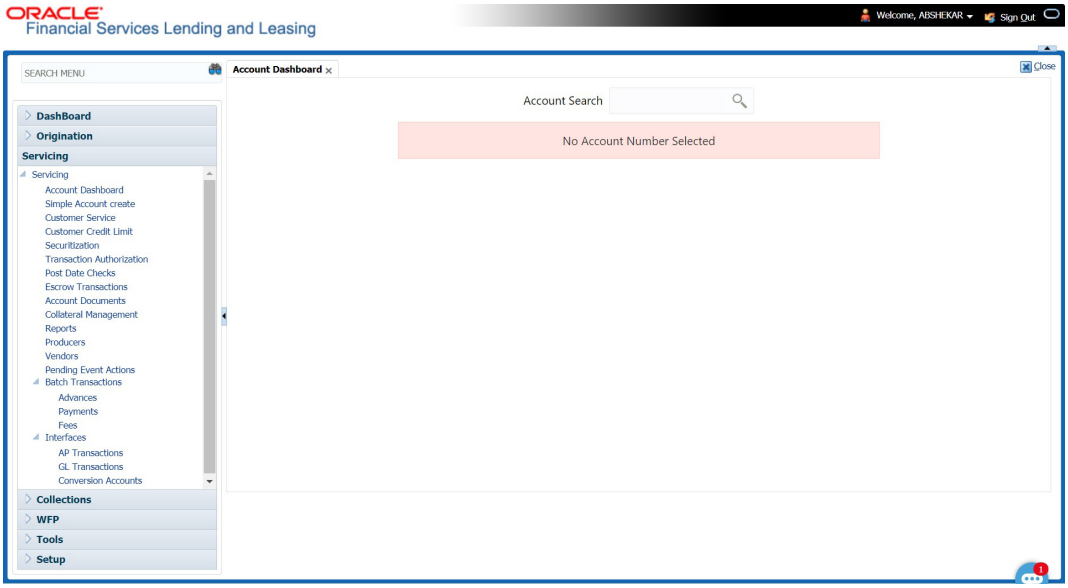
In order to access the Account Dashboard screen from the User Interface Servicing menu link:

- Enable the following system parameters:
  - FLL_SER_JET_ACC_DASHBOARD_URL (JET ACCOUNT DASHBOARD URL)
  - FLL_CMN_JET_JWT_ENABLED_IND (JET JWT TOKEN ENABLE INDICATOR)
  - FLL_CMN_JET_JWT_TOKEN_URL (JET JWT TOKEN GENERATION URL)
- Ensure the following Menu and FLL access keys are enabled:
  - FLL.SER.JET.SIMPLEACCOUNTCREATE.MENU
  - FLL.SER.JET.ACCOUNTDASHBOARD.MENU
  - FLL.SET.JET.INTELLIGENTSEGMENTATION.MENU

For more information, refer to system parameters section in setup guides.

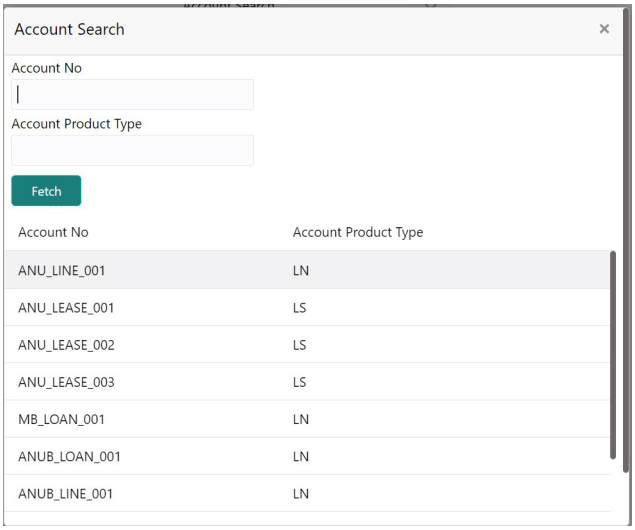
4.3 Description

A new menu link “Account Dashboard” is available under Servicing menu to launch the new dashboard screen. This screen is replication of the Servicing→Customer service→ Summary screen.



Below two search options are provided to search the account on click of search icon in the search box.

Field Name	Description	Type	Comments
Account #	Account Number	Text	
Account Product Type	Account Product Type	Text	

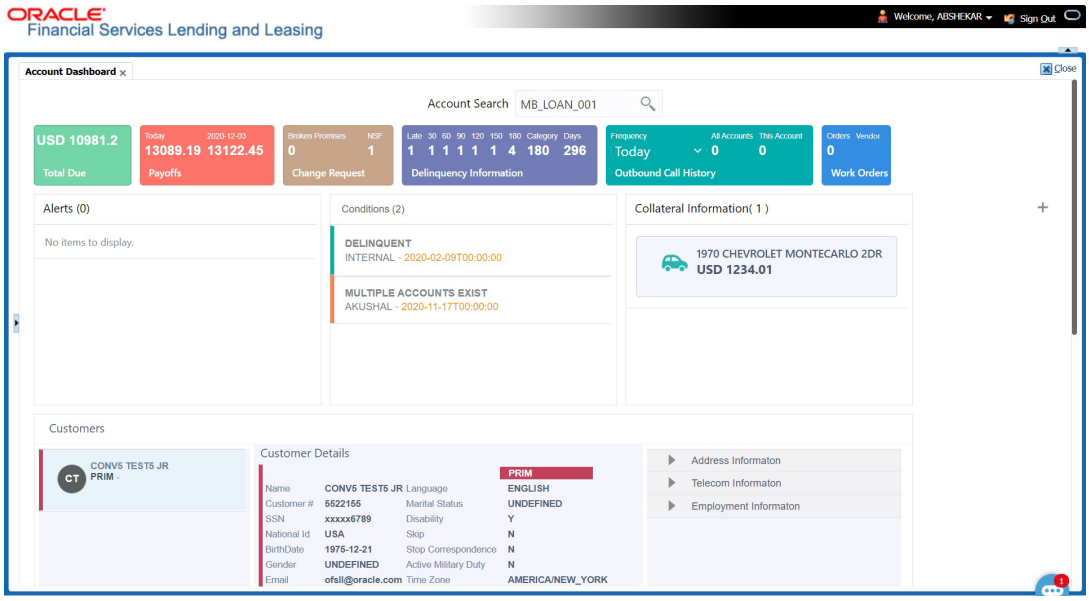


4.4 Account Dashboard screen Elements

Once the account is fetched, it shows the data in the following two section: Cards and Widgets along with Account Search.

- Cards

Sl No	Card Name
1	Total Due
2	Payoffs
3	Change Request
4	Delinquency Information
5	Outbound Call History
6	Work Orders



- Widgets

Sl No	Widget
1	Alerts
2	Conditions
3	Collateral Information
4	Customers
5	Account Details
6	Account Information
7	Timeline View

4.4.1 Cards

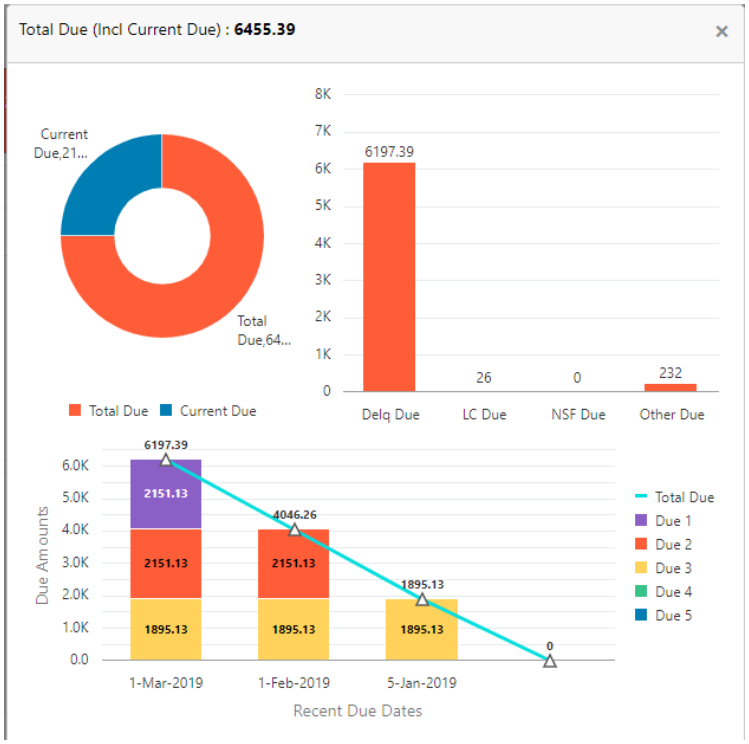
4.4.1.1 Total Due

The ‘Total Due’ card shows the following details on a glance.

Sl No	Field name	Type	Comment
1	Total Due	Text	Card Name
2	Currency	Text	Shows the currency of the account
3	Total Due Amount	Integer	Total due excluding current due

Below details are shown on click of the card:

Sl No	Details	Comment
1	Total Due (Including Current Due)	
2	Pie chart showing Current due and Total Due	1. Pie chart of Current Due and Total Due. 2. On hover over each pie, it shows the details
3	Bar graph showing due amounts with 5 recent due dates and each bar showing the amount due on that date with previous dues if any.	1.Graph between Due Amounts and Recent Due Dates 2. On hover over each graph, it shows the details
4	Bar graph showing amounts for different type of dues: Delq Due LC Due NSF Due Other Due	1.Graph Between Due Type and Due Amount 2. On hover over each graph, section, it shows the details



4.4.1.2 Payoffs

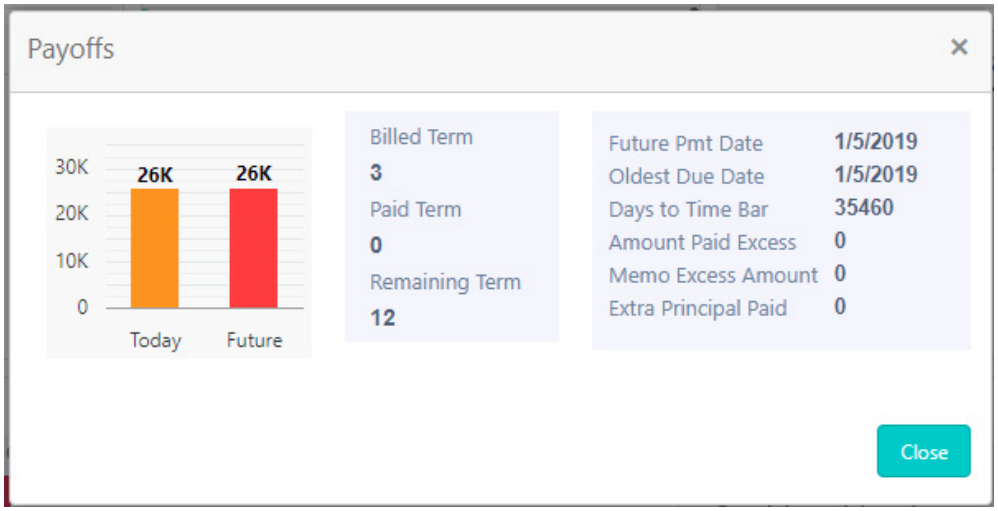
The ‘Payoffs’ card shows the following details on a glance.

Sl No	Field name	Type	Comment
1	Payoffs	Text	Card Name
2	Today	Integer	Today’s payoff amount
3	Future Date	Integer	Future Payoff Amount

Below details are shown on click of the card.

Sl No	Details	Type	Comment
1	Bar graph showing Today’s and Future payoff amount	Graph	Graph between Payoff Amounts and Dates
2	Billed Term	Number	Shows the Billed term
3	Paid term	Number	Shows the Paid Term
4	Remaining Term	Number	Shows the remaining Term
5	Future Pmt Date	Date	Shows the Future Pmt Date
6	Oldest Due Date	Date	Shows the Oldest Due Date
7	Days to Time Bar	Number	Shows the no of days to time bar

8	Amount Paid Excess	Integer	Shows the excess amount paid
9	Memo Excess Amount	Integer	Shows the memo excess amount
10	Extra Principal Paid	Integer	Shows the extra principal paid



4.4.1.3 Change Request

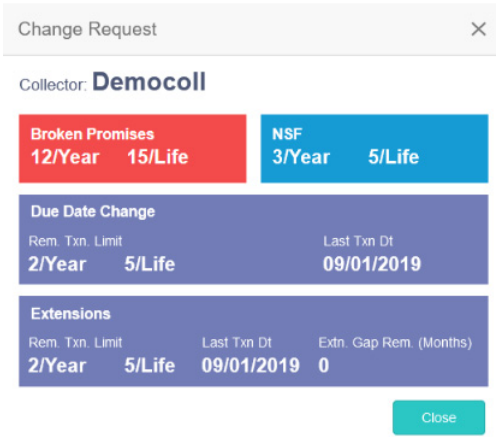
The ‘Change request’ card shows the following details on a glance.

Sl No	Field name	Type	Comment
1	Change Request	Text	Card Name
2	Broken Promises	Integer	Count of Broken Promises
3	NSF	Date	Count of NSF

Below Details are shown on Click of the card.

Sl No	Details	Type	Comment
1	Collector Name	Text	Shows the name of the collector
2	Broken Promises Per Year	Number	Shows the count of broken promises per year
3	Broken Promises Per Life	Number	Shows the count of broken promises per life

4	NSF Per Year	Number	Shows the count of NSF per year
5	NSF Per Life	Number	Shows the count of NSF per life
6	Due Date Change Details	Text	Header
6.1	Remaining Txn Limit per year	Number	Shows the remaining txn limit per year
6.2	Remaining Txn Limit per life	Number	Shows the remaining txn limit per life
6.3	Last Txn date	Date	Shows the last txn date
7	Extensions details	Text	Header
7.1	Remaining Txn Limit per year	Number	Shows the remaining txn limit per year
7.2	Remaining Txn Limit per life	Number	Shows the remaining txn limit per life
7.3	Last Txn date	Date	Shows the last txn date
7.4	No of Extensions	Number	Shows the no of extension
7.5	Gap Remaining(Months)	Number	Shows the gap



4.4.1.4 Delinquency Information

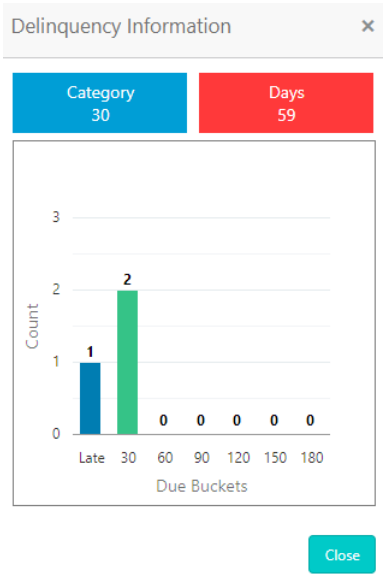
The 'Delinquency Information' card shows the following details on a glance.

Sl No	Field name	Type	Comment
1	Delinquency Information	Text	Card Name

2	Delinquency Bucket Info	Text	It shows the count of each delinquency bucket
3	Category	Number	Shows the category of the account
4	Days	Number	Show the Delinquency Days

Below details are shown on click of the card:

Sl No	Details	Type	Comment
1	Bar graph showing shows the due buckets (L,30,60,90, 120,150,180) and the number of times the account was in each bucket	Graph	Graph between Count and Due buckets
2	Category	Number	Shows the Category
3	Days	Number	Shows the Delinquency Days



4.4.1.5 Outbound Call History

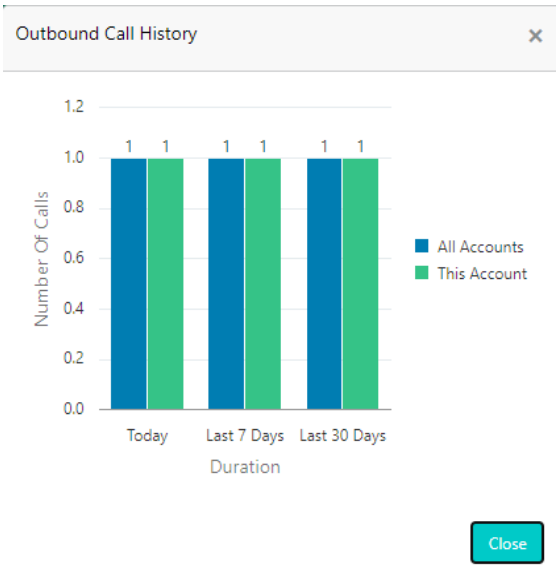
The ‘Outbound Call History’ card shows the following details on a glance.

Sl No	Field name	Type	Comment
1	Outbound Call History	Text	Card Name
2	Frequency	Text	It has 3 options: Today Last 7 days Last 30 days

3	All Account	Number	Count of outgoing call made to the customer for all its accounts
4	This Account	Number	Count of outgoing call made to the customer for the current account

Below details are shown on click of the card.

Sl No	Details	Type	Comment
1	Bar graphs depicting the no of outgoing calls made for all the accounts of the customer and for the current account today, in last 7 days and in last 30 days.	Graph	Graph between No of calls and Duration



4.4.1.6 Work Orders

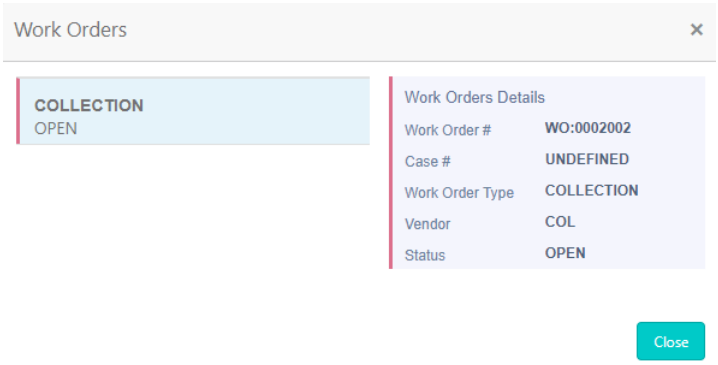
The ‘Work Order’ card shows the following details on a glance.

Sl No	Field name	Type	Comment
1	Work Orders	Text	Card Name
2	Orders	Text	Count of all the work orders associated with the account
3	Vendor	Number	Name of the vendor of the WO which was last updated

Below details are shown on the click of the card.

Sl No	Details	Type	Comment

1	Open Work Oder Type on left pane	Text	WO type and status
2	Work Order Details on Right pane	Text	On click of Open Work Order Type on Left menu, this detail is shown
2.1	Work Order#	Text	Shows the work order# of the selected WO type
2.2	Case#	Text	Shows the Case# of the selected WO type
2.3	Work Order Type	Text	Shows the work order type of the selected WO type
2.4	Vendor	Text	Shows the Vendor of the selected WO type
2.5	Status	Text	Shows the Status of the selected WO type

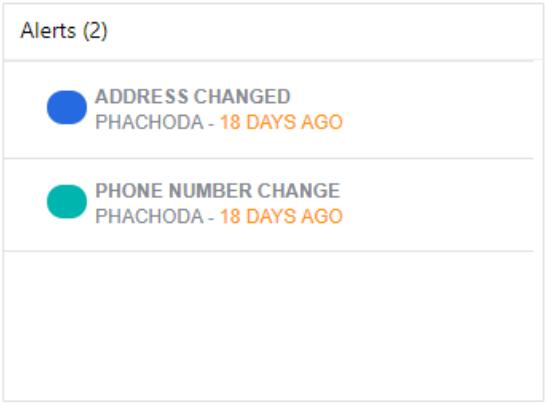


4.4.2 Widgets

4.4.2.1 Alerts

The ‘Alert’ widget shows the following details:

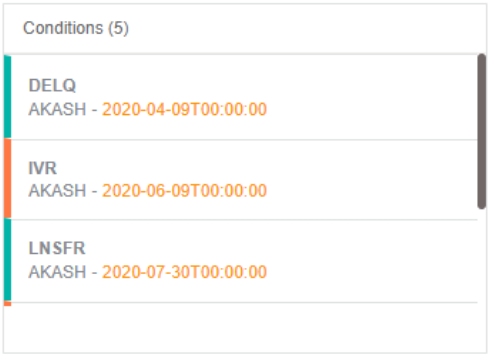
Sl No	Details	Type	Comment
1	Alerts()	Text	Widget name with count of Alert available in the account
2	Alert details	Text	Comment which is marked as Alert
3	User Name	Text	Shows the user which has posted the alert
4	Days	Text	Shows how many days ago the alert was posted



4.4.2.2 Condition

The ‘Condition’ widget shows the following details:

Sl No	Details	Type	Comment
1	Condition()	Text	Widget name with count of Alert available on the account
2	Condition	Text	Shows all the condition which are available on the account
3	User Name	Text	Shows the user which has posted the condition
4	Time Stamp	Date	Shows the time stamp on which it has been posted



4.4.2.3 Collateral Information

The ‘Collateral Information’ widget shows the following details:

Sl No	Details	Type	Comment
1	Collateral Information()	Text	Widget name with count of Collateral available on the account
2	Collateral Details	Text	Shows all the Collateral which are available on the account

3	Year	Text	Shows the Year of the collateral
4	Make	Text	Shows the make of the collateral
5	Model	Text	Shows the model of the collateral
6	Total Amount	Integer	Shows the value of the collateral
7	Currency	Text	Shows the currency



Below details are shown on click of the collateral details:

Sl No	Details	Type	Comment
1	Collateral Description	Text	Header
2	Collateral Details	Text	Shows the Collateral description, amount, currency
3	Primary	Text	Shows if the asset is Primary
4	Identification#	Text	Shows the identification#
5	Year	Number	Shows the year of the asset
6	Asset Class	Text	Shows the class if the asset
7	Asset Type	Text	Shows the type of the asset
8	Sub Type	Text	Shows the sub tye of the asset
9	Status	Text	Shows the status of the asset

4.4.2.4 Customers

The ‘Customers’ widget shows the following details:

1st Pane

Sl No	Details	Type	Comment
1	Customer Name	Text	Shows the Customer Name
2	Relationship Type		Shows the relation of the customer with account
3	Customer Initials	Text	Shows the initials of the customer name



2nd Pane

Below details are shown on click of each customer in the 1st Pane

Sl No	Details	Type	Comment
1	Relationship Type	Text	Shows the relation of the customer with account on the top right
2	Name	Text	Shows the Name of the customer
3	Customer#	Number	Shows the Customer# of the customer
4	SSN	Number	Shows the SSN of the customer
5	National ID	Number	Shows the National ID of the customer
6	Birth Date	Date	Shows the Date of Birth of the customer
7	Gender	Text	Shows the Gender of the customer
8	Email	Text	Shows the Email of the customer
9	Language	Text	Shows the Language of the customer
10	Marital Status	Text	Shows the Marital Status of the customer
11	Disability	Text	Shows if the Disability is Yes or No
12	Skip	Text	Shows if the Skip is Yes or No
13	Stop Correspondence	Text	Shows If the stop correspondence is Yes or No

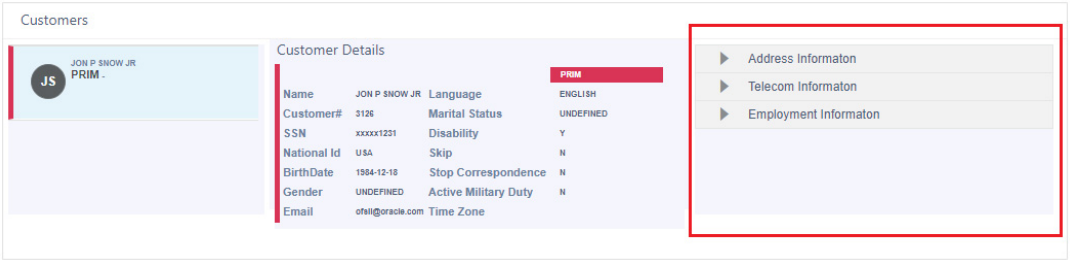
14	Active Military Duty	Text	Shows if the customer is on Active Military Duty
15	Timezone	Text	Shows the Timezone of the customer



3rd Pane

Below details are shown in contracted mode on click of each customer in the 1st Pane

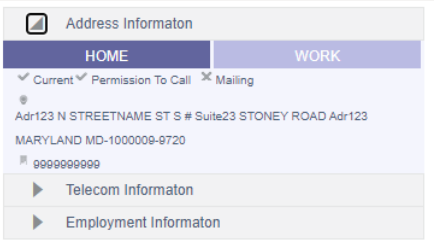
- Address Information
- Telecom Information
- Employment Information



Below details are shown on click of each details

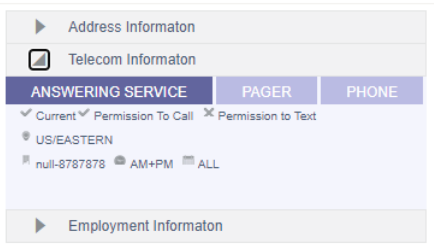
Address Information (Shows all the address available for the customer)

Sl No	Details	Type	Comment
1	Address Information	Text	Header
2	Address Type	Text	Shows the address type
3	Current Indicator	Text	Shows if the address is the current address
4	Permission to Call	Text	Shows if permission to call is allowed
5	Mailing	Text	Shows if this is the mailing address
6	Address	Text	Shows the full address
7	Phone Number	Text	Shows the phone number



Telecom Information (Shows all the telecom details available for the customer)

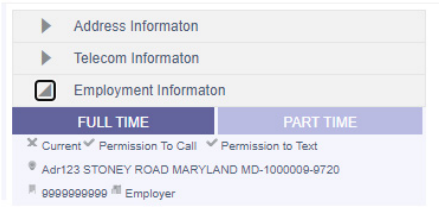
Sl No	Details	Type	Comment
1	Telecom Information	Text	Header
2	Telecom Type	Text	Shows the telecom type
3	Current	Text	Shows if this is the current telecom details
4	Permission to Call	Text	Shows if permission to call is allowed
5	Permission to Text	Text	Shows if permission to text is allowed
6	Timezone	Text	Shows the timezone
7	Phone Number	Number	Shows the phone number along with extension
8	Best time to call	Time	Shows the best time to call
9	Best day to call	Text	Shows the best day to call



Employment Information (Shows all the employment details available for the customer)

Sl No	Details	Type	Comment
1	Employment Information	Text	Header
2	Employment Type	Text	Shows the employment type
3	Current	Text	Shows if this is the current telecom details
4	Permission to Call	Text	Shows if permission to call is allowed
5	Permission to Text	Text	Shows if permission to text is allowed

6	Address	Text	Shows the full address
7	Phone Number	Number	Shows the phone number
8	Employer	Text	Shows the employer

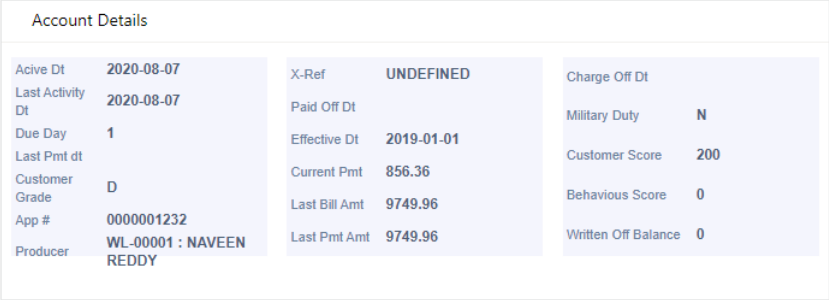


4.4.2.5 Account Details

The ‘Account Details’ widget shows the following details:

Sl No	Details	Type	Comment
1	Active Date	Date	Shows the active date of the account
2	Last Activity Dt	Date	Shows the last activity date of the account
3	Due Day	Number	Shows the Due day of the account
4	Last Pmt Dt	Date	Shows the last payment date of the account
5	Customer Grade	Text	Shows the customer grade of the account
6	App#	Number	Shows the App# of the account
7	Producer	Text	Shows the Producer# and Producer Name
8	X-Ref	Number	Shows the X-Ref of the account
9	Paid Off Dt	Date	Shows the Paid off date of the account
10	Effective Dt	Date	Shows the Effective date of the account
11	Current Pmt	Integer	Shows the Current Pmt of the account
12	Last Bill Amt	Integer	Shows the last Bill Amt of the account
13	Last Pmt Amt	Integer	Shows the last Pmt Amt of the account
14	Charge off Dt	Date	Shows the Charge Off date of the account
15	Military Duty	Text	Shows the Military duty is active or not
16	Customer Score	Number	Shows the customer score
17	Behaviour Score	Number	Shows the behaviour score

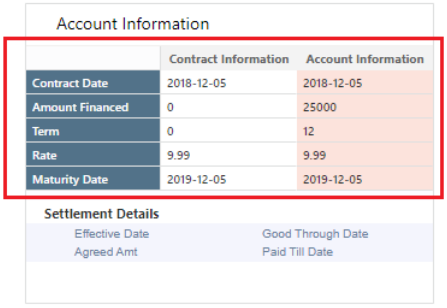
18	Written Off Balance	Integer	Shows the write off balance



4.4.2.6 Account Information

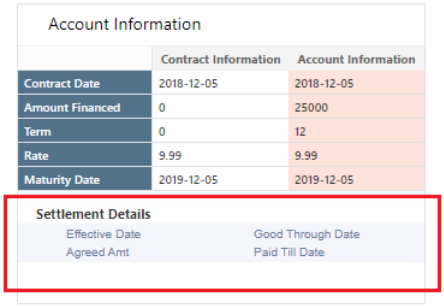
The ‘Account Information’ widget shows the following details for Contract and Account.

Sl No	Details	Type	Comment
1	Contract Date	Date	Shows contract date
2	Amount Financed	Integer	Shows the amount financed
3	Term	Number	Shows the Term
4	Rate	Integer	Shows the Rate
5	Maturity Date	Date	Shows the maturity date



Settlement Details

Sl No	Details	Type	Comment
1	Effective Date	Date	Shows Settlement agreement start date
2	Good Through Date	Date	Shows Settlement agreement expiry date
3	Agreed amount	Integer	Shows Settlement amount agreed by customer to the lender
4	Paid Till Date	Integer	During the agreed period (between effective date and Good through date), total amount paid by the customer and allocated to account balances

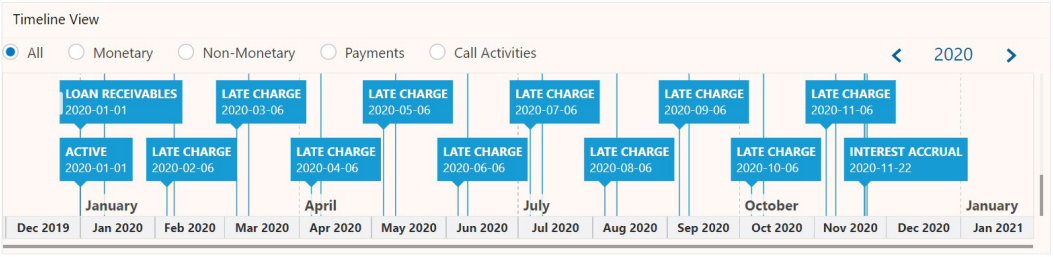


4.4.2.7 Timeline View

The 'Timeline View' widget shows the following details:

Below Radio buttons have been provided to filter Transactions/ Call Activity

- Monetary – Displays all Good Monetary Transactions



- Non-Monetary – Displays all Non-Monetary Transactions
- Payments – Displays all Good Payments
- Call Activity
  - Display Call Activities (Action/Result) with Right person contact flag as YES
  - Display Call Activities which will result in condition/Queue Change on the Account
  - Display PTP (Promise to Pay) Events.
- All – Displays Monetary, Non-Monetary, Payments and Call Activities
- In case of transactions, Transaction Description and Date are displayed.
- In case of Call Activities, Action/Result description and date in time line are displayed.

5. Customer Service

5.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

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

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

5.1.1 Quick Search section

Conditions and Queues

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

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

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

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

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

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

5.2 Customer Service screen

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

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

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

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

Command Button:	**Action Performed:**
Current	Displays the current 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 All	Displays 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.

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

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

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 Master 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 UNDEFINED.
Master Account	View the Master Account indicator value propagated from Origination on funding an application. 'Y' indicates that the current account is a Master Account and 'N' indicates its not.
Product	The product for the account.
Days Past Due	The total number of days elapsed past due date.
Currency	The currency for the account.
Pay Off Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Status	The account's status.
DLQ Reason	The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent. - 1st Payment Delinquency, when the first payment is delinquent. - NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account. - Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount. **Note**: System automatically removes the delinquency reason on the account if the payment is received. However, if the same payment is reversed, the conditions are posted back.
Oldest Due Dt	The oldest due date.

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

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

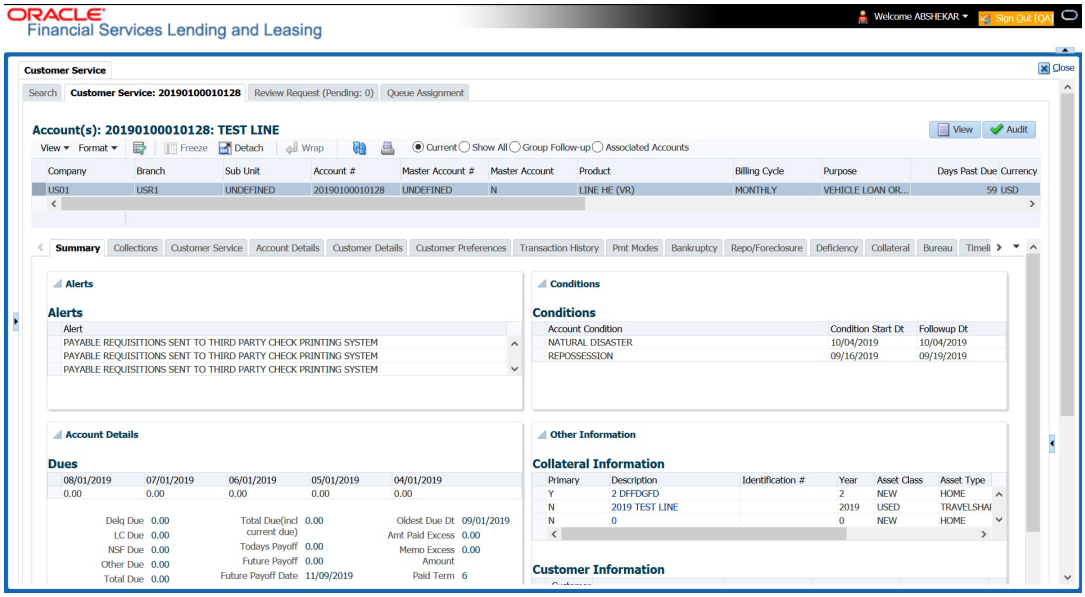
Comments can be added using **Add Comment** section in the right hand side of screen irrespective of screen you are working on. This is available in addition to the **Comments sub tab** available under Customer Service tab. This facilitates quick and easy reference.

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

Call Activity functionality can be performed using **Add Call Activity** section in the right hand side of screen irrespective of the screen you are working on. This is available in addition to

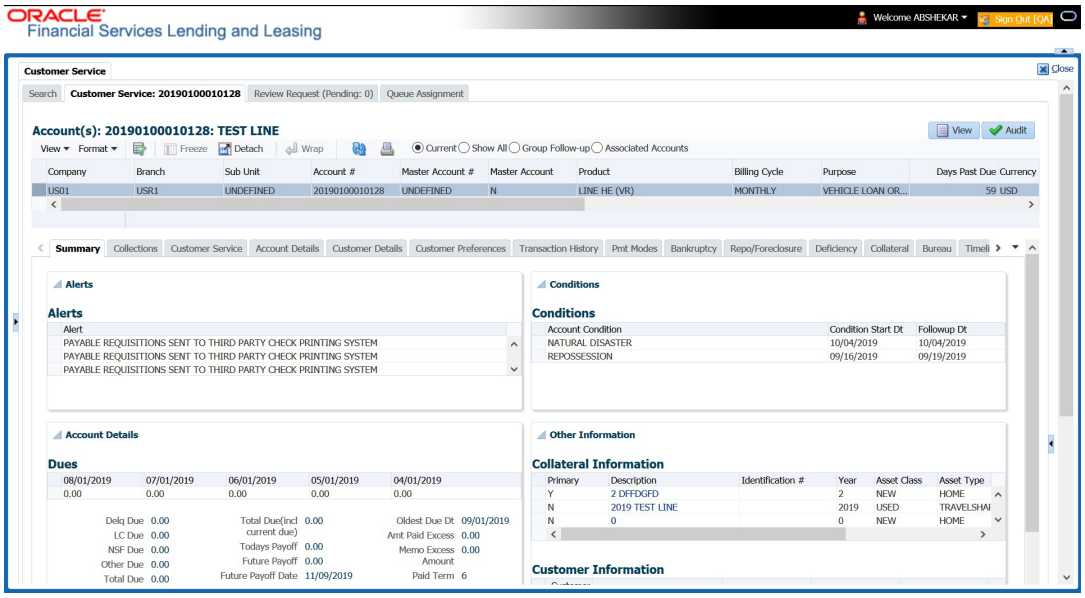
the **Call Activities** sub tab available under Customer Service tab. This facilitates quick and easy reference.

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



5.3 Customer Service screen's Summary tab

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



Alerts section

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

Conditions section

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

Dues section

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

In this field:	View this:
Delq Due	The total delinquent amount that is due so far in the account.
LC Due	The total amount of non-sufficient fee due in the account.
NSF Due	The non sufficient funds fee due.
Other Due	The total of any other dues pending in the account.
Total Due	The total of all dues including payment amount and all applicable fees.
Total Due (incl current due)	The additional due of current month (included based on pre-bill days).
Today's Pay-off	If the account is to be paid off as per the current date and the amount payable by the borrower.
Future payoff	The total Amount due on a future date. The borrower can know the total pay off amount for a future date, say 10 days from today.
Future Payoff Date	The date on which the future payoff is due.
Future Pmt Dt	The date till which the future payoff quote is valid.
Oldest Due Dt	The due date.
Amt Paid Excess	The excess amount paid.
Memo Excess Amount	The excess amount paid towards the membership fee.
Paid Term	The total count of paid dues.
Remaining Term	The total count of remaining outstanding dues to be paid.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.

Delinquency Information Section

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

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

In this field:	View this:
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.
Note that, the above fields - Broken Promises (Life) and Broken Promises (Year) are auto-updated at runtime after executing the scheduled batch job CPPPRC_BJ_100_01 (BROKEN PROMISE PROCESSING) with the method of update defined in Company parameter FUTURE PROMISE HANDLING METHOD (CMN_PROMISE_FUTURE_MTHD).	
Kept Promises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Promises (Year)	Total number of fulfilled promises since this year excluding Broken and Cancelled Promises.
NSF (Life)	Total number of non sufficient funds since the account start date.
NSF (Year)	Total number of non sufficient funds since this year.
Collector	The default collector working on the account.

Activities Section

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

In this field:	View this:
Active Dt	The date account was made active.
Last Activity Dt	The date on which most recent activity was performed in the account.

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

Due Date Change section

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

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

Extensions section

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

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

Contract Information

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

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

Collateral Information section

You can view the Collateral Information in this section:

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

Sub Type	The sub type of the collateral.

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

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.
Organization 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 Person	The contact person at the business.
Start Dt	The Business start date.
Management 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 Correspondence	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:
Type	Address type.
Current	If selected, indicates that this is the current address.
Permission to Call	If selected, indicates that you can contact the customer.
Mailing	If selected, indicates that this is the mailing address.
Address	Address details.
Phone	Phone number.

Employment Information section

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

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

Telecom Information Section

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

Outbound Call History

Displays outbound call statistics with following references:

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

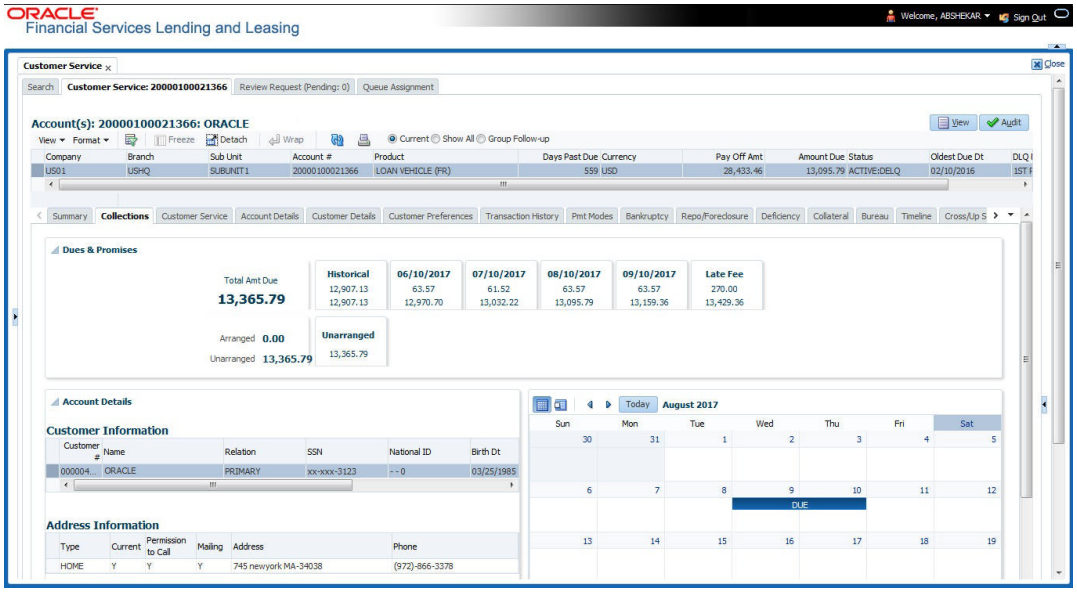
Work Order Details

Displays work order details as indicated below:

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

5.4 Customer Service screen's Collections tab

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



The Collections tab consists of the following sub sections:

Dues & Promises

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

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

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

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

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

Note

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

Account Details

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

Customer/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.
Type	Preferred type of communication in case of ADHOC TELECOM.
Time Zone	Customer's time zone.
Best day to call	Preferred day of the week to contact the customer, if specified.
Best Time To Call	Preferred time to contact the customer, if specified.

Calendar

This section displays the dues and payment related activities on account for the current month in Calendar format. By default, the calendar is displayed in Monthly format and can be changed to view by 'Day' on clicking  icon. The navigation buttons ( and ) facilitates to move to Previous or Next Month/Day depending on the selection. However, clicking 'Today' button reverts the selection to the current Month/Day.

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

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

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

Eligibility

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

Activities

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

5.5 Customer Service screen's Customer Service tab

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

5.5.1 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.

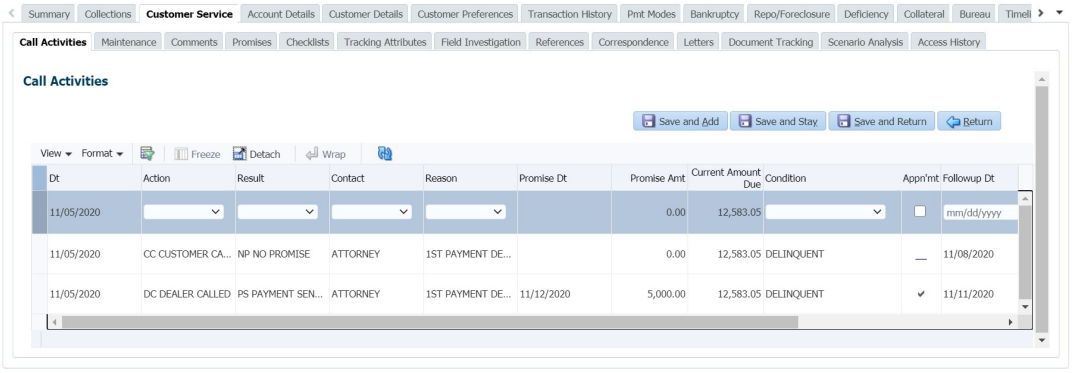
Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

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".

5.5.1.1 Recording a Call Activity

To record a call activity

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



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

In this field:	Do this:
Dt	System defaults the current date.
Action Code	The action code is auto-updated based on action selected.
Action	Select the action performed from the drop-down list.
Result Code	The result code is auto-updated based on result selected.
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 the person contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Cancel	Select the check box to cancel the promise.

In this field:	Do this:
Promise Dt	Select the promise date from the adjoining calendar.
Promise Amt	Specify the promise amount.
Current Amount Due **or** **Due on Taken Dt**	View the amount due on the account as of current date. On saving the record, the same amount is updated on the call activity and also system posts a comment on the account with the Amount Due as '<Account Currency Code> <Values of Amount Due> Amount Due on <GL Date>'. For example USD 200 AMOUNT DUE ON 11/12/2020. **Note**: In add mode, this field name is 'Current Amount Due' and table name is 'Due on Taken Dt'.
Condition	Select the condition or queue type from the drop-down list. The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select 'None' if there are no specific conditions.
Appointment	Check this box to take an appointment. If **Appointment** is checked, then system allows you to select date and appointment time as per customer request. If appointment flag is not checked, then you can only enter the date with date picker.
Followup Dt	Specify the next follow-up date. Based on this date, system automatically adds the account in queue for follow-up.
Time Zone	Select the time zone of the customer.
Group Followup	Check this box to enable group followup.
Comment	Specify additional information of the call activity, if any.

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

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

5.5.1.2 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.

5.5.1.3 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**.

5.5.1.4 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?).

In this field:	Do this:
Reason	Select the reason, as stated by the contacted person. (What is the reason for this contact?).

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

Note

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

5.5.1.5 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.

5.5.1.6 Posting Offline Call Activities

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

To Post Offline Call Activities:

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

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

5.5.2 Maintenance sub tab

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

Monetary tasks

Line of Credit:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive non-sufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- 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
- Indicate a borrower as on or off active military duty
- Post a credit limit
- Activate, adjust, cancel, or waive a credit insurance disability
- Activate, adjust, cancel, or waive a credit insurance life
- Adjust or waive an advance transaction fee
- Adjust or waive a membership fee
- Adjust or waive an over limit fee
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual

Non-Monetary tasks

Line of credit:

- Update a customer’s/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
- Adjust Dealer Compensation
- Trading of Accounts - Non-Monetary Transactions
- Bankruptcy Reporting Indicator

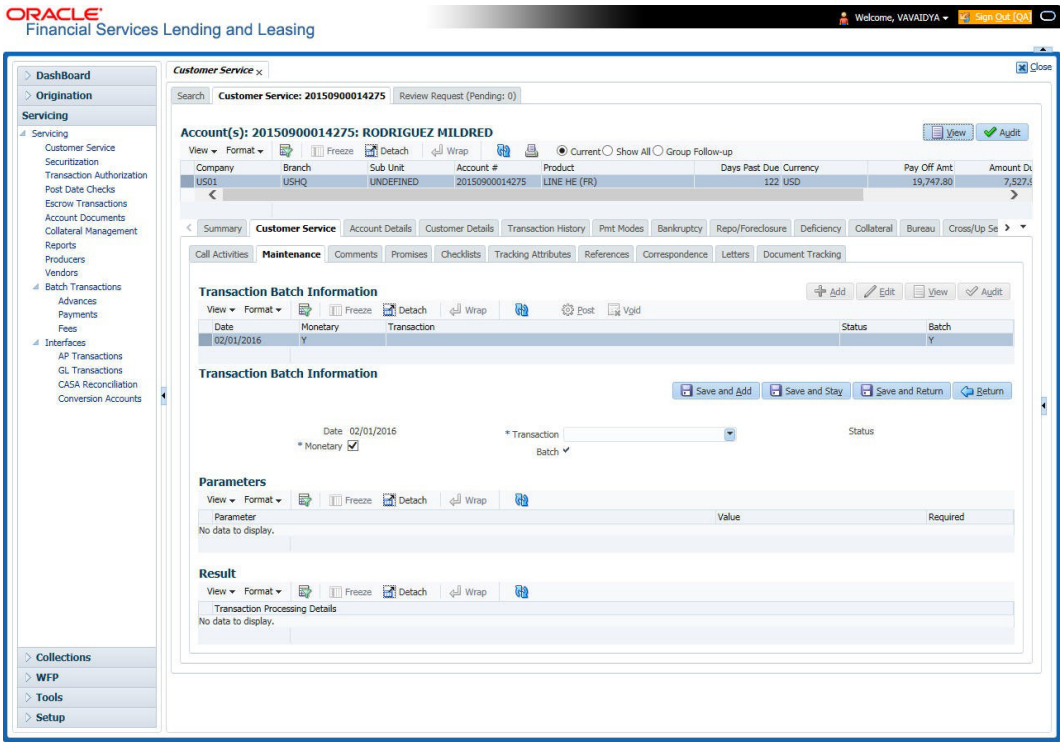
The system enables you to post a monetary transaction immediately or submit it for nightly processing. The transaction is identified as either a 'real-time' or nightly batch transaction in Oracle Financial Services Lending and Leasing's transaction setup codes. The system also enables you to cancel the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

5.5.2.1 Creating Monetary and Non monetary Transactions

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

To use the Maintenance screen to complete monetary transaction

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



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

     -or-
   - Clear the **Monetary** box to complete a non monetary transaction.

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

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

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

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

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

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

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

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

5.5.3 Comments sub tab

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

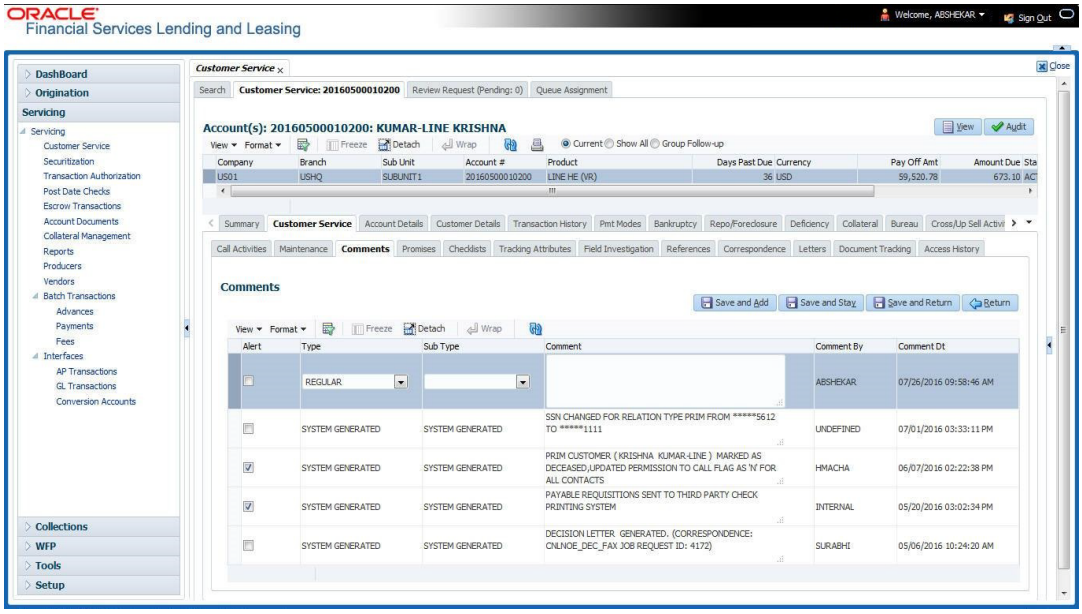
All the user added Comments in either Customer Service > Comments tab or in Right Hand Splitter > Add Comment section, are displayed in the Comments sub tab including system generated comments.

5.5.3.1 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.



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

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

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

5.5.3.2 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.

5.5.4 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.
Due on Taken Dt	View the amount due on the account as of current date. **Note**: In add mode, this field name is 'Current Amount Due'.
Collected Amt	The amount collected against the promise.
Broken ind	If 'Y', indicates that this is a broken promise. **Note**: This field is auto-updated by the system at runtime after executing the scheduled batch job CPPPRC_BJ_100_01 (BROKEN PROMISE PROCESSING) with the method of update defined in Company parameter FUTURE PROMISE HANDLING METHOD (CMN_PROMISE_FUTURE_MTHD). Refer 'Company Parameters' section for more information.
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.

In this field:	View this:
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	System defaults the current due amount on the account as on current date. Specify the amount promised by the contact. Ensure that you do not enter zero or a decimal value.
No. of Promises	Specify the total number of promises made by the contact. A minimum of one promise need to exist.
Appointment	Select the check box if a prior appointment is to be taken for future follow-up.
Current Amount Due	View the amount due on the account as of current date.
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.

5.5.5 Checklists sub tab

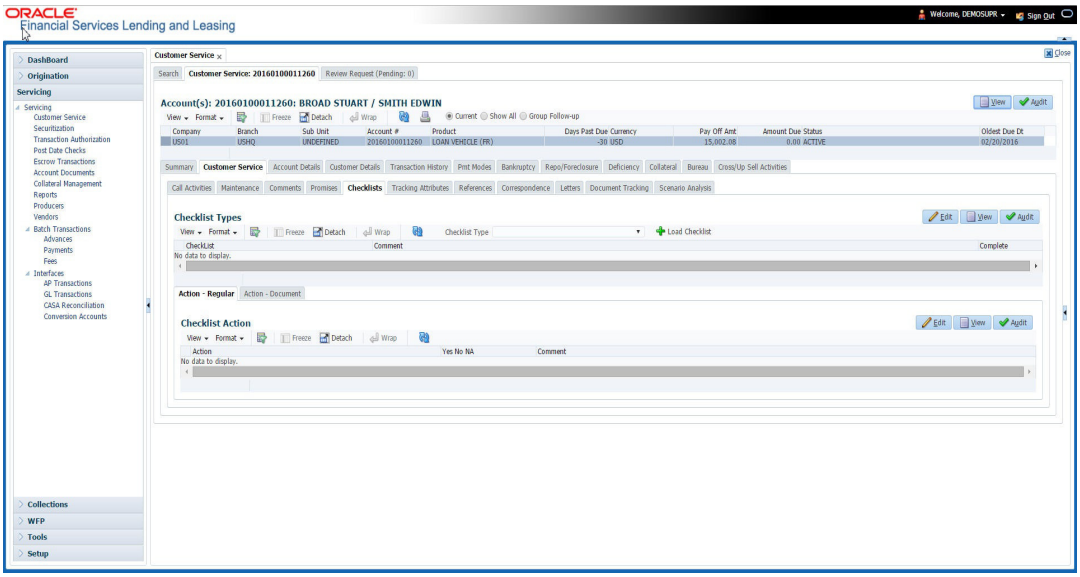
In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is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

5.5.5.1 Completing a Checklist for an Account

To complete a checklist for an account

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



3. In the **Check List Type** field, select the type of checklist you want to complete and then click **Load Checklist**. The system loads checklist in the **Checklist** and **Checklist Action** sections.

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

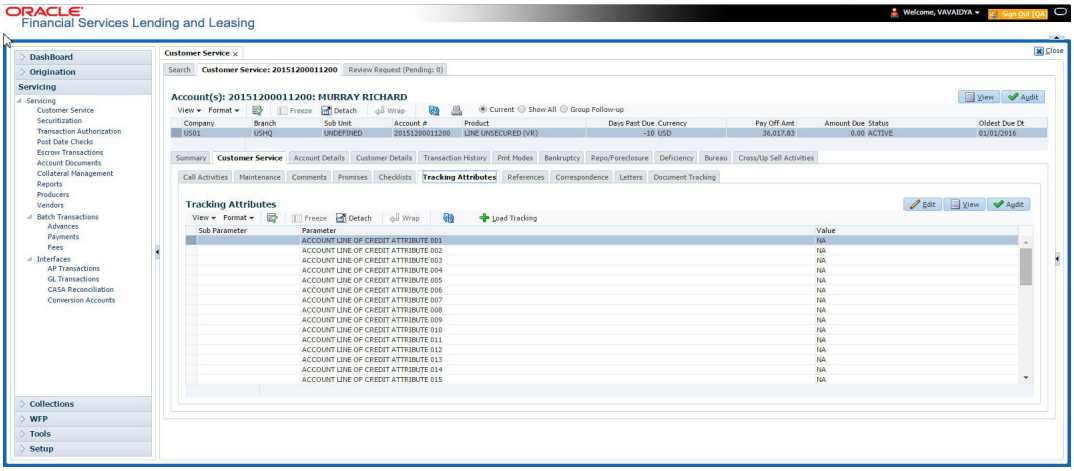
5.5.6 Tracking Attributes sub tab

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 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 use the Customer Service screen's Tracking Attributes screen

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



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

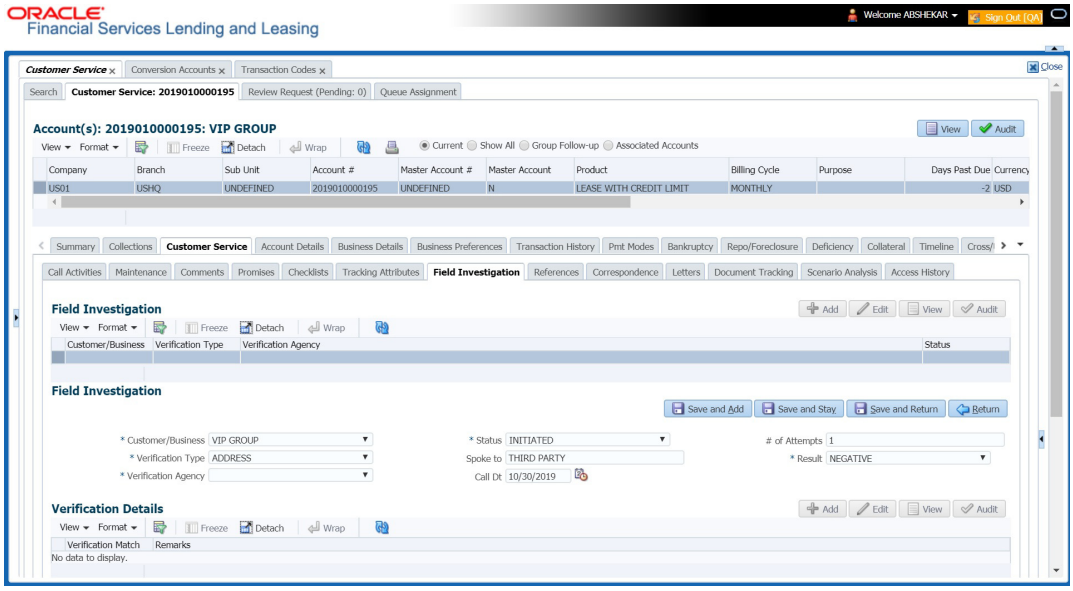
5.5.7 Field Investigation Sub Tab

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

To record field investigation and create work-order

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

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



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

A brief description of the fields are given below:

Field	Do this
Customer/Business	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 adjoining calendar.
# of Attempts	Specify the number of attempts made to contact the customer.
Result	Select the field verification result from the adjoining drop-down list

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

A brief description of the fields are given below:

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

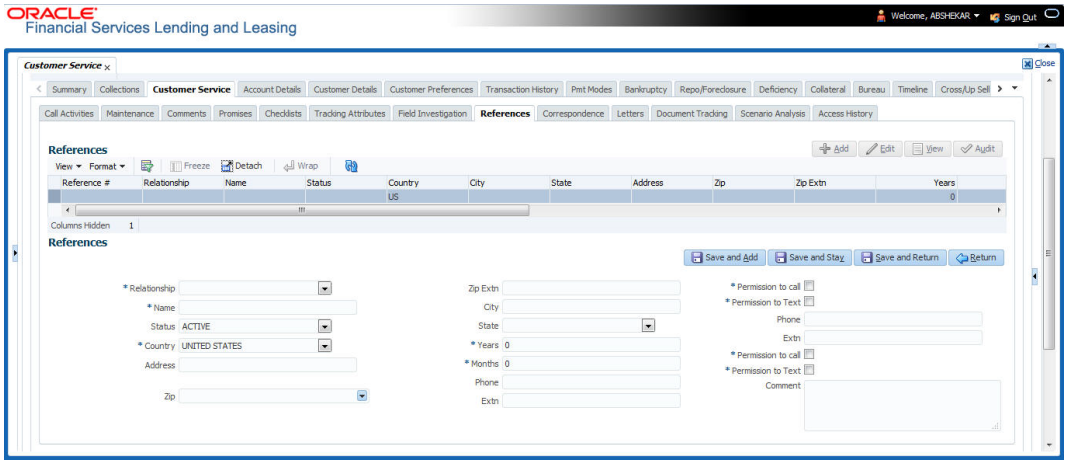
6. Perform any of the Basic Actions mentioned in Navigation chapter.

5.5.8 References sub tab

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

To use the Customer Service screen's References screen

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



Specify the following details:

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

In this field:	Specify 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.
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.
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.

5.5.9 Correspondence sub tab

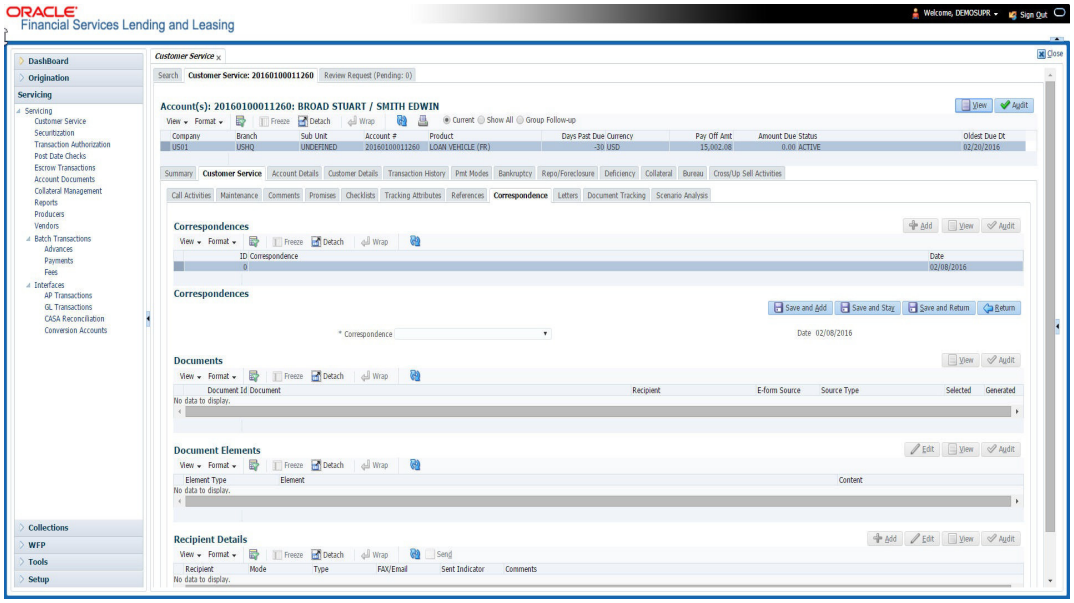
Ad-hoc correspondence enables you to include information from accounts in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

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

To generate an ad hoc correspondence

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

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



3. In the **Correspondence** section, click **Add**. In the **Correspondence** section, use **Correspondence** field to select type of correspondence you want to generate. The system displays following information in the Correspondence screen for selected type of correspondence:

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

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

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

6. In the **Documents** section, select the correspondence you want to view.

7. The **Document Elements** section displays elements of the system used to generate correspondence.
8. Click **All** to view all elements in the correspondence.

   - or -

9. Click **User Defined**, to view user-defined elements in the correspondence. In the **Document Elements** section, view the following information:

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

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

The system displays a PDF of the ad hoc correspondence.

5.5.9.1 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 Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - Applicant - Customer - Producer - Others - Business
Customer Type	This field is enabled if you has selected the recipient as 'Customer'. Select the type of customer relation from the drop-down list. The list is populated with all the customer relations linked to the account.

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

4. In the Recipient Details section, click **Save**.
5. Click **Send** to email the correspondence details to the specified recipients.

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

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

5.5.10 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

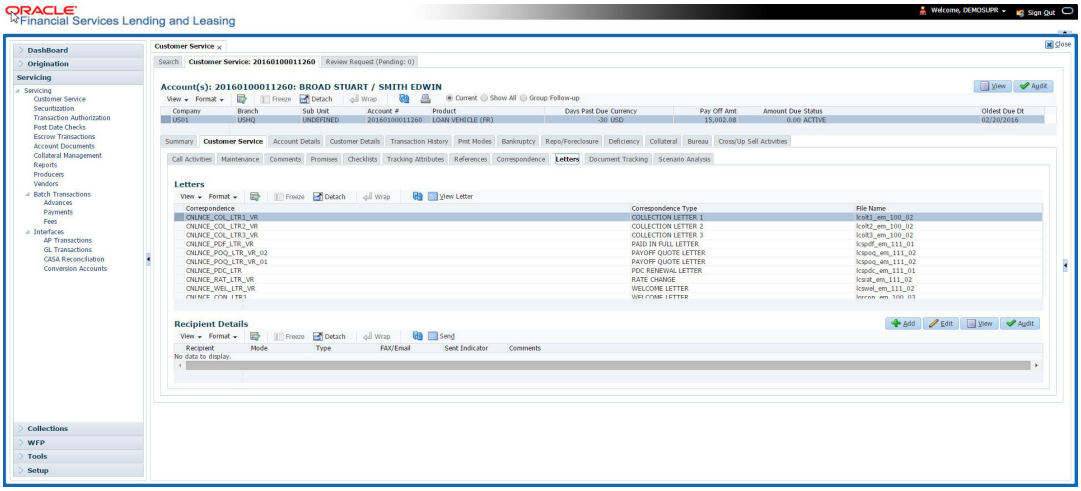
- Servicing:
  - Pay Off quote letter

– PDC renewal letter

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

To use the Letters screen

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



Recipient Details

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

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - Applicant - Customer - Producer - Others - Business
Customer Type	This field is enabled if you has selected the recipient as ‘Customer’. Select the type of customer relation from the drop-down list. The list is populated with all the customer relations linked to the account.
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email

Field:	Do this:
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as **Customer** / **Producer**, the Type is defaulted as 'Email' and associated email ID is selected for correspondence. You can also change the Type to 'Adhoc' and specify the required email ID. When the recipient is selected as 'Others' you can specify the email ID in Type field for correspondence.
FAX/Email	View the auto populated FAX/Email details or select from the drop-down list. Email and Fax details are auto populated if the recipient is selected as Customer / Producer / Business and the 'Mode' and 'Type' is selected as EMAIL.
Comments	Specify additional information as comments.

3. In the Recipient Details section, click **Save**.
4. Click **Send** to email the correspondence details to the specified recipients.

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

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

5.5.10.1 Servicing: Payoff Quote

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

To generate a payoff quote letter

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

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



Payoff Amount Letter

ORACLE
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Name:
Account number:
Collateral:

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

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

Sincerely,

5.5.10.2 Servicing: Rate Change Intimation Letter

For line of credits with interest rates based on index- it is standard practice to inform the borrower about upcoming interest rate changes due to a change in the rate index. Oracle Financial Services Lending and Leasing can print pre-rate change intimation letters both automatically and manually. The Rate Change Intimation letter informs borrowers that their rate index has changed. All borrowers with the changed index may receive a rate revision on the extn rate change, which is due after X days (X is a company parameter that can be set with pre-process days).

The Rate Change Intimation letter is available only for variable rate line of credits.

To generate the Rate Change Intimation letter

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

4. Click **View Letter** to generate Rate Change Intimation Letter .

Interest Rate Change Letter

ORACLE
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Ref : Rate Change on Account number:

This letter is in regards to change of interest rate on your account, which is due on . Due to change in index (), your interest rate may change to %.

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

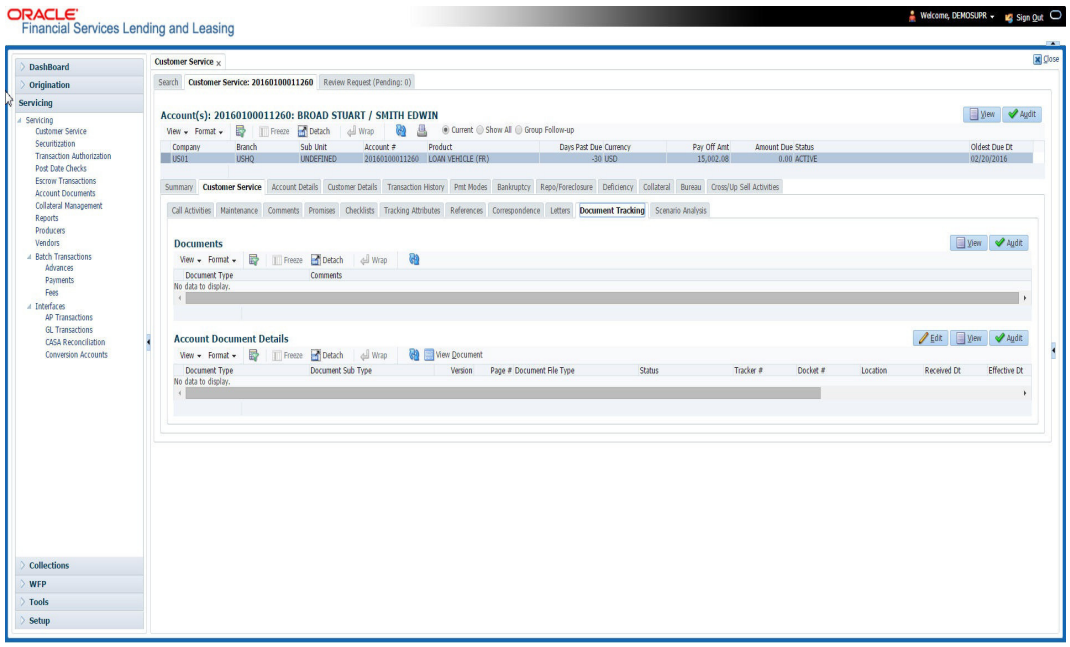
Sincerely,

5.5.11 Document Tracking sub tab

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

To use the Document Tracking screen

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



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

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

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

In this field:	Do this:
Document Type	View the document type.
Document Sub Type	View the document sub type.
Version	View the version. Version numbers will be incremental by batch job, first version will start with 1.0.
Page #	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.
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.

5.5.12 Access History

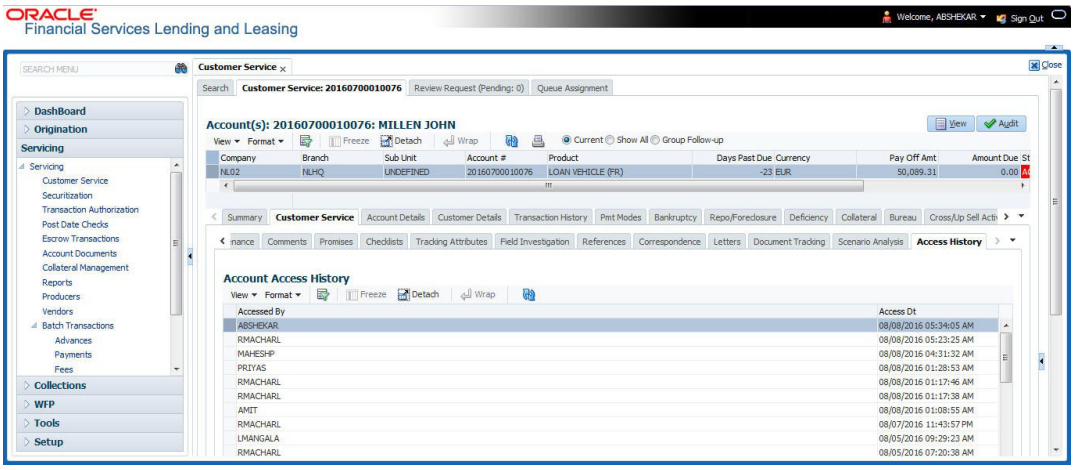
The Access History tab in Customer Service screen displays the list of users who have accessed a particular account in Oracle Financial Services Lending and Leasing application.

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

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

To view the account access history

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



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

5.6 Customer Service screen's Account Details tab

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

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 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. Clicking on it calculates the Target parameters for Account and all Collaterals linked to the account and populates the computed values in the custom user defined fields.

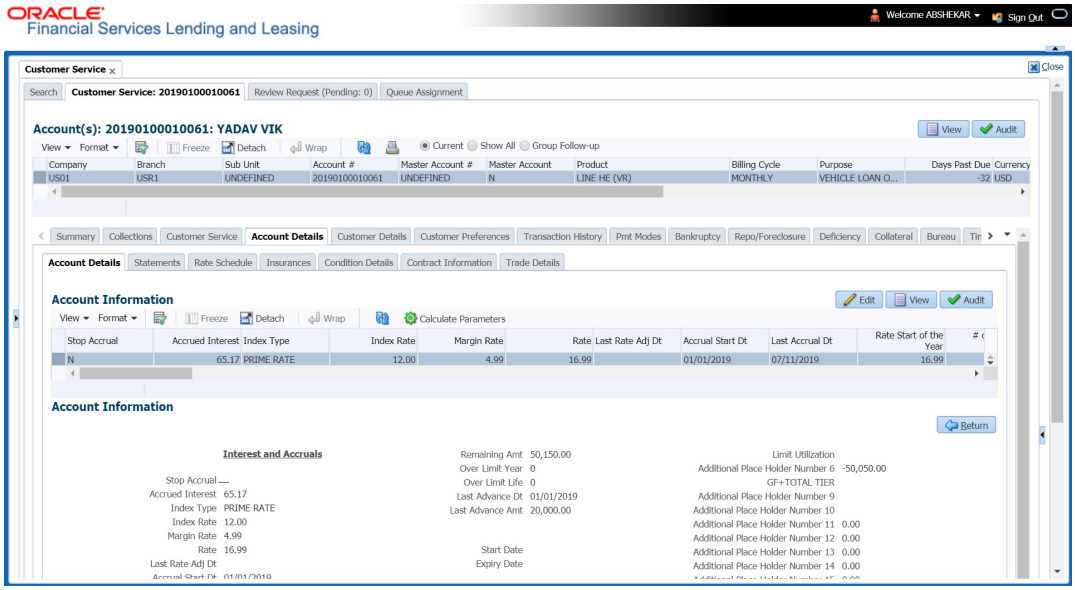
However, for system to populate data in custom fields, the following setup is required:

- 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**.



View the following information for Line of credit servicing product.

In this field:	View this:
Stop Accrual	If selected, indicates that the accrual has been stopped for the account.
Index Type	The index type.
Index Rate	The current index rate.
Margin Rate	The current margin rate.
Rate	The current rate.
Last Rate Change Dt	The last Rate change date.
Accural Start Dt	The accural start date.
Last Accural Dt	The last accural date.
Rate Start of the Year	The start rate of the year.
# of Rate changes (Year)	The number of times rate changes are granted (year).
# of Rate changes (Life)	The number of times rate changes are granted (life).

In this field:	View this:
Capitalization section This section displays the capitalization parameters pre-defined at Setup > Contract screen.	
Capitalize	If selected, indicates that the capitalization of balances is enabled for the account.
Frequency	The capitalization frequency defined at Contract level. All the account balances are capitalized to principal in the same frequency except for 'Balance Frequency' where different frequency may be defined for each balance type.
Capitalization Start Basis	View the capitalization start date as either Contract Date or First Payment Date on which capitalization next date is calculated.
Grace Days	View the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account.
Cap Tolerance Amt	View the capitalization tolerance amount which is the minimum amount to qualify for capitalization.
Cap Run Date Next	View the date when capitalization batch job is next executed to capitalize account balances.
Extn and Due Dates	
# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Extension Term (Life)	The number of terms extensions granted (life).
# of Due Day Changes (Year	The number of due day changes allowed in a year.
# of Due Day Changes (Life)	The number of due day changes allowed in a life of an account.
Last Extn Dt	The last extn date.
Due Day Change Dt	The due day change date.
Additional Details	
Payment Hierarchy	The Hierarchy Definition defined for payment allocation to corresponding due accounts.
Credit Details	
Credit Limit	Total credit limit.

In this field:	View this:
Hold (-)	Held credit limit.
Consumed (-)	Consumed credit limit.
Suspended(-)	Suspended credit limit.
Available Credit (=)	Available credit limit.
Over Limit Year	Overlimit granted (year).
Over Limit Life	Over limit granted (life).
Last Advance Dt	The last advance date
Last Advance Amt	The last advance amount
Cure Letter - This section displays the 'Cure Letter' details if it has been issued on the account on nonconforming to certain terms that are in violation of obligations and which are to be fixed within the time provided in cure letter.	
Start Date	Displays the start date mentioned in Cure letter.
Expiry Date	Displays the date when the Cure notice expires.
Others	
Statement Consolidation	View the statement Consolidation indicator propagated from Origination > Funding screen or updated by posting Master Account - Statement Consolidation Indicator Maintenance non monetary transaction. If checked, indicates that system generates consolidated billing statement at Master Account level along with details of all the associated accounts. If unchecked, system generates billing statement to only current account.
Time Zone	Customer's time zone.
Linked Account	The linked account number propagated from Origination after funding the application. Also the Linked account Xref Number or Linked account Number sent as pat of Account Boarding will be updated at Linked account. This field can also be updated by posting non-monetary transaction. For more information, refer to 'Linked Account Maintenance' section.

In this field:	View this:
Close Account After Paid-Off	If checked, indicates that the account is allowed to be closed once the account is paid off i.e. system closes the account after the number of days specified in the system parameter has elapsed. If not checked, indicates that system does not close the account even if the account is paid off i.e. system keeps the accounts active so that the equity can be traded with other accounts. For information on accounts trading, refer to 'Appendix - Trading of Accounts' chapter.
Skip Credit Bureau Reporting	If checked, indicates that this account is skipped in Metro II batch job process and is not reported to credit bureau. This option is auto updated either on funding an application based on Product Setup or on posting 'Skip Credit Bureau Reporting Maintenance' non-monetary transaction.
Allow Repossession on SCRA	If checked, indicates that asset repossession is allowed on SCRA account who is on active military duty. This check box is not selected by default and is selected only when SCRA borrower on active military duty voluntarily offers financial institution to repossess the asset and 'REPOSSESSION MAINTENANCE' non-monetary transaction is posted on the account.
Statement section This section display the preferences for Mock Statement generation at Master Account level. The details here are propagated from Origination > Contract screen and can be updated using maintenance transaction. For more details, refer to 'Mock Statement Maintenance' section in Appendix chapter.	
Stmt preference mode	The account statement preference mode (Email or PHYSICAL) as defined in Origination > Contract screen is displayed here.
Mock Statement Req	If checked, indicates that account is to be included in Mock statement Generation. Based on this selection, others fields related to Mock Statement below are enabled.
Mock Statement Run Date Next	The next date when Mock Statements is generated. **Note**: 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 more details, refer to 'Mock Statement Maintenance' section in Appendix chapter.

In this field:	View this:
Mock Statement Cycles	The total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
Mock Pre Statement Days	The number of Pre bill days for Mock Statements generation.
Stop Correspondence	Stop correspondence indicator. If selected, indicates that account is excluded from sending letters or any other correspondence such as monthly statements. This option is not selected by default and can be updated by posting 'Stop Correspondence at Account Level' non-monetary transaction.
Time Bar Details - System considers those accounts which are in ACTIVE or CHARGED OFF status and having dues, as time barred debts and displays the following time bar details:	
Start Date	View the time bar start date which is the last payment date made on the account. The time bar years is calculated starting from this date.
End Date	View the time bar end date. System calculates this date from the start date till the total time bar years specified in Setup > Products > Contract screen.
Days to Time Bar	View the total number of days remaining to reach the time bar end date.
Payment Mode	View the type of repayment mode auto updated with one of the following options: - INSTITUTION DRAFT / CHECK - AUTOPAY (ACH) - AUTOPAY (CREDIT CARD) - AUTOPAY (DEBIT CARD) - POST DATED CHECKS For an active Recurring ACH record, the payment mode is selected as AUTOPAY.
Custom Fields - This section displays the custom User Defined Fields if enabled in Setup and if configured, populates specific business computation values on clicking 'Calculate Parameters' button.	

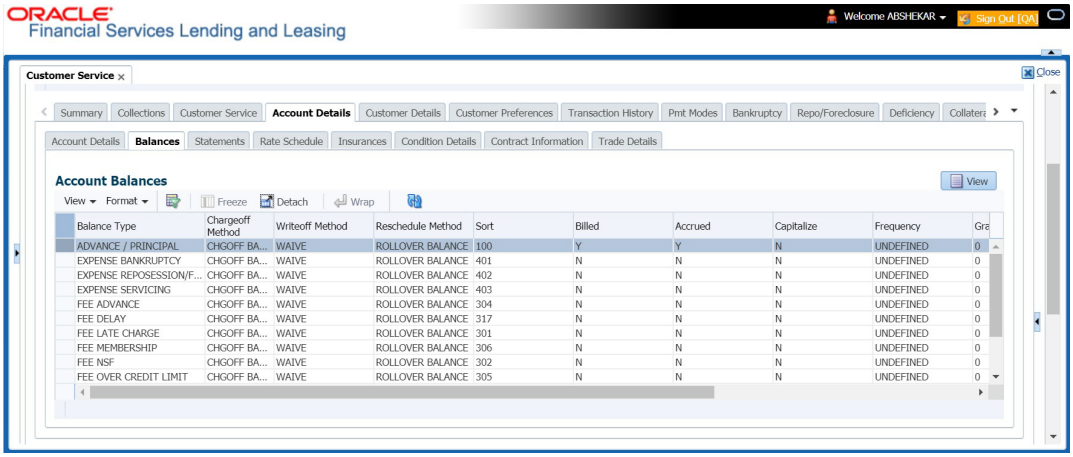
5.6.2 Balances sub tab

The Account Balances sub tab displays a list of different balances maintained for the account along with other details such as how the balance is derived in the system and capitalization details indicating when the balance is capitalized to the principal of account.

To view Account Balances

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

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



3. In the **Balances** section, click **View to** view the following information:

In this field:	**View:**
Balance Type	The type of account balance maintained.
Chargeoff Method	The type of method to charge-off the balance.
Writeoff Method	The type of method to write-off the balance.
Reschedule Method	The applicable reschedule method.
Sort	The sort sequence maintained.
Billed	Y/N indicating if the balance is billable to customer.
Accrued	Y/N indicating if interest is accrued on the balance.
Non Performing Roll-over	Rollover indicates that this balance is moved to non-performing balance.
Non Performing Balance Type	Indicated as NON PERFORMING if the balance is expected to be charged-off in the future.
Capitalize	Y/N indicating if the balance is capitalized to principal.
Frequency	The frequency with which the balance is capitalized.
Grace Days	The number of grace days allowed for capitalization.
Next Cap Run Date	The next scheduled balance capitalization date.

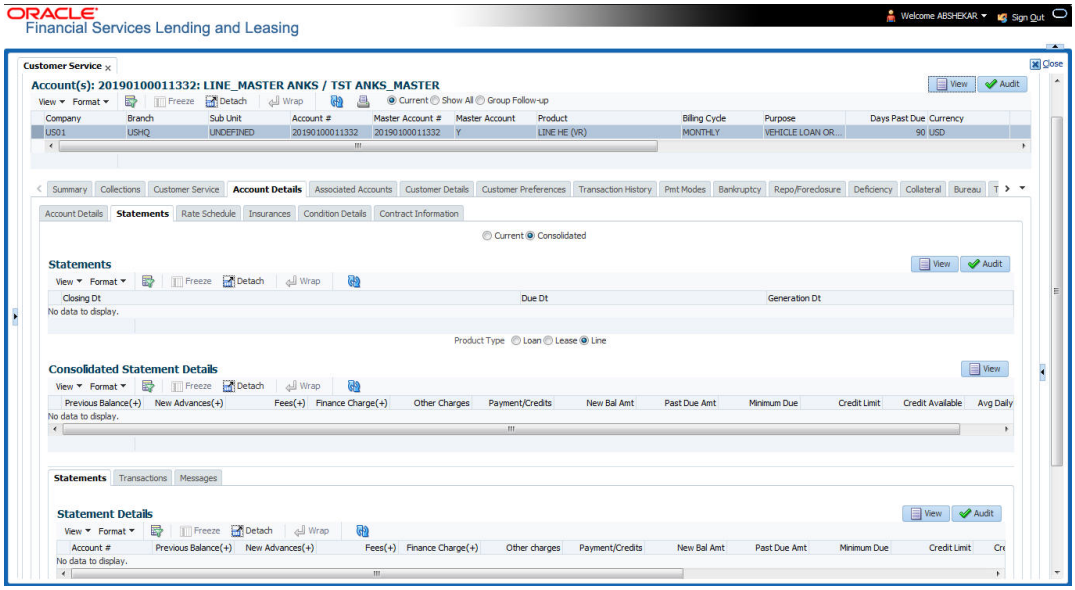
5.6.3 Statements sub tab

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

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

To view the Statements screen

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



3. Select either ‘Current’ or ‘Consolidated’ option.

   Note the following:

   – The ‘Current’ or ‘Consolidated’ option is available only for Master Account to filter and view the list of statements for current Master Account and consolidated statements of Master Account and Associated Accounts.

   – On selecting ‘Consolidated’, an additional section ‘Consolidated Statement Details’ is enabled to display the list of consolidated statements for Associated Accounts having the ‘Statement Consolidation’ flag enabled in Account details.

   – By default, only those accounts having the same currency of Master Account are displayed.

   – The consolidated Account statements associated for each Master Account is generated on executing the batch job MASTER ACCOUNT STATEMENTS GENERATION in batch job set SET-ODD2.

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

   View the following information:

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

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

In this field:	View:
Previous Balance(+)	The previous existing balance.

In this field:	View:
New Advances(+)	New advances allowed.
Fees(+)	Fees charged.
Finance Charge(+)	Applicable Financial charges.
Other charges	Applicable other charges.
Payment/Credits	Payments or credits issued.
New Bal Amt	New balance amount available.
Past Due Amt	Past due amount existing.
Minimum Due	Minimum due amount to be paid.
Credit Limit	Total credit limit issued.
Credit Available	Total available credit limit.
Avg Daily Balance	Average daily balance in account.
Daily Periodic Rate	Daily periodic expense rate.
Annual Rate	Annual rate on the account.
Days in Cycle	Total number of accounted days.

7. In the **Statements Details** section, select the statement and click **View**.

   View the following:

In this field:	View:
Account #	The Customer Account number.
Previous Balance(+)	The previous existing balance.
New Advances(+)	New advances allowed.
Fees(+)	Fees charged.
Finance Charge(+)	Applicable Financial charges.
Other charges	Applicable other charges.
Payment/Credits	Payments or credits issued.
New Bal Amt	New balance amount available.
Past Due Amt	Past due amount existing.
Minimum Due	Minimum due amount to be paid.
Credit Limit	Total credit limit issued.
Credit Available	Total available credit limit.
Avg Daily Balance	Average daily balance in account.

In this field:	View:
Daily Periodic Rate	Daily periodic expense rate.
Annual Rate	Annual rate on the account.
Days in Cycle	Total number of accounted days.

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.
Post Dt	The transaction posted date.
Transaction Type	The type of transaction.
Amount	The transaction amount.

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

10. View the following information:

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

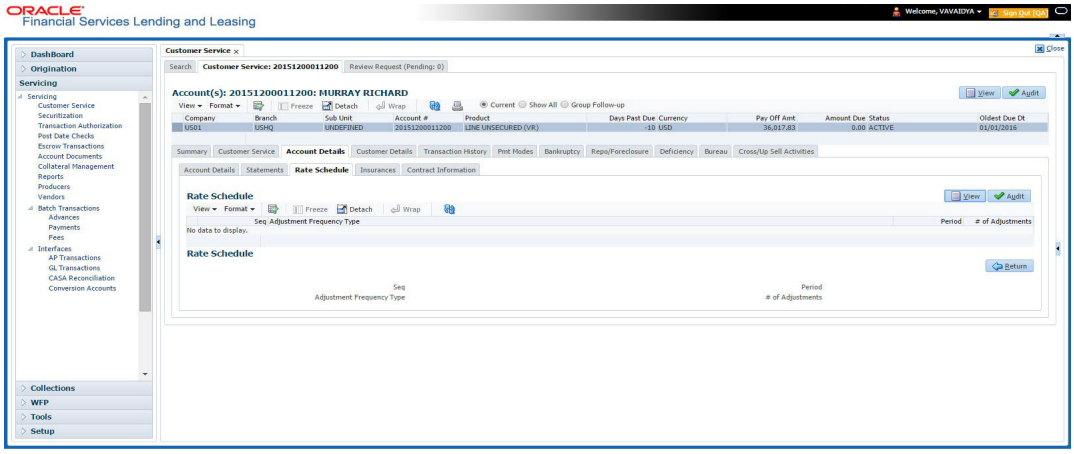
5.6.4 Rate Schedule sub tab

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

To view the Rate Schedule screen

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

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



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

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

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

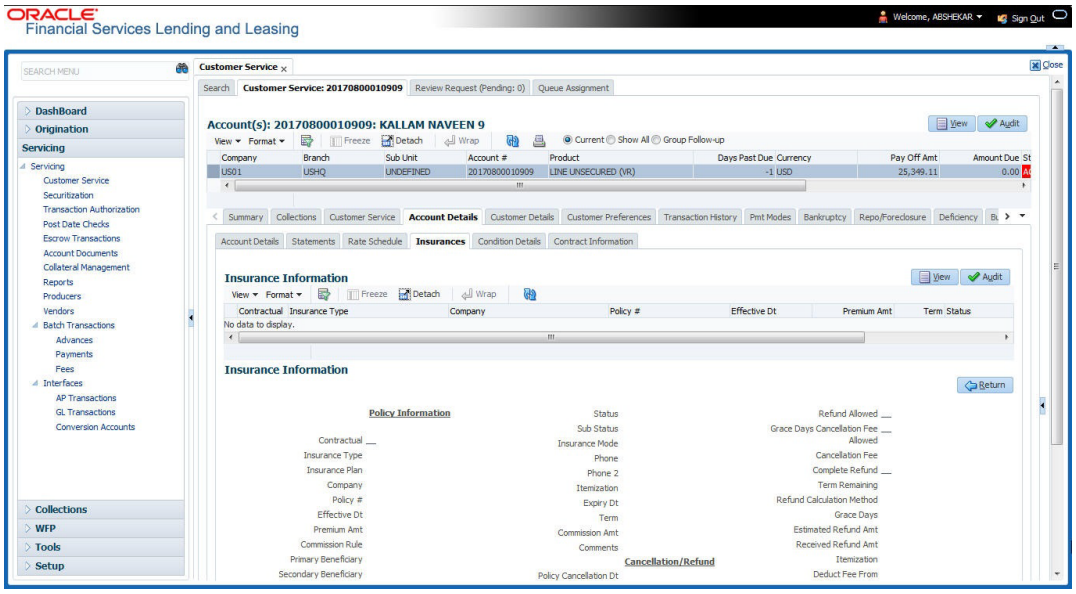
5.6.5 Insurances sub tab

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

To view the Insurances screen

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

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



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

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

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

In this field:	View:
Policy Information section:	
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.

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

In this field:	View:
Itemization	The contract itemization.

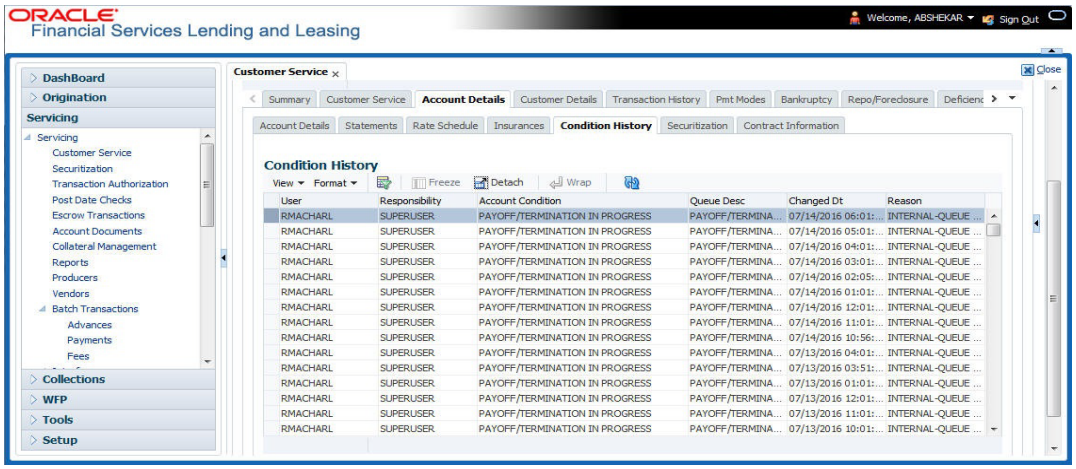
4. In the **Insurance Tracking** section, click **Create Tracking**. The system loads insurance tracking parameters in the Insurance Tracking section.
5. If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to Create Tracking button.
   If your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

5.6.6 Condition Details sub tab

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

To view Condition Details

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



The Condition Details tab is further categorized into following sections:

- Condition/Queue
- Condition/Queue History

Condition/Queue

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

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

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

The Condition/Queue section displays the following information:

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

Condition/Queue History

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

The Condition/Queue History section displays the following information:

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

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

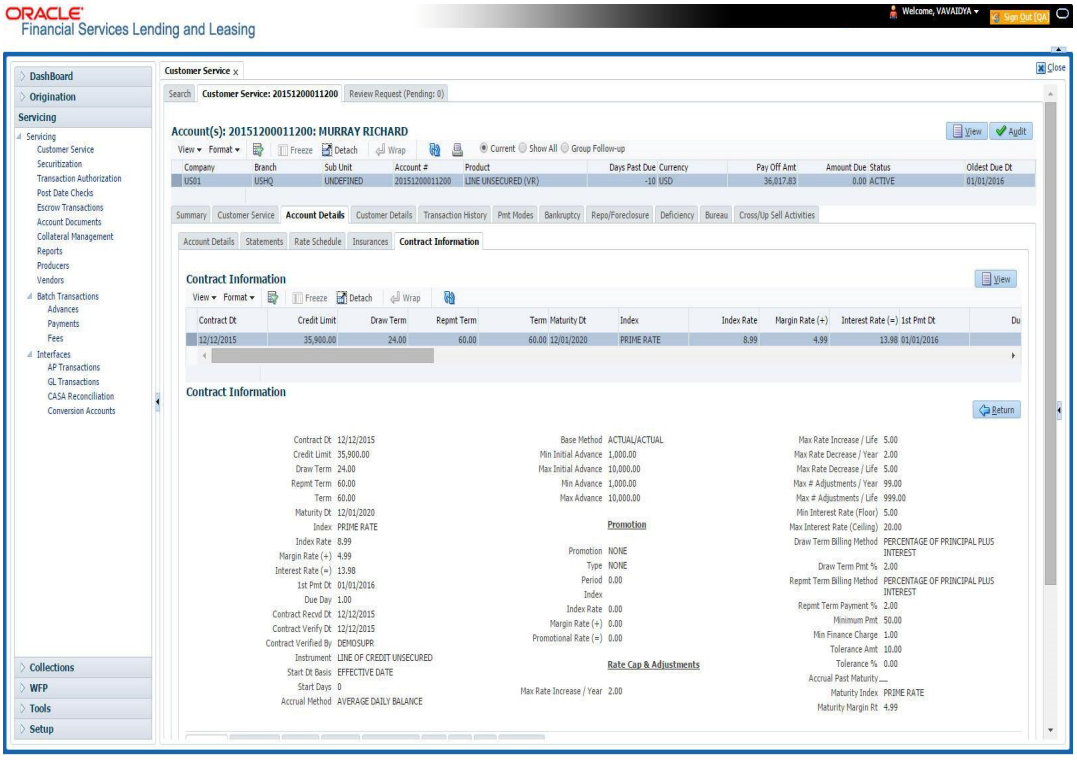
5.6.7 Contract Information sub tab

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

To view an account's contract information

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

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



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

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

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

5.6.8 Trade Details sub tab

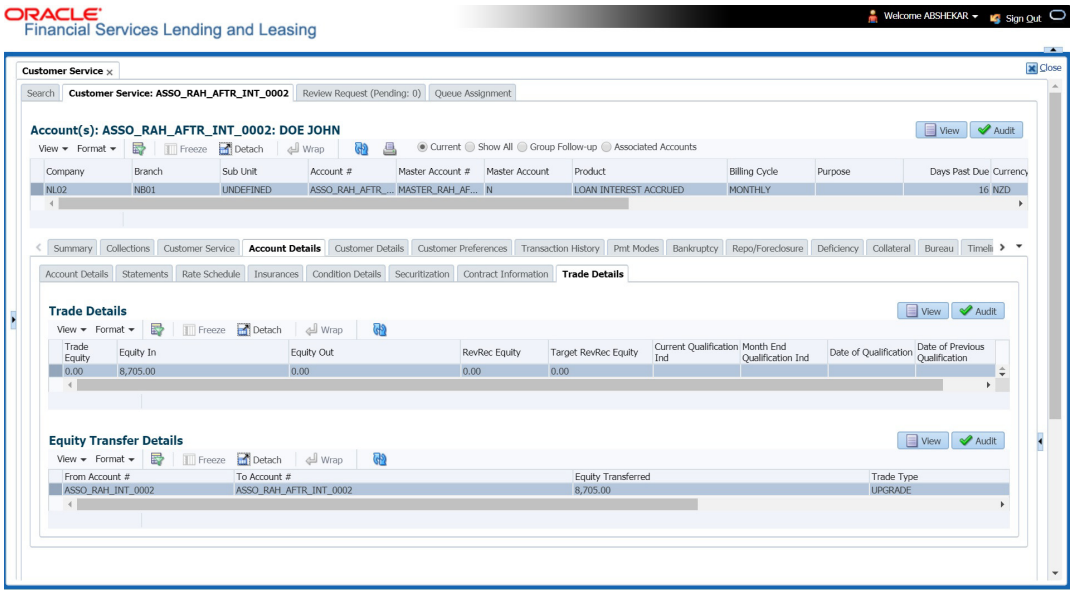
Oracle Financial Services Lending and Leasing provides a end-to-end framework for trading of accounts and transfer of equity from an existing (old) account to a new account. To know in detail about process and workflow, refer to 'Appendix - Trading of Accounts' section.

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.



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

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.

In this field:	View:
The below fields indicate the Revenue Recognition details of the Account and are populated on executing the 'Revenue Recognition Processing Batch Jobs'. **Note:** In Vacation Ownership Industry, Vendors recognize revenue when equity becomes greater than or equal to threshold value (X)% of net sale price of the asset on the contract. Once the revenue is recognized, Account is marked as Qualified (i.e. Target Revenue is recognized).	
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 Qualification 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.

5.6.8.1 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	N		
15-Jan-19	Y	N		
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.

5.7 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 consolidated/rolled-up balance of all accounts including Master account.

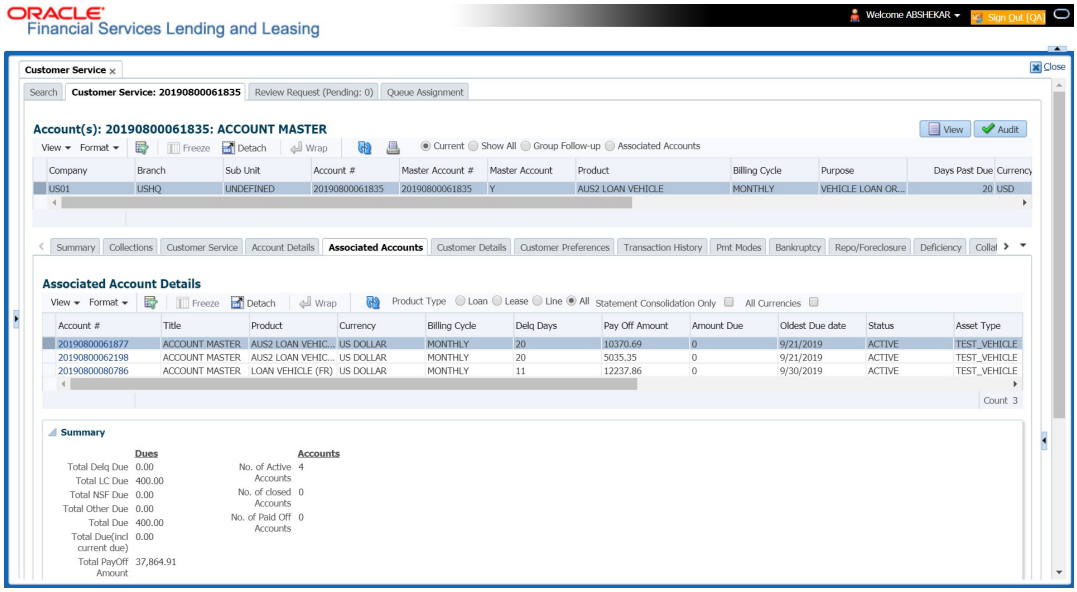
- Statement Consolidation Only - If check box is selected, system filters and displays ALL or Product Type specific accounts having the Statement Consolidation indicator enabled. The 'Summary' section displays consolidated/rolled-up balance of all displayed accounts including Master account if the same 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.



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

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

In this field:	View this:
Branch	The portfolio branch.
Statement Consolidation	If checked, this account will be part of Consolidated 'MASTER CUSTOMER/BUSINESS STATEMENT' generated at Master Account. Else, this account is not included in Consolidated 'MASTER CUSTOMER/BUSINESS 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.
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 the 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.

5.8 Customer Service screen's Customer/Business Details tab

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

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

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

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

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

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

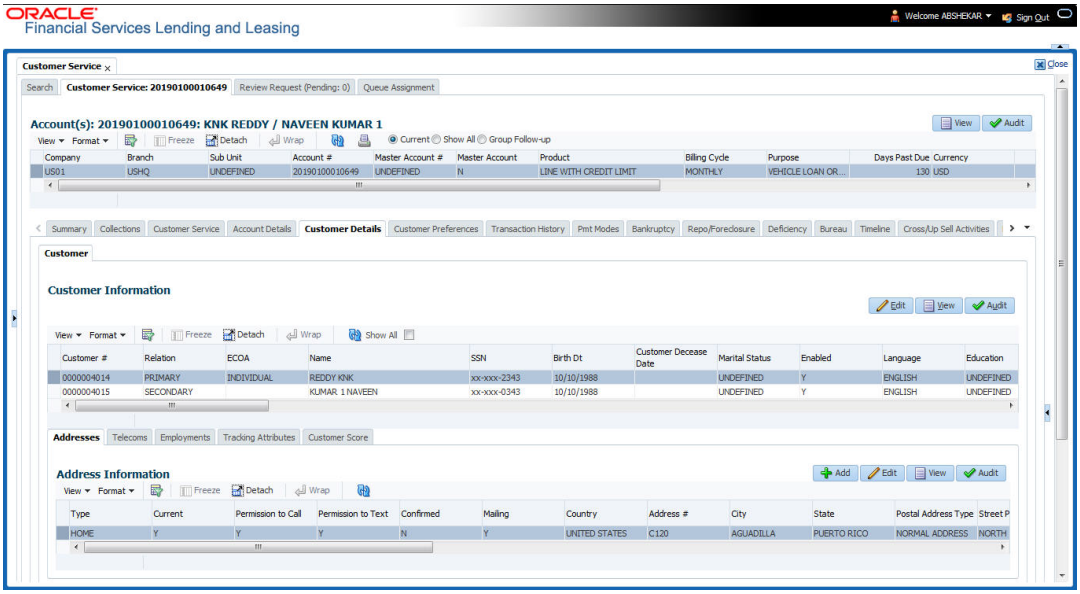
Edit non-PII fields	All editable fields
	Visa #
	Nationality
	National ID
	SSN
	License #
	License State

5.8.1 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.



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

In this field:	View this:
Customer Information section	
Customer #	Customer number.
Relation	Customer 's relation with the bank.
ECOA	The Equal Credit Opportunity Act code.

In this field:	View this:
Name	Customer's name.
Birth Dt	Customer's date of birth.
Marital Status	Customer's marital status.
Enabled	Status of the account.
Language	Customer's language.
Education	Customer's education.
Mother's Maiden Name	Customer's mother's maiden name.
Class Type	Customer's class type.
Email	Customer's e-mail address.
Stop Correspondence	Customer's stop correspondence indicator. If selected, this indicates that the system will not send the customer any correspondence, such as monthly statements. This is selected using the Maintenance screen.
Disability	Customer's disability indicator.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.
Bankruptcy	Customer's bankruptcy indicator.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the applicant has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Insurance Opt Out indicator. If selected, indicates that the applicant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the applicant has elected to refrain from financial information and share credit related inquiries.
Existing CIF	If selected, indicates that the customer is an existing CIF.
Update Customer Info	If selected, indicates that the system was allowed to override the existing customer information with the latest address and communication details during account creation.
Identification Details section	
Passport #	Customer's passport number.
Issue Dt	Passport issue date.
Expiry Dt	Passport expiry date.

In this field:	View this:
Visa #	Customer's visa number.
Nationality	Customer's nationality.
National ID	Customer's national identification.
SSN	Customer's social security number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
License #	Customer's licence number.
License State	State where the licence was issued.
Payment Hierarchy	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 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.
Military Service	
Active Military Duty	Active military duty indicator. If selected, indicates that customer is on active military duty and may qualify for rates in accordance with the Service members Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.
Customer Decease Date	The deceased date of the customer. You can also post a non monetary transaction to indicate if a customer is deceased. Refer to section Mark Customer as Deceased for more information.
KYC section	
Reference #	Specify the reference number of KYC document.
Status	Select the status of KYC document from drop-down list.
FATCA section	
Birth Place	Specify the birth place of the applicant.
Birth Country	Select the country of birth of the applicant from drop-down list.

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

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

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

- Restricts the user from posting repossession/ foreclosure and bankruptcy activities on the account.

- Posts “DO NOT CHARGE OFF” condition on that account to exclude the account from Auto Charge Off process.

5.8.1.1 Addresses sub tab

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

In this field:	View this:
Type	The address type.
Current	If selected, indicates that this is the customer’s current address.
Confirmed	Check this box to indicate that the address is confirmed by the customer.
Mailing	Check this box to indicate that this is the customer’s mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Country	The country.
Postal Address Type	The postal address type.
Address #	The address.
Street Pre	The street pre.
Street Name	The street name.
Street Type	The street type.
Street Post	The street post.
Apt #	The apartment number.
Address 1	The customer’s address.
Address 2	The customer’s address.
Address 3	The customer’s address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state code.
Phone	The phone number.
Address	The address.

In this field:	View this:
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 Basic Actions mentioned in Navigation chapter.

5.8.1.2 Telecoms sub tab

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

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

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

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

5.8.1.3 Employments sub tab

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

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

In this field:	View this:
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.

5.8.1.4 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**.

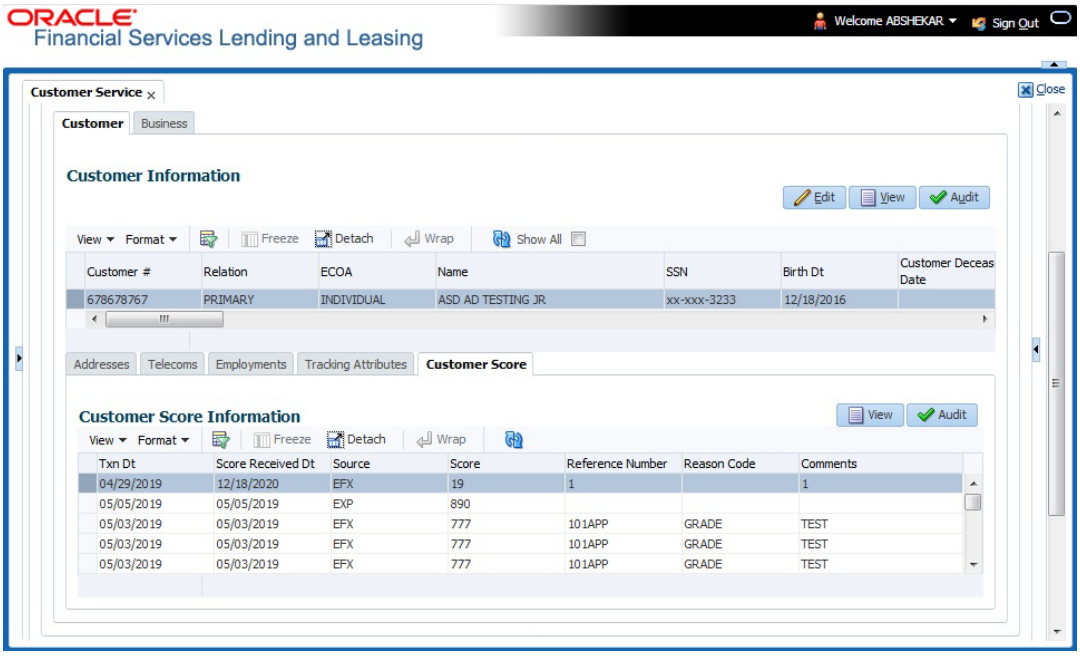
Save any changes you made to the account.

5.8.1.5 Customer Score

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

The Customer Score tab displays all the customer FICO score data maintained in the system. Though the customer score is recorded while funding, the same can be captured and updated

regularly during the life cycle of Line of credit to get a snapshot of credit score movements in recent history.



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.

5.8.2 Business sub tab

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

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

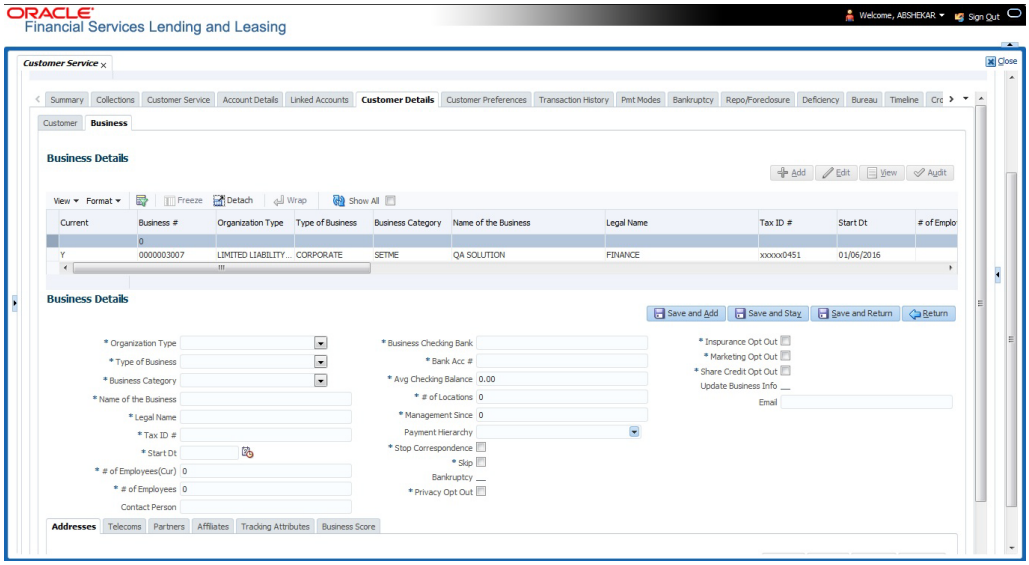
When you add new business or update existing details and save the record, the same becomes the current/primary business of the customer and the current indicator is set to 'Y' by default. In such a case, the previous business details are disabled (set to N). You can select the 'Show All' check box in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

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

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

To add or edit business information

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



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

In this field:	View this:
Current	'Y' indicates that it is the current / primary business of customer associated with the account. 'N' indicates a non primary Business.
Business #	View the system generated business number. This field is displayed only while you update existing Business details
Organization Type	Select the Organization type from the drop-down list.

In this field:	View this:
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.
Bank Acc #	Specify the bank account number of the business.
Avg Checking Balance	Specify the average checking balance.
# of Locations	Specify the number of locations where the business is established.
Management Since	Specify the year the current management was established.
Payment Hierarchy	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 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.
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.

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

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

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

Utilization Amount	View the amount of credit limit contribution of Business towards Account current balance.

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

5.8.2.1 Addresses sub tab

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

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

In this field:	View this:
Time Zone	View the business time zone auto populated form TIME_ZONE_CD lookup code.
Comment	Additional comments.

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

5.8.2.2 Telecoms sub tab

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

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

In this field:	View this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Telecom Type	Select the Telecommunication type from the drop-down list.
Phone	Enter the business phone number.
Ext	Enter the phone extension.
Current	Check this box to indicate that this is the current record.
Time Zone	Select the business time zone from the drop-down list. The list is populated with values 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 Basic Actions mentioned in Navigation chapter.

5.8.2.3 Partners sub tab

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

In this field:	View this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.

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

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

5.8.2.4 Affiliates sub tab

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

In this field:	View this:
Organization Type	Affiliate's organization type.
Legal Name	Affiliate's legal name.
Name of the Business	Affiliate's business name.
Tax ID #	Affiliate's tax identification.
Ownership (%)	Affiliate's percentage of ownership.

In this field:	View this:
# of Employees	Affiliate's number of employees.
NAICS CODE	Affiliate's North American Industry Classification System code.

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

5.8.2.5 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**.

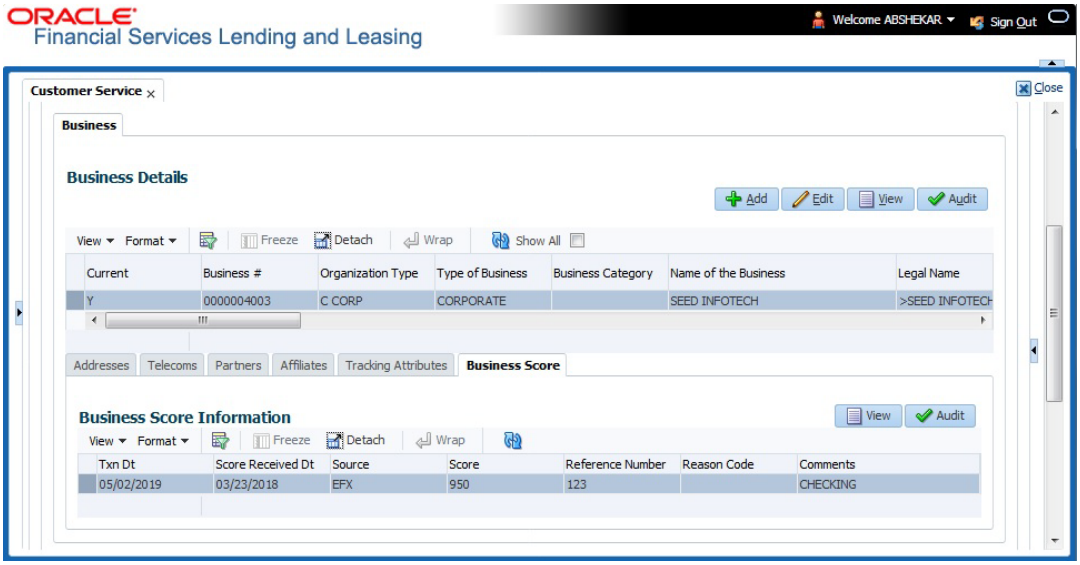
Save any changes you made to the account.

5.8.2.6 Business Score

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

The Business Score tab displays all the business score data maintained in the system. Though the business score is recorded while funding, the same can be captured and updated

regularly during the life cycle of business Line of credit to get a snapshot of credit score movements in recent history.



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

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

A brief description of the fields are given below:

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

5.9 Customer Service screen’s Customer/Business Preferences 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,

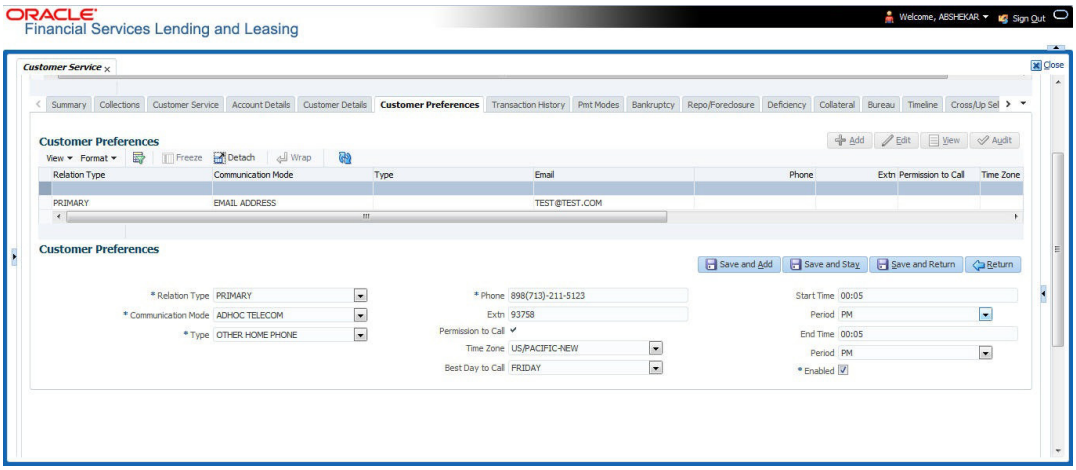
this tab is displayed as ‘Business Preferences’. In case both Customer and Business are involved in the account, this is still displayed as ‘Customer Details tab’.

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.



3. In the **Customer/Business Preferences** section, click ‘ADD’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Relation Type	Select the account relation type from the drop-down list. The list displays only those relationship types which are attached to account and are enabled (excluding deceased customer relations).
Communication Mode	Select the preferred mode of communication as one of the following from the drop-down list. EMAIL ADDRESS - if selected, system displays the email ID associated with the selected contact in view mode and allows you to enable/disable the customer preference record. TELECOM - if selected, you can further select the type of communication option as Telecom type, Address or Employment for which the permission to call indicator is ‘Y’. On selection, the other details are auto-populated based on the details maintained in Customer Service > Telecom, Address and Employment tabs. You can also enable/disable the customer preference record. ADHOC TELECOM - if selected, you can specify the following field information.

In this field:	View this:
Type	Select the preferred type of communication option from the drop-down list. The list displays the options maintained in TELECOM_-TYPE_CD lookup.
Phone	Specify the phone number of the selected contact. Note: On saving the record, system updates the specified phone number into 'Telecom' tab by internally posting a non-monetary transaction 'EMPLOYMENT ADDRESS MAINTENANCE'.
Extn	Specify the extension (if any) for the selected contact.
Permission to Call	This check box is selected by default and indicates that the customer has provided permission to contact through the specified phone number.
Time Zone	Select the contact's time zone.
Best Day to Call	Select the preferred day of the week to contact the customer from the drop-down list.
Start Time	Specify the start duration after which the contact can be called.
Period	Specify the time period (AM/PM).
End Time	Specify the end duration before which the contact can be called.
Period	Specify the time period (AM/PM).
Enabled	Check this box to enable the customer preference record. **Note**: You can always enable only one record of a particular communication mode and for a particular relation type at any given point.

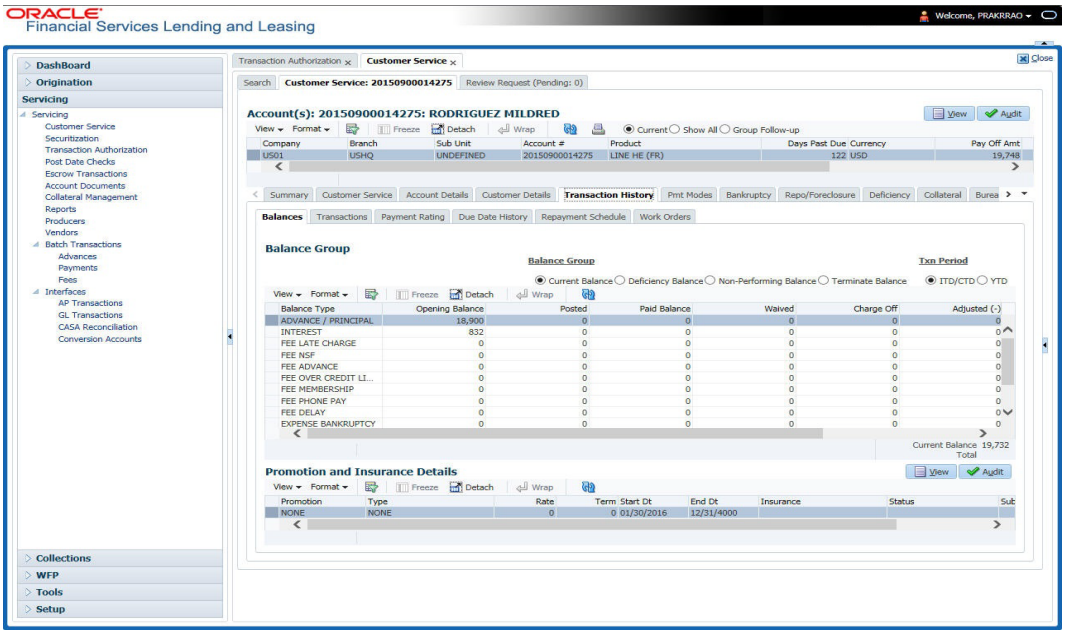
4. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

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

5.10 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.



5.10.1 Balances sub tab

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

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

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

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

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

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

To view account balance information

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

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

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

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

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

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

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

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

In this field:	View:
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Balance	The current (Closing) non performing balance. The total non-performing balance of the account is displayed at the bottom.

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

In this field:	View:
Balance Type	The balance type.
Opening Balance	The opening non performing balance.
Posted	The balance amount posted on the account.
Paid	The amount of non performing balance paid.
Waived	The amount waived.
Charge Off	The additional charged off amounts.
Adjusted (-)	The amount adjusted (Negative adjustments).
Adjusted (+)	The amount adjusted (Positive adjustments).
Capitalized (-)	The capitalization amount deducted from specific balance.
Capitalized (+)	The capitalization amount added to principal balance.
Balance	The current (closing) balance. The total active balance of the account is displayed at the bottom.

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.

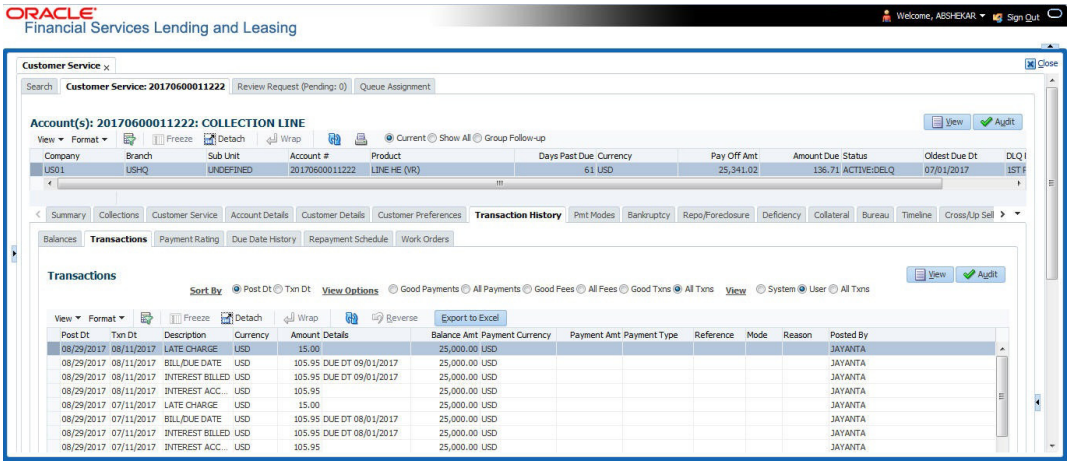
5.10.2 Transactions sub tab

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.



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.

5.10.2.1 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)**.

5.10.2.2 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)**.

In case of migrated accounts maintained in the system, OFSLL has a dummy ACTIVE transaction created by the automated batch job process. Reversing this transaction posts RECESSION / VOID transaction and updates all balances to zero. Any Good Transactions posted after the ACTIVE transaction are reversed as part of RESCISSION / VOID process.

However, this behaviour of creating a dummy ACTIVE transaction is controlled based on system parameter AUTO_GEN_ACTIVE_TXN_CONV (AUTO GENERATE ACTIVE TRANSACTION FOR CONVERSION PROCESS). If the parameter is enabled, the scheduled batch job process creates a dummy ACTIVE transaction record with the transaction date as conversion date. Also both the indicators - TXN_PRIMARY_IND and TXN_BACKDATE_ALLOWED_IND are set to 'Y' facilitating for RESCISSION /VOID posting on the migrated account. If the parameter is not enabled, RECESSION / VOID is not allowed on migrated accounts since there is no active transaction.

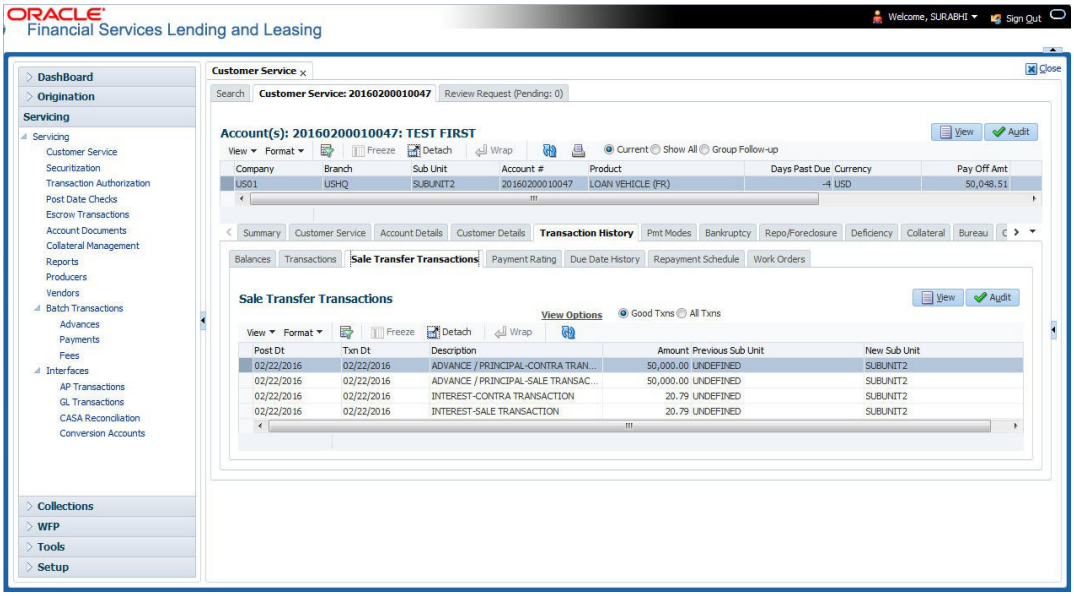
5.10.2.3 Export Account Transaction Details

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

To export account transaction details

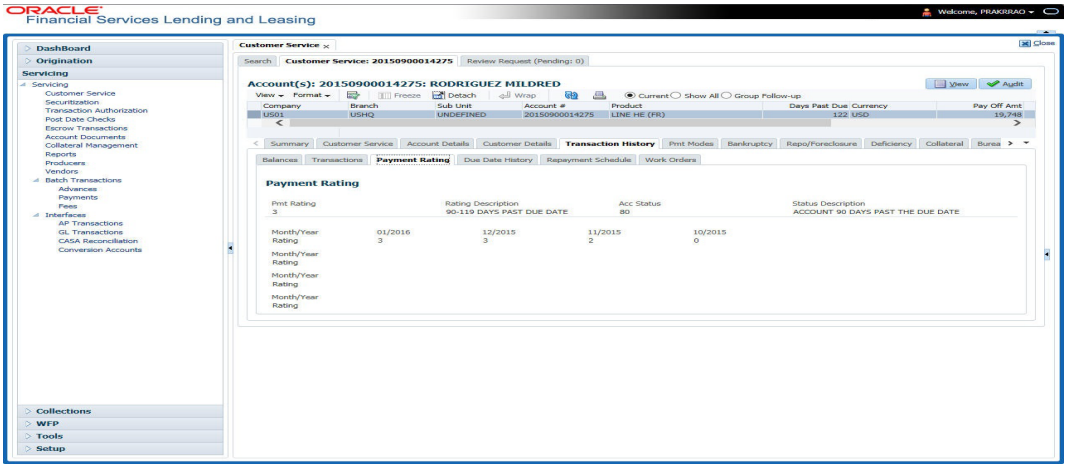
1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
3. In the **Transactions** section, select the required transaction.
4. Click **Export to Excel**. The details are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

5.10.3 Payment Rating sub tab



To view the transaction history of an account

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



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

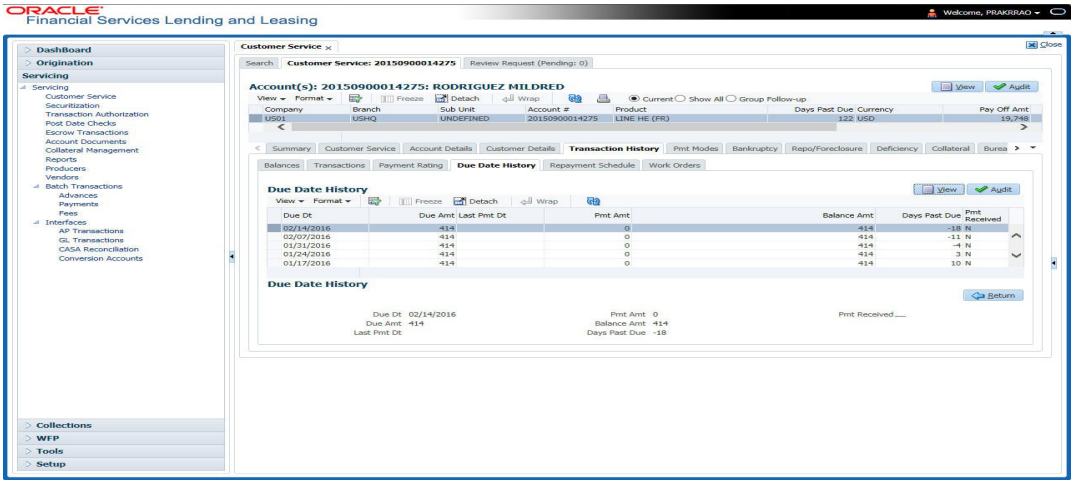
In this field:	View this:
Pmt Rating	The payment rating.
Rating Description	The payment rating description.
Acc Status	The credit bureau account status.
Status Description	The credit bureau account status description.
Month/Year Rating	The month/year of payment rating.

5.10.4 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.



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

View the following:

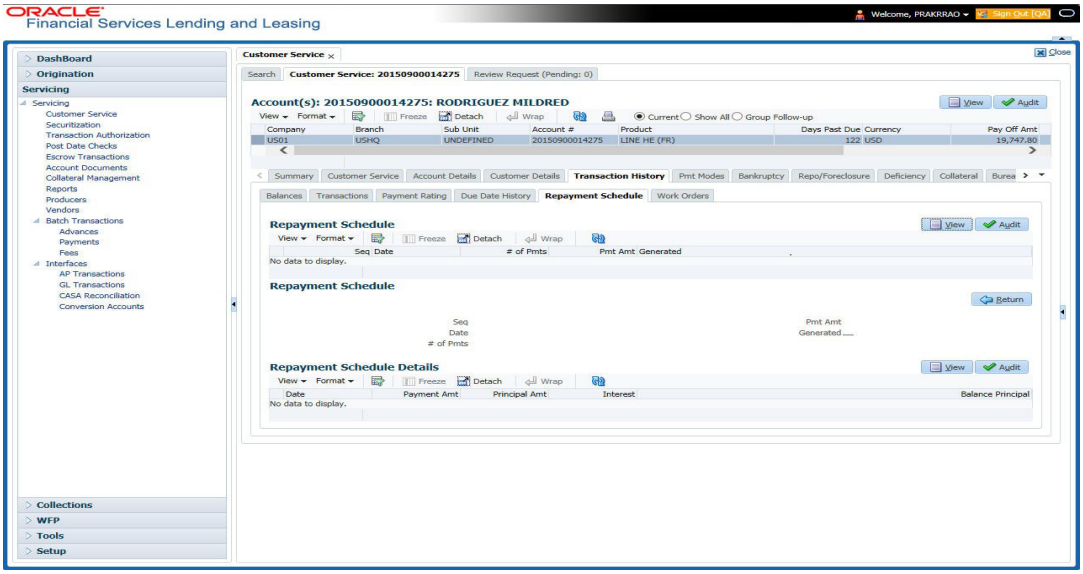
In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

5.10.5 Repayment Schedule sub tab

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

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

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



View the following information:

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

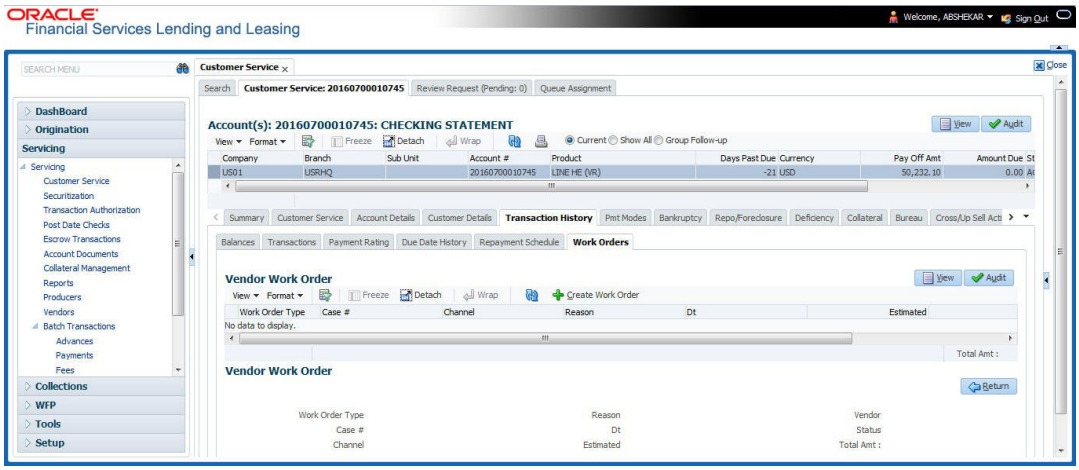
5.10.6 Work Order sub tab

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.



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.

5.11 Customer Service screen's Pmt Modes tab

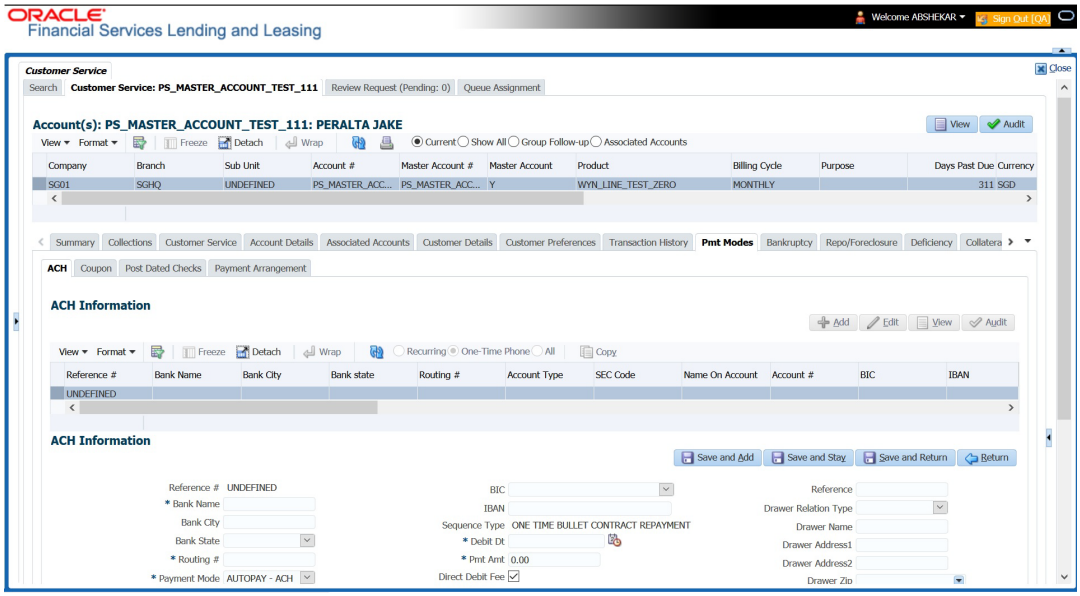
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

5.11.1 ACH sub tab

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

To view the ACH information screen

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



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

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

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

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

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

In this field:	View this:
Payment Mode	For an active Recurring 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	Specify the name of the account.
Account #	The account number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and 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.
Sequence Type	System displays the current Sequence Type of the selected account. Depending on the nature of direct debit, the sequence type can be one of the following: - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
Pmt Day	The payment day.

In this field:	View this:
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.
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.

In this field:	View this:
Name On Account	The account name.
Account #	The account number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Sequence Type	System displays the current Sequence Type of the selected account. - First - First time direct debit - Recurrent - Subsequent repayments after first direct debit - Final - Final repayment - One-off - One time bullet contract repayment However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
Debit Dt	The debit date.
Pmt Amt	The Payment amount.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Secret Question	Select the secret question from the drop down list.
Provided To Whom	The person to whom the ACH is concerned.
Reference	Additional reference if any.
Drawer Relation Type	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.

In this field:	View this:
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'.

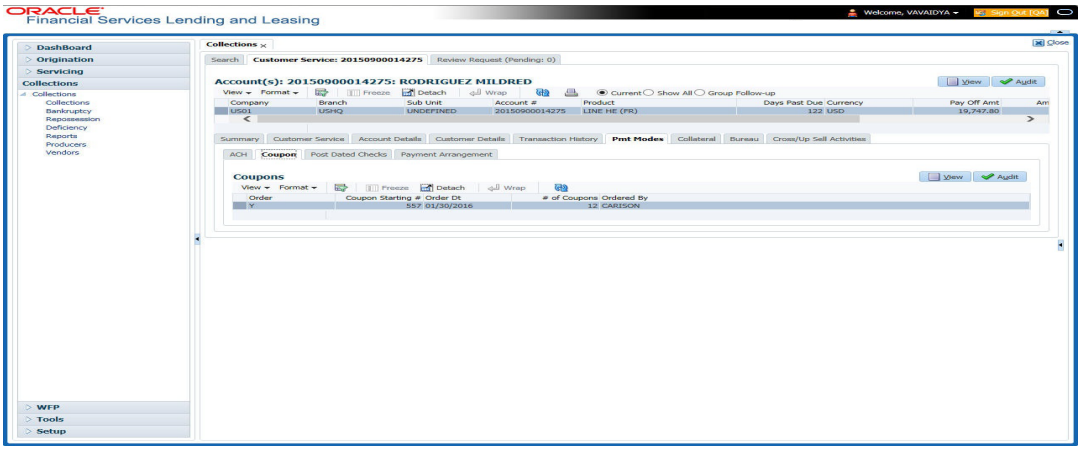
5.11.2 Coupon sub tab

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

To view the coupon screen

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

2. Click **Pmt Modes** tab, then click **Coupon** sub tab.



View the following:

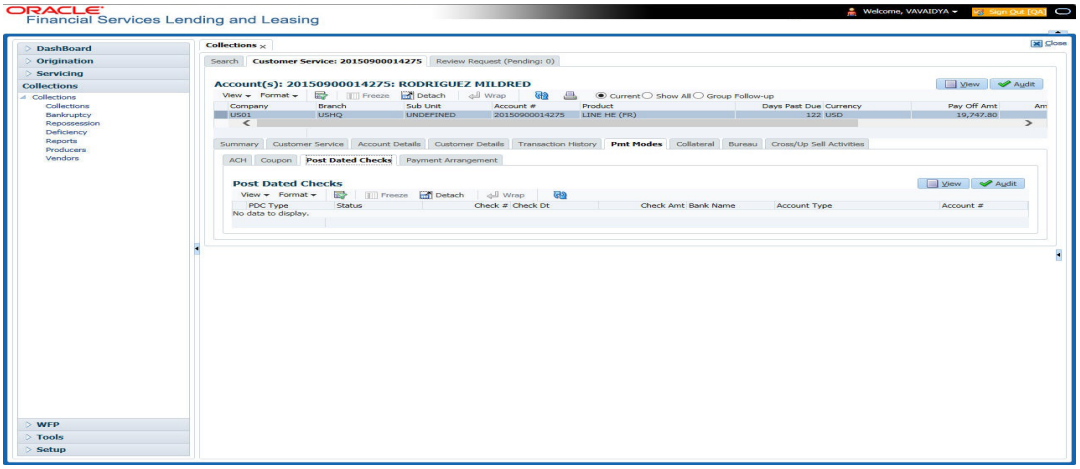
In this field:	View this:
Order	If the coupons are ordered for the selected account.
Coupon Starting #	The starting number of coupon ordered for the customer.
Order Date	The order date of the coupon.
# of Coupons	The total number of coupons ordered for the customer.
Ordered By	The person who ordered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

5.11.3 Post Dated Checks sub tab

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

To view the post dated checks details screen

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



View the following:

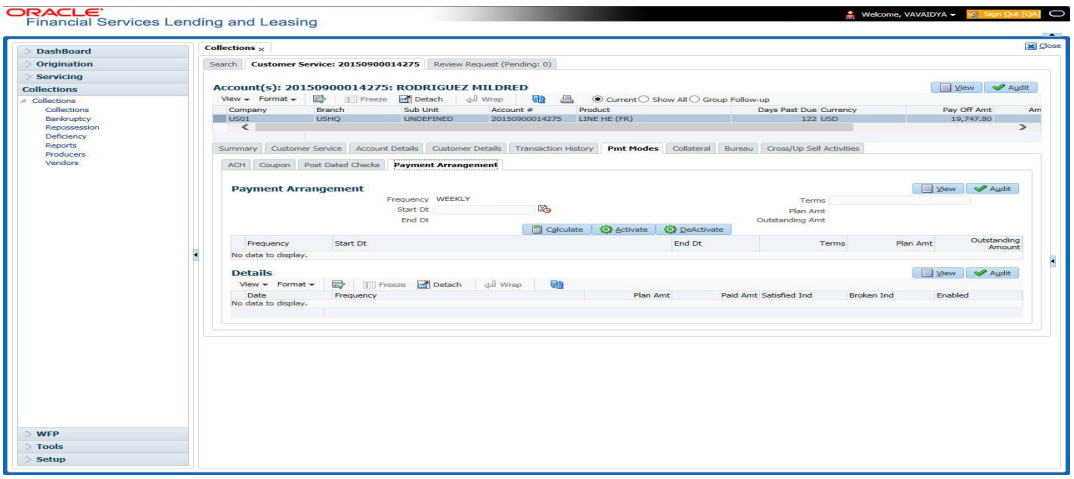
In this field:	View this:
PDC Type	The type of post dated check in use.
Status	The status of the post dated check.
Check #	The check number of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Bank Name	The bank name of the post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

5.11.4 Payment Arrangement sub tab

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

To view the Payment Arrangement details screen

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



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

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

In this field:	Do this:
Frequency	Displays the payment frequency.

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

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

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

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

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

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

5.12 Customer Service screen’s Bankruptcy tab

The Bankruptcy screen enables you to record the details of a bankruptcy. This information usually is supplied from the customer/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 Line of credit, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view previous bankruptcy record using Next and Previous buttons in Detail section. The Current box in Detail section indicates the current bankruptcy details.

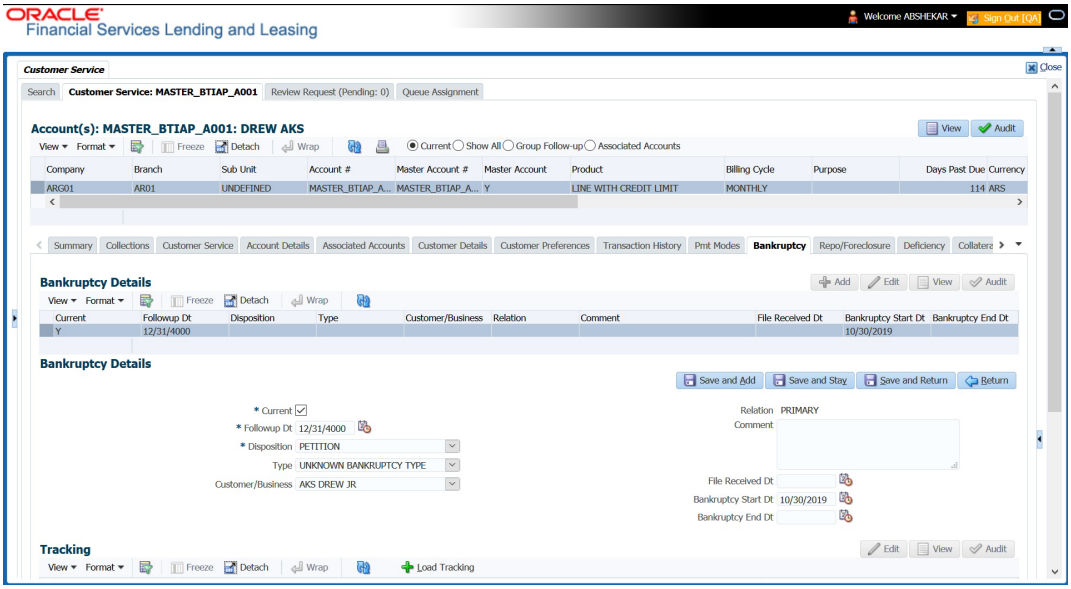
When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with ‘Current’ field enabled and ‘Follow up date’ defaulted to system date. The ‘Disposition’ is defaulted as ‘NEWLY RECEIVED’. The system only adds a new detail tracking record. No processing will be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

To enter bankruptcy details for an account

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

   -or-

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



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

Field:	Do this:
Current	Select to indicate this is the current bankruptcy record. 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.
Type	Select the bankruptcy type.
Customer/Business	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 relation associated to account.
Comment	Enter a comment.
File Received Dt	Select the file received date for the bankruptcy.

Field:	Do this:
Bankruptcy Start Dt	Select the bankruptcy start date.
Bankruptcy End Dt	Select the bankruptcy end date.

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

5.12.1 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.

5.12.2 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.

5.12.3 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.

5.13 Customer Service screen’s Repo/Foreclosure tab

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

5.13.1 Repossession sub tab

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

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

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

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

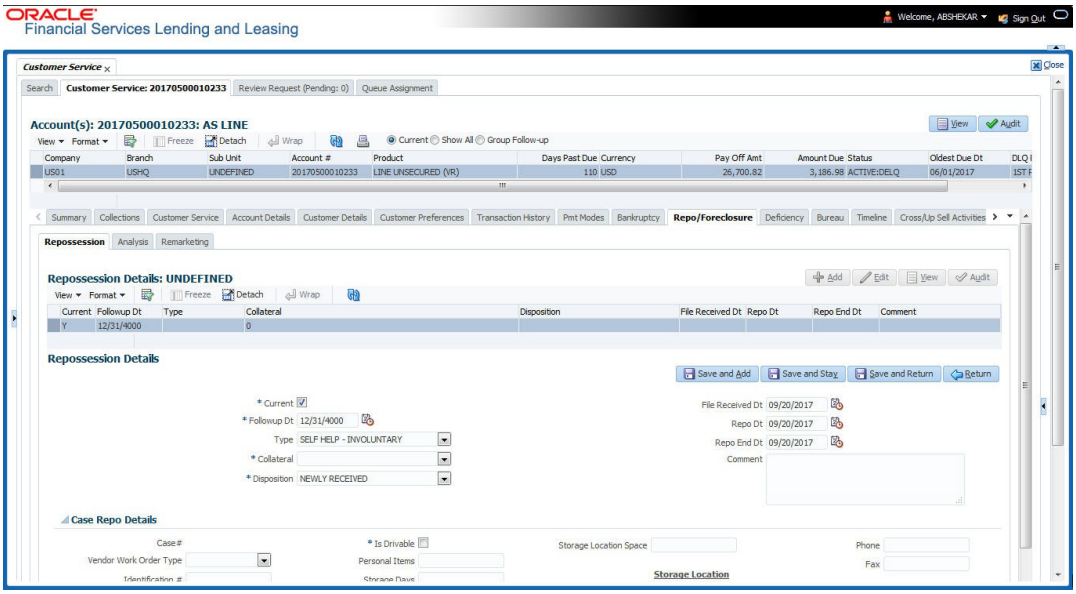
When a Repossession condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be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

To Specify repossession details for an account

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

   -or-

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



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

In this field:	Do this:
Current	Select the check box to indicate if this is the current repossession record.

In this field:	Do this:
Followup Dt	Specify the follow-up date for the repossession from the adjoining calendar.
Type	Select the repossession type.
Collateral	Select the collateral involved in the repossession.
Disposition	Select the repossession disposition.
File Received Dt	Select the file received date for the repossession.
Repo Dt	Select the repossession start date.
Repo End Dt	Select the repossession end date.
Comment	Specify a comment.
Case Repo Details - This section displays the following details based on the case response received from the interfaced third party system.	
Case#	Displays the case number of the repossession.
National Forwarder	If checked, indicates that National Forwarder carrier is equipped in the repossession.
Condition Report Status	If checked, indicates that the condition report exist.
Condition Report Recd Dt	Displays the date when condition report was received.
Mileage	Displays the mileage of the vehicle.
Key Status	Indicates if the vehicle key(s) is available.
Field Agent Name	Displays the name of the field agent involved in the repossession.
Address	Displays the address of the field agent.
Phone	Displays the contact number of the field agent.
Storage Location	Displays the location where the vehicle is currently stored.
Repo Location	Displays the repossession location.
Police Dept Name	Displays the name of police department involved in repossession.

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

5.13.2 Foreclosure sub tab

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

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

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

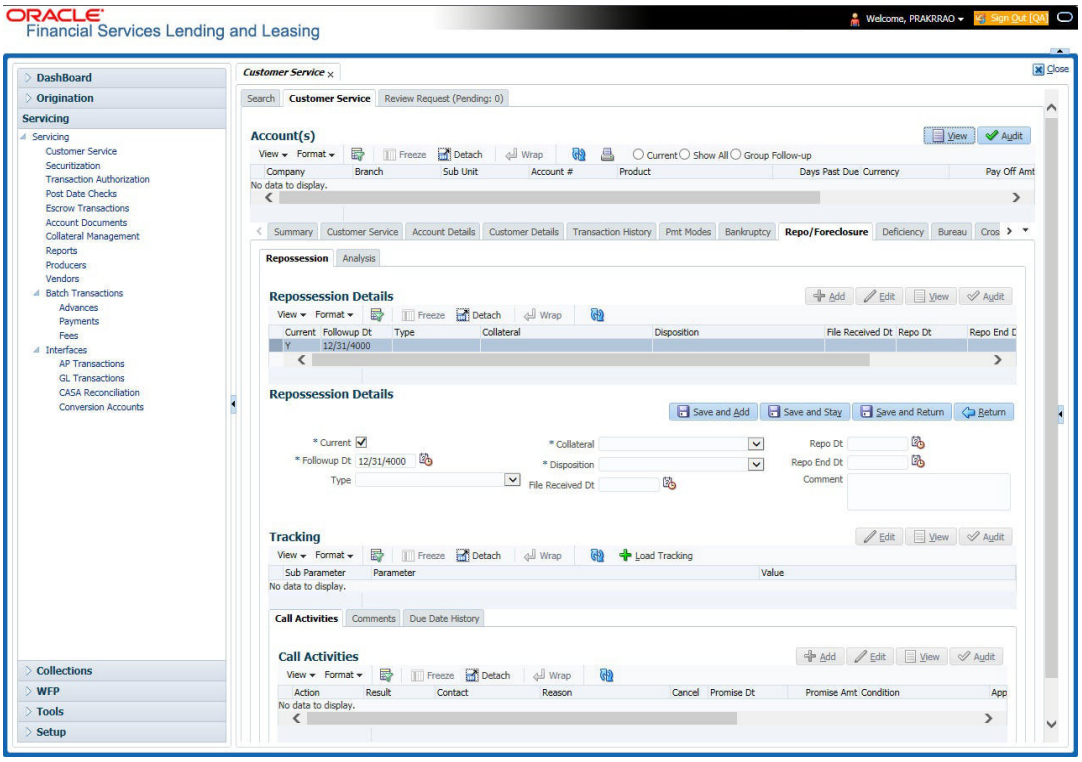
You can update the current record, but previous records cannot be modified.

To enter foreclosure details for an account

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

   -or-

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



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

In this field:	Do this:
Current box	Select to indicate this is the current repossession/foreclosure record.

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

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

5.13.3 Analysis sub tab

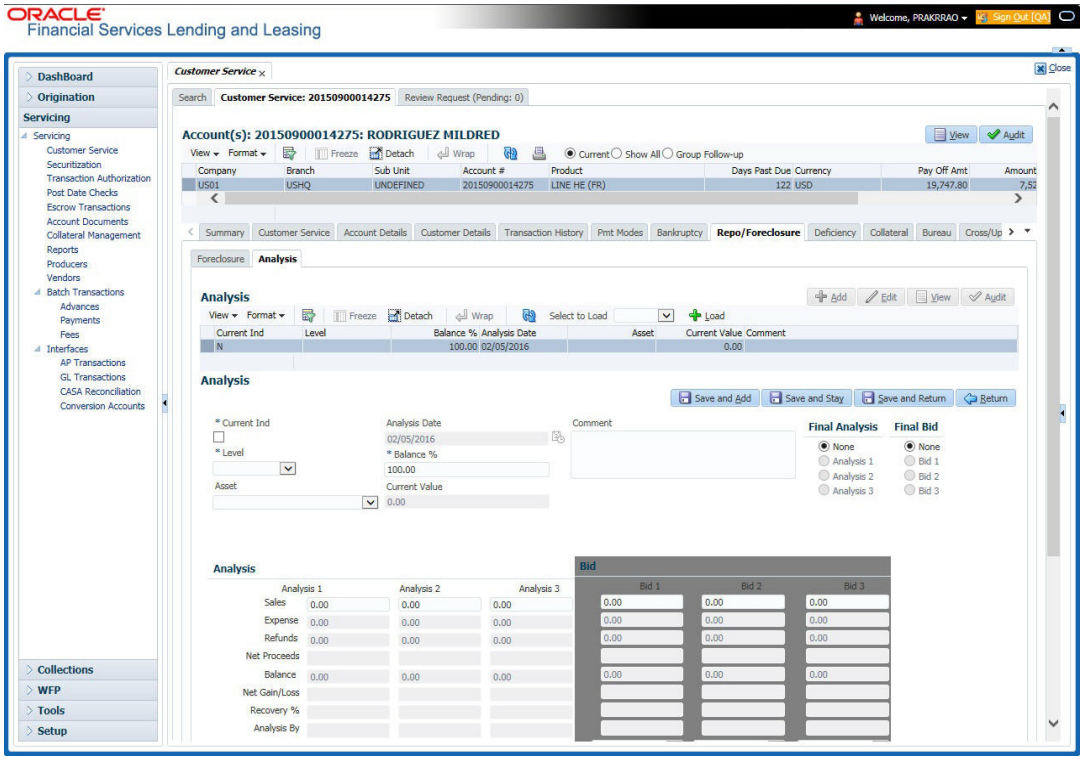
The Analysis screen enables you to create and analyze possible scenarios for re marketing and sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub screen. You can change the numbers if 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.



5. In the **Analysis** section, select the **Current** box if you wish to indicate that this is current analysis worksheet.
6. In the **Analysis** section, use the **Level** field to select analysis level you want to use, ACCOUNT or ASSET.
   - Select **Account** if you want analysis to use value of the entire account.

     - or -
   - Select **Asset** if you want analysis to use the value of a particular asset.
7. In the **Analysis** section, enter, view, or edit the following information:

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

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

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

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

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

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

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

Note

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

14. Click **Save**.

5.13.4 Remarketing sub tab

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

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

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

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

5.13.5 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.

5.13.6 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.

5.13.7 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.

5.14 Customer Service screen's Deficiency tab

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

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

Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

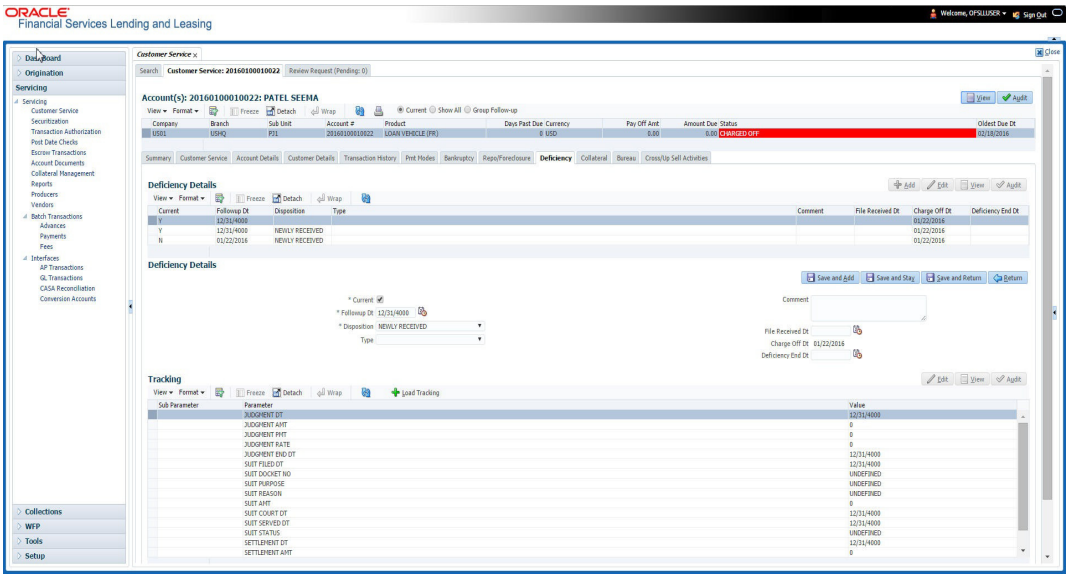
When a Deficiency condition is opened on an account, the system defaults a detailed tracking record with ‘Current’ field enabled and ‘Follow up date’ defaulted to system date. The ‘Disposition’ is defaulted as ‘NEWLY RECEIVED’. The system only adds a new detail tracking record. No processing will be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

To enter deficiency details for an account

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

   -or-

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



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

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

6. Click **Save**.

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

5.14.1 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.

5.14.2 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.

5.14.3 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.

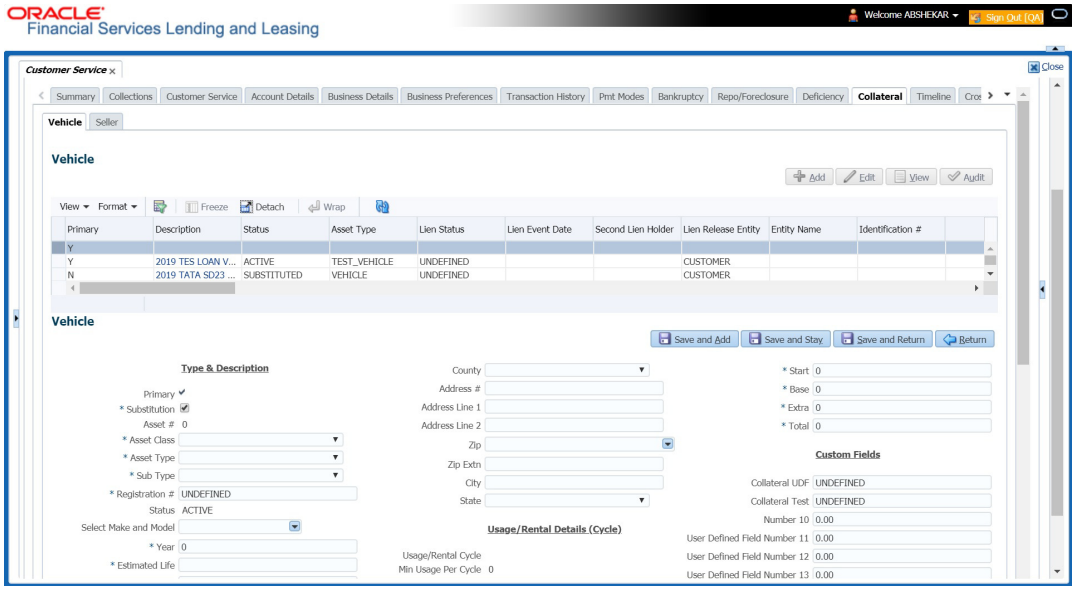
5.15 Customer Service screen’s Collateral tab

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.

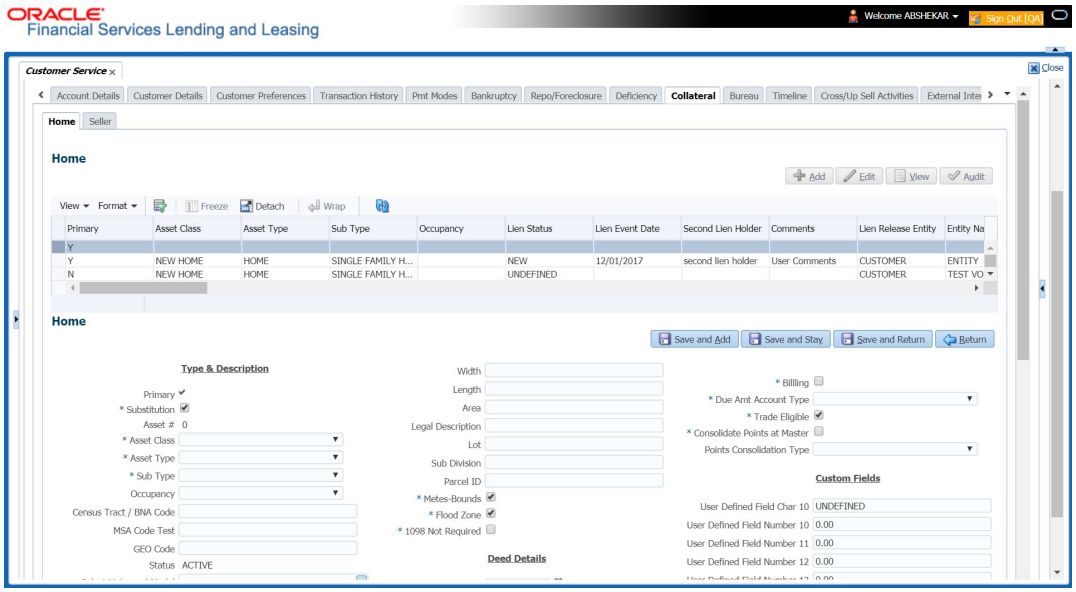
To view the collateral details

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

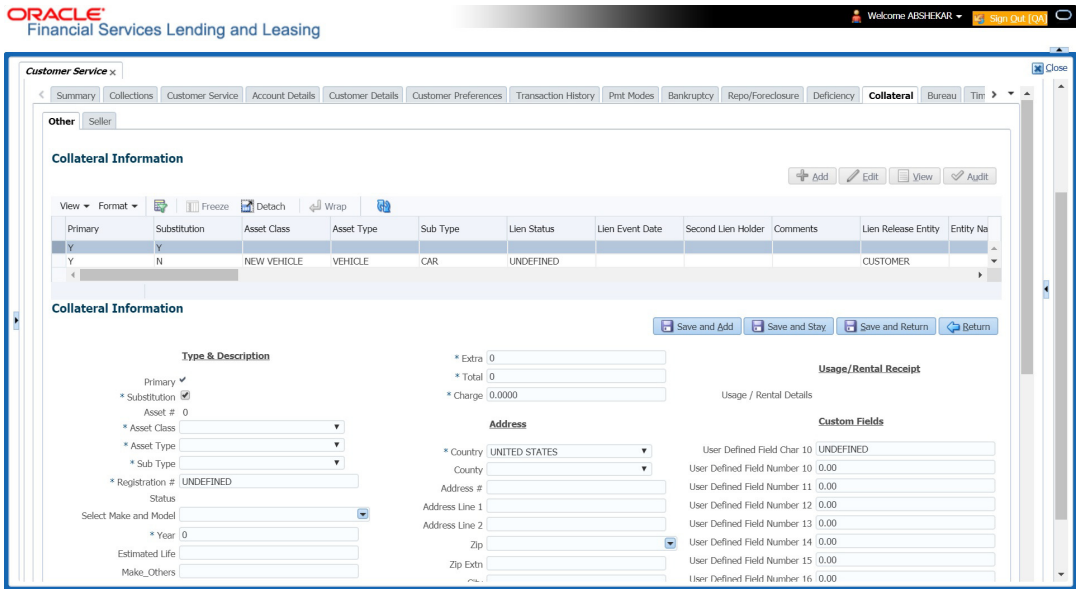
2. Click **Collateral** tab. System displays the following screen:
   If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:



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



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



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

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.

5.15.1 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 Line of credit and usually is entered as the current mileage.
Retail section	
Retail Amt	Specify the retail base value.
Addons Amt (+)	The add-ons value.
Usage Value Amt (+)	The usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Total Amt (=)	The total value.
Addons section	
Addons/Attrib-utes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

Note

Assets can have exactly one current valuation.

5.15.2 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.

5.15.3 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 Asset 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.

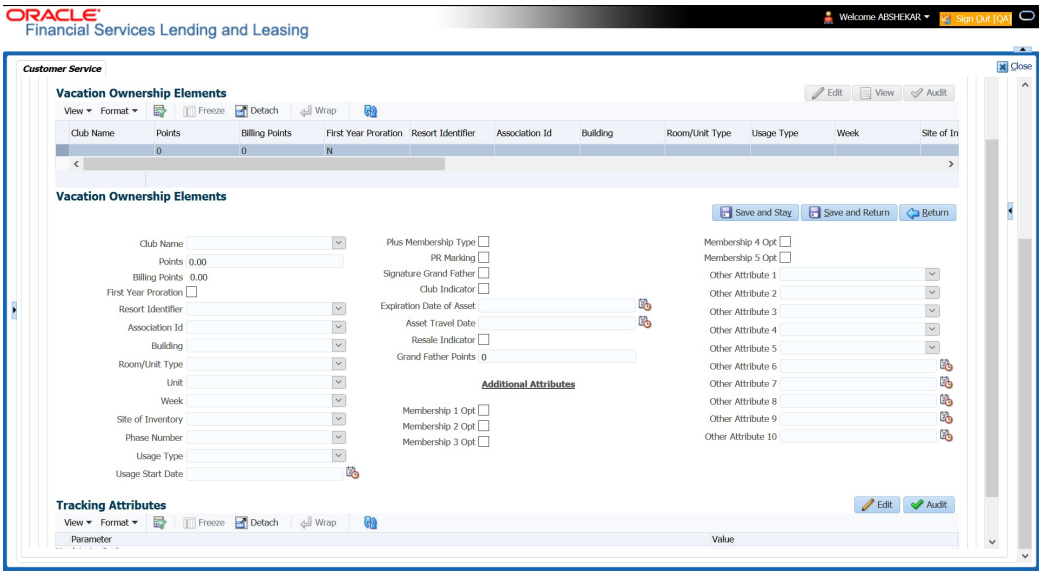
Data in Vacation Ownership tab can also be populated from the following options:

- 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. For more details on how system consolidates the billing points, refer to Consolidate Actual Points at Master section.
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.

In this field:	View this:
Plus Membership Type	Check this box to indicate Plus Membership Type.
PR Marking	Check this box to indicate PR Marking.
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 Basic Actions 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.

Type	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 Master Account	$ASE_GRAND_FATHER_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 Accounts.		

5.15.3.1 Tracking Attributes sub tab

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.

5.15.4 Seller sub tab

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

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

In this field:	View this:
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:

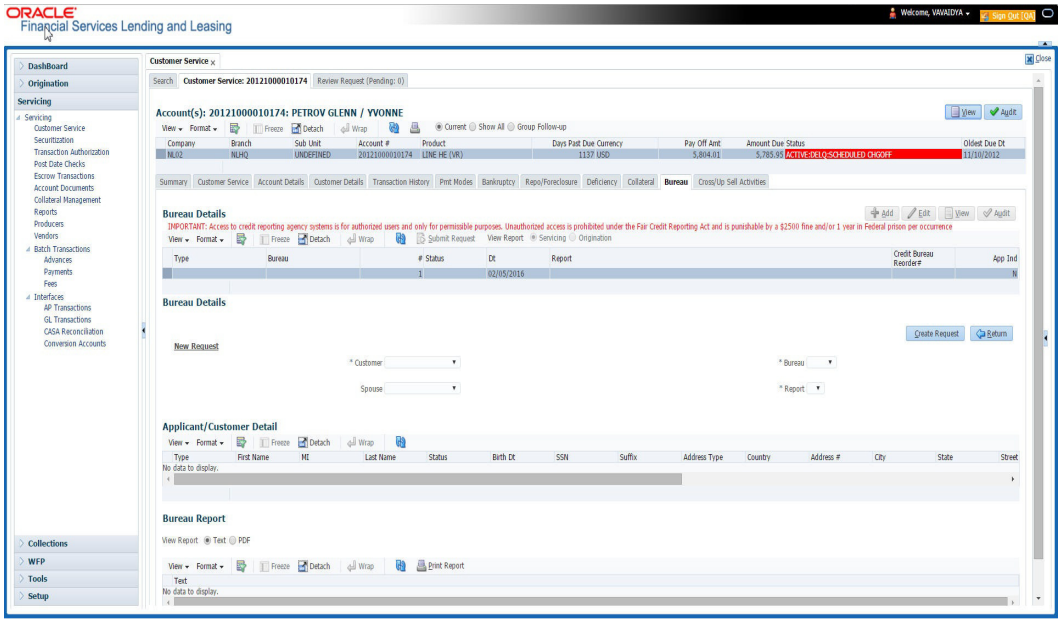
Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address #	The seller's address.
City	The seller's city name.
State	The seller's state name.

5.16 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 line of creditservicing for account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

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



3. In the **View Report** section:
   - Click **Servicing** to view credit reports generated with the Customer Service screen.

   -or-

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

To request a manual credit bureau report

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

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

In this field:	Do this:
Report	Select the credit bureau report type from the drop-down list.

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

Note

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

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

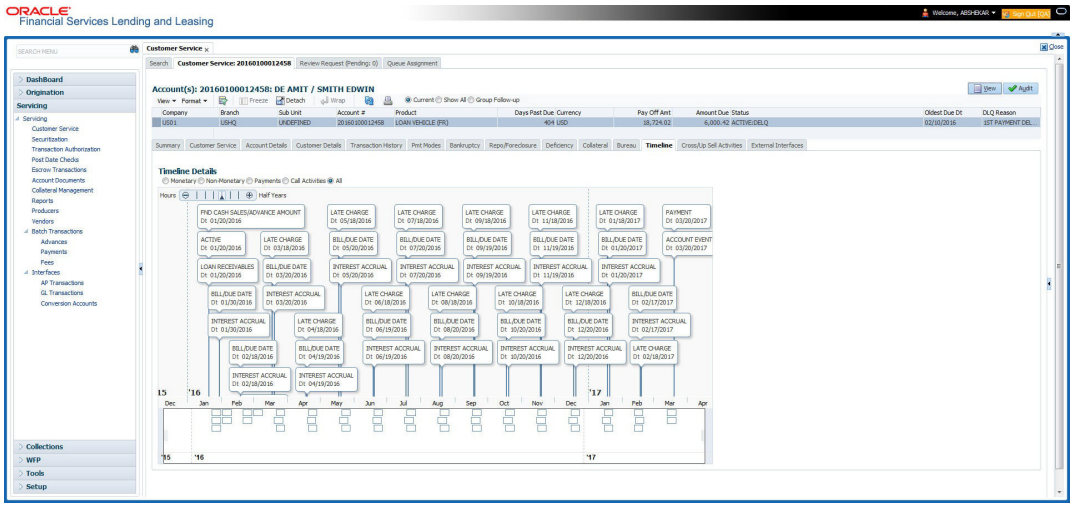
You can print the report by selecting the report and clicking on **Print Report**.

5.17 Customer Service screen's Timeline tab

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

To view account timeline

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



The Timeline Details section facilitates and displays the following options:

- The timeline ranges from 1 month before the account start date till 1 month after the current date.

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

5.18 Customer Service screen’s Cross/Up Sell Activities tab

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

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

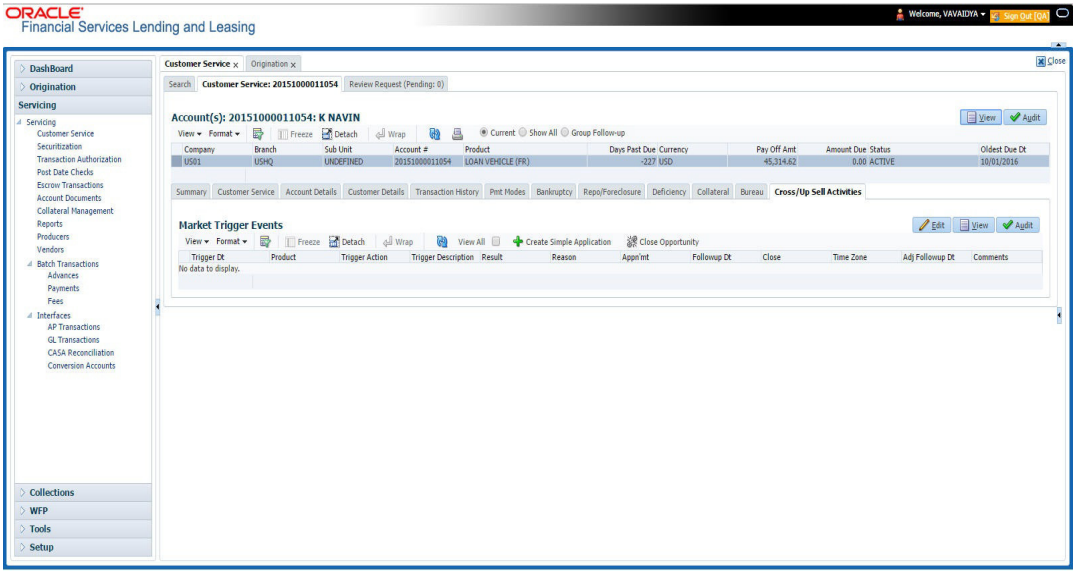
The Customer Service screen’s Cross/Up Sell Activities tab displays the first 10 marketing trigger based call activities with the opportunity details and follow-up requirements. You can select **View All** check box to view all the ‘active’ and ‘closed’ call activities.

5.18.1 Edit Cross/Up Sell Activity

To edit a reported Cross/Up Sell Activity

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

2. On the Customer Service screen, click **Cross/Up Sell Activities** tab.



3. Select the record which you want to update and click **Edit**.
4. Complete the following fields:

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

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

5.18.2 Create Simple Application

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

To create simple application

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

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

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

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

5.18.3 Close Opportunity

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

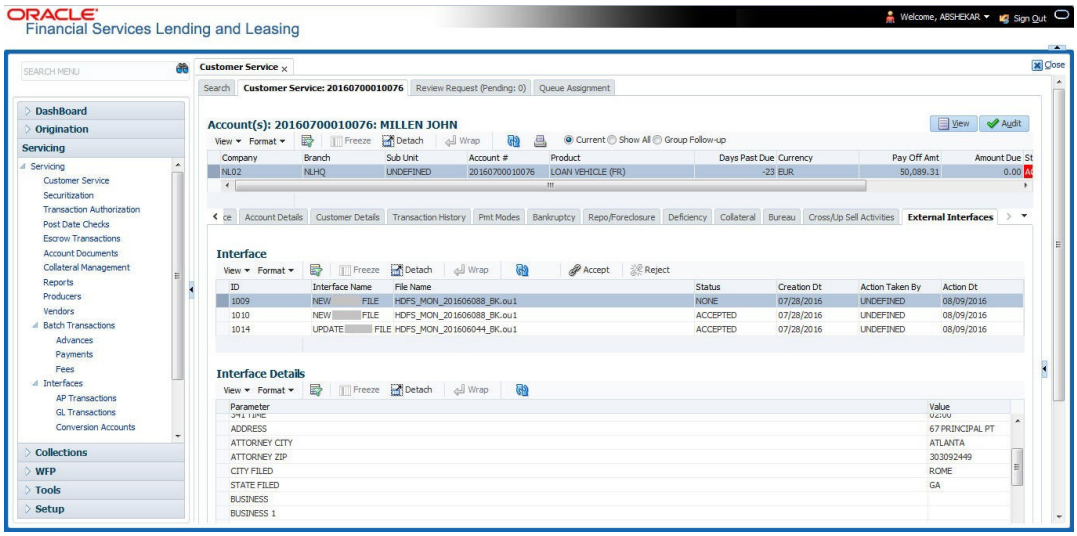
To close an opportunity

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

5.19 Customer Service screen's External Interfaces tab

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

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



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

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

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

5.19.1 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.

5.20 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.

5.20.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

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

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

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

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

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

Action Section

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

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

Email Section

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

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

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

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

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

Comment History

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

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

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

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

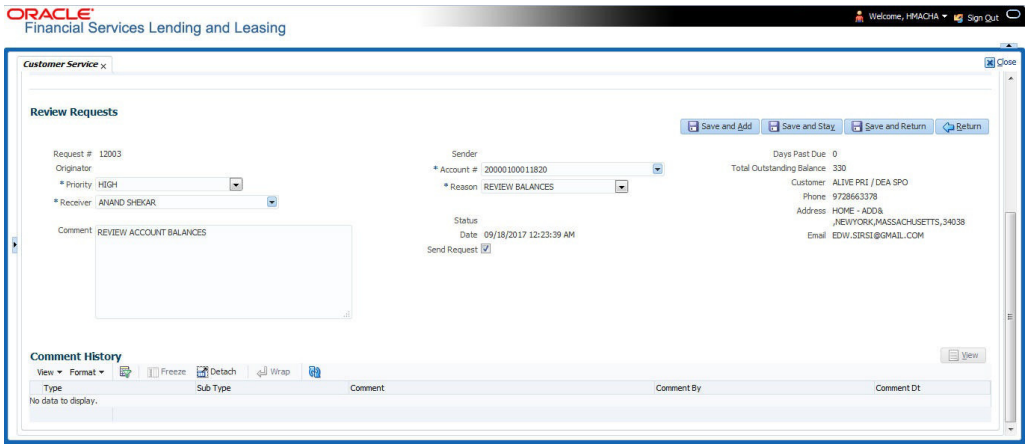
Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The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

5.20.2 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.



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

3. Click ‘ADD’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

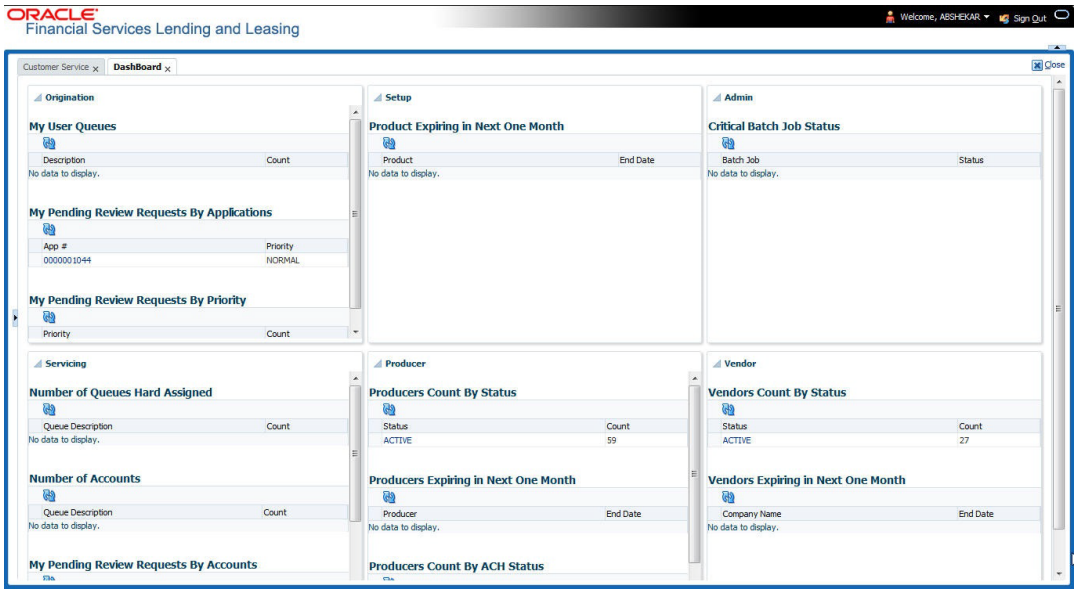
In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester’s user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize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

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

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

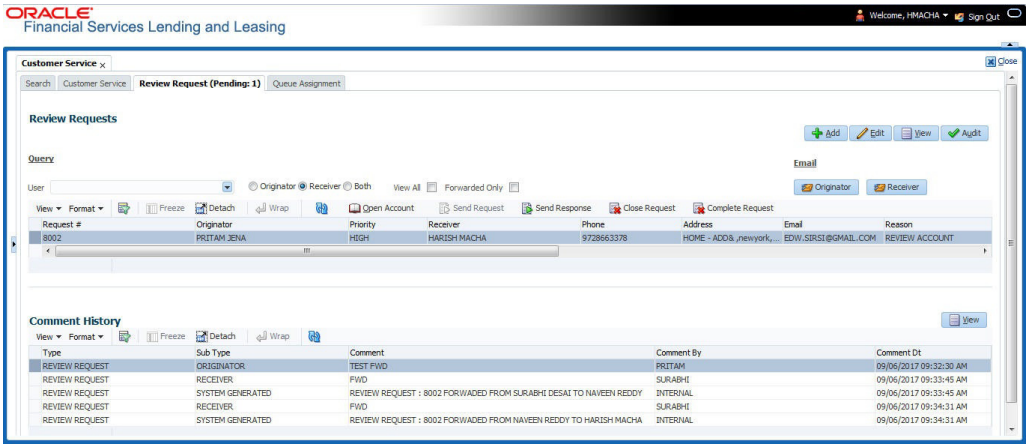
5.20.3 Reviewing a Request

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



To review requests

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



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

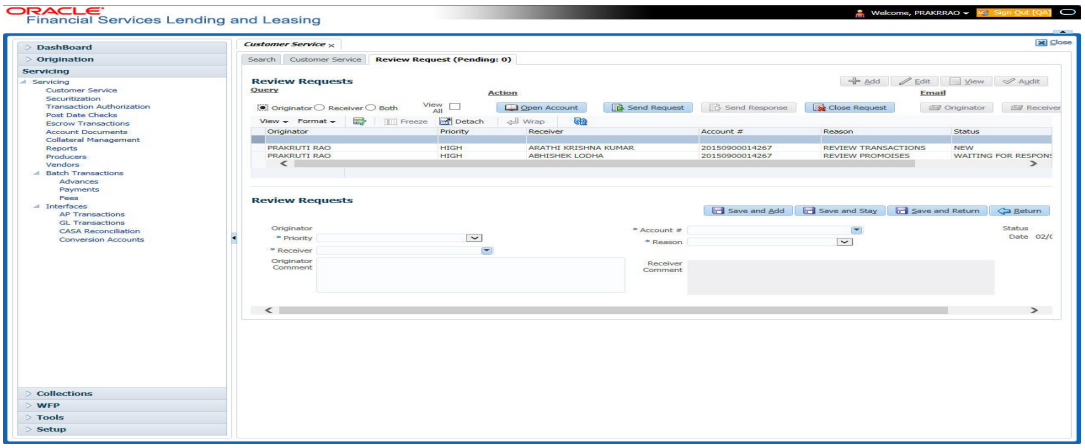
5.20.4 Responding to Review Request

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’.



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.

5.20.5 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’.

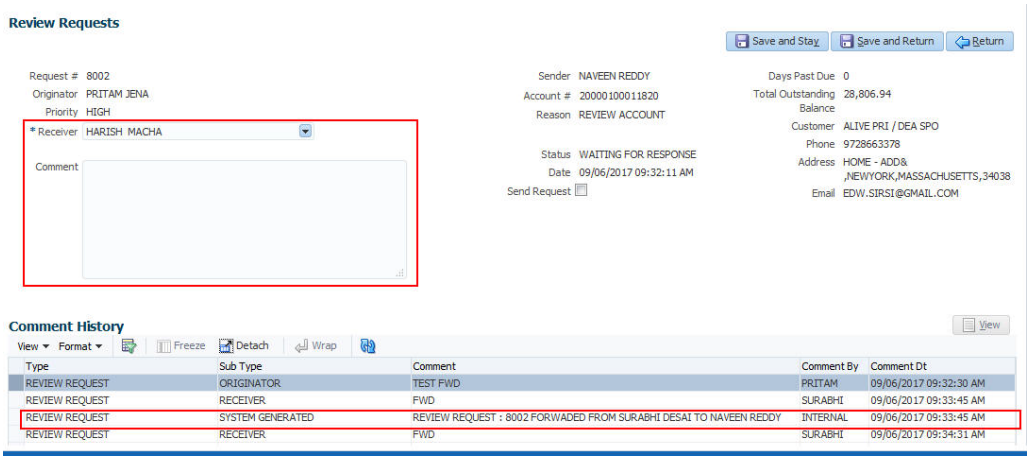
Note

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

To reassign review request

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**.



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

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

5.20.6 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.

5.20.7 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.

5.20.8 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.

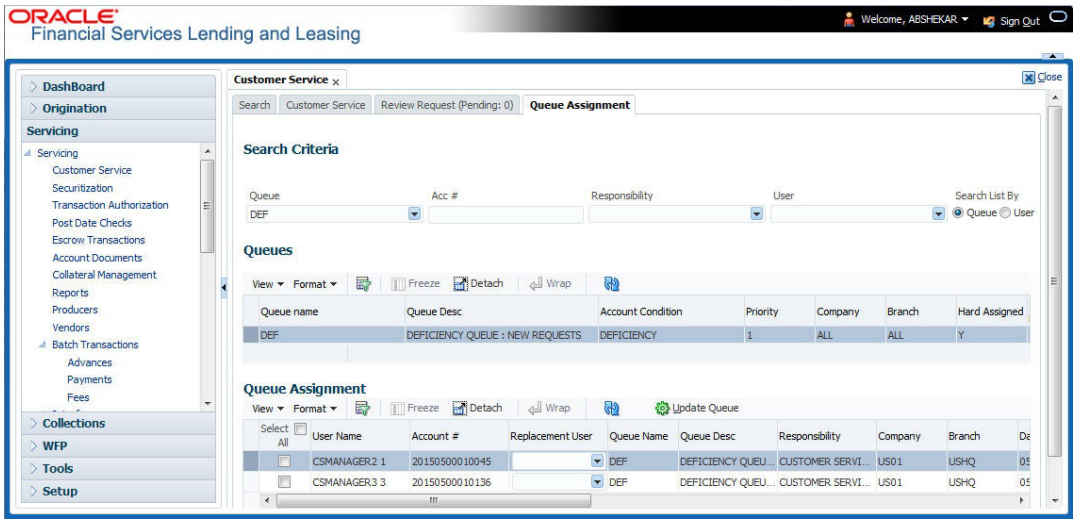
5.21 Queue Assignment

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

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

Navigating to Queue Assignment

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



In this section, you will learn how to 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

5.21.1 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.

5.21.2 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

5.21.3 Criteria sub tab

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

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

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

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

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

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

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

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

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

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

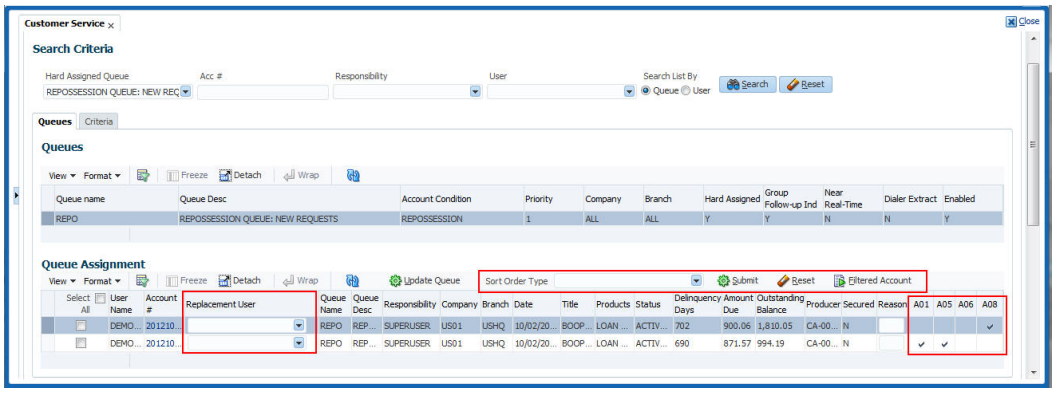
5.21.4 Queue Assignment sub tab

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



5.21.5 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).

5.21.5.1 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**.

5.21.5.2 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>>

5.21.6 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.

5.21.7 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’.

5.21.8 Track Activity Status

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

Note

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

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

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

6. Customer Credit Limit

6.1 Introduction

Customer Credit limit in general refers to the maximum amount of credit that a financial institution can extend to a prospective customer which can then be leveraged by an underwriter while funding an application.

In Oracle Financial Services Lending and Leasing, you can define the Customer Credit Limit during underwriting stage based on the customer credit worthiness or historical customer data. Using this limit, applications can be funded up to the credit limit amount allowed. However, application funding with or without customer credit limit is controlled based on the setup and applications can still be funded with the normal process when a particular customer is not allocated with any credit limit.

A customer credit limit facilitates for quick decisioning by an underwriter and also facilitates for auto approval of accounts on-boarded from external system with basic validations. While approving, underwriter has to ensure that the sum of utilizations should always be equal to the financed amount which can be distributed within applicants primary / secondary or business categories.

A minimum of one application has to be funded to define customer credit limit for funding subsequent applications and the defined information is updated into credit limit details. A credit limit once defined can further be increased from servicing module by posting the required transaction which is referenced in origination module during application funding.

On receiving a payment, the amount is reinstated to the credit limit balance which can be re-used while funding next application. Similarly, the credit limit balance is also updated when account is moved to VOID status. On reversing a payment, the Total Utilization of credit limit is increased by the principal portion of the payment and decreased with the Available Amt field. Also, the Suspended and Hold amount fields are increased and decrease based on the respective transactions posted.

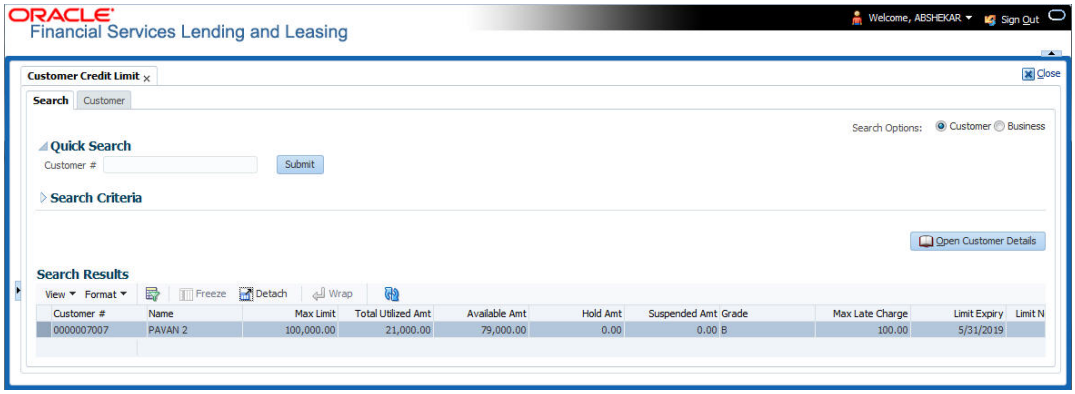
When two applications are being funded simultaneously (i.e. moving application to ‘Approved Funded’ status), the utilization amount will be considered for first application while the second one will be on HOLD since there could be a difference in the available credit limit after funding. In such a case, you need to re-hash the application, fetch the details in Origination > Decision tab, (if required) increase credit limit from servicing module, and then proceed for funding.

While processing applications using Customer Credit Limit, the ‘Update Customer Info’ (check box in applicant tab) and ‘Link to Existing Customer’ (check box in contract tab) are selected by default for all the existing customers. This is to ensure the application details are propagated to customer accounts.

On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the 'Customer Credit Limit Expiry date' of any one or all of the customer(s) who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than 'Customer Credit Limit Expiry date' and does not allow to post the transaction.

Navigating to Customer Credit Limit screen

From the LHS menu, select Servicing > Customer Credit Limit. The screen by default opens with 'Search' tab.



Customer Credit Limit screen consists of the following tabs:

- Search
- Customer

6.1 Search tab

The Search tab available in Customer Credit screen facilitates to locate the Customer or Business applicant's details maintained in the system and consists of the following sections:

- Quick Search
- Search Criteria

To search for a Customer/Business

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing** > **Customer Credit Limit** tab.
2. In the 'Search Options', select the option against Customer or Business to search for corresponding details.
3. Do one of the following:
   - In 'Quick Search' section, specify the Customer or Business number and click 'Submit'.

     -Or-
   - In the 'Search Criteria' section, use 'Comparison Operator' and 'Value' columns to enter search criteria and click 'Search'.

   System displays the matching records in the 'Search Results' section at the bottom of the screen.
4. Select the required record and click 'Open Customer Details'. The details of that particular record is displayed in the adjacent Customer/Business tab. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

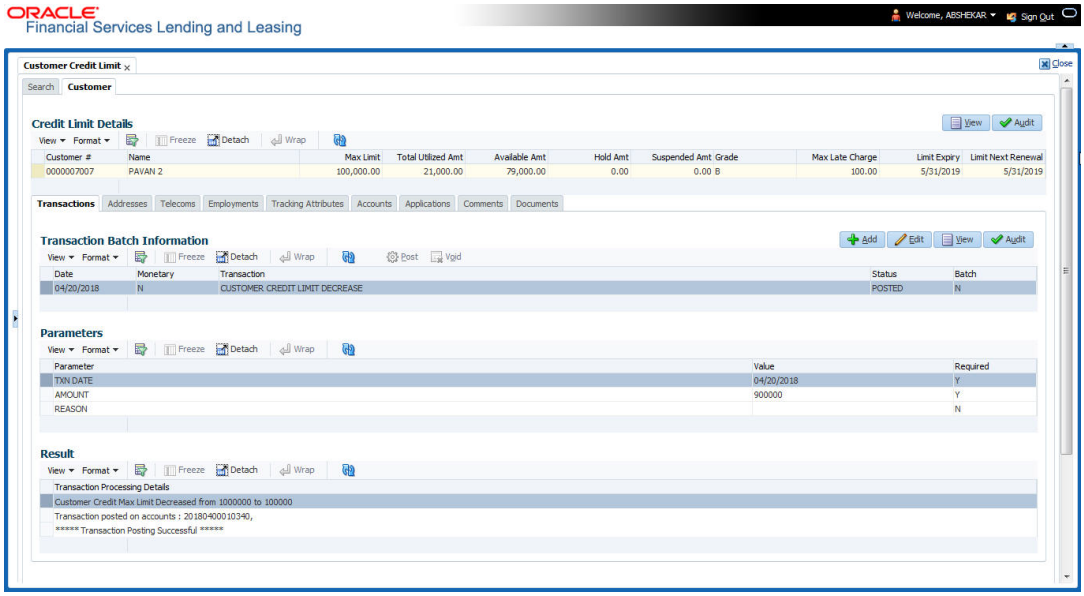
You can click 'Reset Criteria' at any time to clear search parameter values.

6.2 Customer/Business tab

The Customer / Business tab displays the Credit Limit Details that are recorded while funding the application.

To view Customer/Business details

1. Click Servicing > Customer Credit Limit screen.
2. In the Search tab, search for the required customer/business applicant details and click 'Open Customer Details'.



The following credit limit details of the Customer/ Business are as displayed:

Customer Details	Business details
Customer # (Customer ID is displayed in case of Individual Customer)	Business # (Business ID is displayed in case of Business Customer)
Name	Name
Max Limit	Max Limit
Total Utilized Amt	Total Utilized Amt
Available Amt	Available Amt
Hold Amt	Hold Amt
Suspended Amt	Suspended Amt
Grade	Grade
Max Late Charge	Max Late Charge
Limit Expiry	Limit Expiry
Limit Next Renewal	Limit Next Renewal

The 'Credit Limit Details' tab allows to capture additional details in the below sub tabs.

6.2.1 Transactions sub tab

The Transactions sub tab allows you post the following non-monetary transactions to update the customer/business credit details in respective tabs.

- Customer Credit Limit Transactions:
  - Customer Credit Limit Increase
  - Customer Credit Limit Decrease
  - Decrease Customer Credit Limit HOLD
  - Increase Customer Credit Limit HOLD
  - Increase Customer Credit Limit SUSPEND
  - Decrease Customer Credit Limit SUSPEND
- Business Credit Limit Transactions:
  - Business Credit Limit Increase
  - Business Credit Limit Decrease
  - Decrease Business Credit Limit HOLD
  - Increase Business Credit Limit HOLD
  - Increase Business Credit Limit SUSPEND
  - Decrease Business Credit Limit SUSPEND
- Customer/Business Credit Limit Maintenance
- Customer/Business Address Maintenance
- Customer/Business Telecom Maintenance
- Business Partners Maintenance
- Business Affiliates Maintenance

For information on how to post non-monetary transaction, refer to Creating Monetary and Non monetary Transactions section in Customer Service > Maintenance chapter.

For information on defining parameters for each of the above transactions, refer to Customer Credit Limit Transactions section in Appendix chapter.

6.2.2 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.

6.2.3 Telecoms sub tab

The Telecoms sub tab allows you to maintain Telecom information of the customer/business. This tab is similar to the Telecoms sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Telecoms sub tab section.

On adding the Telecom information in this tab, system automatically posts 'ADD CUSTOMER TELECOM' transaction and similarly during update, system posts 'CUSTOMER TELECOM MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Telecoms sub tab.

6.2.4 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.

6.2.5 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.

6.2.6 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.

6.2.7 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.

6.2.8 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.

6.2.9 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.

6.2.10 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.

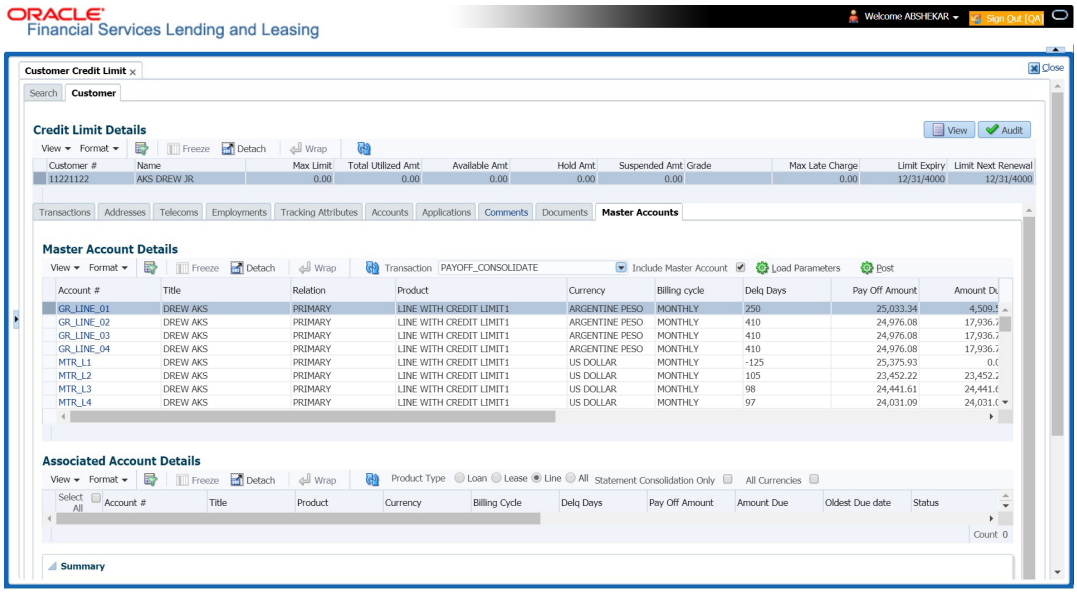
6.2.11 Documents sub tab

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.

6.2.12 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.

Using the Master Account tab, you can generate a consolidated payoff quote for a selected combination of master and its associated accounts. For more information, refer to ‘Consolidated Payoff Quote’ section.



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

In this field:	View this:
Account #	The master account number. Clicking on the hyperlink opens the respective account in Customer Servicing screen.
Title	The title of the account.
Relation	Customer's relationship to the account.
Product	The type of product associated with the account.
Currency	The disbursement currency.
Billing Cycle	The billing frequency.
Delq Days	The number of days the account has been delinquent.
Pay Off Amount	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Oldest Due Dt	The oldest payment due date on the account.
Status	The status of the account.
Asset Type	The type of asset associated with the account.
Asset Sub Type	The asset sub type.
Collateral Description	Details of primary collateral associated with account. In case of Home Collateral, no Collateral Description is displayed.
Identification #	The identification number of the asset.
Company	The portfolio company.
Branch	The portfolio branch.
Product Type	The product type of Master Account.
Funding Type	The funding type as either OPEN ENDED or CLOSED ENDED.

6.2.12.1 Consolidated Payoff Quote

You can generate a consolidated payoff quote for any combination of Master and its associated accounts which includes the consolidated amount owed on all selected accounts.

To generate a Consolidated Payoff Quote:

1. In the Master Account Details section, select the required Master Account and select 'CONSOLIDATED PAYOFF QUOTE' option from the Transaction drop-down list.
2. Select 'Include Master Account' check box to include the selected master account details for consolidated payoff quote.

1. In the Associated Account Details section, filter the list of accounts based on ‘Product Type’, ‘Statement Consolidation Only’ and ‘All Currencies’ options. Select the check box adjacent to required associated account. You can also choose ‘Select All’ check box to select all the listed accounts. Note that, this check box column is enabled only on selecting an option from Transaction drop-down list.
2. Click ‘Load Parameters’ in the Master Account Details section. System creates the transaction with default values in OPEN status. The same can be viewed in Transaction Batch Information tab. The selected accounts for consolidated payoff quote are indicated with comma separated values in ACCOUNT NUMBER parameter and can be edited accordingly.
3. Do one of the following:
   – Click ‘Post’ in this tab to post the transaction with default values.
   – Edit the required parameters and then post the transaction in Transaction Batch Information tab. For information on updating transaction parameters, refer to ‘Consolidated Payoff Quote’ section.

System automatically posts the Transaction on all selected individual accounts. On successfully posting, the Transaction Batch Information tab displays the following details of consolidated payoff quote for selected accounts:

- The TOTAL PAYOFF QUOTE IN section indicates currency-wise consolidation payoff quote i.e. if multiple accounts are selected for consolidation with different currencies, then consolidation is listed for accounts with same currency and subsequently for other/ individual currencies.
- Subsequently, individual payoff quote is generated and displayed for each of the Associated account selected along with Master account payoff quote (if selected).

6.2.12.2 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.

7. Transaction Authorization

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

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

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

7.1 Transaction Authorization screen

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

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

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

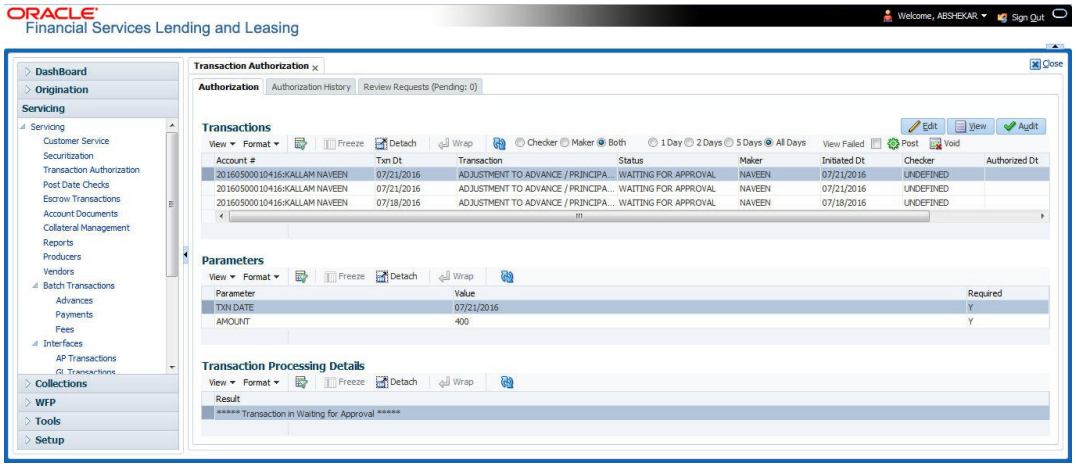
The maker uses the Authorization screen to view the transactions posted with a status of POSTED, ERROR or REJECT.

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

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

To authorize or reject a transaction the Authorization screen

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



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

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

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

To Authorize or Reject Transactions

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

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

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

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

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

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

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

Note

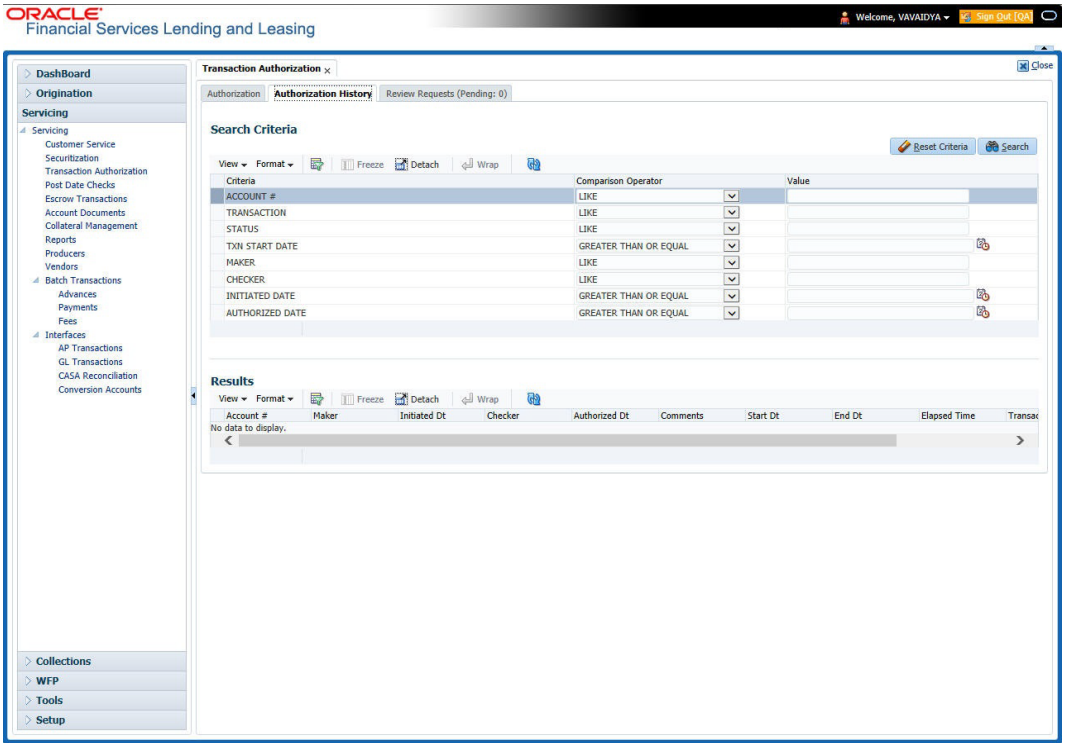
If the transaction remains unauthorized beyond the number of days specified in the system parameter "AUTH_TXN_VOID_LIMIT", then the transaction is marked as "void". The daily batch job checks for inactivity of authorization transactions against this parameter.

7.2 Authorization History tab

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

To search for accounts using the Authorization History screen

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



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

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

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

End of Day (EOD) processing

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

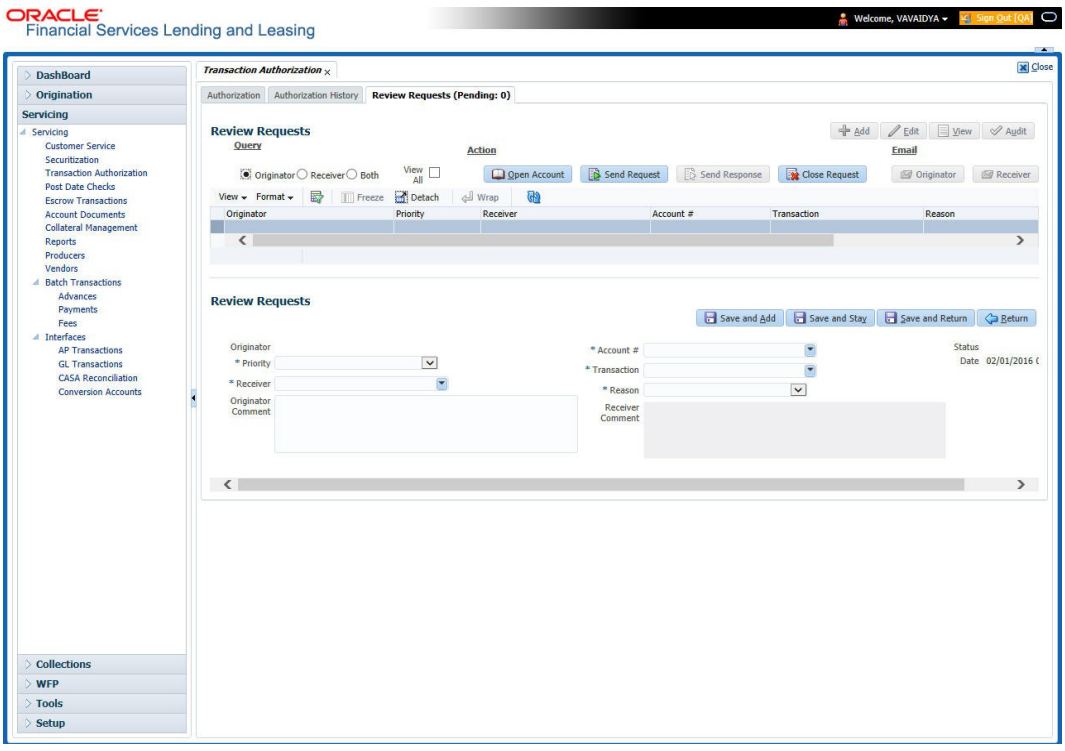
7.3 Review Request Tab

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

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

To view the Review Request screen

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



7.4 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.

7.4.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

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

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

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

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

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.

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

Action Section

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

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

Email Section

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

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

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

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

Comment History

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

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

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

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

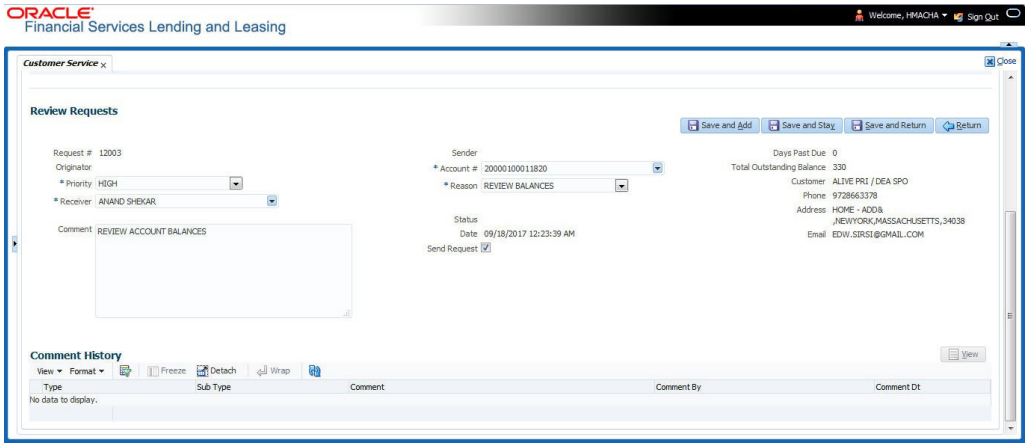
Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The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

7.4.2 Create and Send Review Request

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

To Create and Send Review Request

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



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

3. Click ‘ADD’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

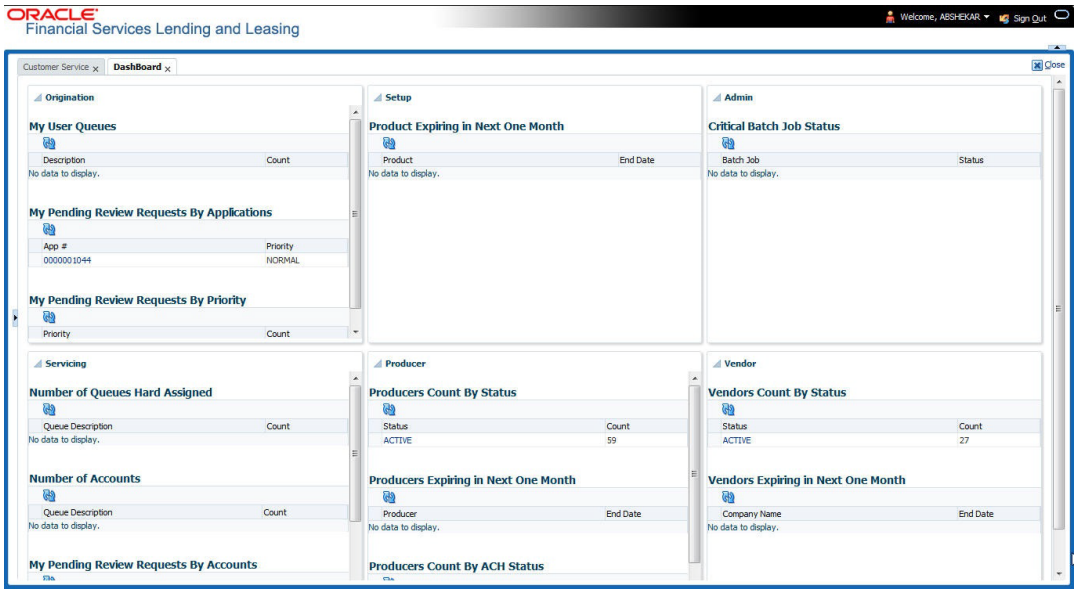
In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester’s user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	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 immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting ‘Send Request’ option from the action section.

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

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

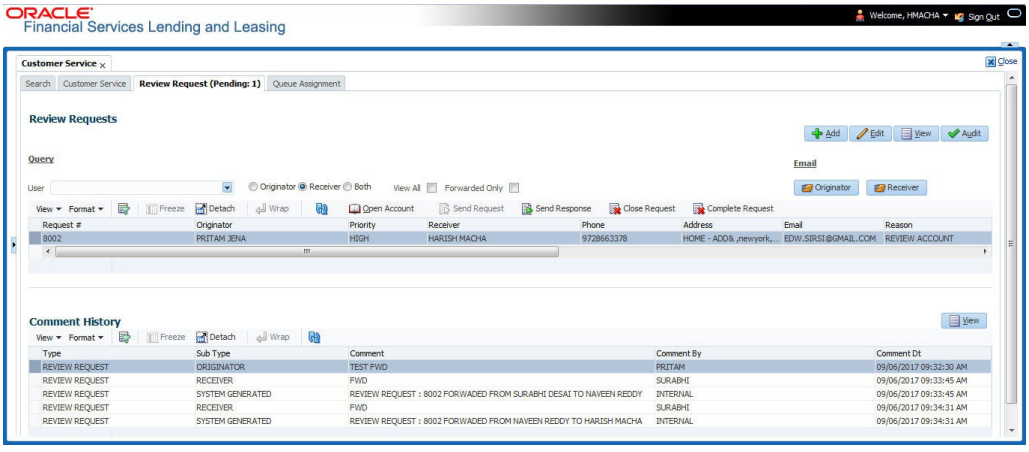
7.4.3 Reviewing a Request

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



To review requests

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



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

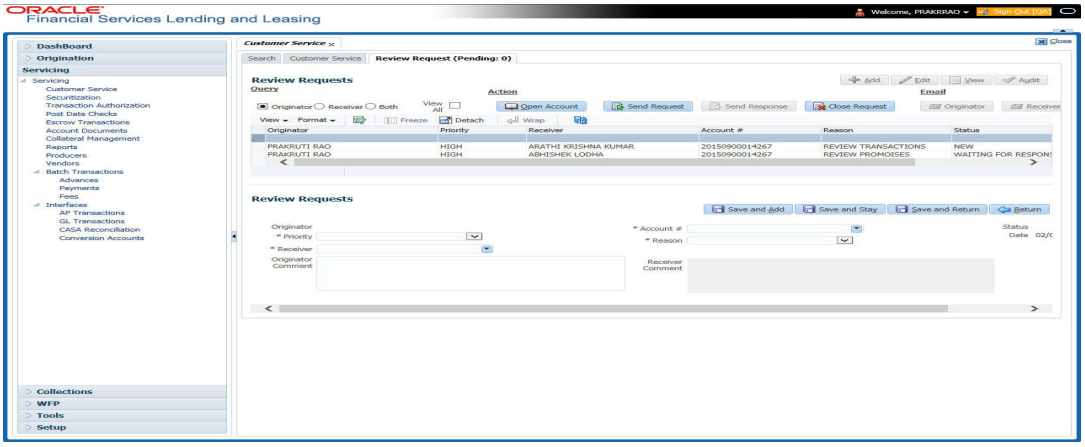
7.4.4 Responding to Review Request

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

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

To respond to review request

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



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

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

7.4.5 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'.

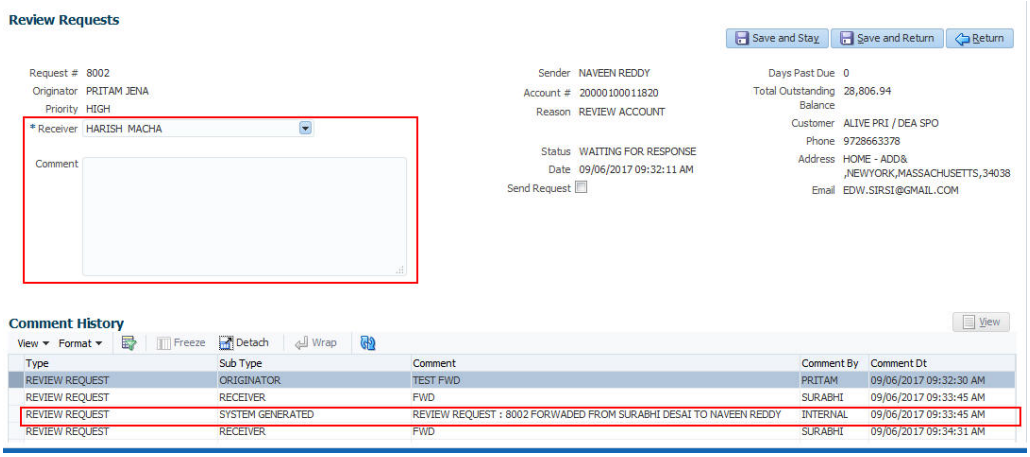
Note

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.**



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

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

7.4.6 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.

7.4.7 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.

7.4.8 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. Post Dated Cheques (PDC) Management

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

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

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

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

- PDC Entry
- PDC Maintenance
- PDC Search

8.1 PDC Entry Tab

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

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

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

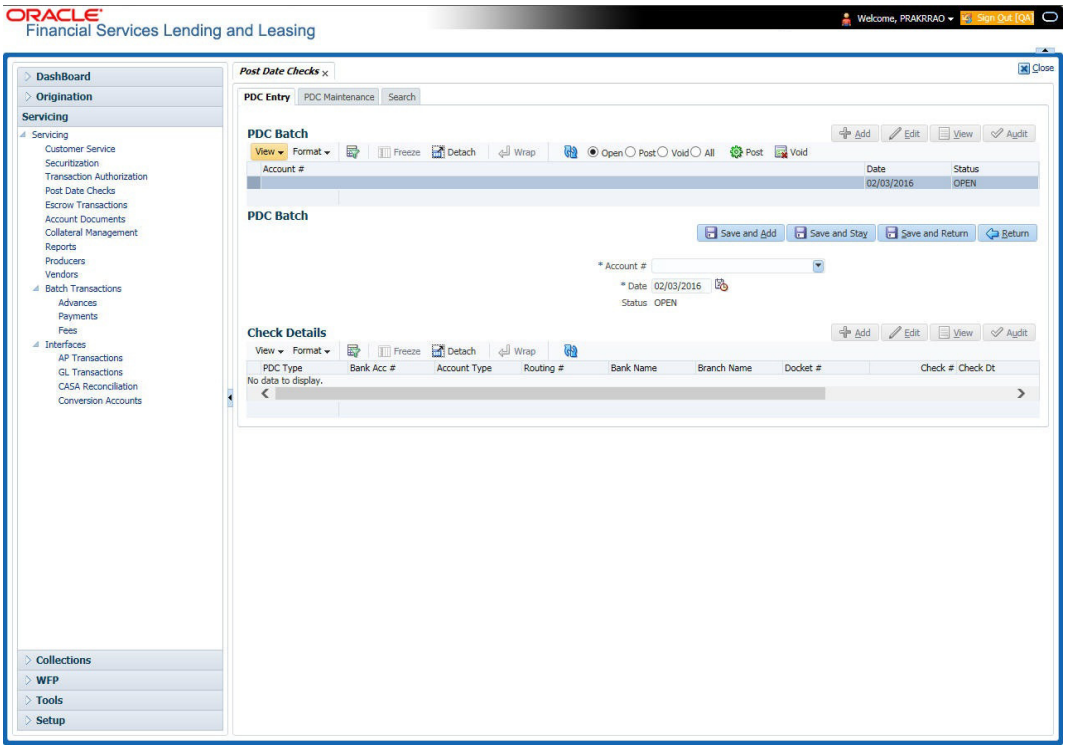
The information has to be captured to facilitate the inward sorting i.e. sorting the cheques by Line of credit product group and location and then vaulting them in boxes placed in the vaults at the PDC center and subsequently send them for clearance on the day the payment is due. Usually the PDCs are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

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

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

To view the PDC Entry section

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



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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

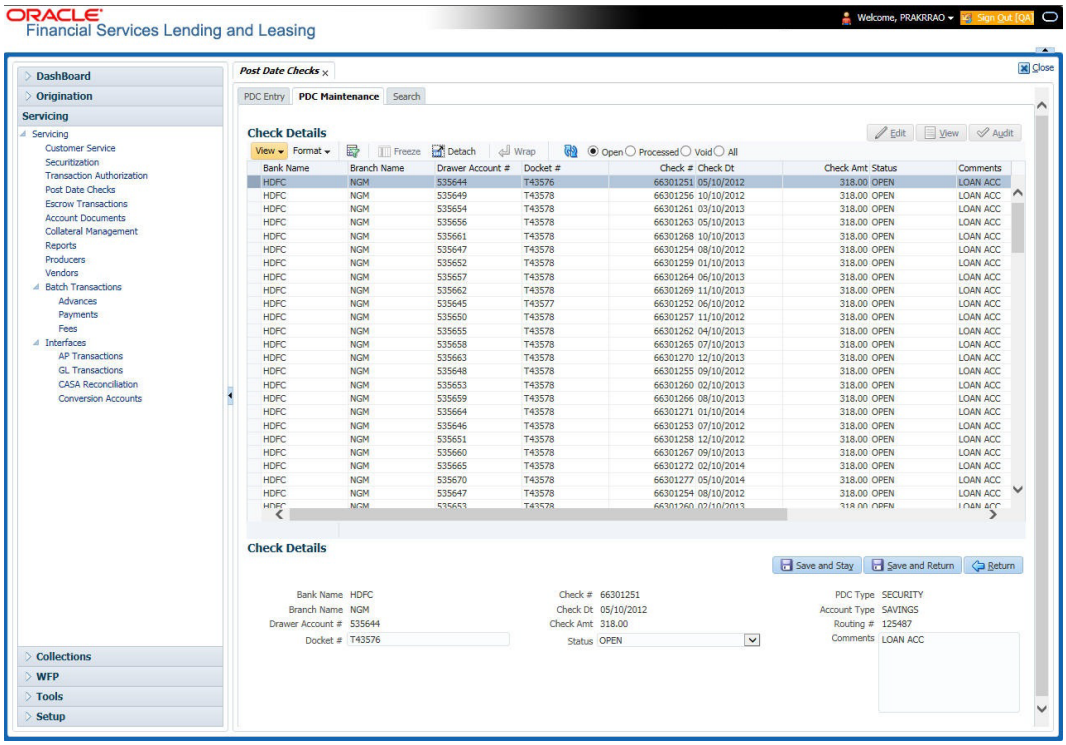
The status changes to PROCESSED when post dated check is sent for clearance on the pre-processing day and the payment is received. At that time, a payment transaction is posted on the Payments screen's Payment Entry screen.

8.2 PDC Maintenance Tab

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

To view the PDC Maintenance screen

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



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

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

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

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

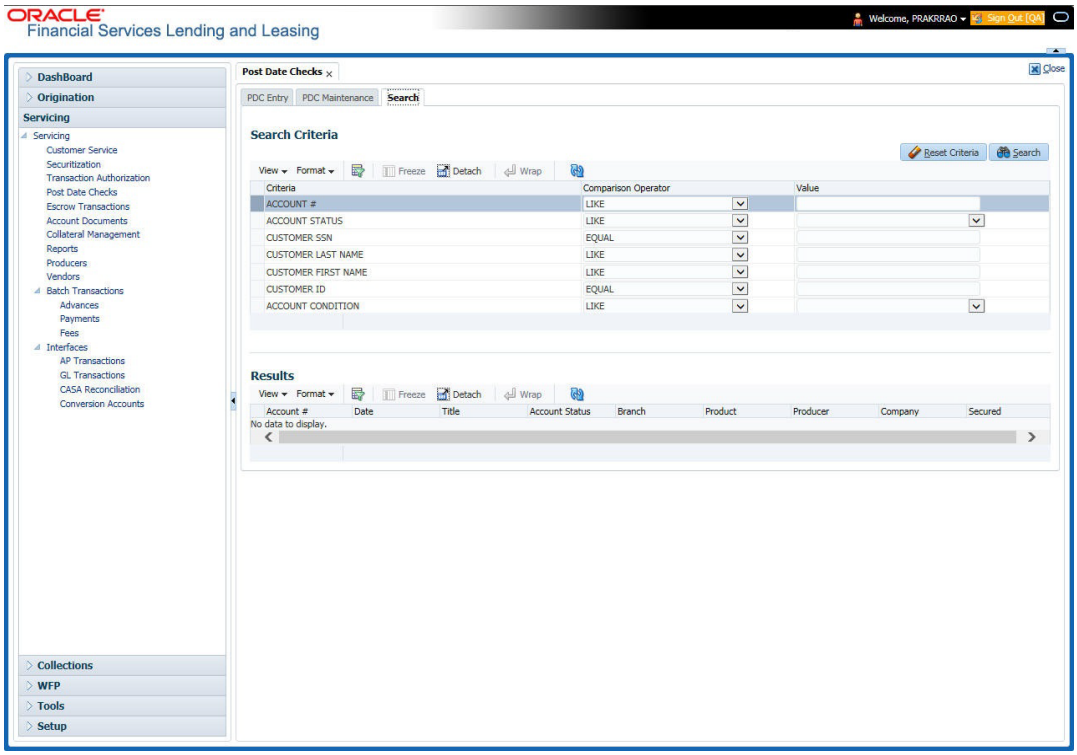
Field:	Do this:
Bank Name	View the bank name for which check is provided.
Branch Name	View the bank's branch name.
Drawer Account #	View the bank account number.
Docket #	Edit/view the location number where checks have been stored.
Check#	View the check number.

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

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

8.3 Search Tab

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



9. Account Documents

9.1 Introduction

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

This chapter explains how use the Account Document section to:

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

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

Account Document screen

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

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

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

9.2 Account Document screen

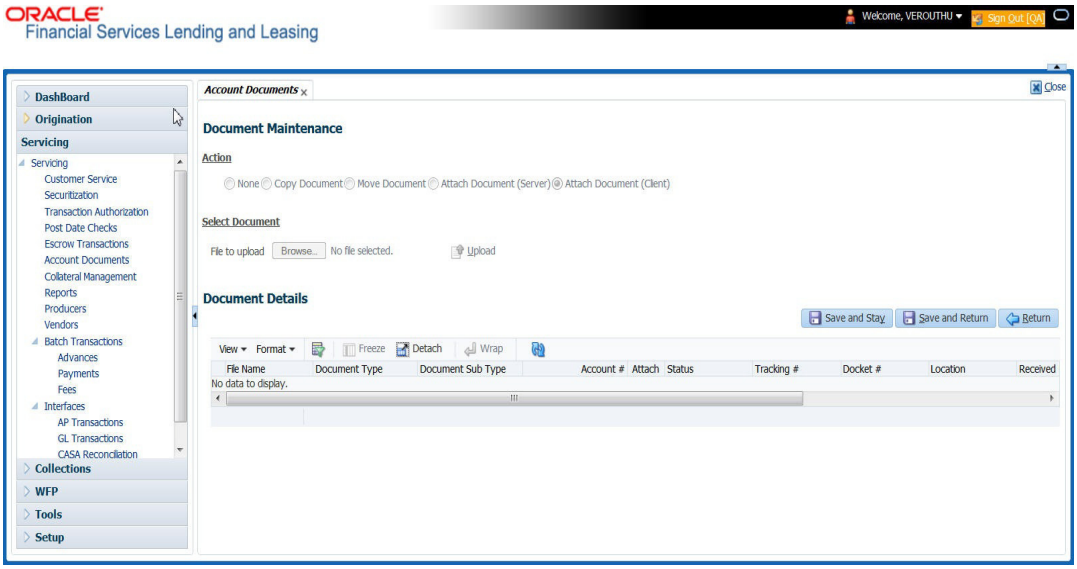
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an Account using the Account Documents screen’s Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system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

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

9.2.1 Attaching a Document to an Account from a server

To attach a document to an Account from a server

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



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

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

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

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

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

9.2.2 Attaching a Document to an Account from a Client Machine

To attach a document to an Account from a client machine

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

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

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

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

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

9.2.3 Copying a Document

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

To copy a document to an Account from another Account

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

   Click the **Account Documents** link.
2. In **Action sub-**section, click **Copy Document**.
3. In **Document Maintenance** sub-section, select either 'Customer#' or 'Business#' option and use the **Account#** field to specify Account with the image you want to copy.
4. While selecting the above option, you can use any of the below combinations to define your search:
   - Customer # (only)
   - Customer # and Account #
   - Business # (only)
   - Business # and Account #
5. In **Document Maintenance** sub-section, click **Search**.
   The system displays the files attached to that Account in **Document Details** section.
6. In **Document Details** section, select the document you want to copy and click **Edit**.
7. In **Copy/Move Account #** field, specify the application number of Account to which you want to copy the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

9.2.4 Moving a Document

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

To move a document to an Account from another Account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** > **Origination** > **Account Documents** link.
2. In **Action** sub-section, click **Move Document**.
3. In **Document Maintenance** sub-section, select either 'Customer#' or 'Business#' option and use **Account #** field to specify the Account with the image you want to move.
4. While selecting the above option, you can use any of the below combinations to define your search:
   - Customer # (only)
   - Customer # and Account #
   - Business # (only)
   - Business # and Account #
5. In **Document Maintenance** sub-section, click **Search**.
   The system displays the files attached to that Account in Document Details sections.
6. In **Document Details** section, select the document you want to move and click **Edit**.
7. In **Copy/Move Account #** field, specify the application number of Account to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

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

9.2.5 Viewing a Document Attached to an Account

To view a document attached to an Account

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

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

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

Field:	View this:
Document Sub Type	The document sub type.

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

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

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

9.3 Document Tracking section

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

9.3.1 Locating an Account Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** > **Underwriting/Funding** link.
2. Select and open the application you want to work with.
3. Click **Document** sub tab. The Account Document screen appears.

Information about the documents attached to Account appears in **Account Documents** and **Account Document Details** sections.

9.3.2 Viewing a Document Attached to an Account

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Account Document** section, click **Edit**.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Account Document** and **Account Document Details** section to select the document you want to view.
   - In multiple paged documents, choose **1** in the **Page #** field on **Account Document Details** section to view the all pages in the document

   -or-

   - Choose a specific page number to view only that page.
7. Choose **View Document**. The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).
8. You can add comments to the **Comments** field in the Account **Document** and **Account Document Details** sections.
9. Click **Save And Return**.

10. Collateral Management

Centralized Asset Management or Collateral Management System (CMS) enables the user to record a new collateral, evaluate it, and re-evaluate the existing collateral.

A Collateral Management System is used to minimize the frauds which involve the same collateral being pledged for different Line of credit and re-evaluating existing collateral manually or connecting to the VIN Interface.

The Collateral Details screen is opened from the **Servicing** > **Servicing** > **Collateral Management** and contains the following tab:

- Collateral
- Search

10.1 Collateral Tab

Using the Collateral screen, you can record a new collateral, view the valuation of collateral, and re-evaluate the existing collateral.

The collateral details can also be defined in the collateral screen of Application Entry screen.

The system assigns collateral statuses and the following are the statuses:

- **Undefined**- When the collateral is created for the first time.
- **New**- When an undefined collateral/ asset gets validated, its status is changed to New. This collateral can only be used for Substitution in Servicing.
- **Inactive**- When an asset/collateral from ‘Released, Sold or Inventory’ status is attached to application, it becomes Inactive.
- **Active**- When the application gets funded, inactive collateral gets associated with the account in Servicing and gets activated. The status of the collateral then becomes 'Active'.
- **Released**- The Line of credit collateral can move to "Released" when the collateral is no more attached to any account.
- **Substituted**- When collateral with the status active is replaced with different collateral, the active status is changed to SUBSTITUTED.

Calculate Parameters

The ‘Calculate Parameters’ button is available in the Collateral Details header. Clicking on it calculates the Target parameters for the selected Collateral and populates the computed values in the custom user defined fields.

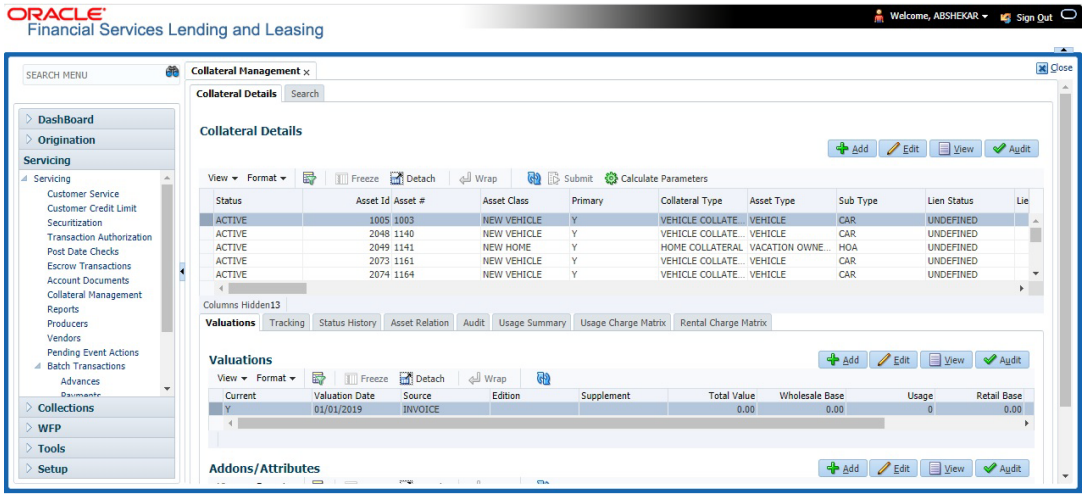
However, for system to populate data in custom fields, the following setup is required:

- 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.

To enter the Collateral Details

1. On the application master screen, click **Servicing** > **Servicing** > **Collateral Management** > **Collateral Details**.



2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type and Description section	
Collateral Type	Select the collateral type.
Primary	Select the check box if this property is the primary collateral.
Asset ID	View the asset identification number.
Asset #	View the asset number which is automatically generated.
Asset Class	Select the asset Class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Registration #	Enter the vehicle registration number.
Status	View the vehicle status.
Select Make and Model	Select the Make and Model number of asset from the drop down list. You can use the search option to select the details.
Year	Specify the year of the vehicle.
Estimated Life	Specify the estimated life of the asset.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.

Field:	Do this:
Identification #	Specify the vehicle identification number.
Body	Specify the body of the vehicle.
Description	Specify the description of the asset.
Condition	Select the condition of the asset from drop-down list.
Lien Details	
Lien Status	Select the type of Lien action.
Lien Event Dt	Select the lien event date from the calendar.
Second Lien Holder	Specify the name of second lien holder.
Comments	Specify additional details if any.
Lien Release Entity	Select the lien release entity from the drop-down list. The list displays the following values: - Customer - Producer - Others - Business **Note**: If 'Others' is selected as the Lien Release Entity, ensure that the Entity Name and Address details are updated correctly since the same is not auto-validated with the data maintained in the system.
Entity Name	If you have selected the lien release entity as 'Customer' or 'Producer', system automatically filters entity name list with corresponding customer accounts or producers. Similarly, if the lien release entity is selected as 'Business' system displays the Business name if the asset is linked to Business account. Select the required entity name from the drop-down list. If you have selected the lien release entity as 'Others' specify the entity name.
Address section	
Country	Select the country.
County	Select the county.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code.
Zip Extn	Specify the zip extension.

Field:	Do this:
City	Specify the city.
State	Select the state.
Usage Details The details maintained in this section is used to calculate 'EXCESS USAGE FEE' in pay-off quote and termination transactions.	
Start	View/specify the start unit of asset usage.
Base	View/specify the base units.
Extra	View/specify the extra usage units.
Total	View/specify the total usage units.
Vacation Ownership Details	
Billling	Check this box to indicate if the asset is considered for billing.
Due Amt Account Type	Select one of the following account type from the drop-down list to indicate on which account this asset is to be considered for billing. - Current Account - Linked Account - Master Account **Note**: If 'Billing' option is checked and the Due Amt Account Type is selected as Current/Linked/Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account / Linked Account of current Account / Master Account of current Account respectively.
Trade Eligible	This check box is selected by default and indicates that the asset is eligible for trade. If checked (Trade Eligible = Y) then Asset Status is marked as INACTIVE during Trade. If unchecked (Trade Eligible = N) Asset status is marked as ACTIVE.
Consolidate Points at Master	Check this box to indicate that point can be consolidated at master account level. Refer to 'Consolidate Actual Points at Master' section for more details.
Points Consolidation Type	Select the type of points consolidation option from drop-down list. This field is used to identify the assets at Associated accounts to consolidate the points.
Custom Fields - This section displays the custom User Defined Fields if enabled in Setup and if configured, populates specific business computation values.	

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click **Submit**.

10.1.1 Actual Points and Billing Points Consolidation

Consolidate Actual Points at Master

Actual Points consolidation at Master account level may or may not include the points at associated account(s) and is controlled based on the status of 'Consolidate Points at Master' check box.

- If 'Consolidate Points at Master' option is checked, system consolidates the asset level points at Master Account of the associated account provided the following conditions are satisfied:
  - The same 'Points Consolidation Type' is selected for associated account.
  - The status of asset is ACTIVE.
  - The status of account is available and enabled in ACC_STATUS_POINT_CONS_CD lookup type.
  - The asset expiry date is greater than GL date (asset is not expired).
- If 'Consolidate Points at Master' option is not selected at Master Account > Asset Level, then system considers only the asset level points at Master Account and 'does not' consolidate the asset level points of its associated account(s). Only the standalone points of Master Account is considered. Even if the 'Consolidate Points at Master' option is selected at later point at Master Account > Asset Level, the points consolidation of associated account(s) will not be triggered until an update happens on Associated Accounts > Asset which is eligible for Consolidation.

Points consolidation is done in following scenarios:

- When new account is added under a Master Account by UI, Funding process, API, Account Onboarding, Multi Account onboarding, and/or Master Account Maintenance Transaction.
- Account Status Change
- During Current Account Level Asset Maintenance updates.
  - Collateral POST/PUT/GET Web Services
  - Collateral Create/Update File uploads
  - Collateral Maintenance from UI
  - Add New Asset Transaction
  - Substitution of asset Transaction

To 'Consolidate Points at Master', following validations and update options are provided:

- Lookup code 'Account Statuses for Points Consolidation' determines which Accounts with which status are to be considered for point's consolidation.
- Batch job which updates the consolidated points at Master Account level only if the 'Expiration Date of Asset' of Actual Asset at associated account is less than the GL date. This batch job is scheduled to run before the billing batch job to update the actual points that needs to be considered for Billing.
- 'Points' are maintained at actual asset level and any changes done at Master account level asset points does not flow down to the Actual Asset.
- In case of an update at Master Account level Asset Point's and subsequently any change in actual asset at current account, system recalculates the points and overrides the points at master account.

Billing Points Consolidation

OFSLL uses Billing Points for Asset Billing calculations to derive the transaction amount using different asset billing rates. For more information, refer to Setup > Asset Billing Rate screen.

Billing points consolidation at Master Account level is decided based on status of 'Consolidate Points at Master' option selected at Master Account level.

- If 'Consolidate Points at Master = N', consolidation is not done and Billing points for Master account is derived based on Asset Usage Type (i.e. either FULL or HALF).
- If 'Consolidate Points at Master = Y', Billing points consolidation is done at Master Account considering the Associated Account level billing Points (which are derived considering Asset Usage Type i.e. either FULL or HALF).

Note

If the 'Consolidate Points at Master' option is changed from 'N' to 'Y' at later point, then points consolidation of Master account is not done. However, consolidation is still done if there is a change in associated account(s).

The consolidated billing points are populated in Vacation Ownership sub tab available in Customer Service screen > Collateral tab > Home sub tab.

Following examples illustrates on how Actual and billing points are consolidated.

Scenario 1: Consolidate Points at Master = N

Here, consolidation is not done and billing points are considered based on Asset Usage Type. Also, even if 'Consolidate Points to Master = Y' for associated account(s), the same is not considered.

Account Type	Points on Funding	Actual Points	Asset Usage Type	Billing Points
Master M1	50	50	Half (total Points/2)	25
Associated A1	100	100	Full	100
Associated A2	100	100	Full	100

Scenario 2: Consolidate Points at Master = Y

Here, billing points consolidation is done but Asset Usage Type of Master account is not considered.

Account Type	Points on Funding	Actual Points	Asset Usage Type	Billing Points
Master M1	50	200 (50 points of M1 is overwritten)	Full (Not considered)	100
Associated A1	100	100	Half (total Points/2)	50
Associated A2	100	100	Half (total Points/2)	50

Note that, billing points are consolidated only if the following conditions are satisfied:

- Master Account level ‘Consolidate Points at Master = Y’ and the same ‘Points Consolidation Type’ is selected for both master and associated account(s).
- The status of associated account(s) is available and enabled in ACC_STATUS_POINT_CONS_CD lookup type.
- Status of assets under the selected accounts must ‘Active’ (not expired) and ‘Expiry Date of Asset’ is greater than GL date.

10.1.2 Valuations Sub Tab

The Valuation sub section contains information about the value of the asset. The Values section enables you enter the value of the asset. The Addons sub tab records information about any add ons associated with the collateral.

To complete the Valuations section

1. Click **Valuations** section.
2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Valuations section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Total Value =	View the total value.
Wholesale Base	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Retail Base	Specify the retail value.
Addons +	View the add-ons value.
Usage Value +	Specify the usage. This pertains to Line of credit and usually is entered as the current mileage on vehicle.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Addons** section, you can perform any of the Basic Operations mentioned in Navigation chapter. You need to specify all the field values for every asset’s add-ons and attributes on the application.
5. A brief description of the fields is given below::

Field:	Do this:
Addons/Attributes	Select the add-on/attribute.

Field:	Do this:
Value	Specify the value of the attribute.
Amt	Specify the add-on amount.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

10.1.3 Tracking Sub Tab

The Tracking sub screen enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

To track attributes for the collateral

1. Click the **Tracking** sub tab.
2. In the **Tracking Items** section, click **Load Details**.
3. In the **Tracking Items** section, you can perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Followup Dt	Specify the next follow-up date.
Enabled	Select to track the information from start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

4. Complete the Tracking Item Details section by entering information about a parameter in the corresponding the Value field.
5. Perform any of the Basic Actions mentioned in Navigation chapter.

10.1.4 Vacation Ownership sub 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 records for the selected account.

For detailed information of the fields in this sub tab, refer to ‘Vacation Ownership tab’ section in Customer Service > Collateral > Home tab.

10.1.5 Status History Sub Tab

The Status History sub tab enables you to view the asset history of association with accounts.

To view the Status History

1. Click the **Status History** sub tab.

2. In the **Status History** section, view the following information:

Field:	Do this:
Account #	View the account number.
Status	View the status of asset.
Lien Status	View lien status of the asset.
Line Event Date	View lien event date of the asset.
Data Change Status	View the data change status of the asset.
Data Change Date	View the data change date of the asset.
Comments	View comments of the asset if any.

10.1.6 Asset Relation Sub Tab

The Asset Relation sub tab enables you to view the asset relationship.

To view the Asset Relation

1. Click the **Asset Relation** sub tab.
2. In the **Asset Relation** section, view the following information:

Field:	Do this:
Account #	View the account number.
Asset #	View the asset number.
Account Status	View the Account status.
Current Ind	Indicates that this is the current asset.
Primary Ind	Indicates that this asset is the primary.

10.1.7 Audit Sub Tab

The Audit sub tab enables you to view the asset relationship.

To view the Audit

1. Click the **Audit** sub tab
2. In the **Audit** section, view the following information:

Field:	Do this:
Account Id	View the account identification number.
Asset Id	View the asset identification number.
Column Name	View the column name.
New Value	View the new value.

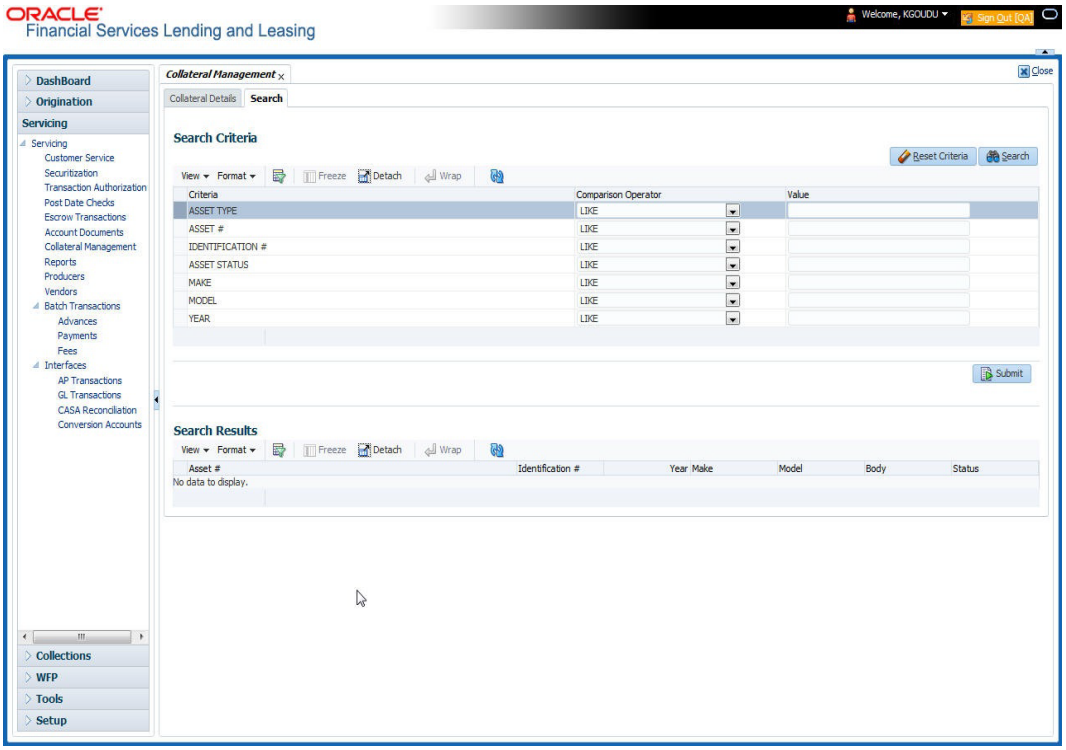
Field:	Do this:
Old Value	View the old value.
Changed By	View the person name who changed the details.
Changed Date	View the date on when the details are changed.

10.2 Search Tab

A Search screen is available on the Collateral Management System to help locate information such as an asset type, asset number, identification number, asset status, make, model, and year. This is the information that is used on the Collateral screen.

To search for a Collateral details

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing** > **Servicing** > **Collateral Management** > **Search.**
2. The Collateral Management screen's Search screen appears.



3. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate a collateral.
4. Click **Search**. The system displays result of the search in Results screen.
5. On the **Results** screen, select the collateral you want to load and click **Submit**. The system loads the collateral details on the Collateral Details screen.

11. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

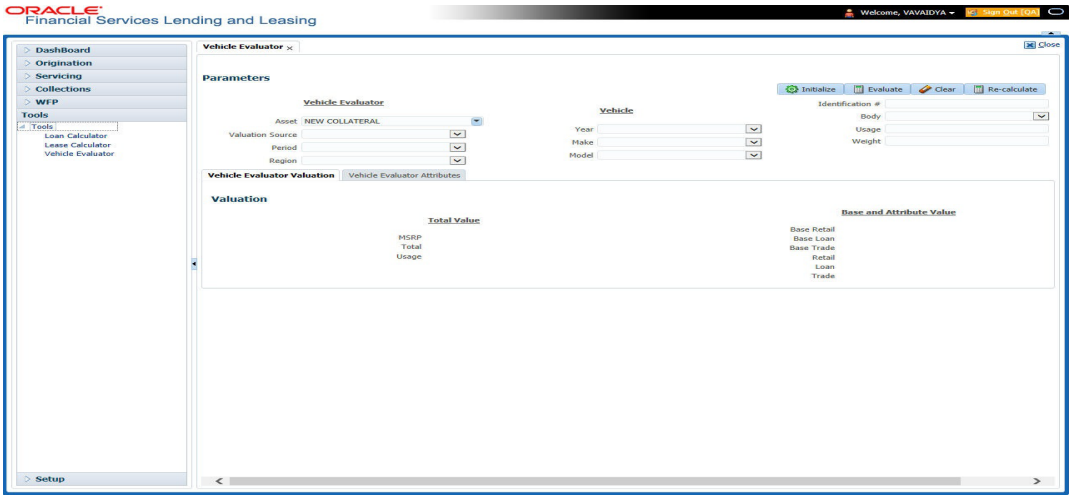
11.1 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear.**

To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source**, **Period** and **Region** fields.
4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #**

   -or-

   Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
   - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
   - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.

– In either case, the system displays following information about the vehicle:
– In the **Vehicle** section, view the returned information:

Field:	View this:
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

11.1.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.

Field:	View this:
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.

  The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

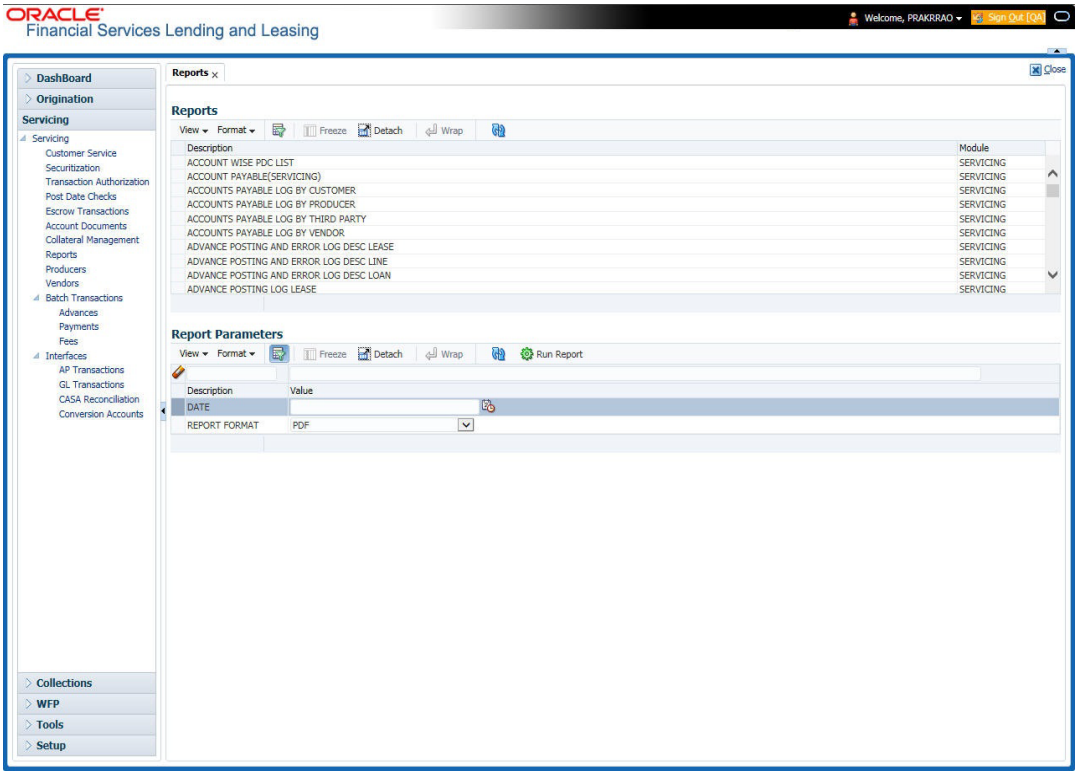
The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

12. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Servicing > Servicing > Reports.**



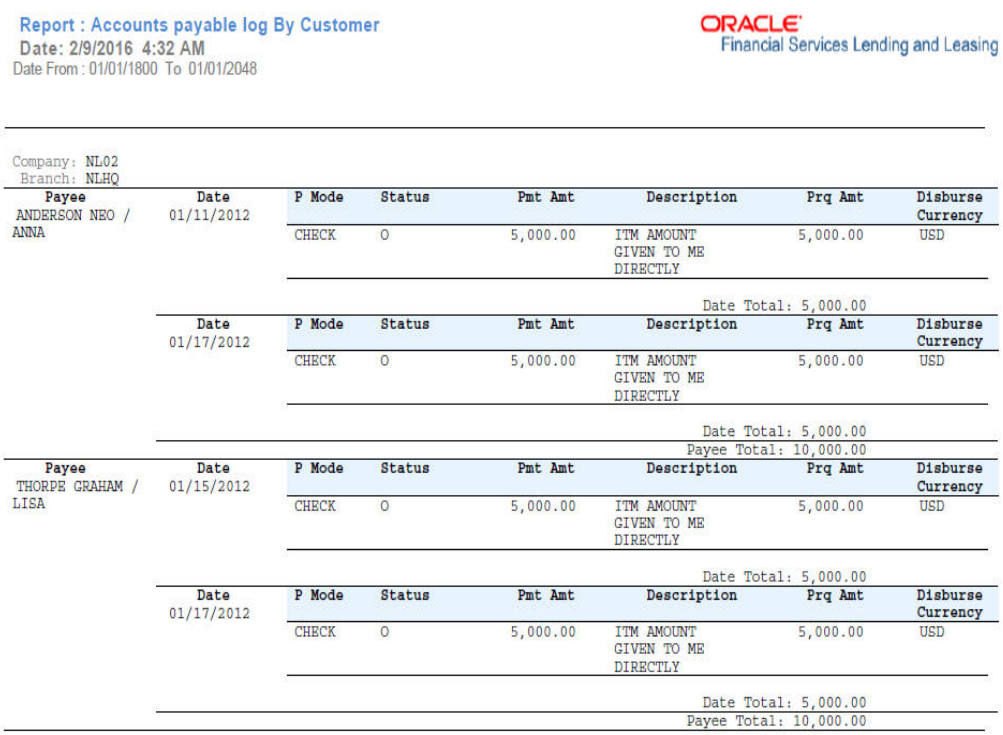
12.1 Accounts Payable Log By Customer

This servicing report lists accounts payables, sorted by customer.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Customer report



Report : Accounts payable log By Customer
Date: 2/9/2016 4:32 AM
Date From : 01/01/1800 To 01/01/2048

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
ANDERSON NEO / ANNA	01/11/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
	01/17/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
						Payee Total:	10,000.00
Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
THORPE GRAHAM / LISA	01/15/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
	01/17/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
						Date Total:	5,000.00
						Payee Total:	10,000.00

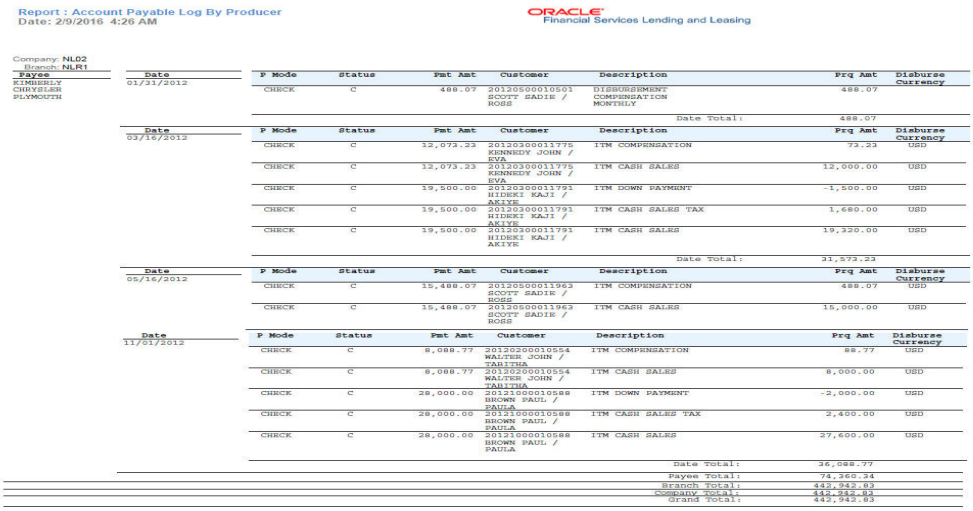
12.2 Accounts Payable Log By Producer

This servicing report lists accounts payables, sorted by producer.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Producer report



Report : Account Payable Log By Producer
Date: 2/9/2016 4:26 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLR1

Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
KIMBERLY CHRYSLER PLYMOUTH	01/31/2012	CHECK	C	488.07	20120500010501 SCOTT SADIE / ROSS	DISBURSEMENT COMPENSATION MONTHLY	488.07	
						Date Total:	488.07	
	03/16/2012	CHECK	C	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM COMPENSATION	73.23	USD
		CHECK	C	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM CASH SALES	12,000.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM DOWN PAYMENT	-1,500.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM CASH SALES TAX	1,680.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM CASH SALES	19,320.00	USD
						Date Total:	31,573.23	
	05/16/2012	CHECK	C	15,488.07	20120500011963 SCOTT SADIE / ROSS	ITM COMPENSATION	488.07	USD
		CHECK	C	15,488.07	20120500011963 SCOTT SADIE / ROSS	ITM CASH SALES	15,000.00	USD
	11/01/2012	CHECK	C	8,088.77	20120200010554 WALTER JOHN / TAMIMA	ITM COMPENSATION	88.77	USD
		CHECK	C	8,088.77	20120200010554 WALTER JOHN / TAMIMA	ITM CASH SALES	8,000.00	USD
		CHECK	C	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM DOWN PAYMENT	-2,000.00	USD
		CHECK	C	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES TAX	2,400.00	USD
		CHECK	C	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES	27,600.00	USD
						Date Total:	36,088.77	
						Payee Total:	74,360.24	
						Branch Total:	442,942.83	
						Company Total:	442,942.83	
						Grand Total:	442,942.83	

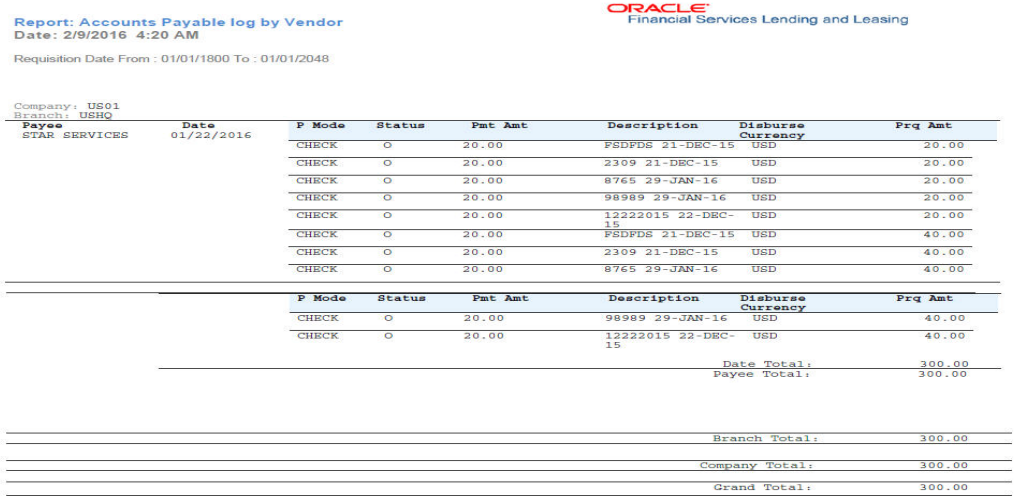
12.3 Accounts Payable Log By Third Party

This servicing report lists accounts payables, sorted by third party.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Third Party report



Report: Accounts Payable log by Vendor
Date: 2/9/2016 4:20 AM

ORACLE Financial Services Lending and Leasing

Requisition Date From : 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
STAR SERVICES	01/22/2016	CHECK	O	20.00	FSDFDS 21-DEC-15	USD	20.00
		CHECK	O	20.00	2309 21-DEC-15	USD	20.00
		CHECK	O	20.00	8765 29-JAN-16	USD	20.00
		CHECK	O	20.00	98989 29-JAN-16	USD	20.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	20.00
		CHECK	O	20.00	FSDFDS 21-DEC-15	USD	40.00
		CHECK	O	20.00	2309 21-DEC-15	USD	40.00
		CHECK	O	20.00	8765 29-JAN-16	USD	40.00
		CHECK	O	20.00	98989 29-JAN-16	USD	40.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	40.00
						Date Total:	300.00
						Payee Total:	300.00
						Branch Total:	300.00
						Company Total:	300.00
						Grand Total:	300.00

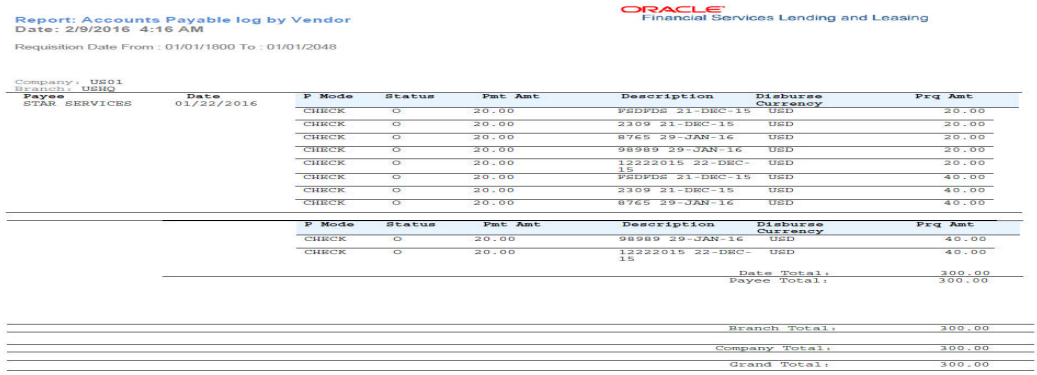
12.4 Accounts Payable Log By Vendor

This servicing report lists accounts payables, sorted by vendor.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Vendor report



Report: Accounts Payable log by Vendor
Date: 2/9/2016 4:16 AM
Requisition Date From : 01/01/1800 To : 01/01/2048

ORACLE Financial Services Lending and Leasing

Company: US01
Branch: USHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
STAR SERVICES	01/22/2016	CHECK	O	20.00	PSDFDS 21-DEC-15	USD	20.00
		CHECK	O	20.00	2309 21-DEC-15	USD	20.00
		CHECK	O	20.00	8765 29-JAN-16	USD	20.00
		CHECK	O	20.00	98989 29-JAN-16	USD	20.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	20.00
		CHECK	O	20.00	PSDFDS 21-DEC-15	USD	40.00
		CHECK	O	20.00	2309 21-DEC-15	USD	40.00
		CHECK	O	20.00	8765 29-JAN-16	USD	40.00
		P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
		CHECK	O	20.00	98989 29-JAN-16	USD	40.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	40.00
					Date Total:		300.00
					Payee Total:		300.00
					Branch Total:		300.00
					Company Total:		300.00
					Grand Total:		300.00

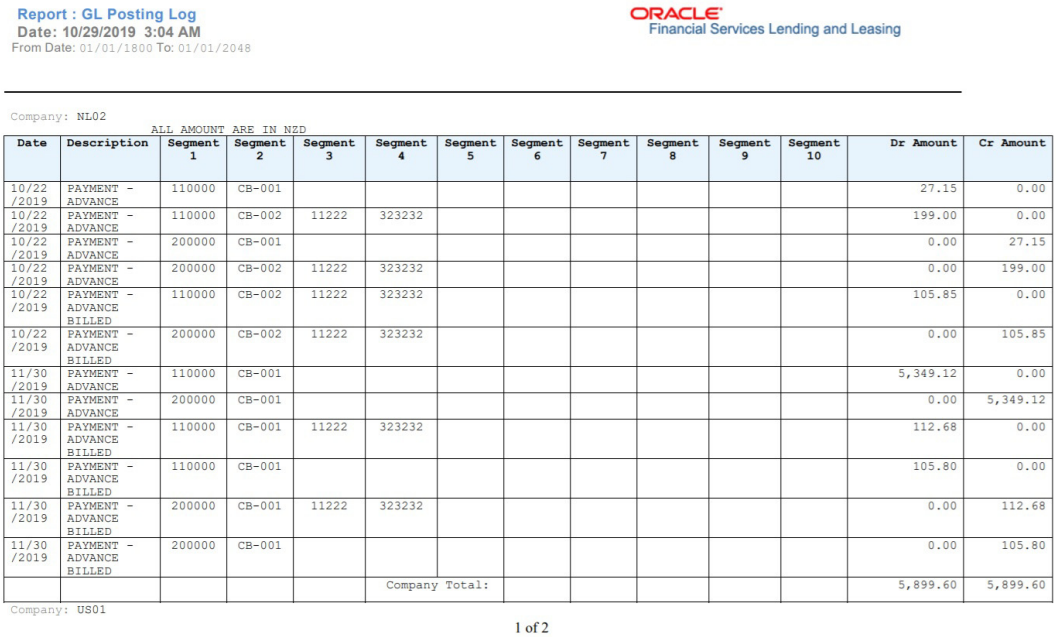
12.5 GL Posting Log

This servicing report lists general ledger postings between the date ranges specified in input parameters. The report includes date of GL postings, description, additional information in Segment (1-10), Debited (Dr) and Credit (Cr) Amount.

Parameters:

- Company/Branch
- GL Portfolio Company
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the GL Posting Log report



Report : GL Posting Log
Date: 10/29/2019 3:04 AM
From Date: 01/01/1800 To: 01/01/2048

ORACLE Financial Services Lending and Leasing

Company: NL02
ALL AMOUNT ARE IN NZD

Date	Description	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Segment 7	Segment 8	Segment 9	Segment 10	Dr Amount	Cr Amount
10/22/2019	PAYMENT - ADVANCE	110000	CB-001									27.15	0.00
10/22/2019	PAYMENT - ADVANCE	110000	CB-002	11222	323232							199.00	0.00
10/22/2019	PAYMENT - ADVANCE	200000	CB-001									0.00	27.15
10/22/2019	PAYMENT - ADVANCE	200000	CB-002	11222	323232							0.00	199.00
10/22/2019	PAYMENT - ADVANCE BILLED	110000	CB-002	11222	323232							105.85	0.00
10/22/2019	PAYMENT - ADVANCE BILLED	200000	CB-002	11222	323232							0.00	105.85
11/30/2019	PAYMENT - ADVANCE	110000	CB-001									5,349.12	0.00
11/30/2019	PAYMENT - ADVANCE	200000	CB-001									0.00	5,349.12
11/30/2019	PAYMENT - ADVANCE BILLED	110000	CB-001	11222	323232							112.68	0.00
11/30/2019	PAYMENT - ADVANCE BILLED	110000	CB-001									105.80	0.00
11/30/2019	PAYMENT - ADVANCE BILLED	200000	CB-001	11222	323232							0.00	112.68
11/30/2019	PAYMENT - ADVANCE BILLED	200000	CB-001									0.00	105.80
					Company Total:							5,899.60	5,899.60

Company: US01

1 of 2

12.6 Pool Txns Log By GL Post Dt

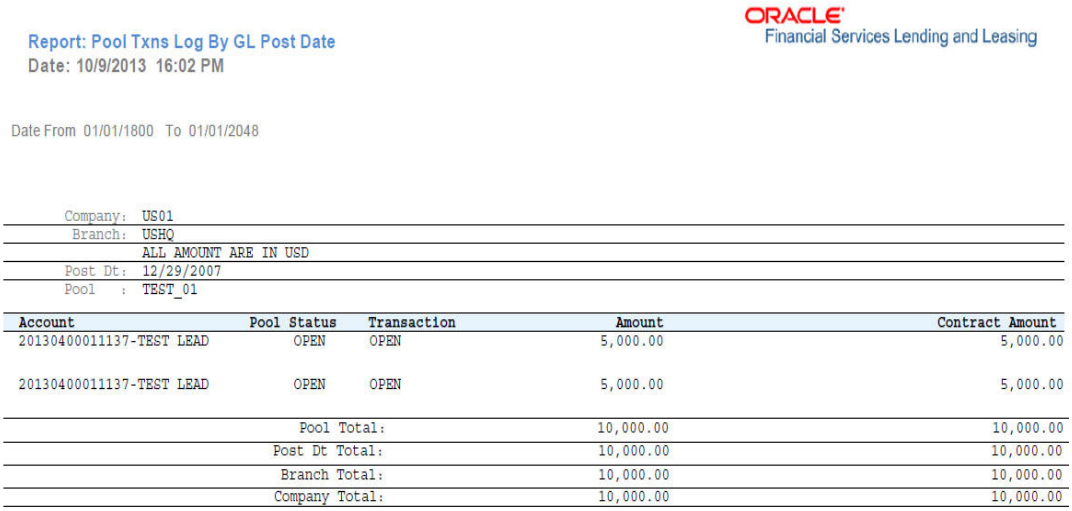
This servicing report lists monetary transactions by GL post date.

Parameters:

- Company/Branch
- Account Number

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Txns Log By GL Post DT report



Report: Pool Txns Log By GL Post Date
Date: 10/9/2013 16:02 PM

ORACLE
Financial Services Lending and Leasing

Date From 01/01/1800 To 01/01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD
Post Dt: 12/29/2007
Pool : TEST_01

Account	Pool Status	Transaction	Amount	Contract Amount
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
Pool Total:			10,000.00	10,000.00
Post Dt Total:			10,000.00	10,000.00
Branch Total:			10,000.00	10,000.00
Company Total:			10,000.00	10,000.00

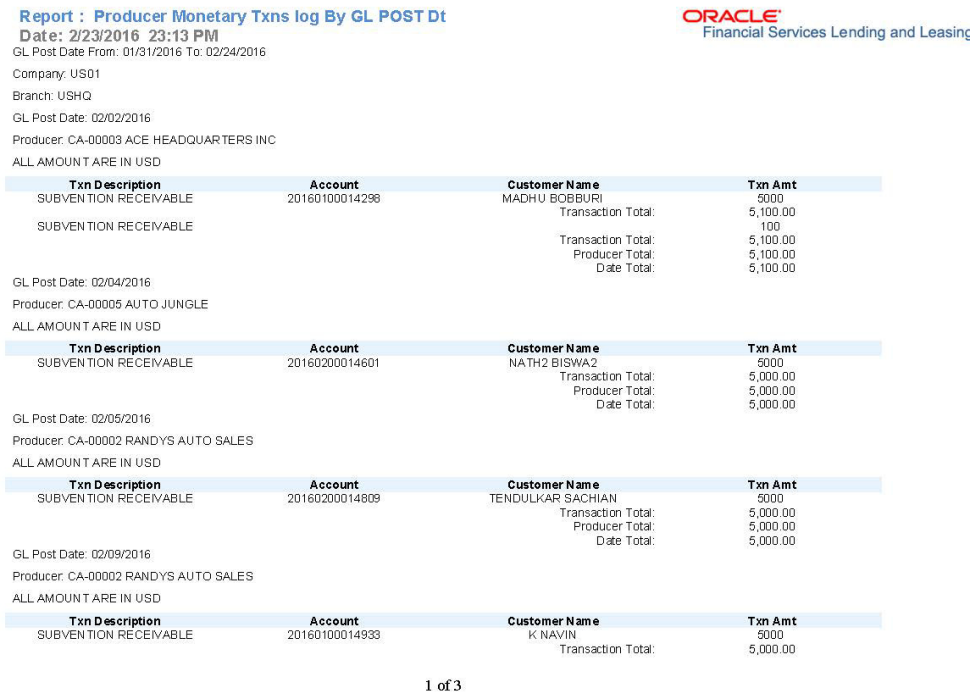
12.7 Producer Monetary Txns Log By GL Post DT

This servicing report lists producer monetary transactions sorted by GL post date.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Producer Monetary Txns Log By GL Post DT report



Report : Producer Monetary Txns log By GL POST Dt
Date: 2/23/2016 23:13 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From: 01/31/2016 To: 02/24/2016

Company: US01

Branch: USHQ

GL Post Date: 02/02/2016

Producer: CA-00003 ACE HEADQUARTERS INC

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014298	MADHU BOBBURI	5000
		Transaction Total:	5,100.00
SUBVENTION RECEIVABLE			100
		Transaction Total:	5,100.00
		Producer Total:	5,100.00
		Date Total:	5,100.00

GL Post Date: 02/04/2016

Producer: CA-00005 AUTO JUNGLE

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014601	NATH2 BISWA2	5000
		Transaction Total:	5,000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00

GL Post Date: 02/05/2016

Producer: CA-00002 RANDYS AUTO SALES

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014809	TENDULKAR SACHIAN	5000
		Transaction Total:	5,000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00

GL Post Date: 02/09/2016

Producer: CA-00002 RANDYS AUTO SALES

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014933	K NAVIN	5000
		Transaction Total:	5,000.00

1 of 3

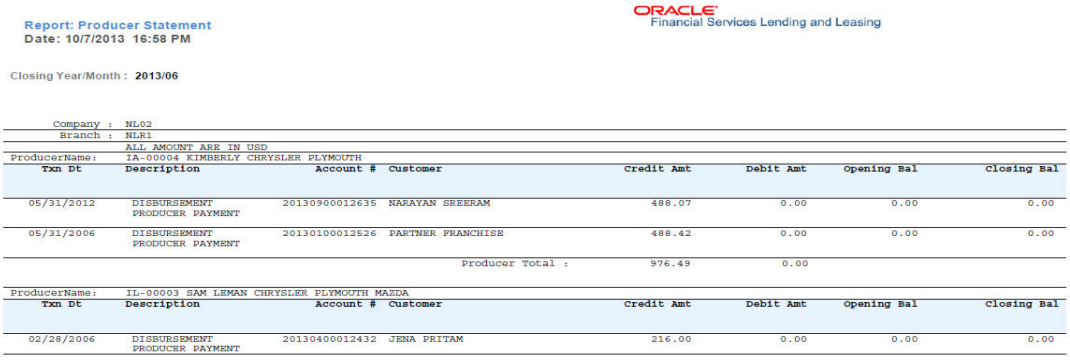
12.8 Producer Statement

This servicing report lists producer statements.

Parameters:

- Company/Branch
- Producer
- Date MM/DD/YYYY
- Report Format

Example of the Producer Statement report



Report: Producer Statement
Date: 10/7/2013 16:58 PM

ORACLE Financial Services Lending and Leasing

Closing Year/Month : 2013/06

Company : NL02
Branch : NLR1
ALL AMOUNT ARE IN USD

ProducerName: IA-00004 KIMBERLY CHRYSLER PLYMOUTH

Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
05/31/2012	DISBURSEMENT PRODUCER PAYMENT	20130900012635	NARAYAN SREERAM	488.07	0.00	0.00	0.00
05/31/2006	DISBURSEMENT PRODUCER PAYMENT	20130100012526	PARTNER FRANCHISE	488.42	0.00	0.00	0.00
			Producer Total :	976.49	0.00		

ProducerName: IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA

Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
02/28/2006	DISBURSEMENT PRODUCER PAYMENT	20130400012432	JENA PRITAM	216.00	0.00	0.00	0.00

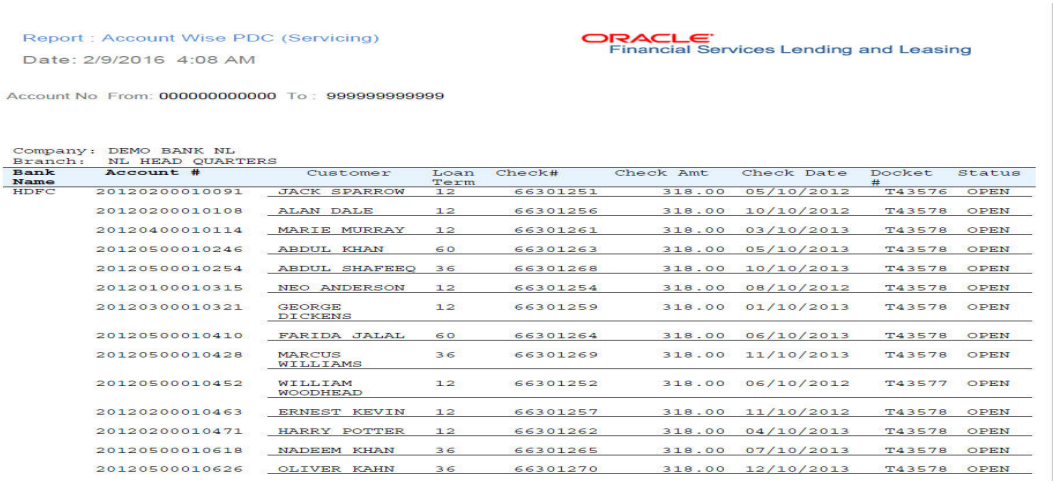
12.9 Account Wise PDC List

This report lists all the accounts with the corresponding PDCs received. Details including account number, customer name, tenor, bank name, cheque numbers (from and to), number of checks given and cheque amount are displayed.

Parameters:

- Company/Branch
- Account No. To
- Account No. From
- Report Format

Example of the Account Wise PDC List report



Report : Account Wise PDC (Servicing)
Date: 2/9/2016 4:08 AM

ORACLE Financial Services Lending and Leasing

Account No From: 000000000000 To : 999999999999

Company: DEMO BANK NL
Branch: NL HEAD QUARTERS

Bank Name	Account #	Customer	Loan Term	Check#	Check Amt	Check Date	Docket #	Status
HDFC	20120200010091	JACK SPARROW	12	66301251	318.00	05/10/2012	T43576	OPEN
	20120200010108	ALAN DALE	12	66301256	318.00	10/10/2012	T43578	OPEN
	20120400010114	MARIE MURRAY	12	66301261	318.00	03/10/2013	T43578	OPEN
	20120500010246	ABDUL KHAN	60	66301263	318.00	05/10/2013	T43578	OPEN
	20120500010254	ABDUL SHAFEEQ	36	66301268	318.00	10/10/2013	T43578	OPEN
	20120100010315	NEO ANDERSON	12	66301254	318.00	08/10/2012	T43578	OPEN
	20120300010321	GEORGE DICKENS	12	66301259	318.00	01/10/2013	T43578	OPEN
	20120500010410	FARIDA JALAL	60	66301264	318.00	06/10/2013	T43578	OPEN
	20120500010428	MARCUS WILLIAMS	36	66301269	318.00	11/10/2013	T43578	OPEN
	20120500010452	WILLIAM WOODHEAD	12	66301252	318.00	06/10/2012	T43577	OPEN
	20120200010463	ERNEST KEVIN	12	66301257	318.00	11/10/2012	T43578	OPEN
	20120200010471	HARRY POTTER	12	66301262	318.00	04/10/2013	T43578	OPEN
	20120500010618	NADEEM KHAN	36	66301265	318.00	07/10/2013	T43578	OPEN
	20120500010626	OLIVER KAHN	36	66301270	318.00	12/10/2013	T43578	OPEN

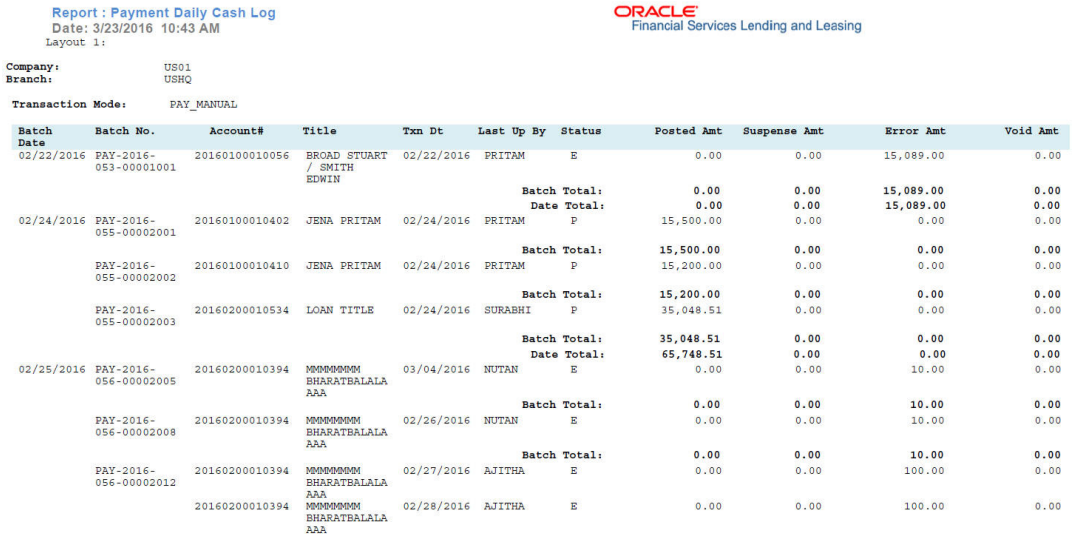
12.10 Payment Posting (Daily Cash) Log

This servicing report lists payment postings (daily cash).

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Posting Daily Cash Log



Report : Payment Daily Cash Log
Date: 3/23/2016 10:43 AM
Layout 1:

ORACLE
Financial Services Lending and Leasing

Company: US01
Branch: USHQ

Transaction Mode: PAY_MANUAL

Batch Date	Batch No.	Account#	Title	Txn Dt	Last Up By	Status	Posted Amt	Suspense Amt	Error Amt	Void Amt
02/22/2016	PAY-2016-053-00001001	20160100010056	BROAD STUART / SMITH EDWIN	02/22/2016	PRITAM	E	0.00	0.00	15,089.00	0.00
						Batch Total:	0.00	0.00	15,089.00	0.00
						Date Total:	0.00	0.00	15,089.00	0.00
02/24/2016	PAY-2016-055-00002001	20160100010402	JENA PRITAM	02/24/2016	PRITAM	P	15,500.00	0.00	0.00	0.00
						Batch Total:	15,500.00	0.00	0.00	0.00
	PAY-2016-055-00002002	20160100010410	JENA PRITAM	02/24/2016	PRITAM	P	15,200.00	0.00	0.00	0.00
						Batch Total:	15,200.00	0.00	0.00	0.00
	PAY-2016-055-00002003	20160200010534	LOAN TITLE	02/24/2016	SURABHI	P	35,048.51	0.00	0.00	0.00
						Batch Total:	35,048.51	0.00	0.00	0.00
						Date Total:	65,748.51	0.00	0.00	0.00
02/25/2016	PAY-2016-056-00002005	20160200010394	MMMMMMM BHARATBALALA AAA	03/04/2016	NUTAN	E	0.00	0.00	10.00	0.00
						Batch Total:	0.00	0.00	10.00	0.00
	PAY-2016-056-00002008	20160200010394	MMMMMMM BHARATBALALA AAA	02/26/2016	NUTAN	E	0.00	0.00	10.00	0.00
						Batch Total:	0.00	0.00	10.00	0.00
	PAY-2016-056-00002012	20160200010394	MMMMMMM BHARATBALALA AAA	02/27/2016	AJITHA	E	0.00	0.00	100.00	0.00
		20160200010394	MMMMMMM BHARATBALALA AAA	02/28/2016	AJITHA	E	0.00	0.00	100.00	0.00

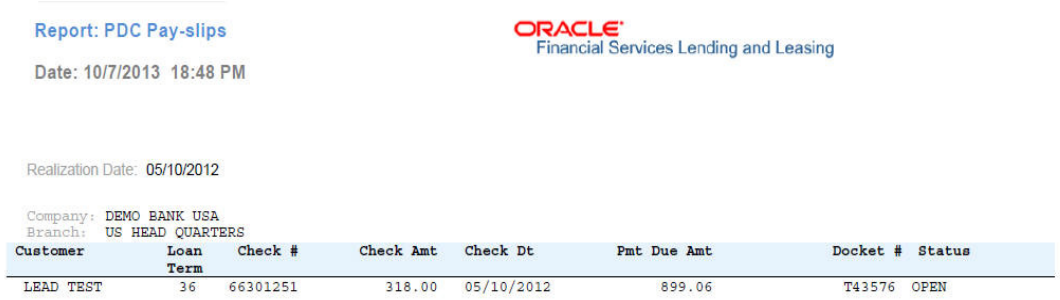
12.11 PDC Payslip

This report lists all accounts for which PDCs are required. This report is generated using month and year as parameters.

Parameters:

- Company/Branch
- PDC Realization Date
- Report Format

Example of the PDC Payslip report



Report: PDC Pay-slips

Date: 10/7/2013 18:48 PM

ORACLE
Financial Services Lending and Leasing

Realization Date: 05/10/2012

Company: DEMO BANK USA
Branch: US HEAD QUARTERS

Customer	Loan Term	Check #	Check Amt	Check Dt	Pmt Due Amt	Docket #	Status
LEAD TEST	36	66301251	318.00	05/10/2012	899.06	T43576	OPEN

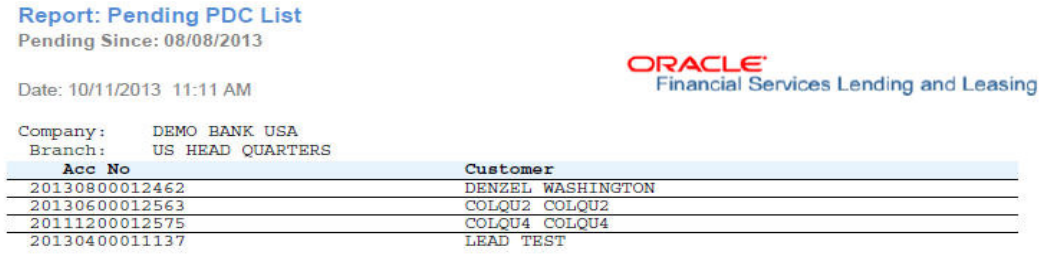
12.12 Pending PDC List

This report lists all accounts for which the PDCs have to be deposited based on a cheque deposit date.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pending PDC List report



Report: Pending PDC List
Pending Since: 08/08/2013

ORACLE Financial Services Lending and Leasing

Date: 10/11/2013 11:11 AM

Company: DEMO BANK USA
Branch: US HEAD QUARTERS

Acc No	Customer
20130800012462	DENZEL WASHINGTON
20130600012563	COLQU2 COLQU2
20111200012575	COLQU4 COLQU4
20130400011137	LEAD TEST

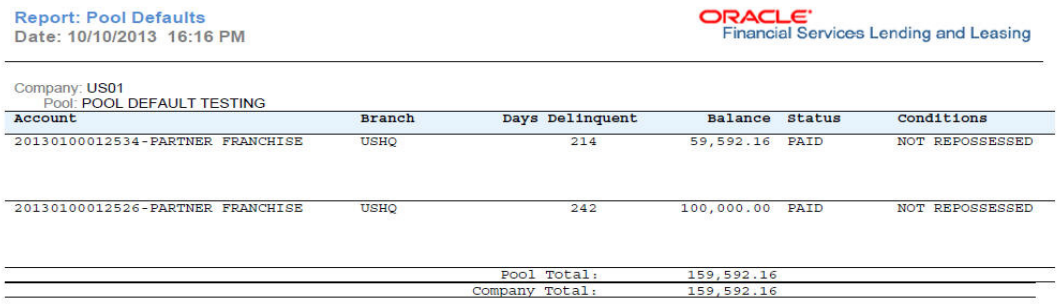
12.13 Pool Defaults

This servicing report lists not liquidated securitization pools.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pool Defaults report



Report: Pool Defaults
Date: 10/10/2013 16:16 PM

ORACLE Financial Services Lending and Leasing

Company: US01
Pool: POOL DEFAULT TESTING

Account	Branch	Days Delinquent	Balance	Status	Conditions
20130100012534-PARTNER FRANCHISE	USHQ	214	59,592.16	PAID	NOT REPOSSESSED
20130100012526-PARTNER FRANCHISE	USHQ	242	100,000.00	PAID	NOT REPOSSESSED
		Pool Total:	159,592.16		
		Company Total:	159,592.16		

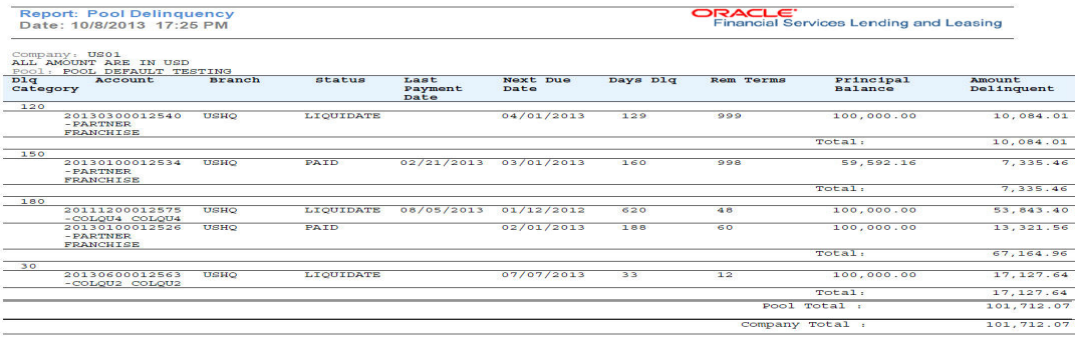
12.14 Pool Delinquency

This servicing report lists delinquency securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Delinquency report



Report: Pool Delinquency
Date: 10/8/2013 17:25 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Dlq Category	Account	Branch	Status	Last Payment Date	Next Due Date	Days Dlq	Rem Terms	Principal Balance	Amount Delinquent
120									
	20130300012540 -PARTNER FRANCHISE	USHQ	LIQUIDATE		04/01/2013	129	999	100,000.00	10,084.01
								Total:	10,084.01
150									
	20130100012534 -PARTNER FRANCHISE	USHQ	PAID	02/21/2013	03/01/2013	160	998	59,592.16	7,335.46
								Total:	7,335.46
180									
	20111200012575 -COLQU4 COLQU4	USHQ	LIQUIDATE	08/05/2013	01/12/2012	620	48	100,000.00	53,843.40
	20130100012526 -PARTNER FRANCHISE	USHQ	PAID		02/01/2013	188	60	100,000.00	13,321.56
								Total:	67,164.96
30									
	20130600012563 -COLQU2 COLQU2	USHQ	LIQUIDATE		07/07/2013	33	12	100,000.00	17,127.64
								Total:	17,127.64
								Pool Total :	101,712.07
								Company Total :	101,712.07

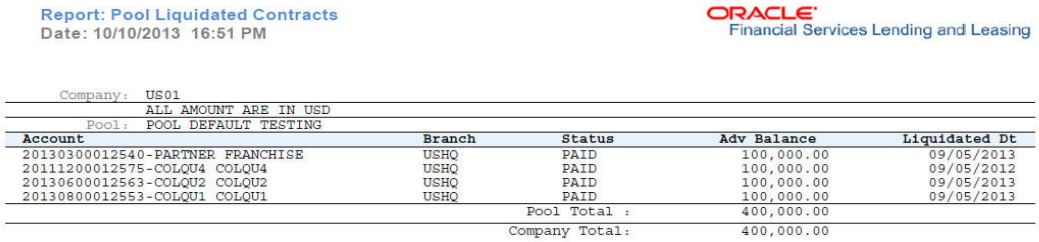
12.15 Pool Liquidated Contracts

This servicing report lists monthly recovery securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Liquidated Contracts report



Report: Pool Liquidated Contracts
Date: 10/10/2013 16:51 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Account	Branch	Status	Adv Balance	Liquidated Dt
20130300012540-PARTNER FRANCHISE	USHQ	PAID	100,000.00	09/05/2013
20111200012575-COLQU4 COLQU4	USHQ	PAID	100,000.00	09/05/2012
20130600012563-COLQU2 COLQU2	USHQ	PAID	100,000.00	09/05/2013
20130800012553-COLQU1 COLQU1	USHQ	PAID	100,000.00	09/05/2013
		Pool Total :	400,000.00	
		Company Total:	400,000.00	

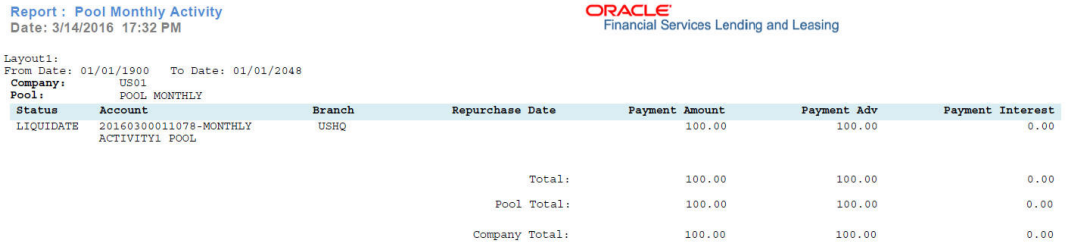
12.16 Pool Monthly Activity

This servicing report lists monthly activity securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Monthly Activity report



Report : Pool Monthly Activity
Date: 3/14/2016 17:32 PM

ORACLE Financial Services Lending and Leasing

Layout1:
From Date: 01/01/1900 To Date: 01/01/2048
Company: US01
Pool: POOL MONTHLY

Status	Account	Branch	Repurchase Date	Payment Amount	Payment Adv	Payment Interest
LIQUIDATE	20160300011078-MONTHLY ACTIVITY1 POOL	USHQ		100.00	100.00	0.00
			Total:	100.00	100.00	0.00
			Pool Total:	100.00	100.00	0.00
			Company Total:	100.00	100.00	0.00

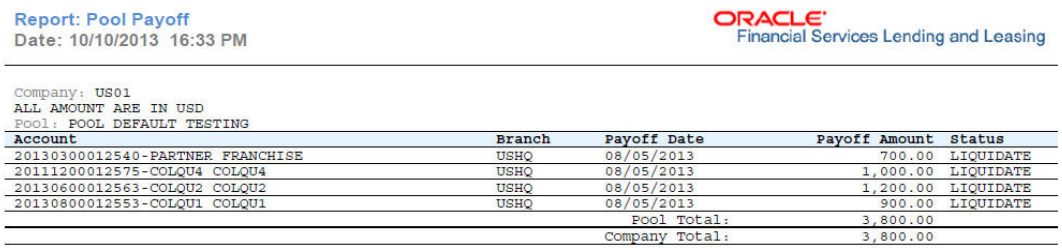
12.17 Pool Payoffs

This servicing report lists payoff securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Payoffs report



Report: Pool Payoff
Date: 10/10/2013 16:33 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Account	Branch	Payoff Date	Payoff Amount	Status
20130300012540-PARTNER FRANCHISE	USHQ	08/05/2013	700.00	LIQUIDATE
20111200012575-COLQU4 COLQU4	USHQ	08/05/2013	1,000.00	LIQUIDATE
20130600012563-COLQU2 COLQU2	USHQ	08/05/2013	1,200.00	LIQUIDATE
20130800012553-COLQU1 COLQU1	USHQ	08/05/2013	900.00	LIQUIDATE
		Pool Total:	3,800.00	
		Company Total:	3,800.00	

12.18 Pool Recovery

This servicing report lists recovery securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Recovery report

Report: Pool Recovery
Date: 10/10/2013 16:46 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool : POOL DEFAULT TESTING

Account	Branch	Status	Recovery Date	Recovery Amt	Recovery Adv	Recovery Int
20111200012575-COLQU4 COLQU4	USHQ	PAID	08/05/2013	1,000.00	900.00	1,000.00
		Pool Total:		1,000.00	900.00	1,000.00
		Company Total:		1,000.00	900.00	1,000.00

12.19 Pool Repurchased Accounts

This servicing reports lists repurchased account securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Repurchased Accounts report

Report: Pool Repurchased Accounts
Date: 10/10/2013 16:37 PM

ORACLE Financial Services Lending and Leasing

Date From: 01/01/1800 To: 01/01/2048

Company :US01
ALL AMOUNT ARE IN USD
Pool :POOL DEFAULT TESTING

Account	Branch	Principal Balance	Repurchased Balance	Reason
20130100012526-PARTNER FRANCHISE	USHQ	100,000.00	700.00	
20130100012534-PARTNER FRANCHISE	USHQ	59,592.16	500.00	
20111200012575-COLQU4 COLQU4	USHQ	100,000.00	1,300.00	
20130800012553-COLQU1 COLQU1	USHQ	1,500.00	410.00	
20130600012563-COLQU2 COLQU2	USHQ	100,000.00	1,500.00	
	Pool Total :	361,092.16	4,410.00	
	Company Total :	361,092.16	4,410.00	

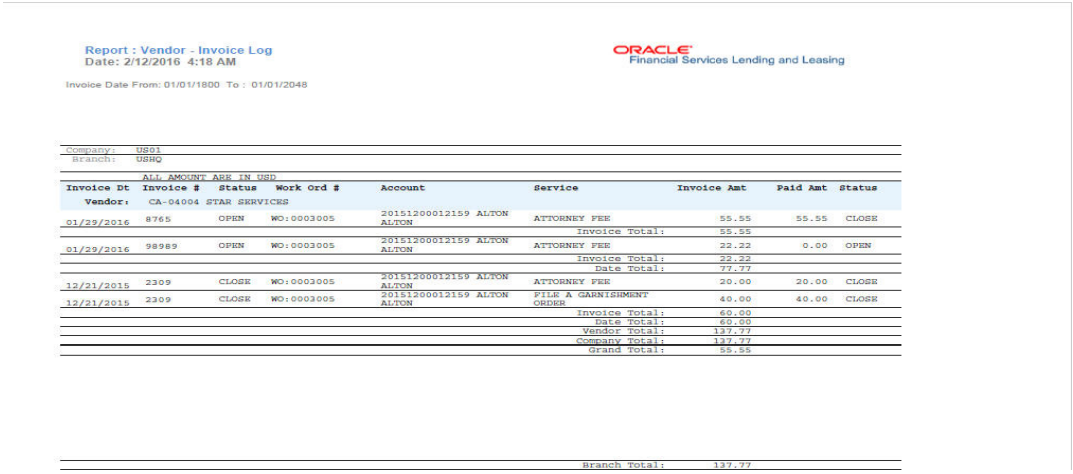
12.20 Vendor - Invoice Log

This report lists invoices.

Parameters:

- Company/Branch
- Vendor #
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Invoice Log report



Report : Vendor - Invoice Log
Date: 2/12/2016 4:18 AM

ORACLE Financial Services Lending and Leasing

Invoice Date From: 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD

Invoice Dt	Invoice #	Status	Work Ord #	Account	Service	Invoice Amt	Paid Amt	Status
Vendor: CA-04004 STAR SERVICES								
01/29/2016	8765	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	55.55	55.55	CLOSE
					Invoice Total:	55.55		
01/29/2016	98989	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	22.22	0.00	OPEN
					Invoice Total:	22.22		
					Date Total:	77.77		
12/21/2015	2309	CLOSE	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	20.00	20.00	CLOSE
12/21/2015	2309	CLOSE	WO:0003005	20151200012159 ALTON ALTON	FILE A GARNISHMENT ORDER	40.00	40.00	CLOSE
					Invoice Total:	60.00		
					Date Total:	60.00		
					Vendor Total:	137.77		
					Company Total:	137.77		
					Grand Total:	55.55		
					Branch Total:	137.77		

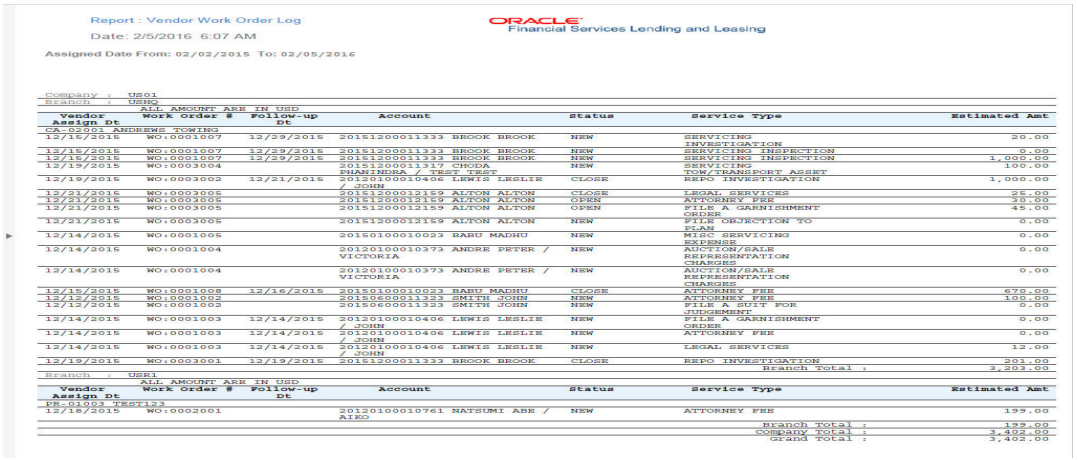
12.21 Vendor - Work Order Log

This report lists work orders.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Work Order Log report



Report : Vendor Work Order Log
Date: 2/5/2016 6:07 AM

ORACLE Financial Services Lending and Leasing

Assigned Date From: 02/02/2015 To: 02/05/2016

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN USD

Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
CA-02001 ANDREWS TOWING						
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INVESTIGATION	20.00
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	0.00
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	1,000.00
12/19/2015	WO:0003004		20151200011317 CHODA PHANINDRA / TEST TEST	NEW	SERVICING TOW/TRANSPORT ASSET	100.00
12/19/2015	WO:0003002	12/21/2015	20120100010406 LEWIS LESLIE / JOHN	CLOSE	REPO INVESTIGATION	1,000.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	CLOSE	LEGAL SERVICES	25.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	ATTORNEY FEE	30.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	FILE A GARNISHMENT ORDER	45.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	NEW	FILE OBJECTION TO PLAN	0.00
12/14/2015	WO:0001005		20150100010023 BABU MADHU	NEW	MISC SERVICING EXPENSE	0.00
12/14/2015	WO:0001004		20120100010373 ANDRE PETER / VICTORIA	NEW	AUCTION/SALE REPRESENTATION CHARGES	0.00
12/14/2015	WO:0001004		20120100010373 ANDRE PETER / VICTORIA	NEW	AUCTION/SALE REPRESENTATION CHARGES	0.00
12/15/2015	WO:0001008	12/16/2015	20150100010023 BABU MADHU	CLOSE	ATTORNEY FEE	670.00
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	ATTORNEY FEE	100.00
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	FILE A SUIT FOR JUDGMENT	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	FILE A GARNISHMENT ORDER	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	ATTORNEY FEE	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	LEGAL SERVICES	12.00
12/19/2015	WO:0003001	12/19/2015	20151200011333 BROOK BROOK	CLOSE	REPO INVESTIGATION	201.00
					Branch Total :	3,203.00
Branch : US01						
ALL AMOUNT ARE IN USD						
Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
PE-01003 TEST123						
12/16/2015	WO:0002001		20120100010761 NATSUMI ABE / AIKO	NEW	ATTORNEY FEE	199.00
					Branch Total :	199.00
					Company Total :	3,402.00
					Grand Total :	3,402.00

12.22 Payment Receipt

This report lists payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Payment Receipt report



12.23 Account Wise Payment Receipt

This report lists account wise payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Account Wise payment Receipt report



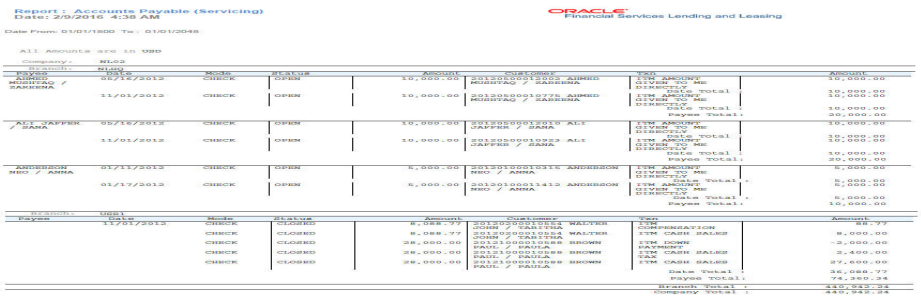
12.24 Account Payable (Servicing)

This report lists the payable accounts.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Servicing Account Payable report



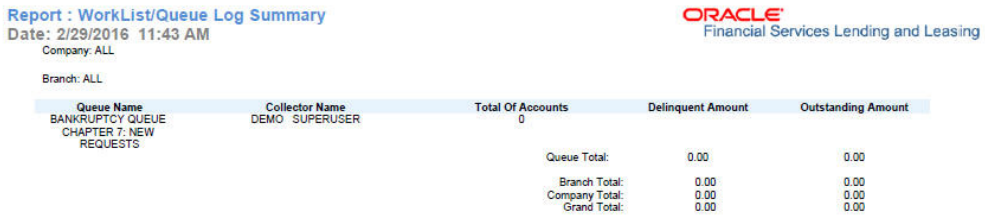
12.25 WorkList/Queue Log Summary

This report lists the collectors queue details with the total of accounts with delinquent and outstanding amounts.

Parameters:

- Company/Branch
- Queue Name
- User Name
- Report Format

Example of WorkList/Queue Log Summary report



Report : WorkList/Queue Log Summary
Date: 2/29/2016 11:43 AM
Company: ALL
Branch: ALL

ORACLE Financial Services Lending and Leasing

Queue Name	Collector Name	Total Of Accounts	Delinquent Amount	Outstanding Amount
BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	DEMO SUPERUSER	0		
		Queue Total:	0.00	0.00
		Branch Total:	0.00	0.00
		Company Total:	0.00	0.00
		Grand Total:	0.00	0.00

12.26 Payment Error Log

This report lists the account specific error log report generated during payment posting batch transaction.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Payment Error Log report

Report : Payment Error Log
Date: 2/29/2016 13:00 PM

ORACLE
Financial Services Lending and Leasing

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN

Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Error Amount
02/22/2016	PAY-2016-053-00001001	20160100010056	BROAD STUART / SMITH EDWIN	02/22/2016	NONE	15,089.00
					Batch Total:	15,089.00
					Date Total:	15,089.00
02/25/2016	PAY-2016-056-00002005	20160200010394	ANAND AJITHA	03/04/2016	NONE	10.00
					Batch Total:	10.00
	PAY-2016-056-00002008	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
					Batch Total:	10.00
	PAY-2016-056-00002012	20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/29/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	NONE	100.00
					Batch Total:	1,000.00
	PAY-2016-056-00002013	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00

12.27 Payment Error Log by Suspense Amount

This report lists the suspense amount in an account during a batch transaction.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Payment Error Log by Suspense Amount report

Report : Payment Error Log by Suspense Amount
Date: 2/29/2016 13:08 PM

ORACLE
Financial Services Lending and Leasing

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN

Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Suspense Amount
02/25/2016	PAY-2016-056-00002009	0		02/26/2016	NONE	10.00
					Batch Total:	10.00
					Date Total:	10.00
					Branch Total:	10.00
					Company Total:	10.00
					Grand Total:	10.00

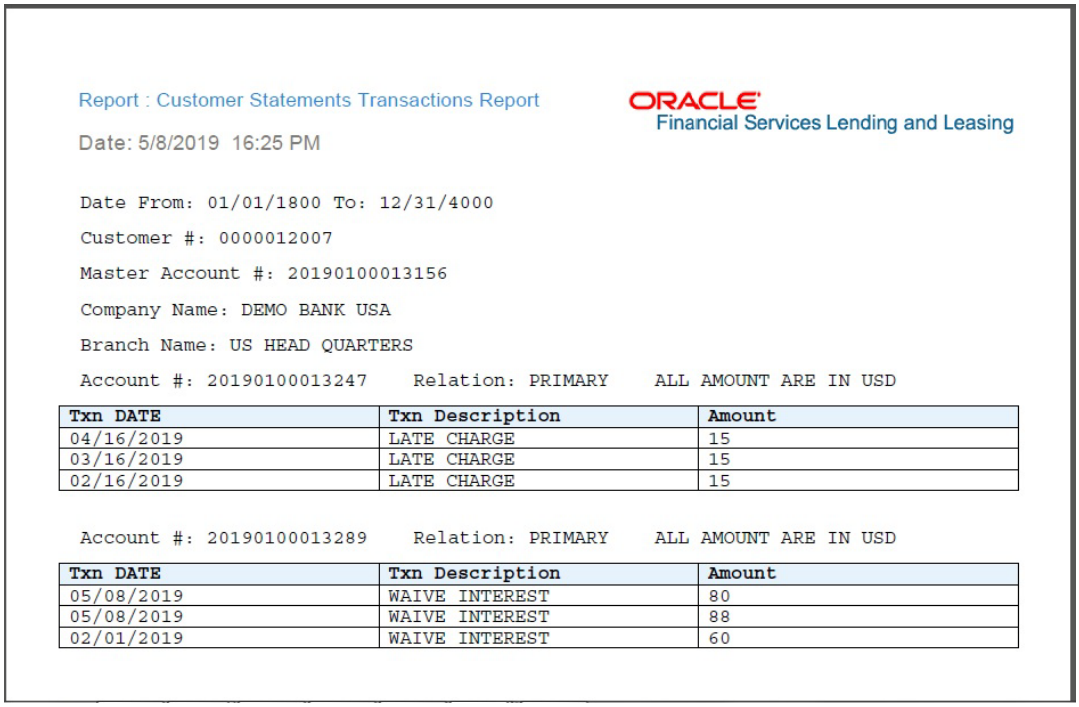
12.28 Customer Statements Transactions

This report lists the statements generated for customer account and Master Account during a batch transaction.

Parameters:

- CUSTOMER NUMBER
- MASTER ACCOUNT NUMBER
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Customer Statements Transactions report



Report : Customer Statements Transactions Report

ORACLE Financial Services Lending and Leasing

Date: 5/8/2019 16:25 PM

Date From: 01/01/1800 To: 12/31/4000

Customer #: 0000012007

Master Account #: 20190100013156

Company Name: DEMO BANK USA

Branch Name: US HEAD QUARTERS

Account #: 20190100013247 Relation: PRIMARY ALL AMOUNT ARE IN USD

Txn DATE	Txn Description	Amount
04/16/2019	LATE CHARGE	15
03/16/2019	LATE CHARGE	15
02/16/2019	LATE CHARGE	15

Account #: 20190100013289 Relation: PRIMARY ALL AMOUNT ARE IN USD

Txn DATE	Txn Description	Amount
05/08/2019	WAIVE INTEREST	80
05/08/2019	WAIVE INTEREST	88
02/01/2019	WAIVE INTEREST	60

12.29 Account Asset Details

Generating this report lists all ‘active’ assets associated to an account during a batch transaction.

Irrespective of the account status, only active asset details are listed in the report and if an account has multiple assets associated, then multiple entries are listed for same account with different asset details.

However, if an account does not have any active asset associated or the entered Account Number is invalid, then blank report is generated.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET SUB TYPE
- ACCOUNT NUMBER
- ASSET PHASE NUMBER
- ASSET INVENTORY SITE
- REPORT FORMAT

Example of Account Assets Detail Report

Report : Account Assets Detail Report
Date: 9/23/2019 16:23 PM

ORACLE
Financial Services Lending and Leasing

Master Account #	Account #	First Name	Middle Name	Last Name	Generation	Contract Date	Points	Building	Units	Week	Site	Phase	Usage Start Date	Asset Identification #
WYN_SVC_BILLING_MASTER_ACC001	WYN_SVC_BILLING_MASTER_ACC001	KRISTIN	C	EATON		19-JUN-2019	2000							123
WYN_SVC_BILLING_MASTER_ACC002	WYN_SVC_BILLING_MASTER_ACC002	KRISTIN	C	EATON		19-JUN-2019	3000							123
WYN_SVC_BILLING_MASTER_ACC003	WYN_SVC_BILLING_MASTER_ACC003	KRISTIN	C	EATON		19-JUN-2019	3000							123
WYN_SVC_BILLING_MASTER_ACC004	WYN_SVC_BILLING_MASTER_ACC004	KRISTIN	C	EATON		19-JUN-2019	3000							123
WYN_SVC_MASTER_001	WYN_SVC_LOAN_001	JAMES	A	DALEY		19-JUN-2019	1000	TOWER1	UNIT1	32	SITE123		2017-12-01T00:00:00.000+05:30	789HEJ838JJF
WYN_SVC_MASTER_001	WYN_SVC_LOAN_002	JAMES	A	DALEY		19-JUN-2019	1000	TOWER1	UNIT1	32	SITE123		2017-12-01T00:00:00.000+05:30	789HEJ838JJF
WYN_SVC_MASTER_001	WYN_SVC_LOAN_003	JAMES	A	DALEY		19-JUN-2019	1000	TOWER1	UNIT1	32	SITE123		2017-12-01T00:00:00.000+05:30	789HEJ838JJF
WYN_SVC_MASTER_001	WYN_SVC_MASTER_001	JAMES	A	DALEY		19-JUN-2019	3000							789HEJ838JJF

12.30 Trade Details

Generating this report lists the traded accounts information within the specified date range provided in input parameters. These accounts consists of both existing (old) accounts which are traded along with new accounts which are created as part of the trade.

Also, this report consists of only those accounts in which the ‘Trade Details’ are populated as on the report generation date. Only the ‘Primary’ customer details are captured and if an account has multiple associated assets, then the consolidated points of all assets is displayed against each account.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- TRADE STATUS
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Trade Details Report

Report : Trade Details
Date: 11/14/2019 15:13 PM

ORACLE
Financial Services Lending and Leasing

Company: ARG01
Branch : AR01
ALL AMOUNT ARE IN ARS

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ANU_BTIAP_A009	JOHN	H	DOE	1000	ANU_TXN_009	JOHN		DOEE	1000	11875.58	COMPLETED
A_BTIAP_01	AKS		DREW	1000	A_ATIAP_01	ANA		DREW	1000	5500	COMPLETED
A_BTIAP_03	AKS		DREW	2500	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_04	AKS		DREW	1000	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_05	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_06	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_07	AKS		DREW	1000	A_ATIAP_08	JOHN	H	DOE	1000	5400	FAILED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_I	AKS		DREW	1000	3000	COMPLETED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_II	AKS		DREW	1000	2500	COMPLETED

Company: FR01
Branch : FR01
ALL AMOUNT ARE IN EUR

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ASSO_ABHI_INT_0012	BRETT		LEE	1000	ASSO_ABHI_INT_0013	BRETT		LEE	1000	700	COMPLETED

12.31 Funding Accounts Log Details

Generating this report lists all the accounts which are funded between the date range specified in input parameters. Also by default this report is generated daily during the scheduled batch job processing and consists of accounts which are funded as on report generation date.

If an account has multiple assets associated, then multiple entries are listed for same account with different asset details. The ‘Trade Type’ column in the report indicates that the account is created as part of Trade. Else, the same is displayed blank. For more information on Trade, refer to Appendix: Trading of Accounts chapter.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET TYPE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Funded Accounts Log

Report : Funded Accounts Log
Date: 10/25/2019 12:39 PM

ORACLE
Financial Services Lending and Leasing

Company : NL02

Branch : NB01

Asset Type : VACATION_OWNERSHIP

Master Account #	Account #	First Name	Middle Name	Last Name	Sale Price	Rate	Index	Billing Cycle	Payment Amount	First Payment Date	Term	Amount Financed	Contract date	Active Date	Producer	Total Down Payment Amount	Total Down Payment Amount Paid	Trade Type	Points	Phase	Site	Club Ind
MSTR_BTIAP_29	AA_BTIAP_30	JOHN		DOEE	35164.08	16.99	PRIME RATE	MONTHLY	2555.34	01-JUL-2019	12	28395	01-JUN-2019	17-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	4500	4500		1000	100	VIEWS	Yes
MSTR_BTIAP_29	AA_BTIAP_29	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	17-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	2500		1000	100	VIEWS	Yes
MSTR_BTIAP_33	AA_BTIAP_33	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	10-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	2500		1000	100	VIEWS	Yes
MSTR_BTIAP_35	AA_BTIAP_35	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	10-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	3500		1000	100	VIEWS	Yes
MSTR_BTIAP_36	AA_BTIAP_36	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	10-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	3500		1000	100	VIEWS	Yes
MSTR_BTIAP_36	AA_BTIAP_36	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	10-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	3500		1000	100	VIEWS	Yes

12.32 Master Account Payment Log

Generating this report lists all the payment details posted on Master account and its Associated/linked accounts between the date range specified in input parameters.

This report is also generated daily during the scheduled batch job processing and populates the payment details available in ‘Transactions’ table for Master and Associated/Linked accounts as on report generation date for selected product type.

However, since system derives the payment details from ‘Transactions’ table data, the scheduled batch job has to be sequenced to run only after ‘Account Balance Summary’ batch job so that the opening balance for account is available on report generation date.

By default this report captures the payments details posted on ‘Primary’ customer of account and in case an invalid account # is selected or if the selected one is not a Master Account, then the report is generated blank.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET TYPE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Master Account Payment Log

Master Account Payment Log Letter

ORACLE Financial Services Lending and Leasing

Date: 29-OCT-2019 12:01:36

Company: US01
Branch: USR1
Product Type: LOAN

Master Account #	Account #	First Name	Middle Name	Last Name	Generation	Post Dt	Mode	Amount	Reason Code	Reference	Previous Day Bal	Outstanding Amt	Total Due Amt
20190600012583	20190600010561	PS		MAST9-CUST-STATEMENT		09/24/2019	UNDEFINED	2000	NONE	UNDEFINED		64246.94	64407.24
20190600012583	20190600010561	PS		MAST9-CUST-STATEMENT		09/24/2019	UNDEFINED	3066.86	PMT_MANUAL	UNDEFINED		64246.94	64407.24
20190600012583	20190600010561	PS		MAST9-CUST-STATEMENT		09/24/2019	UNDEFINED	32258.23	UNDEFINED	UNDEFINED		64246.94	64407.24
20190600011197	20190600011197	ASSOCIATED		NAVEEN		06/12/2019	UNDEFINED	500	NONE	UNDEFINED		4500	1284.63
20190600011197	20190600011212	ASSOCIATED		NAVEEN		06/12/2019	UNDEFINED	500	NONE	UNDEFINED		4500	1284.63
20190400011420	20190400011420	SYSTEM TESTING 4		BIENNIAL LOAN		09/18/2019	UNDEFINED	2	REG	UNDEFINED		21735.75	8514.65
20190400011420	20190400011420	SYSTEM TESTING 4		BIENNIAL LOAN		09/18/2019	UNDEFINED	50	PMT_MANUAL	UNDEFINED		21735.75	8514.65
20190400011420	20190400011420	SYSTEM TESTING 4		BIENNIAL LOAN		09/18/2019	UNDEFINED	1000	UNDEFINED	UNDEFINED		21735.75	8514.65
20190400011	20190400011	SYSTEM		BIENNI		09/18/2	C	2	REG	Payment		21735.75	8514.65

12.33 Payment Allocation Details

Generating this report lists the payment allocation details applied on account between the date range specified in input parameters.

This report is also generated daily during the scheduled batch job processing and populates all the payment allocation details applied on accounts as on report generation date for selected product type.

In case an invalid account # is selected, then the report is generated blank.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ACCOUNT NUMBER
- PAYMENT MODE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Payment Allocation Details

Report : Payment Allocation Detailed Log Report
Date: 10/29/2019 15:16 PM

ORACLE Financial Services Lending and Leasing

Company : AUS01
Branch : AUS01

Pmt Mode	Reason Code	Reference	Txn Dt	Pmt Allocation Code	Pmt Allocation Desc	Account #	Txn Amt	Allocation Amt	Batch #
CASH	REGULAR PAYMENT	123	02/03/2019	ADV	ADVANCE / PRINCIPAL	20190100094495	5000	4944.56	PAY-2019-032-125073
				INT	INTEREST ACCRUAL	20190100094495	5000	55.44	PAY-2019-032-125073
			02/15/2019	ADV	ADVANCE / PRINCIPAL	20190100094495	150	93.73	PAY-2019-041-126074
						20190100094495	150	150	PAY-2019-041-126075
				ADV_BILL	ADVANCE / PRINCIPAL BILLED	20190100094495	13231.56	13111.56	PAY-2019-197-126071
						20190100094495	9474.43	8700.15	PAY-2019-197-126072
				FLC	LATE CHARGE	20190100094495	150	30	PAY-2019-041-126074
						20190100094495	13231.56	120	PAY-2019-197-126071
				INT	INTEREST ACCRUAL	20190100094495	150	26.27	PAY-2019-041-126074
						20190100094495	9474.43	469.01	PAY-2019-197-126072
				PAYMENT_EXCESS	PAYMENT EXCESS	20190100094495	9474.43	305.27	PAY-2019-197-126072
			03/01/2019	ADV	ADVANCE / PRINCIPAL	20190100119376	3391.1	30	PAY-2019-060-00107069
						20190100140115	8854.73	8439.73	PAY-2019-060-117069

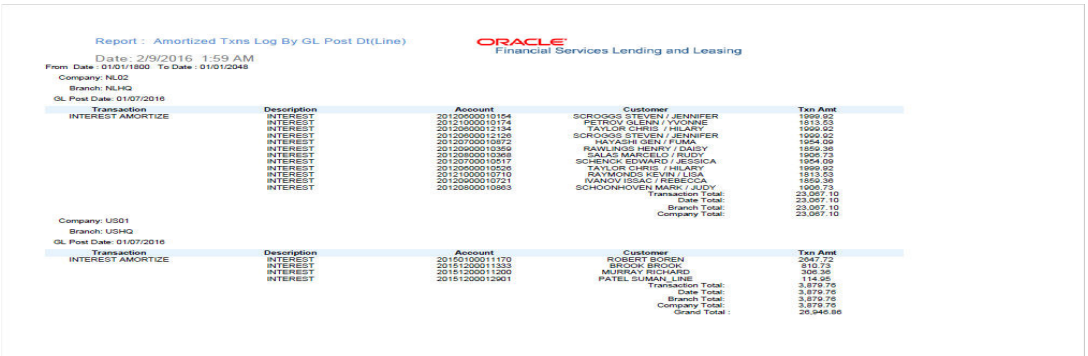
12.34 Amortized Txns Log By GL Post Dt - Line

This report lists monetary transactions by GL post date for lines of credit.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Amortized Txns Log By GL Post Dt - Line report



Report : Amortized Txns Log By GL Post Dt(Line)
Date: 2/9/2016 1:59 AM

ORACLE Financial Services Lending and Leasing

From Date : 01/01/1800 To Date : 01/01/2048

Company: NL02
Branch: NLHQ
GL Post Date: 01/07/2016

Transaction	Description	Account	Customer	Txn Amt
INTEREST AMORTIZE	INTEREST	20120600010154	SCROGGS STEVEN / JENNIFER	1999.92
	INTEREST	20121000010174	PETROV GLENN / YVONNE	1813.53
	INTEREST	20120600012134	TAYLOR CHRIS / HILARY	1999.92
	INTEREST	20120600012126	SCROGGS STEVEN / JENNIFER	1999.92
	INTEREST	20120700010872	HAYASHI GEN / FUMA	1954.09
	INTEREST	20120600010369	RAWLINGS HENRY / DAISY	1859.36
	INTEREST	20120800010368	SALAS MARCELO / RUDY	1906.73
	INTEREST	20120700010517	SCHENCK EDWARD / JESSICA	1954.09
	INTEREST	20120600010526	TAYLOR CHRIS / HILARY	1999.92
	INTEREST	20121000010710	RAYMONDS KEVIN / LISA	1813.53
	INTEREST	20120900010721	IVANOV ISSAC / REBECCA	1859.36
	INTEREST	20120800010863	SCHOONHOVEN MARK / JUDY	1906.73
			Transaction Total:	23,067.10
			Date Total:	23,067.10
			Branch Total:	23,067.10
			Company Total:	23,067.10

Company: US01
Branch: USHQ
GL Post Date: 01/07/2016

Transaction	Description	Account	Customer	Txn Amt
INTEREST AMORTIZE	INTEREST	20150100011170	ROBERT BOREN	2647.72
	INTEREST	20151200011333	BROOK BROOK	810.73
	INTEREST	20151200011200	MURRAY RICHARD	306.36
	INTEREST	20151200012901	PATEL SUMAN_LINE	114.95
			Transaction Total:	3,879.76
			Date Total:	3,879.76
			Branch Total:	3,879.76
			Company Total:	3,879.76
			Grand Total :	26,946.86

12.35 Monetary Txns Log By GL Post Dt - Line

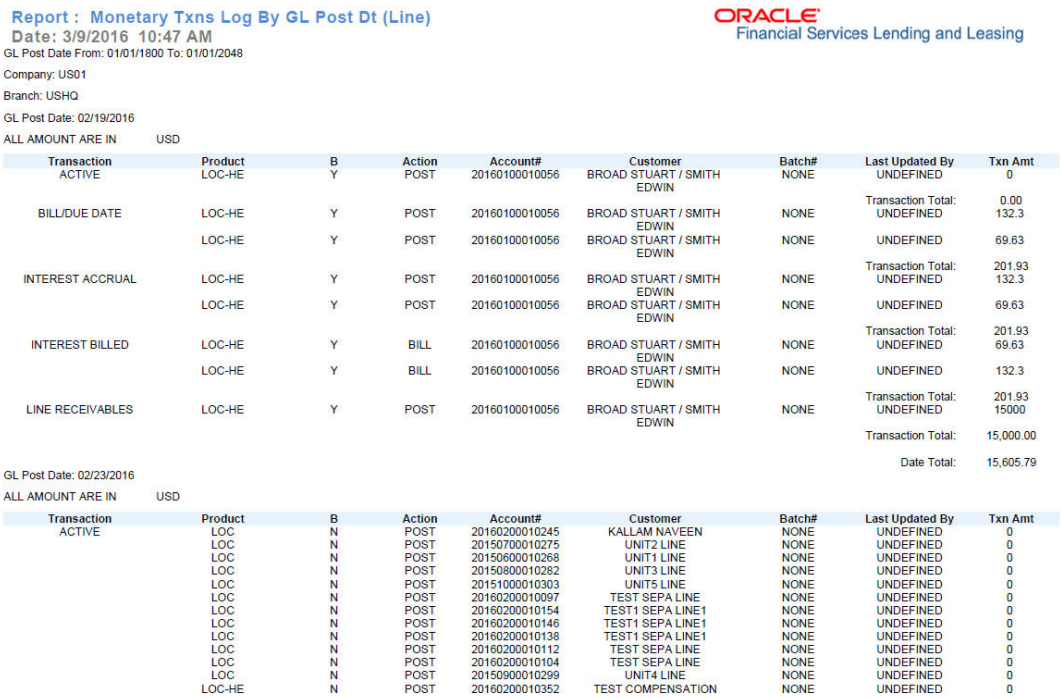
This servicing report lists monetary transactions by GL post date for lines of credit.

Parameters:

- Company/Branch
- Account Number

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Monetary Txns Log By GL Post Dt - Line report



Report : Monetary Txns Log By GL Post Dt (Line)
Date: 3/9/2016 10:47 AM

ORACLE Financial Services Lending and Leasing

GL Post Date From: 01/01/1800 To: 01/01/2048
Company: US01
Branch: USHQ
GL Post Date: 02/19/2016
ALL AMOUNT ARE IN USD

Transaction	Product	B	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	0
							Transaction Total:	0.00
BILL/DUE DATE	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	132.3
	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	69.63
							Transaction Total:	201.93
INTEREST ACCRUAL	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	132.3
	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	69.63
							Transaction Total:	201.93
INTEREST BILLED	LOC-HE	Y	BILL	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	69.63
	LOC-HE	Y	BILL	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	132.3
							Transaction Total:	201.93
LINE RECEIVABLES	LOC-HE	Y	POST	20160100010056	BROAD STUART / SMITH EDWIN	NONE	UNDEFINED	15000
							Transaction Total:	15,000.00
							Date Total:	15,605.79

GL Post Date: 02/23/2016
ALL AMOUNT ARE IN USD

Transaction	Product	B	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOC	N	POST	20160200010245	KALLAM NAVEEN	NONE	UNDEFINED	0
	LOC	N	POST	20150700010275	UNIT2 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20150600010268	UNIT1 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20150800010282	UNIT3 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20151000010303	UNIT5 LINE	NONE	UNDEFINED	0
	LOC	N	POST	20160200010097	TEST SEPA LINE	NONE	UNDEFINED	0
	LOC	N	POST	20160200010154	TEST1 SEPA LINE1	NONE	UNDEFINED	0
	LOC	N	POST	20160200010146	TEST1 SEPA LINE1	NONE	UNDEFINED	0
	LOC	N	POST	20160200010138	TEST1 SEPA LINE1	NONE	UNDEFINED	0
	LOC	N	POST	20160200010112	TEST SEPA LINE	NONE	UNDEFINED	0
	LOC	N	POST	20160200010104	TEST SEPA LINE	NONE	UNDEFINED	0
	LOC	N	POST	20150900010299	UNIT4 LINE	NONE	UNDEFINED	0
	LOC-HE	N	POST	20160200010352	TEST COMPENSATION	NONE	UNDEFINED	0

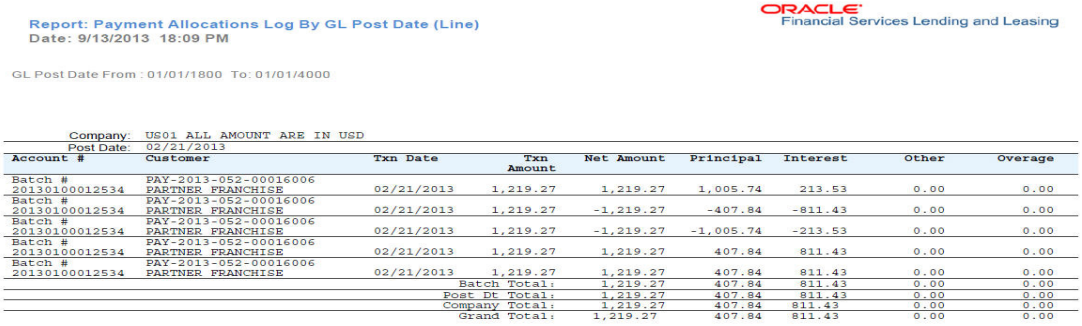
12.36 Payment Allocations Log By GL Post Dt - Line

This servicing report lists payment allocations sorted by GL post date for lines of credit.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYY
- Report Format

Example of Payment Allocations Log - Line report



Report: Payment Allocations Log By GL Post Date (Line)
Date: 9/13/2013 18:09 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From : 01/01/1800 To: 01/01/4000

Company: US01 ALL AMOUNT ARE IN USD
Post Date: 02/21/2013

Account #	Customer	Txn Date	Txn Amount	Net Amount	Principal	Interest	Other	Overage
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	1,005.74	213.53	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-407.84	-811.43	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-1,005.74	-213.53	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
		Batch Total:		1,219.27	407.84	811.43	0.00	0.00
		Post Dt Total:		1,219.27	407.84	811.43	0.00	0.00
		Company Total:		1,219.27	407.84	811.43	0.00	0.00
		Grand Total:		1,219.27	407.84	811.43	0.00	0.00

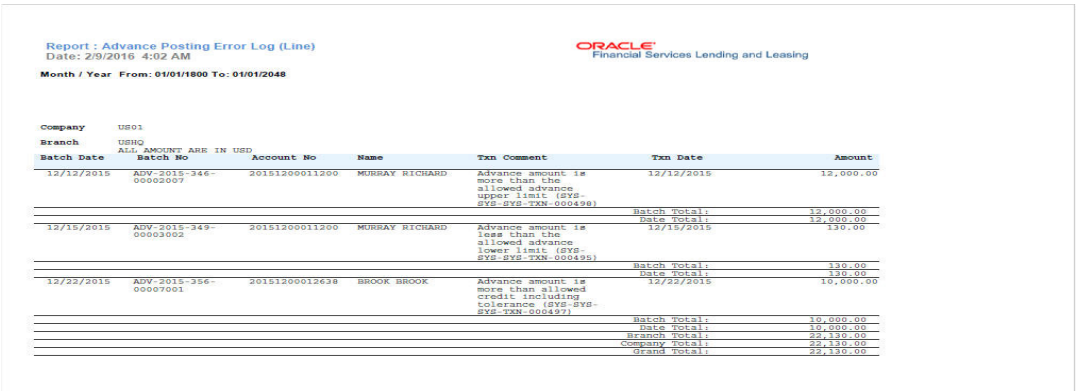
12.37 Advance Posting Error Log Desc Line

This servicing report lists errors in advance postings for lines of credit.

Parameters:

- Company/BranchFrom MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Advance Posting Error Log Desc Line report



Report : Advance Posting Error Log (Line)
Date: 2/9/2016 4:02 AM

ORACLE
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company US01
Branch USHQ
ALL AMOUNT ARE IN USD

Batch Date	Batch No	Account No	Name	Txn Comment	Txn Date	Amount
12/12/2015	ADV-2015-346-00002007	20151200011200	MURRAY RICHARD	Advance amount is more than the allowed advance upper limit (SYS-SYS-SYS-TXN-000490)	12/12/2015	12,000.00
					Batch Total:	12,000.00
					Date Total:	12,000.00
12/15/2015	ADV-2015-349-00003002	20151200011200	MURRAY RICHARD	Advance amount is less than the allowed advance lower limit (SYS-SYS-SYS-TXN-000495)	12/15/2015	130.00
					Batch Total:	130.00
					Date Total:	130.00
12/22/2015	ADV-2015-356-00007001	20151200012638	BROOK BROOK	Advance amount is more than allowed credit including tolerance (SYS-SYS-SYS-TXN-000497)	12/22/2015	10,000.00
					Batch Total:	10,000.00
					Date Total:	10,000.00
					Branch Total:	22,130.00
					Company Total:	22,130.00
					Grand Total:	22,130.00

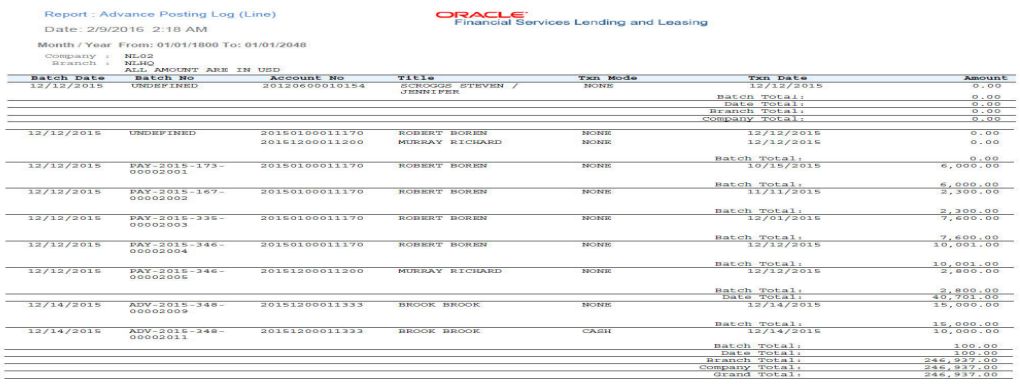
12.38 Advance Posting Log Line

This servicing report lists advance postings for lines of credit.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example for Advance Posting Log Line report



Report : Advance Posting Log (Line)
Date: 2/9/2016 2:18 AM

ORACLE
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company : NL02
Branch : NLHQ
ALL AMOUNT ARE IN USD

Batch Date	Batch No	Account No	Title	Txn Mode	Txn Date	Amount
12/12/2015	UNDEFINED	20120600010154	SCROGGS STEVEN / JENNIFER	NONE	12/12/2015	0.00
					Batch Total:	0.00
					Date Total:	0.00
					Branch Total:	0.00
					Company Total:	0.00
12/12/2015	UNDEFINED	20150100011170	ROBERT BOREN	NONE	12/12/2015	0.00
		20151200011200	MURRAY RICHARD	NONE	12/12/2015	0.00
					Batch Total:	0.00
12/12/2015	PAY-2015-173-00002001	20150100011170	ROBERT BOREN	NONE	10/15/2015	6,000.00
					Batch Total:	6,000.00
12/12/2015	PAY-2015-167-00002002	20150100011170	ROBERT BOREN	NONE	11/11/2015	2,300.00
					Batch Total:	2,300.00
12/12/2015	PAY-2015-335-00002003	20150100011170	ROBERT BOREN	NONE	12/01/2015	7,600.00
					Batch Total:	7,600.00
12/12/2015	PAY-2015-346-00002004	20150100011170	ROBERT BOREN	NONE	12/12/2015	10,001.00
					Batch Total:	10,001.00
12/12/2015	PAY-2015-346-00002005	20151200011200	MURRAY RICHARD	NONE	12/12/2015	2,800.00
					Batch Total:	2,800.00
					Date Total:	40,701.00
12/14/2015	ADV-2015-348-00002009	20151200011333	BROOK BROOK	NONE	12/14/2015	15,000.00
					Batch Total:	15,000.00
12/14/2015	ADV-2015-348-00002011	20151200011333	BROOK BROOK	CASH	12/14/2015	10,000.00
					Batch Total:	100.00
					Date Total:	100.00
					Branch Total:	246,937.00
					Company Total:	246,937.00
					Grand Total:	246,937.00

12.39 Excess Payments (Refund) Log Line

This report lists excess payment refunds for lines of credit.

Parameters:

- Company/Branch
- Report Format

Example for Excess Payments Refund Log Line report

Report: Excess Payment (Refund) Log (Line)
Date: 9/25/2013 14:53 PM

ORACLE Financial Services Lending and Leasing

Company :	US01
Branch :	USHQ
	ALL AMOUNT ARE IN USD

Account Number	Title	Txn Date	Txn Amount
20130100012534	PARTNER FRANCHISE	02/21/2013	500
20130800012553	COLQU1 COLQU1		500
		Branch Total :	1000
		Company Total :	1000
		Grand Total :	1000

12.40 Payment Allocations Log Line

This servicing report lists payment allocations for lines of credit.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payments Allocation Log Line report

Report: Payment Allocations Log By GL Post Date (Line)
Date: 9/13/2013 18:09 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From : 01/01/1800 To: 01/01/4000

Company: US01 ALL AMOUNT ARE IN USD
Post Date: 02/21/2013

Account #	Customer	Txn Date	Txn Amount	Net Amount	Principal	Interest	Other	Overage
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	1,005.74	213.53	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-407.84	-811.43	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	-1,219.27	-1,005.74	-213.53	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
Batch # 20130100012534	PAY-2013-052-00016006 PARTNER FRANCHISE	02/21/2013	1,219.27	1,219.27	407.84	811.43	0.00	0.00
		Batch Total:		1,219.27	407.84	811.43	0.00	0.00
		Post Dt Total:		1,219.27	407.84	811.43	0.00	0.00
		Company Total:		1,219.27	407.84	811.43	0.00	0.00
		Grand Total:		1,219.27	407.84	811.43	0.00	0.00

12.41 Payment History Line

This servicing report lists payment history for lines of credit.

Parameters:

- Company/Branch
- Account Number
- Report Format

Example of the Payment History Line report

Report: Payment History (Line)
Date: 9/13/2013 18:20 PM

ORACLE Financial Services Lending and Leasing

Company :US01
Branch : USHQ ALL AMOUNT ARE IN

Acc Nbr	Txn Dt	Txn Amt	Principal	Interest	Other	Overage
20130100012534	02/21/2013	1219.27	407.84	811.43	0.00	0.00
	Year Total:	1,219.27	407.84	811.43	0.00	0.00
	Account Total :	1,219.27	407.84	811.43	0.00	0.00
	Branch Total :	1,219.27	407.84	811.43	0.00	0.00
	Company Total :	1,219.27	407.84	811.43	0.00	0.00
	Grand Total:	1,219.27	407.84	811.43	0.00	0.00

12.42 Scheduled For Chargeoff Accounts Log Line

This servicing report lists line accounts scheduled for charge off.

Parameters:

- Company/Branch
- Report Format

Example of the Scheduled For Chargeoff Accounts Log Line report

Report: Scheduled for Chargeoff Accounts Log (Line)
Date: 9/12/2013 16:33 PM

ORACLE Financial Services Lending and Leasing

Company : NL02
Branch : NLHQ ALL AMOUNT ARE IN USD

Account No	Title	Product	Amount	Followup Dt
20120300016254	HOE IVAN / DEBORAH	LOC	5027.43	01/31/2012
20120300016535	JOHNSON JIMMY / MARY	LOC	5027.43	01/31/2012
20120100015779	PAGE ALAN / MARIA	LOC	4899.46	07/30/2013
20120100015828	HARRIS CHRIS / PAULA	LOC	4899.46	07/30/2013
20120200015926	THOMPSON DAVID / BATHSEBA	LOC	4867.1	07/30/2013
20120200016023	MARTIN CHRIS / ELOISE	LOC	4867.1	07/30/2013
20120100054264	PAGE MARIA / PAGE MARIA	LOC	4929.46	08/20/2013
20120100054298	HARRIS PAULA / HARRIS PAULA	LOC	4929.46	08/20/2013
20120200054370	THOMPSON BATHSEBA / THOMPSON BATHSEBA	LOC	4867.1	08/20/2013
20120200054544	MARTIN ELOISE / MARTIN ELOISE	LOC	4867.1	08/20/2013
20120300054444	HOE DEBORAH / HOE DEBORAH	LOC	4807.78	08/20/2013
20120300054551	JOHNSON MARY / JOHNSON MARY	LOC	4807.78	08/20/2013
20120400016360	BROAD STUART / WILMA	LOC	4961.71	08/20/2013
20120400016659	DRINKWATER ROY / MARTY	LOC	4961.71	08/20/2013
20120400054675	BROAD WILMA / BROAD WILMA	LOC	4760.42	08/20/2013
20120400054732	DRINKWATER MARTY / DRINKWATER MARTY	LOC	4760.42	08/20/2013
	Branch Count: 16	Branch Total :	78,240.92	
	Company count 16	Company Total :	78,240.92	
	Grand Count : 16	Grand Count :	78,240.92	

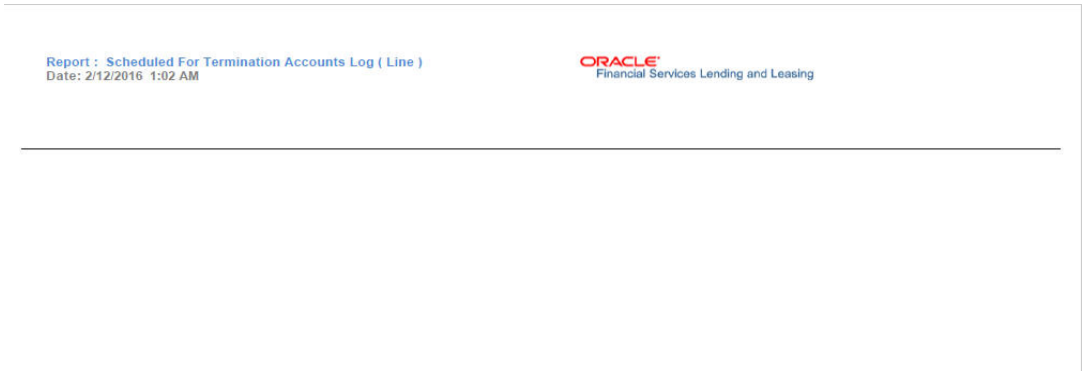
12.43 Scheduled For Termination Accounts Log Line

This servicing report lists lines of credit accounts scheduled for termination.

Parameters:

- Company/Branch
- Report Format

Example of the Scheduled For Termination Accounts Log Line report



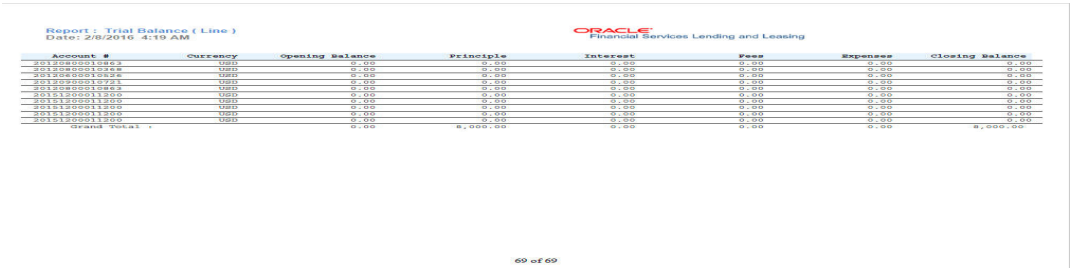
12.44 Trial Balance Line

This report lists trial balances for lines of credit.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Trial Balance Lines report



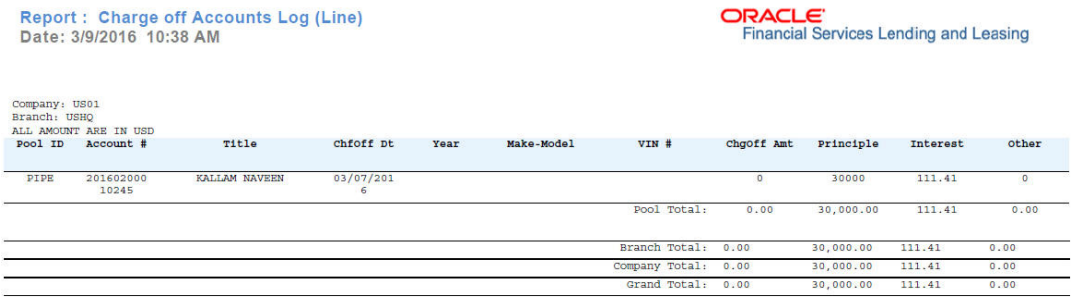
12.45 Charge Off Accounts Log - Line

This report lists the accounts with charge off amount details.

Parameters:

- Company/Branch
- Pool ID
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Charge Off Accounts Log - Line Report



Report : Charge off Accounts Log (Line)
Date: 3/9/2016 10:38 AM

ORACLE Financial Services Lending and Leasing

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

Pool ID	Account #	Title	Chfoff Dt	Year	Make-Model	VIN #	ChgOff Amt	Principle	Interest	Other
PIPE	201602000 10245	KALLAM NAVEEN	03/07/201 6				0	30000	111.41	0
						Pool Total:	0.00	30,000.00	111.41	0.00
						Branch Total:	0.00	30,000.00	111.41	0.00
						Company Total:	0.00	30,000.00	111.41	0.00
						Grand Total:	0.00	30,000.00	111.41	0.00

13. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

When the credit application is approved and funded, system associates account with the producer.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding

  -or-
- Up front on a monthly basis

  -or-
- When the interest is earned

  -or-
- When the payment is received from customer based on the set up compensation plans.

The Producer 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. Compensation
3. Subvention
4. Transactions
5. Tracking Attributes
6. Statements
7. Contracts
8. Comments

9. Summary

The Producers screen completed during setup, can be used to view and maintain producer details.

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’

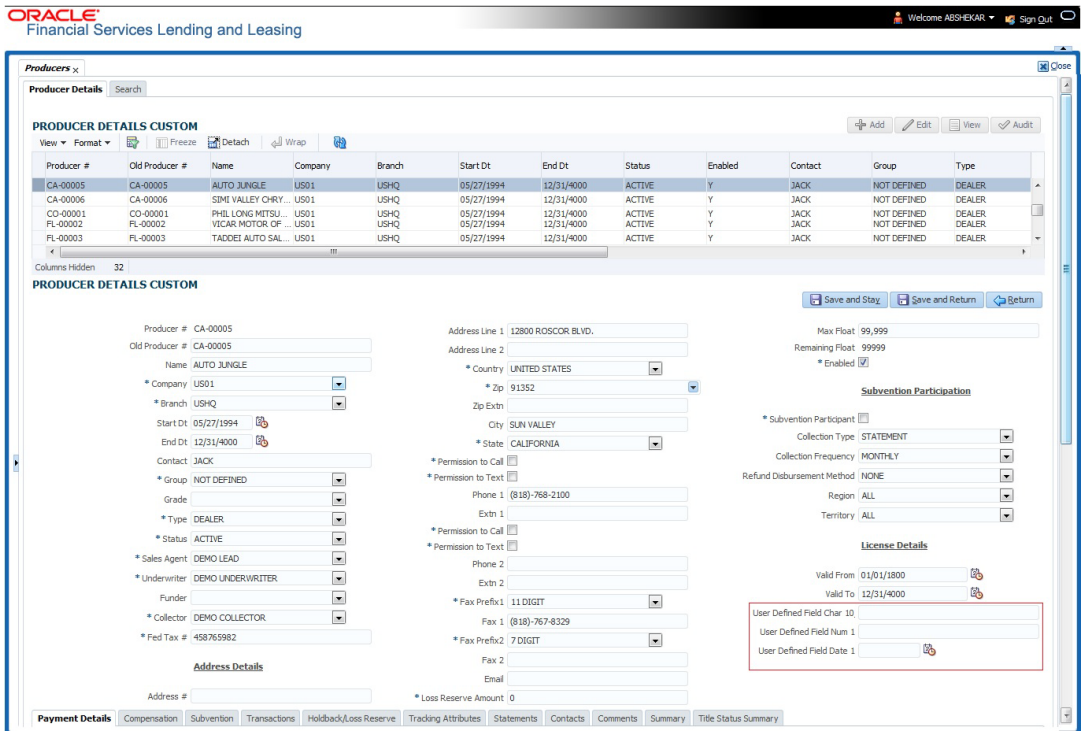
The above user defined fields, also referred to as ‘User Defined Fields’ are to be basically enabled in Setup > Administration > User > Access > ‘Field Access Definition’ tab and access is to be provided in ‘Security User Access Definition Details’ sub tab for the field(s) to appear in Producer Details 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 **Servicing > Servicing > Producers > Producer Details**.

2. The system displays the Producers screen.



To set up the Producer

1. In the **Producer Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

> **Note**
>
> Field names in the Producer Details section may vary depending on the customization and additional fields introduced. Populate the field details accordingly.

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.

Field:	Do this:
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop-down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Type*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the **Collector** field in **Delinquency Information** section of **Account Details** screen on the **Customer Service screen**).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.

Field:	Do this:
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.

Field:	Do this:
Territory	Select the territory of producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

13.1.2 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

To complete the Payment Details

1. Click **Servicing > Servicing > Producers > Payment Details**.
2. In the **Payment Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
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.
Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

Perform any of the Basic Actions mentioned in Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

1. To access the payment details to be approved, do one of the following:
   - Click **Servicing > Servicing > Producers**.
   - Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in 'Producers' screen.
2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
3. In the 'Payment Details' section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.

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 **Servicing > Servicing > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

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 **Servicing > Servicing > Producers > Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.

Field:	Do this:
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.5 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Servicing > Servicing > Producers > Comments** sub tab.
2. In the **Comments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.6 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Servicing > Servicing > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.

Field:	View this:
Amount	The application funded status total amount.

13.1.7 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

To view Title Status Summary on the Summary

1. Click **Servicing > Servicing > 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.

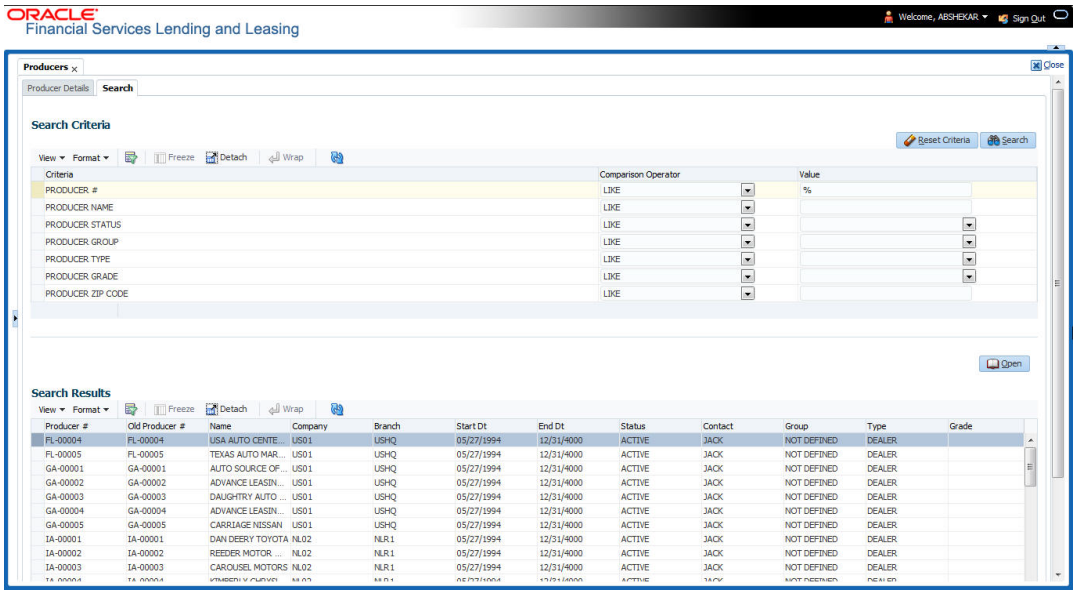
Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent 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 **Servicing > Servicing > Producers > Search** tab.



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 **Servicing > Servicing > Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
   - Vendors
   - Assignment Allocation
   - Work Orders
   - Follow-up
   - Invoices
   - Search

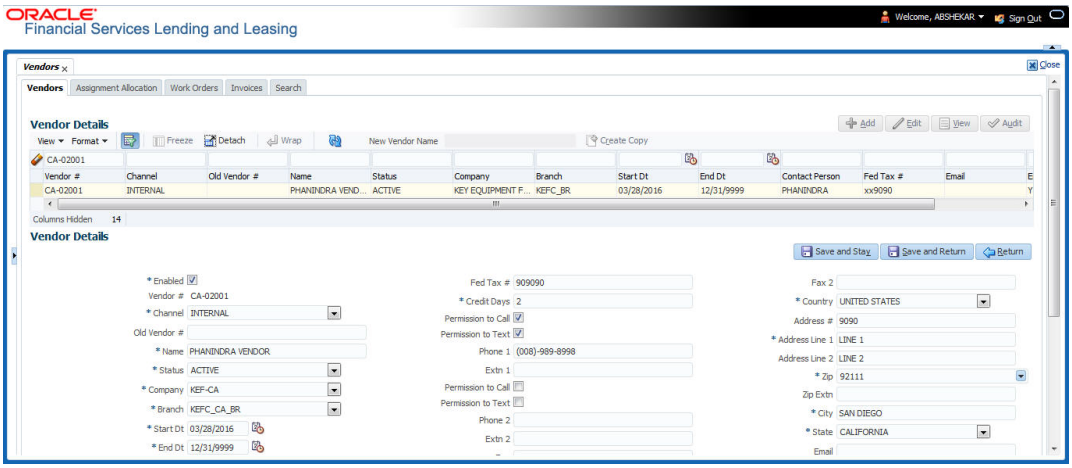
14.1 Vendors tab

1. Click **Servicing > Servicing > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
   - Payment Details
   - Vendor Groups
   - Tracking Attributes
   - Comments
2. In the **Servicing > Servicing > Vendors > Vendors > Vendor Details** section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).

Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.

3. Perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen. System auto generates the vendor number when the following system parameter is set to 'Yes' in Setup > Administration > System > System Parameter screen. - Parameter: UVN_VEN_NBR_SYS_GENERATED - Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.

Field:	Do this:
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

14.1.1 Payment Details

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter UIX-_HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
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 **Servicing > Servicing > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the Basic Actions mentioned in Navigation chapter.

14.1.3 Tracking Attributes

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-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.

14.1.4 Comments

Click **Servicing > Servicing > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.
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.

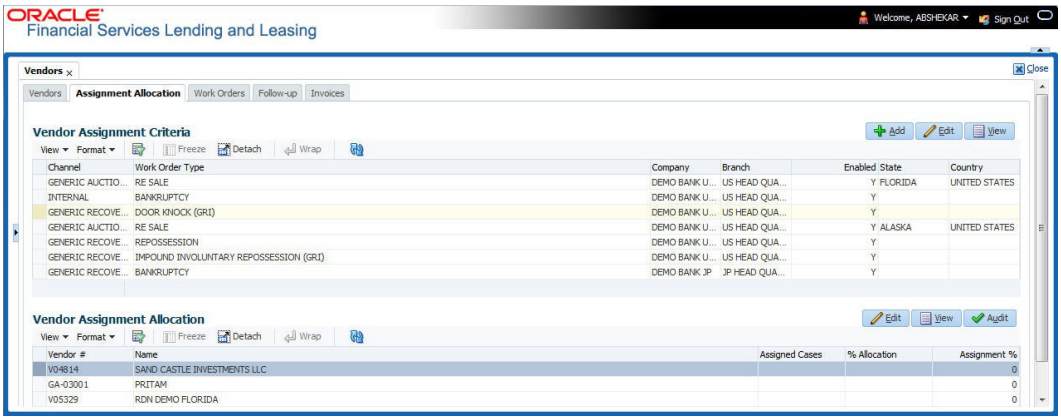
Click **Servicing > Servicing > Vendors > Assignment Allocation**. The details are grouped under two sections:

- 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 **Servicing > Servicing > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Repo Storage Country	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the Country where the repossessed asset is currently stored from the drop-down list.
Repo Storage State	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the State where the repossessed asset is currently stored from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop-down list.
Enabled	Check this box to enable the vendor assignment criteria.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

14.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

For 'GENERIC AUCTION INTERFACE' related Vendor Assignment Criteria, you can add vendors to the defined criteria from 'Vendor Assignment Allocation' section. For more information, refer to 'Remarketing' chapter in Collections User Guide.

1. In the **Servicing > Servicing > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

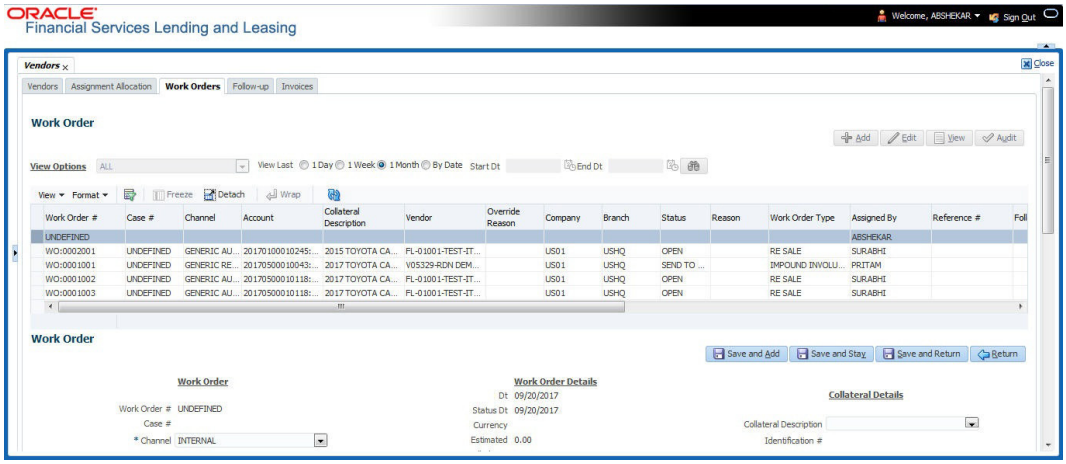
Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

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 **Servicing > Servicing > Vendors > Work Order**. The details are grouped under three tabs:
   - Services
   - Work Order History
   - Tracking Attributes
2. In the **Servicing > Servicing > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the 'View Options' drop down list. 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.



A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Reason	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.
Status	Select the work order status from the drop-down list. If the status is selected as 'SEND TO GRI', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Details section	
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.

Field:	Do this:
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
Account Information section - System displays the following information depending on the account selected for the work order in 'Work Order' section.	
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.
Service Address	Displays the combined details of Customer/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 section - This section displays the asset details associated with the work order.	
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

Field:	Do this:
Vendor Messages section - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message to the vendor.	
Vendor Msg Type	Select the type of vendor message from the drop-down list.
Vendor Msg	Specify additional information that is to be communicated to the external interface.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

14.3.1 Services

In the **Servicing > Servicing > Vendors > Work Order > Services**, perform any of the Basic Operations mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.

A brief description of the fields is given below:

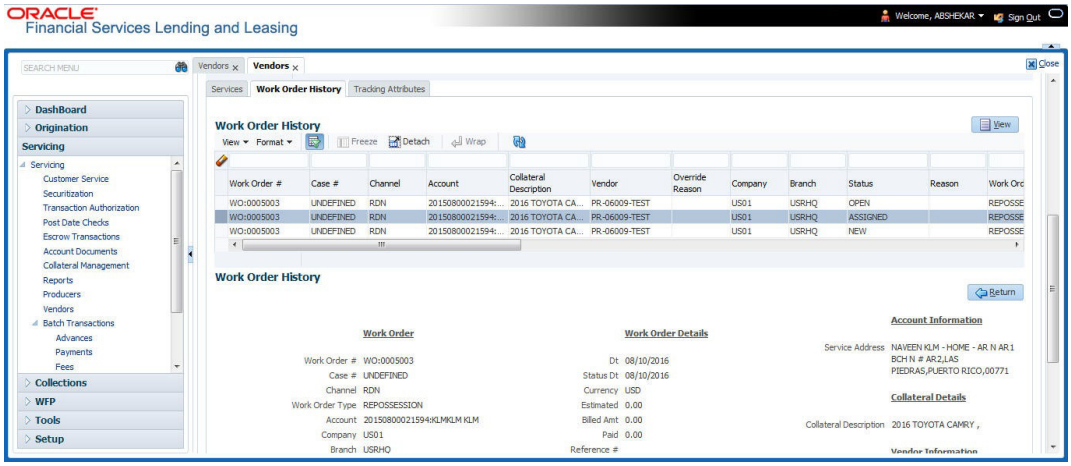
Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the Basic Actions mentioned in Navigation chapter.

14.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click **View**.



14.3.3 Tracking Attributes

Click **Servicing > Servicing > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param-eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

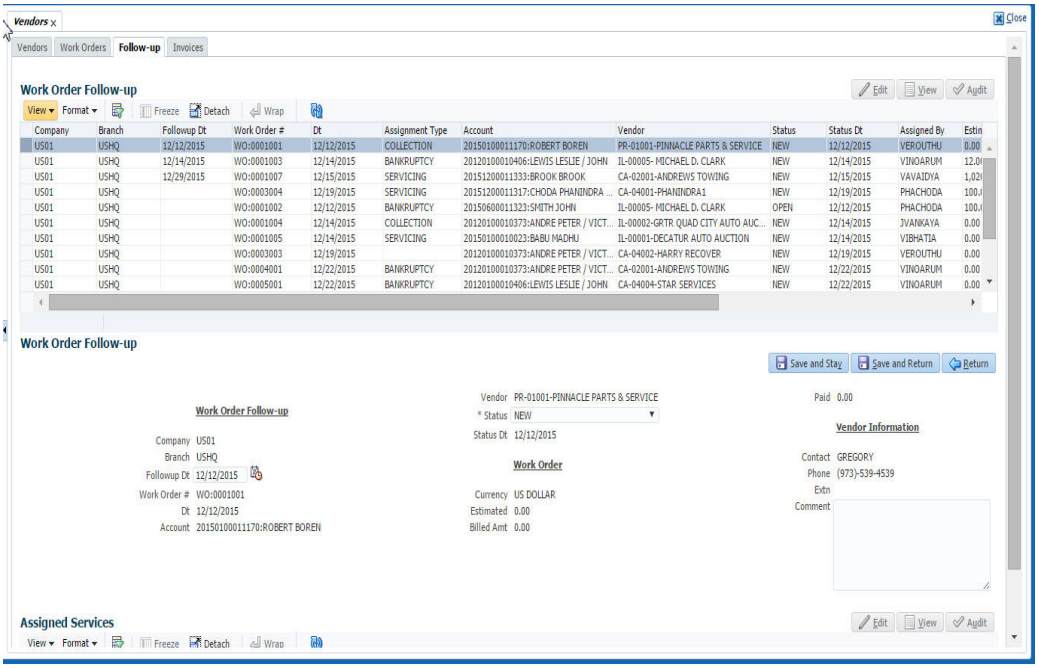
Perform any of the Basic Actions mentioned in Navigation chapter.

14.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Servicing > Servicing > Vendors > Follow-up** tab. The details are grouped into two:
   - Work Order Follow-up
   - Assigned Services

2. In the **Servicing > Servicing > Vendors > Follow-up > Work Order Follow-up**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record.



A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.

Field:	Do this:
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

14.4.1 Assigned Services

In the **Servicing > Servicing > Vendors > Follow-up > Assigned Service**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
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.

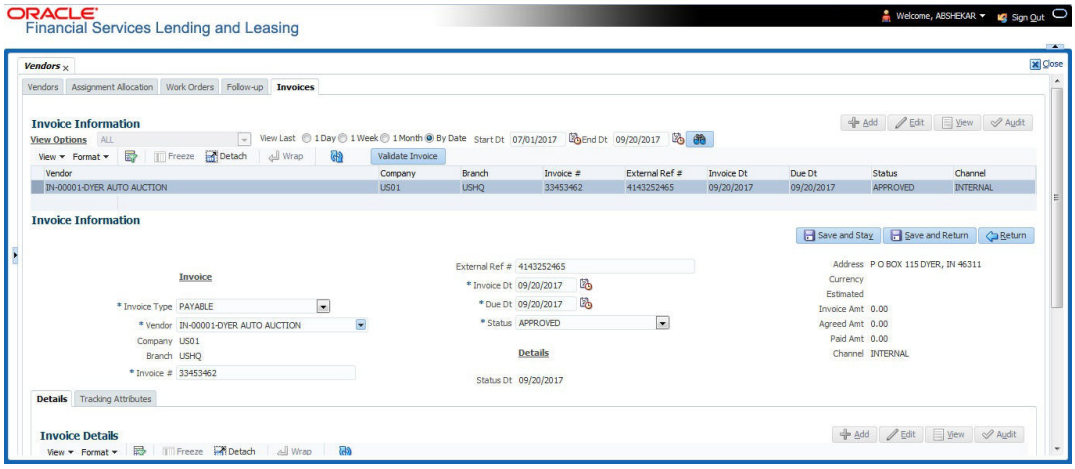
Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated 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 **Servicing > Servicing > Vendors > Invoices** tab. The details are grouped into following sections:
   - Details
     - Payment Schedules sub tab
     - Related Invoice/Work Orders sub tab
   - Tracking Attributes
2. In the **Servicing > Servicing > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the ‘View Options’ drop down list. You can further sort the list of invoice based on elapsed days by selecting the ‘View Last’ option as 1 Day / 1 Week / 1 Month / By Date. When ‘By Date’ is selected you can specify a date range (within 3 months) in ‘Start Dt’ and ‘End Dt’ fields using the adjoining calendar and clicking ‘Search’.
3. Perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref #	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally generated invoice and 'Generic Recovery Interface (GRI)' for externally generated invoice.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

14.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.
2. Select the required invoice form the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

14.5.2 Invoice Details sub tab

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Details**, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.

Field:	Do this:
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the current date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account. During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

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 **Servicing > Servicing > Vendors > Invoices > Invoice Details**, select the required invoice record.
2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
3. Click  Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

14.5.4 Payment Schedules sub tab

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disbursement Currency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

14.5.5 Related Invoice/Work Order Details sub tab

1. In the **Servicing > Servicing > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details**, view the following details.

A brief description of the fields is given below:

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.

Field:	Do this:
WO Estimated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

14.5.6 Tracking Attributes sub tab

1. In the **Servicing > Servicing > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

   On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

   Perform any of the Basic Actions mentioned in Navigation chapter.

14.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in 'OPEN' status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.

Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of ‘Work order Type’ and ‘Work Order status’.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Rule 2

Validate invoice for the status of ‘Collectible’ check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the ‘Collectible’ check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the ‘Collectible’ check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is ‘Less than or equal’ to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to ‘APPROVED’.
- If the Invoice Amount is ‘greater than’ the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to ’FOR APPROVAL’.

An invoice status in Invoice Information section is auto updated to “APPROVED’ if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in

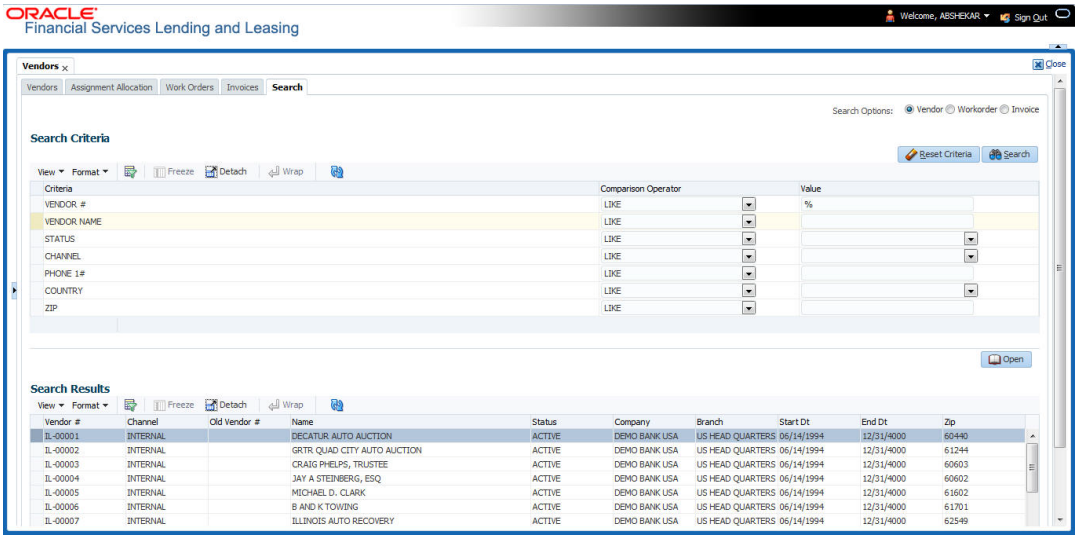
either of the sections, the status of invoice is also updated as ‘REJECTED’ in Invoice Information section without allowing further edits on the same.

14.6 Search tab

A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

To search for a Vendor/Workorder/Invoice

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Vendors > Search** tab.



2. In the ‘Search Options’, select the option against Vendor or Workorder or Invoice.
3. In the ‘Search Criteria’ section, use ‘Comparison Operator’ and ‘Value’ columns to enter search criteria you want to use to locate a producer.
4. Click ‘Search’.

System displays the result in the ‘Search Results’ section at the bottom of the screen with the following details:

Vendor Details	Workorder details	Invoice details
Vendor #	Work order #	Vendor
Channel	Case #	Company
Old Vendor #	Channel	Branch
Name	Account	Invoice #
Status	Collateral Desc	External Ref #
Company	Vendor	Invoice Dt
Branch	work order Dt	Due Dt
Start Dt	Company	Status
End Dt	Branch	Channel
Zip	Status	
	Reason	
	Workorder Type	

5. Select the required record and click ‘Open’. The details of only that particular Vendor / Workorder / Invoice is displayed in the respective tab of Vendors screen. However, system displays the selected record details only for authorized users based on access/ permissions defined in setup.

Note

When a single producer record is opened from Search tab, the Vendors / Work Orders / Invoices tab enables a ‘Remove Filter’ option. Clicking on the same removes the filter criteria and displays all the corresponding records maintained in the system.

You can click ‘Reset Criteria’ at any time to clear ‘Comparison Operator’ and ‘Values’ columns on the Search Criteria section.

15. Pending Event Actions

15.1 Introduction

The Pending Event Actions screen lists all the events that are marked for 'User Input' while defining the Action Parameters in Events screen. This screen acts as a dashboard to review the status 'WAITING FOR USER INPUT' events which require user input and either 'Post' or 'Void' the event processing.

The Pending Event Actions screen has the following sections:

- Event Actions
- Action Parameters

In the '**View Options'** section, you can filter the list of Events you want to view on the Pending Event Actions screen.

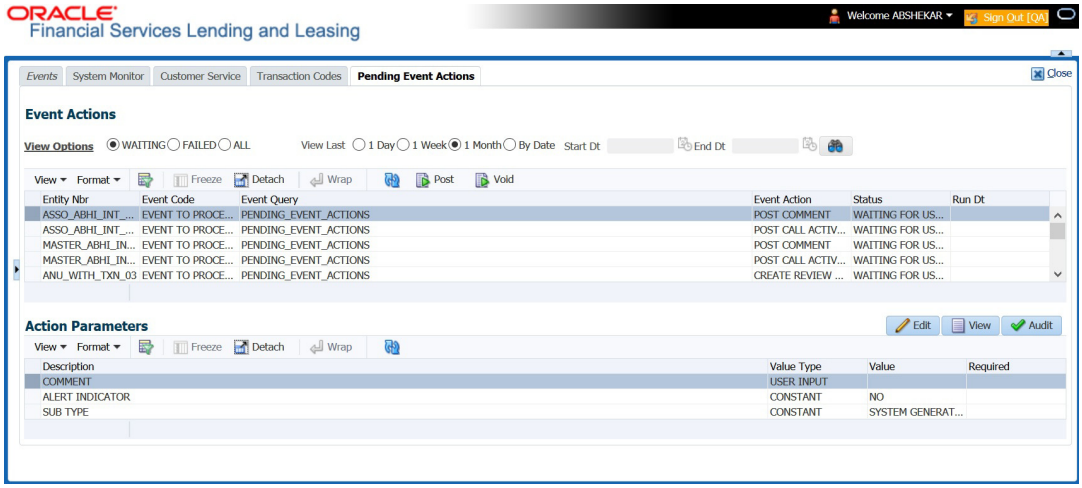
If you select this:	The system displays:
WAITING	All events waiting for user input.
FAILED	All events failed to process the event action.
ALL	COMPLETED, VOID, FAILED, and WAITING FOR USER INPUT events.

In the 'View Last' section, you can further sort the volume of records displayed on the Pending Event Actions screen with the following options:

Select:	System Displays:
1 Day	List of events with above mentioned status posted in last one-day.
1 Week	List of events with above mentioned status posted in last one-week.
1 Month	List of events with above mentioned status 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 Pending Event Actions

1. On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Pending Event Actions.



2. By default, the Pending Event Actions 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.
Status	Events with following execution status: COMPLETED VOID FAILED 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 and is editable if the status is WAITING FOR USER INPUT.
Required	Y/N indicating if the Action Parameter is mandatory.

Post an Event

1. In the ‘Event Actions’ section, select the required event record listed with status ‘WAITING FOR USER INPUT’. The defined actions for the event are listed in ‘Action Parameters’ section below.
2. In the ‘Action Parameters’ section, click ‘Edit’. Only those parameters with Value Type defined as ‘USER INPUT’ are enabled for update.
3. Select the parameter that needs USER INPUT and specify the ‘Value’.
4. Click ‘Save and Stay’ or ‘Save and Return’
5. Click ‘Post’ in Event Action section. On triggering the event, the ‘Run Dt’ column is updated with Event Action Generation Date and Time. Click ‘Refresh’ to fetch the latest status.

Void an Event

In the ‘Event Actions’ section, select the required event record listed with status ‘WAITING FOR USER INPUT’ and click ‘Void’. The Event Action execution is stopped and the status of Action is updated to ‘VOID’.

16. Batch Transactions

16.1 Introduction

This chapter discusses about the various batch transactions handled in the application. We can categorize them in to the following:

- Advances
- Payments
- Fees

16.2 Advances

You can enter multiple advances to the account for the draws made by customers. Advances can be entered either by manual entry or batch upload.

Manual Entry

This screen uses the same concepts and has similar features as the Payment Entry screen. An advance can be paid to one or more payees. The payee can be a standard payee that can be selected from a predefined list of values or a non standard payee. For non standard payees, you must enter the details of the remittance.

Oracle Financial Services Lending and Leasing creates entries for the posted advances on the AP Transaction screen. These entries can be used to process the remittances.

Batch Upload

With the advance load process, a batch of advances can be loaded into Oracle Financial Services Lending and Leasing (similar to lockbox processing).

Using the Advance Entry screen, you can enter and view a batch of advance transactions. You can then complete the following tasks:

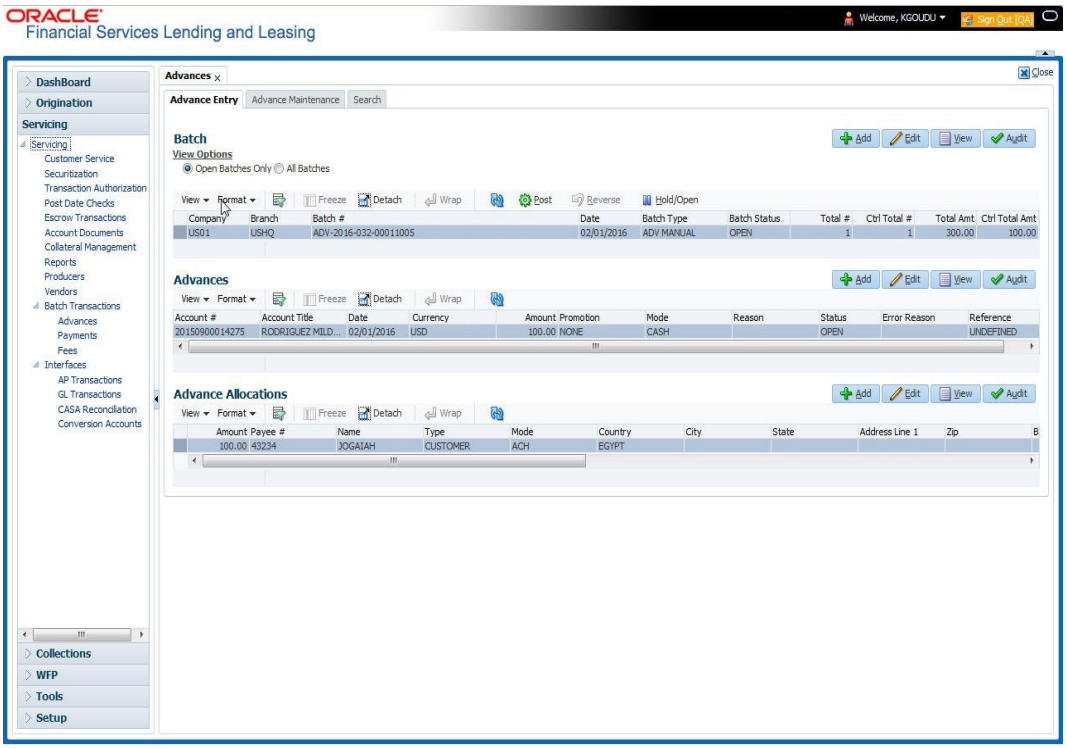
- Posting a batch
- Reversing a batch
- Placing a batch on hold

16.2.1 Advance Entry Tab

The Advance Entry tab enables you to view either all batches or only open batches. You can choose which batch you want to view using the **View Options** section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.



2. In the **View Options** section, click **Open Batch Only**. In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

To view all batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. In the **View Options** section, click **All Batches**. In the Batch section, the system displays all batches regardless of the status.

If a batch contains a payment with an ERROR status, the **Error Reason** field displays the cause.

16.2.1.1 Entering and Posting Advances

The Advance Entry screen enables you to manually post batches of advances. A batch can consist of one or more accounts.

To enter and post a batch for advance transactions

1. On the Oracle Financial Services Lending and Leasing A home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.

Field:	Do this:
Branch	Select the branch.
Date	Specify the batch date.
Batch Type	Select the batch type.
Total #	Specify the total number of advances in the batch.
Total Amt	Specify the total amount of advances in the batch.
Batch #	View the batch number (system generated).
Batch Status	View the batch status.
Ctrl Total #	View the total number of advances in the batch (actual).
Ctrl Total Amt	View the total amount of advances in the batch (actual).

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Advances** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Account #	Select the account number.
Account #: Title	View the account title.
Date	Specify the advance effective date.
Currency	View the currency associated with the transaction.
Amount	View the advance amount.
Promotion	Select the promotion associated with advance.
Mode	Select the advance mode.
Reason	Select the reason for the advance.
Status	View the advance status.
Error Reason	View the reason for error.
Reference	Specify any reference information (such as check number).

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Advance Allocations** section, you can record the advance payments (usually called 'Tranche' - slice or portion) of total disbursement. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Validate Payee	(Optional) Select this check box to validate and list all the registered third-party payee maintained in the system. If selected, the 'Name' field below is rendered as a drop-down list. Else, the same is a free text field to specify the Payee Name.
Amount	Specify the advance amount to be paid to this payee.
Type	Select the payee type as CUSTOMER, BUSINESS, or THIRD PARTY from the drop-down list. Based n selection, system auto populates the Payee # and Name of Customer, Business or Vendor details respectively.
Payee #	Based on 'Validate Payee' option selected, you can either select the payee number from the drop-down list or specify the payee number.
Name	Specify the payee name.
Pmt Mode	Select the payee payment mode from the drop-down list.
Country	Select the country where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee.
Zip	Select the zip code where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located.
Bank Name	Specify the payee ACH bank name.
Routing #	Specify the payee ACH bank routing number.
ACH Account	Select the payee ACH bank account type from the drop-down list.
ACH Account #	Specify the payee ACH bank account number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
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.

Field:	Do this:
Comment	Specify a comments for this advance allocation.
Currency	Specify the currency for disbursement.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

The system updates the display only **Total #** and **Total Amt** fields in Batch section to record the contents of Advance section.

When you want to post a batch transaction on Advance Entry screen, ensure that contents of the display only **Total #** and **Total Amt** fields match with contents of the required **Total #** and **Total Amt** fields in Advance group section.

8. In the **Action** section, click **Post**.

   The system changes batch status from OPEN to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to POSTED or ERROR.

The posted advances can be viewed on the Customer Service screen's Transaction screen. The system creates entries for the posted advances on AP Transaction screen. These entries can be used to process the remittances.

16.2.1.2 Holding a Batch of Payment Transactions

Only the batches with the status of OPEN can be put on hold.

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. On the **Advance Entry** screen, click **Open Batches Only** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch you want to hold.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

16.2.1.3 Opening or Removing Hold on the Batch of Payment Transactions

Only the batches with a status of HOLD can be opened.

To open (or remove hold) on the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry** tab.
2. On the **Advance Entry** screen, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with the status of HOLD you want to open.
4. In the **Action** section, click **Hold/Open**. The system changes the batch status from HOLD to OPEN.

16.2.1.4 Reversing a Batch of Payment Transactions

Following are the pre-conditions while reversing a Batch of Payment Transactions:

- Only the batches with a status as POSTED can be reversed.
- Only the batches with a status as HOLD can be opened.

To reverse the batch of payment transactions

Batches can be reversed in case of problems with the batch. This will reverse all advances that have been posted.

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry** tab.
2. On the **Advance Entry** screen, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with POSTED status you want to reverse.
4. In the **Action** section, click **Reverse**.

   The system changes batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, the system changes batch status to REVERSE.

You can verify the reversal either using Transaction screen on Customer Service screen for each account in the batch, or by running payment history report.

16.2.2 Advance Maintenance Tab

The Advance Maintenance tab on the Advances screen enables you to perform maintenance functions on individual advances that have been posted. The common functions are as follows:

Function:	Purpose:
Modify	enables you to modify advance attributes such as amount, account number, and date.
Reverse	enables you to reverse the advance from the account completely.

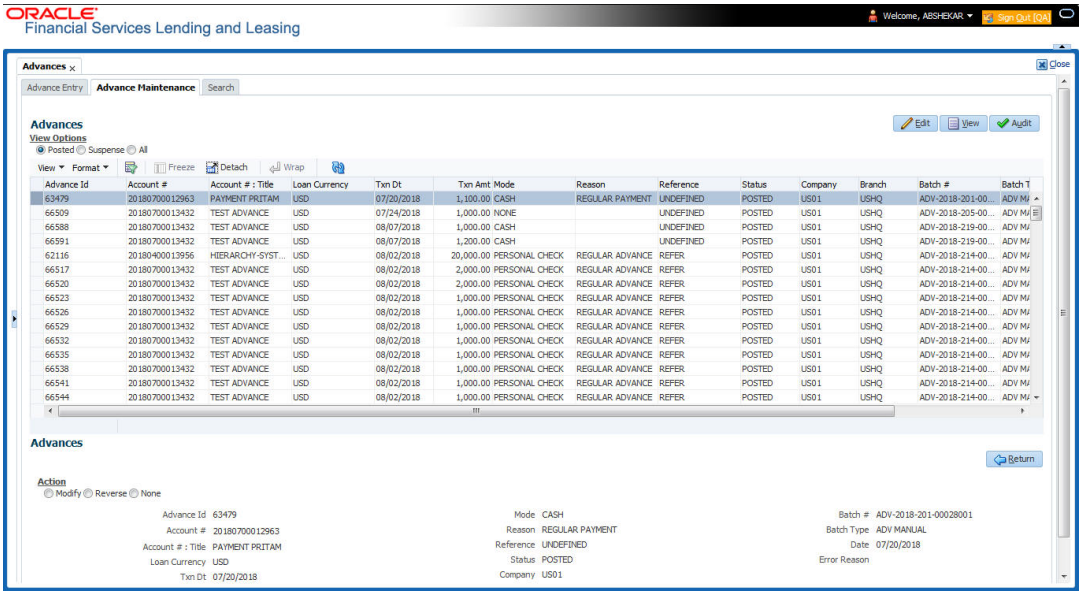
In all cases, the system performs 'true backdating' to post the transaction based upon transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended advances

In case of advances that are not posted to accounts due to issues such as incorrect account condition, the advances are posted to suspense. You must process these advances using the work queue for suspense advances. This would typically involve identifying the correct amount or correcting problems with the account before attempting to re-post the advance. In this case, the advance is moved out of the suspense account and posted to the specified account.

To view advances

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance** tab.



2. In the **View Options** section, select which advance you want to view:

Choose:	View this:
Posted	Posted advances.
Suspense	Suspended advances. In cases of advances that have been posted to suspense, the Suspense work queue can be used to process them (similar to suspense payments).
All	All advances.

The system displays the selected payments in the **Advances** section.

3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field:	View this:
Advance Id	View the system-generated Advance Id generated while posting an advance transaction onto an account. The Advance Id is generated during any of the following AP transactions: - For advances to account generated in OFSLL - For transactions posted from third party system to OFSLL through 'AdvanceDisbursement' and 'Advance Entry' RESTful web service to maintain advance balance on account and create Payable Requisition (AP Txn).
Account #	Account number.
Title	Account title.

Field:	View this:
Line of credit Currency	Select the Line of credit currency
Txn Date	Advance effective date.
Txn Amount	Advance amount.
Mode	Advance mode.
Reason	Advance reason.
Reference	Reference information for advance.
Status	Advance status.
Company	Portfolio company.
Branch	Portfolio branch.
Batch #	Batch number.
Batch Type	Batch type.
Date	Displays batch date.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

16.2.2.1 Modifying/Correcting Advance Transactions

In some cases, an advance may be valid, but how it was posted was incorrect; for example, advance was posted to the wrong account, with the wrong date, or with incorrect spread data. The Advance Maintenance screen enables you to correct such errors.

To modify/correct an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to modify and click **Edit**.
4. In the **Action** section, click **Modify**.
5. In the **Details** section, update the fields with information about the advance you want to modify.

Field:	Do this:
Account #: Title	Select account number.
Line of credit Currency	Select the Line of credit currency.
Amount	Enter advance amount.
Txn Dt	Enter advance effective date.
Reason	Select the reason for error.

6. Click **Save And Return**.

The system modifies the original advance and posts the new advance.

16.2.2.2 Reversing Advance Transactions

To reverse an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to reverse and click **Edit**.
4. In the **Action** section, click **Reverse**.
5. In the **Details** section, complete the Reason field (if you choose). You need not have to update any other fields when reversing a transaction.
6. Click **Save And Return**.

The system reverses the original advance.

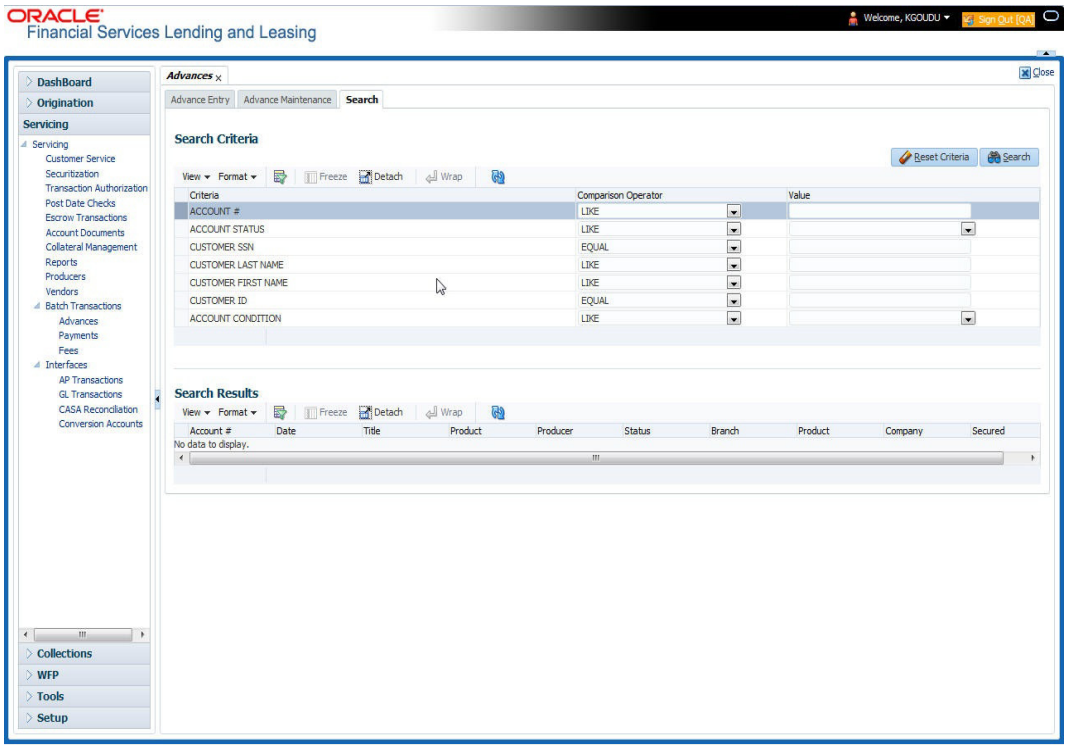
The reversed advance can be viewed when you load the account on Customer Service screen from Customer Service screen's Transaction screen.

16.2.3 Search Tab

A Search link is available on the Advances screen to help locate information such as an account's number, company and branch. This is information that is used on the Advance Entry and Advance Maintenance screens.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Search** tab.



2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate an account.
3. Click **Search**.

System displays result of the search in Results section at the bottom of the screen.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

16.3 Payments

Oracle Financial Services Lending and Leasing enables you to post payment transactions to accounts in a batch mode, either by manual entry or by using data files. These transactions can be posted in real-time or in batch mode.

This chapter explains how to use the Payments screen to complete the following tasks:

- Posting a payment
- Correcting a payment

Payments can be entered in Oracle Financial Services Lending and Leasing in a variety of ways:

- Lockbox payments
- ACH payments
- Bulk Upload of Payment Transactions
- Manual entry with the Payment Entry screen
- Customer Based Payments
- Payment Posting at Master Account Level

The manual entry option is useful in a low volume or a branch scenario when customers make payments in person or through the mail. The lockbox and ACH options allow for processing payments electronically without manual input.

The Payments screen in Oracle Financial Services Lending and Leasing consists of the following tabs and the functionality of each tab is explained in detail below:

- Payments Entry Tab
- Payment Maintenance Tab
- Search Tab

16.3.1 Lockbox Payments

Oracle Financial Services Lending and Leasing can accept payments from lockboxes in the NACHA format. The NACHA format is an industry standard that can be used to post multiple batches of payments at one time. The Lockbox Load Batch Process can be configured to run at any time of the day and at multiple times if needed. All payments from the lockbox file are loaded into the system as batches. Any errors identified by the system during the load process are logged.

16.3.2 ACH Payments

Oracle Financial Services Lending and Leasing enables you to post directly from the ACH file that has been created for customer payments. This is controlled by the ACA_PAYMENT_AUTO_LOAD system parameter. If the parameter is set to Y, the system automatically creates payment batches for the payments in ACH file and posts them on the day of payment.

Batch NSF Processing

Oracle Financial Services Lending and Leasing provides the upload of the rejected ACH 'Payment Request Files' sent by financial institution/lender to allow for improved NSF processing for all returned payments. This is done using a 'Batch Mode' process.

Oracle Financial Services Lending and Leasing supports upload of payment files through lockbox uploads. In addition to the Payment file, system also provides the upload of Payment Return files through lockbox uploads. The system provides an upload of the 'Entry Detail Addenda Record' in NSF Notification file received from the client's financial institution. This record pertains to payment returns.

Entry Detail Addenda Record

Field	*Position*	*Size*	*Contents*	*Data Element Name / Description*
1	01-01	1	7	Record Type Code
2	02-03	2	Numeric	Addenda type Code 99=Paperless Return Item Only
3	04-06	3	Blanks	Return Reason Code
4	07-21	15	Numeric	Original Entry Trace Number
5	22-27	6	Blanks	File Creation Date
6	28-35	8	Numeric	Transit Routing Number of Original Entry
7	36-79	44	Blanks	Addenda Information (Left justified, trailing blanks). This will have the reason code R01.
8	80-87	8	Numeric	Transit Routing Number of Original Entry
9	88-94	7	Numeric	Batch Number - sequential batch number within file

16.3.3 Bulk Upload of Payment Transactions

OFSLL supports bulk upload of payment transactions into the system in addition to the option of manually creating the records in the Payment Entry tab.

During the bulk upload process, a set of payment transactions can be grouped together into a single file, in a specific file format and uploaded into the system using the Process File interface. The upload file is then processed through a batch and after successful validation, individual records are created automatically in 'Payment Entry' tab with appropriate status.

While creating the upload file, it is necessary to maintain the details in specific format and to ensure that all the payment transactions are uploaded correctly without any issues during validation. The bulk upload file format supports One Header and Multiple Detail records and the currency defined in the header is applicable for all the records. Example of header record is indicated in the following table:

Company	Currency	Mode	Reason	Total #	Total Amt	Action
US01	USD	CASH	PAYMENT MANUAL	3	3000	POST / REVERSE / VOID

In the header record, all the fields are mandatory except ‘Reason’. Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment upload batch is rejected. For example, when the specified company code or currency code is not maintained, or if ‘Total Amount’ contains a non numeric data, the entire batch is rejected from processing.

The details of each transaction need to be maintained in the following format as indicated with system defined validations:

Field Name	Expected Values	Mandatory (Y/N)	Validation
Account #	Account Number	Y	Mismatch in Account # is posted as ‘Suspense’ (Account Number as ‘0’) against ‘Company’ specified in header. For suspense account, system defaults the spread where Status, Condition, and State = ‘ALL’.
Pmt Date	Payment Date	Y	Payment date cannot be beyond the GL date.
Pmt Amount	Payment Amount	Y	Payment Amount should not contain non-numeric or negative amount.
Spread	Spread (Spread Code)	N	Spread Code has to be valid. If left blank, default spread is applicable based on spread matrix or value defined in contract.
Reference	Free Text	N	NA

Based on the value defined in CLOB system parameter ‘CMN_FILE_PROCESS_TO_LOB’, the file is either processed through Process Files interface (if value is ‘Y’) or Database Files system (if value is ‘N’). For database file upload, the payment transactions file has to be placed in ‘IBU’ directory for upload and for process files interface, the file is shared in common access folder and uploaded by accessing it from the ‘Incoming Process File’ tab. For more information, refer to DashBoard > Process Files section.

On initiating the file upload in ‘Process Files’ screen, new batch job ‘IPUPRC_BJ_100_01’, under Batch Job Sets ‘SET-IFP’ is created to process the same. Each batch can process specific number of records as per the ‘Parameter Value’ defined in the system parameter ‘LBX_TXN_GROUPING_CNT’ (BATCH SIZE OF PAYMENT UPLOAD RECORDS). Note that a batch can get rejected from processing if the total number of records exceed the parameter value or the ‘Total #’ specified in the file header.

While uploading the batch, ensure that the following lookup details are maintained in Lookup Code ‘PAYMENT_UPLOAD’ with Sub Code as ‘PAY’ in Lookup Type ‘GROUP_SUB_TYPE_CD’.

Once the batch is successfully executed after validation, system identifies the 'Header' and 'Detail' records in payment file and creates individual records with the same batch name in 'Payments' and 'Payment Txns' sections automatically. The status of the Batch is updated depending on the status defined in system parameter ‘PMT_BATCH_POSTING’ (PAYMENT BATCH POSTING PREFERENCE) as OPEN or HOLD or POSTED.

16.3.3.1 Bulk Reversal and Void of Payment Transactions

OFSLL also supports bulk reversal and void of payment transactions through the same process file upload interface. Here payment reversals/voiding can be done to individual accounts, or at customer/business level to all linked accounts or at master account level to all its associated accounts by providing appropriate reference.

During bulk reversal/void process, a set of payment transactions can be grouped together into a single file, in a specific file format and uploaded into the system using the Process File interface. The file is then processed through respective batch jobs IPUPRC_BJ_100_01 (for accounts), IPCPRC_BJ_100_01 (customer / business) after successful validation, individual records are posted on to respective accounts indicating Void and Reversals.

While reversing/voiding payments in bulk, it is necessary to maintain the details in specific format and to ensure that all the payment transactions are added correctly without any issues during validation. The bulk reversal/void file format supports One Header and Multiple Detail records and the company defined in the header is applicable for all the records. Example of header record is indicated in the following table:

Company	Total #	Total Amt	Action
US01	3	3000	POST / REVERSE / VOID

In the header record, all the fields are mandatory except 'Reason'. Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment reversal batch is rejected.

The details of each reversal transaction need to be maintained in the following format as indicated with system defined validations:

Customer # / Business #	Customer Type	Master Account #	Payment Hierarchy	Currency	Pmt Date	Amount	Reference	Mode	Reason
1001	C		Hier-archy 1	USD	2/2/2018	1000	23457	CASH	PAY-MENT MAN-UAL
1001	C		Hier-archy 2	USD	2/2/2018	1000	23458	CASH	PAY-MENT MAN-UAL
1001	C		Hier-archy 3	USD	2/2/2018	1000	23456	CASH	PAY-MENT MAN-UAL

For more information, refer to above 'Bulk Upload of Payment Transactions' section.

16.3.4 Manual Entry

The Payment Entry screen enables you to manually post batches of payments. You can enter payment details such as payment date, payment reason and mode, and payment amount for

each batch. A batch is comprised of a number of payments. Oracle Financial Services Lending and Leasing provides audit controls to audit the actual payments entered.

Each batch needs to be associated with a company and one or all branches within the company. The system verifies the actual number of payments against the total of payment amounts you enter.

16.3.5 Customer Based Payments

The Payment Entry screen enables you to manually post customer based payments to a single customer account or multiple accounts linked to same customer. System accepts such type of payments based on Customer / Business # and allocates to the accounts linked to the customer. The allocation is based on the payment hierarchy which contains the account selection criteria and sorting order defined in setup (Setup > Administration > User > Payment Hierarchy screen).

To facilitate customer based payments, the system parameter UIX_CUSTOMER_BASED_PMT_IND has to be set to 'Y' which enables 'Customer / Business #' and 'Payment Hierarchy' fields along with 'Populate Accounts' button in 'Payment Entry' screen.

Customer based payments can be entered into the system by manually creating in Payment Entry screen, bulk upload through file upload process and through 'Customer based Payments' web services.

In the Payment Entry screen, when payment has to be allocated to multiple linked accounts of the customer, select Multi Account check box, select Customer / Business #, Payment Hierarchy details and click 'Populate Accounts' button. System populates the accounts based on the account selection criteria defined in Payment Hierarchy setup screen.

Following validations are considered while filtering the accounts for payment allocation:

- Accounts which has the same company, branch combination selected at batch level and either the selected customer is of primary relation to account or in case of business, accounts which are associated with the business are displayed.
- Payment allocation order is as per the sequence defined in Setup > Administration > User > Payment Hierarchy screen > Hierarchy Order tab.
- If the account is already closed and/or the account does not have outstanding dues, system excludes those accounts from being populated.

However note that, based on payment and outstanding dues on the accounts, sometimes the entire payment allocation may be consumed by first few accounts with higher dues even if there are other eligible accounts for selected Customer/Business #.

Consider the following example where payment allocation is to be done to accounts based on current dues. if there are 3 accounts linked to a customer and a payment of $100 is to be allocated to eligible accounts, then system populates the accounts in the following ways:

- If Account 1 has current dues is greater than 100, then $100 may all be allocated to Account#1. In this case, Account 2 and Account 3 will not be populated.
- If Account 1 dues are $80 and Account 2 dues are $50, then $100 may be allocated to Account 1 and Account 2. In this case, Account 3 will not be populated.
- If Account 1 dues are $50, Account 2 dues are $30 and Account 3 dues are $40, then $100 may be allocated to Account 1, Account 2 and Account 3. In this case, all 3 accounts will be populated.

In case the Payment Hierarchy is selected as 'Equal Amount', system allocates the total amount into equal portions based on filtered accounts. The payment allocation is done even

though there is no due on the accounts. For information on different types of payment allocation supported, refer to Setup > Administration > Users > Payment Hierarchy section.

Customer Based Payments File Upload

Customer based payments can be processed in bulk through file upload process. To do so, the payment file need to contain required field details in the Header and Detail block as indicated below:

Header Record need to contain the following:

Company	Total	Total Amount
Company Code	Total # of 'Detail Records'	Total Amount i.e. sum of Details Records

Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment upload batch is rejected. For example, when the specified company code is not maintained, or if 'Total Amount' contains a non numeric data, the entire batch is rejected from processing.

The details of each transaction need to be maintained in the following format as indicated with system defined validations:

Field Name	Expected Values	Mandatory (Y/N)	Validation
Customer / Business #	Customer# / Business #	Y	Validates for mismatch in Customer# / Business #
Payment Hierarchy	Payment Hierarchy value	N	Payment Hierarchy is validated with setup. If the value is not matching the record is rejected and placed in bad file. If Payment Hierarchy is not provided system takes default value from Customer Details tab. If the Payment Hierarchy at customer Details is disabled, record is moved to bad file with error message 'Provided Payment Hierarchy is disabled'. If the Payment Hierarchy at customer Details is not provided, system takes the value from system parameter. If system parameter is disabled, the default value 'Equal Amount' is considered.
Currency	Currency Code	Y	Validates Currency code/exchange rate in OFSLL
Pmt Date	Pmt Date	Y	Cannot be a future date. Else, added to bad records.
Pmt Amount	Payment Amount	Y	Require numeric date to be provided.
Reference	Free text	N	Reference Number

Field Name	Expected Values	Mandatory (Y/N)	Validation
Mode	Mode Code	Y	Validates for Mode code.
Reason	Reason Code	N	Validates for 'Reason' code in OFSLL

For more details on processing, refer to 'Bulk Upload of Payment Transactions' section.

Customer Based Payments Web Service

Customer based payments can also be added into the system through web services. To do so, the request/response files need to be updated with above field details (Details block information) and posted. System validates the field details and either displays in Payment Maintenance screen or rejects in case of a mismatch.

For details on web service used for payment posting, refer to 'Web Service' documentation on OTN library.

16.3.6 Payment Posting at Master Account Level

The Payment Entry screen enables you to post payments at Master Account level and its associated accounts that belongs to the same Customer / Business.

The payment allocation is based on the payment hierarchy which contains the account selection criteria and sorting order defined in setup (Setup > Administration > User > Payment Hierarchy screen).

Payment posting in the Payment Entry screen is processed based on values selected for Customer # and Master Account # as indicated below:

- If Customer #, Master Account # and Payment Hierarchy options are selected, on clicking 'Populate Accounts' button system filters the account based on Customer # and Master Account # and posts the payments based on payment hierarchy and populates the records in Payment Txns section.
- If the Customer # is not selected, then system displays all the Master Accounts belonging to the selected Company/Branch at Batch level.
- If only Master Account # is selected, then the Account # list is filtered with Accounts associated with the selected Master Account in case of single payments.
- If Multi check box is selected and Master Account # is selected along with Payment Hierarchy values, on clicking 'Populate Accounts' button, system filters the accounts related Master Account # and posts the payments based on payment hierarchy and populates the records in Payment Txns section.
- If only the Customer # and Payment hierarchy are selected, on clicking 'Populate Accounts' button system populates accounts related to Customer # and posts the payment based on payment hierarchy.

16.3.7 Payments Entry Tab

Using the Payment Entry screen, you can do the following for payment transactions:

- Viewing batches
- Entering a batch
- Posting a batch

- Placing a batch on hold
- Opening a batch on hold
- Reversing a batch

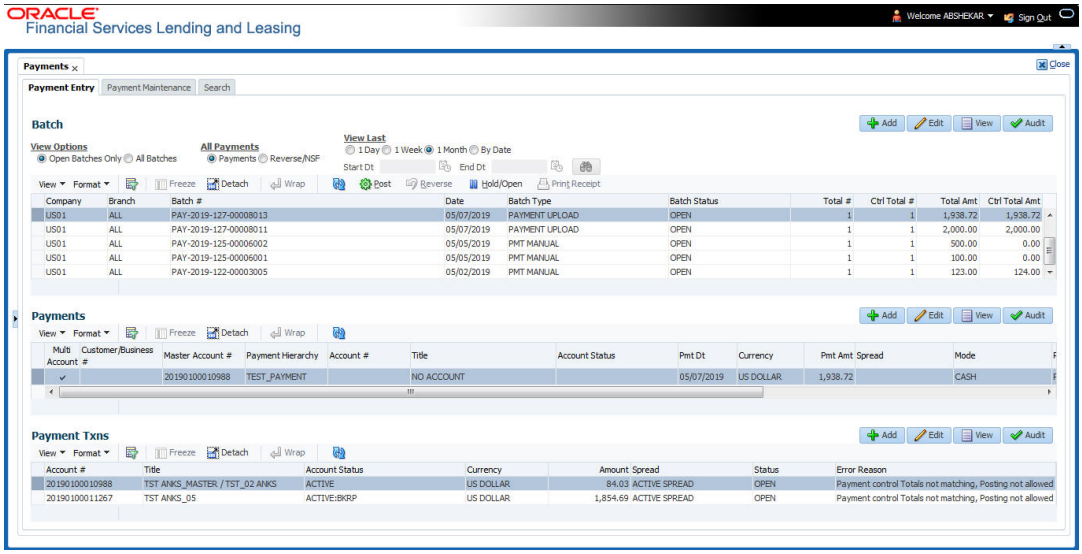
16.3.7.1 Viewing Batches

The Payment Entry screen enables you to select the batch you want to view. Based on your selection, the batches are displayed. You can select one of the following:

View Options	Descriptions
Open Batches Only	Displays batches with the status OPEN
All Batches	Displays all the batches regardless of status. i.e. OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open payment batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry** tab.
2. On the Payment Entry screen's **View Options** section, click **Open Batch Only**. In the Batch section, the system displays all batches with a status OPEN that have not been posted.



To view all payment batches

On the Payment Entry screen's **View Options** section, click **All Batches**.

In the Batch section, The system displays all payment batches, regardless of status. Details regarding the selected batch appear in the Payments section.

In the Batch section, click **View** to view batch details. If a batch contains a payment with an ERROR status, **Error Reason** field under **Payment Txns section** displays the cause.

In the **Payment Entry** tab. you can further sort the view of payment transactions based on 'All Payments' and 'View Last' options. These options allow you to narrow the range of payment transactions that Oracle Financial Services Lending and Leasing displays.

In ‘All Payments’ section, you can either select ‘**Payments**’ to view only the posted payment transactions or ‘**Reverse/NSF**’ to view only the transactions which are reversed or posted with Non Sufficient Funds in the account.

In ‘View Last’ section, you can view the payment transactions based on elapsed days.

Choose:	Oracle Financial Services Lending and Leasing displays:
1 Day	All the transactions in last one day.
1 Week	All the transactions in last one week.
1 Month	All the transactions in last one month.
By Date	Specify a date range (within 3 months) in ‘Start Dt’ and ‘End Dt’ fields using the adjoining calendar and click ‘Search’.

16.3.7.2 Entering and Posting Batches

The Payment Entry screen enables you to manually post batches of payments. A batch can consist of one or more payments.

To enter and post a batch for a payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company.
Branch	Select the portfolio branch.
Batch #	View the batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Date	Select the batch date, usually either today’s date or the date when batch was received as a whole.
Batch Type	Select the batch type. Oracle Financial Services Lending and Leasing identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Batch Status	View the batch status.
Total #	Enter total number of payments in the batch.
Ctrl Total #*	The total number of payments in the batch (actual).This figure must match the figure in required Total # field before a batch can be posted.
Total Amt	Enter total amount of payments in the batch.

Field:	Do this:
Ctrl Total Amt*	View the total amount of payments in the batch (actual).This figure must match the figure in required Total Amt field before a batch can be posted.
Note: * These two fields update every time you save the itemized payment entries in the Payments section.	

3. Perform any of the Basic Actions mentioned in Navigation chapter.

The Payments section records itemized information of the batch payment. It enables you to make one payment to one account, or more than one payment to more than one account. You can make Customer based payments to a single customer account or multiple accounts linked to same customer. For more information, refer 'Customer Based Payments' section.

You can post payments directly to Master Accounts and in-turn to its associated accounts based on specific conditions and parameters. Master Account consists of multiple accounts of the same Customer/Business grouped based on specific category. For more information, refer to Payment Posting at Master Account Level section.

4. In the **Payments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Multi Account	Check this box when multiple entries of the same or different accounts are to be posted in a single batch. Since system also accepts 'Customer Based Payments', selecting this check box enables 'Payment Hierarchy' field and 'Populate Accounts' button in Payments section. Note the following while selecting Multi Account check box: When Multi Account is checked, you need to specify the "Account number" and "Spread" field details in the 'Payment Txns' section below. Else, the above two field details are to be specified in 'Payments' section itself. Every time when you select/deselect the Multi Account check box, system validates the "Account number" and "Spread" fields (as not null) and displays a confirmation message to reset either Payment or Transaction level Account Information and then proceeds.
Customer / Business #	Select the customer / Business # for which you want to allocate the payment from the drop-down list. The list is populated with Customer and Business accounts maintained in the system. This field is enabled only when the value of system parameter UIX_CUSTOMER_BASED_PMT_IND is set to 'Y'. For more information, refer to 'Customer Based Payments' section.
Master Account #	Select the Master Account number for which you want to post the payment and to its associated accounts from the drop-down list. The list is populated with Master Accounts associated with the Customer/Business selected above. This field is enabled only if the value of system parameter UIX_MASTER_ACC_BASED_PMT_IND is set to 'Y'.

Field:	Do this:
Payment Hierarchy	This field is enabled only for Multi Account and system auto-populates the payment hierarchy if the same is selected in Servicing > Customer Details screen. If both Customer # and/or Master Account # is specified, system populates Master Account's Payment Hierarchy. If only Customer # is specified, system populate Customer's Payment Hierarchy. However, you can also select the payment hierarchy from the drop-down list. This list is populated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen to adjusts the payment to all customer linked accounts. This field is enabled only when the value of system parameter UIX-_CUSTOMER_BASED_PMT_IND is set to 'Y'. For more information, refer to 'Customer Based Payments' section.
Account #	Select the account number to which the payment entry is to be posted.
Title	System displays the account title upon account selection.
Account Status	System displays the account status upon account selection.
Pmt Date	Select the payment effective date. This date must be less than or equal to the date recorded in the Batch section. By default, system displays the current date.
Currency	Select the currency for the payment.
Pmt Amount	Specify the payment amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Mode	By default, system displays the mode upon account selection. However, you can also select the payment mode from the drop-down list.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Status	View the status of the payment transaction.
Action	You can click on (+) icon to enter multiple accounts. Ensure that you have selected the "Multi Account" check box for entering multiple accounts.
Delete	You can remove the selected record by clicking on "Delete" button in the action block.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

The system updates Ctrl Total # and Ctrl Total Amt fields in Batch section to record the contents of Payments section.

Customer Based Payments for Multi Account

To make customer based payments to multiple accounts linked to same customer, select 'Populate Accounts' button. System displays the eligible accounts linked to the selected Customer / Business # based on account selection criteria in Payment Hierarchy setup screen. For more information, refer 'Customer Based Payments' section.

Create Multiple Payments

You can use 'Create Multiple Payments' option to add multiple payments. Depending on the total payments specified in 'Total #' field, equivalent records are created with default value for manual updates.

The system derives the total number of payment rows to be displayed by calculating the difference between 'Ctrl Total #' and 'Total #' fields. However this option is not available if there is no difference in the above field values.

For each payment, use the Payments Txns section to record information about the account receiving payment. (There might be more than one entry for the same account; for example, one account may required different payment spreads).

6. In the **Payment Txns** section, perform any of the Basic Operations mentioned in Navigation chapter. Ensure that the total Amount in Payments Txns section must match the contents of Total Amt in the Payments section.
7. A brief description of the fields is given below.

Field:	Do this:
Account #	Select the account number. This field is available only if 'Multi Account' option is not checked in 'Payments' section.
Title	View the account title.
Account Status	The current status of the account.
Currency	View the currency for the payment.
Amount	Specify payment amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list. This field is available only if 'Multi Account' option is not checked in 'Payments' section.
Status	View the payment status.
Error Reason	View the reason for error. This field will populate after you click Post if payments aren't reconciled.

Account Number '0' is a Suspense Account to which unidentified payments and advances are posted.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

   When you want to post a batch transaction on Payment Entry screen, ensure that the details of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields match with details of the required **Total #** and **Total Amt** fields.

9. In the **Action** section, click **Post**.

System changes the batch status from OPEN to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to POSTED or ERROR.

Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, the system displays the Error message as "Group control Totals not matching, Posting not allowed. The posted payments can be viewed on the Transactions screen on the Customer Service screen.

16.3.7.3 Holding a Batch of Payment Transactions

The Oracle Financial Services Lending and Leasing allows you to hold the posted batches if required. You can hold the batches only with the OPEN status.

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. On the Payment Entry screen's **All Payments** section, select **Payments**.
3. In the **View Option** section, select the batches you want to view:
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section.
4. Select the batch you want to hold from the **Batch** section.
5. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN/ERROR to HOLD.

16.3.7.4 Removing Hold from the Batch of Payments Transactions

The system allows you to remove hold from the batch when required. You can remove hold from the batches only with the HOLD status.

To open or remove a hold on the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **View Option** section, select **All Batches** section
3. Select the batch you want to open from the Batch section.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

16.3.7.5 Reversing the Batch of Payment Transactions

The system allows you to reverse the batch of payment transactions. You can reverse batches only with POSTED status.

To reverse the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **View Option** section, select **All Batches**.
3. Select the batch you want to reverse from the Batch section.
4. In the **Action** section, click **reverse**.

   System changes the batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to REversed.

You can verify the reversal either using Transaction screen on Customer Service screen's Transactions screen for each account in the batch, or by running payment history report (**Reports** master tab > **Servicing** drop-down link > **Payment** History).

16.3.7.6 Printing a Receipt

You can print receipts for walk-in payments using the Print Receipt button on the Payment Entry screen's Action section. Receipts can be printed before actually posting the payment. This enables you to create just batch and leave it for end of the day processing, but also print receipt for customer.

To print a receipt of the payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **Batch** section, click **Add** and specify required information regarding the payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
3. In the **Payment** section, click **Add** and specify the required information regarding payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
4. In the **Payment Txns** section, click **Add** and specify required information regarding the payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
5. In the **Action** section, click **Print Receipt**.

   System sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

16.3.8 Payment Maintenance Tab

The Payment Maintenance screen enables you to perform the following maintenance functions on payments that have been posted:

- Modify and re-post single payment to single or multiple account(s)
- Modify and re-post multiple payments to multiple or single account.
- Post suspense payment, initially posted to a single account to multiple accounts.

The common functions are as follows:

Function:	Purpose:
Modify Payment	Enables you to change one or more of the payment attributes, such as the Account number, Spread, Payment Date, Currency, Payment Amount, and Reason. For Single Account Payments, these details are editable in 'Payments' section itself and for 'Multi Account Payments', only Payment Date, Currency, Payment Amount, and Reason are editable in 'Payments' section and other details are editable in 'New Payment Txns' section below.
Multi Account (check box)	Selecting the check box allows to change the payment account type from Single Account Payment to Multi Account Payment and vice versa. However, doing so will reset the Payment level Account Information and need to be selected carefully.
Non Sufficient Funds	Notifies Oracle Financial Services Lending and Leasing that the customer did not have sufficient funds in the account and will post a NSF fee (based on setup).
Reverse	Enables you to simply reverse a payment.
Refund	Refunds payment to single account or to multiple account with a single AP requisition. For detailed information, refer to 'Reversing Payment Transactions' section.

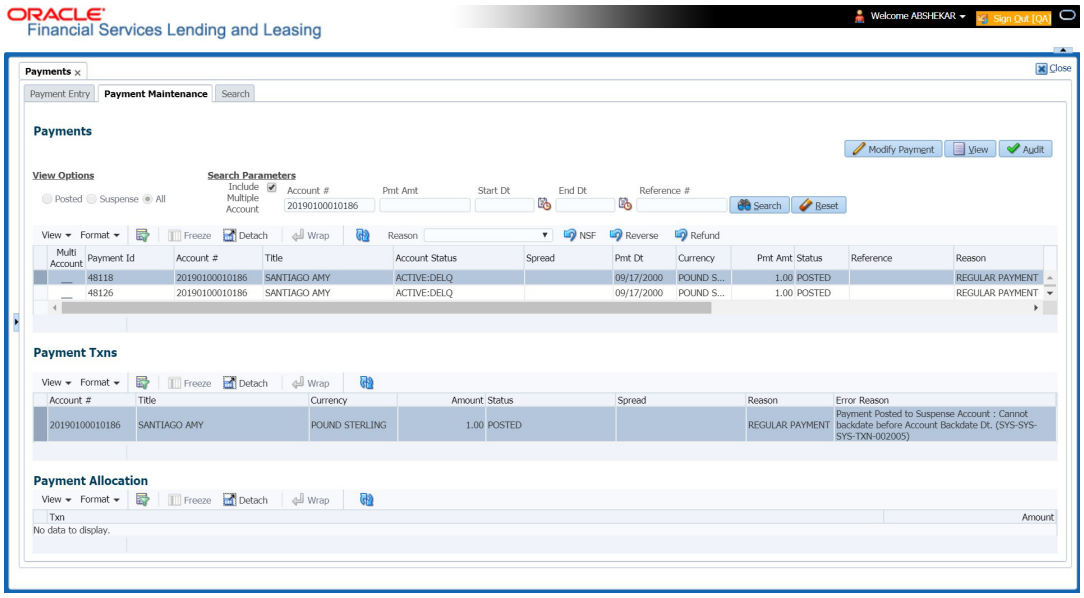
In all cases, system performs a 'true backdating' to post the transaction based upon transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended Payments

In case of payments that are not posted to accounts due to issues such as incorrect account condition, the payments are posted to suspense. You can process these payments using the work queue for suspense payments. This typically involves identifying the correct amount or correcting problems with the account before attempting to re-post the payment. In this case, the payment is moved out of the suspense account and posted to the active account.

To view payments

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.



2. Search for required payment transaction or a batch using the following options:

- In the **View Options** section, select which type of payment you want to load from the following list:

Choose:	To view:
Posted	Posted payments.
Suspense	Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.)
All	All payments.

- Specify one or more of the following **Search Parameters** for searching a payment transaction or a batch:
  - Include Multiple Account - By default, this check box is either selected/deselected depending on the status of system parameter 'ONE PAYMENT TO MULTI ACCOUNTS' (TPE_PAYMENT_TO_MULTI_ACCOUNTS) defined as (Y/N). Manually selecting or deselecting the same enables the system to search for those payments where single/multiple entries for same or different accounts are posted in a single batch.
  - Account # - Search through the Account in which the specific payment entry is to be posted.
  - Pmt Dt - Search using Payment Date or the transaction date on which payment was made.
  - Pmt Amt - Search using Payment Amount.
  - Reference # - Search using Payment transaction reference number.
- Click **Search**. System displays all payments matching the search criteria from all accounts in 'Payments' section.

3. You can view or edit the following information in ‘Payments’ section:

Field:	Do this:
Multi Account	If the system displays this check box as selected, then you are allowed to edit the fields in ‘Payment Txns’ section below.
Account #	Select the required account number from the drop-down list.
Title	View the account holders name in this field.
Account Status	The current status of the account.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Pmt Dt	Specify the payment date.
Currency	Select the currency from the drop-down list.
Pmt Amt	Specify the payment amount.
Reference	View the payment reference.
Reason	Select the payment reason from the drop-down list.
Mode	View the payment mode.
Company	View the portfolio company.
Branch	View the portfolio branch.
Batch #	View the batch number.
Batch Type	View the batch type.
Date	View the batch date.

4. View the following information for the selected payment in **Payment Txns** section:

Field:	View this:
Account #	The account number.
Title	The account title.
Account Status	The current status of the account.
Currency	The currency in which payment is done.
Amount	The payment amount.
Status	The status of payment.
Spread	The spread (payment allocation strategy).

Field:	View this:
Reason	The payment reason.
Error Reason	The error reason for payment, if any.

The **Payment Allocation** section details how the selected payment was applied against the account. This is useful in determining whether the payment was posted correctly or whether the spread or transaction date needs to be modified.

16.3.8.1 Modifying/Correcting Payment Transactions

In some cases, a payment may be valid, but how it was posted was incorrect; for example, payment was posted to the wrong account, with the wrong date, or with incorrect spread data. The Payment Maintenance screen enables you to correct such errors.

Consider the following scenarios during payment maintenance:

- When a transaction is posted with lesser amount (i.e. amount changed from $100 to $40), system automatically posts two transactions. A reverse transaction with amount $100 and another transaction with amount $40.
- When a new record is inserted and payment amount is provided, system posts payment on new account.
- When a record is updated with amount as ‘0’, system reverses original payment and does not post any transaction.

To modify/correct an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to modify and click **Modify Payment**.
5. In the **Payments** section, you can modify/correct the following details:

Field:	Do this:
Pmt Dt	Select the payment date from the adjoining calendar.
Currency	Select the currency from the drop-down list.
Pmt Amt	Specify the payment amount.
Reason	(Optional) Select any of the relevant reason for the payment from the drop-down list.

6. In the **New Payment Txns** section, update the fields with information about payment you want to modify to reconcile the payment changes.

Field:	Do this:
Account #	Select account number from the drop-down list.
Amount	Specify the transaction amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Reason	(Optional) Select any of the relevant reason for the payment transaction from the drop-down list.

7. In the **New Payment Txns** section, you can also do the following:
   - Click  to add additional payment transactions. System inserts a new record and allows you to specify the above details. When new records are added for single account in payment Txns section, system automatically changes the record to 'Multi Account' and displays in 'Payments' section.
   - Click **Delete** to remove the selected payment record which in-turn posts a 'Payment reversal' transaction on to the account. When records are removed from multi-account in payment Txns section either by deleting or posting with zero amount, system automatically changes the record to single payment account and displays in 'Payments' section with the account number.
   - Click **Reset** to revert to previously saved payment transaction data.
8. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

The system modifies the original payment and posts new payment. The modified payment can be viewed on the Customer Service screen's Transaction screen.

16.3.8.2 Reversing Payment Transactions

To reverse an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse.
5. Click **Reverse**, and click 'Yes' in Reverse Transaction confirmation dialog.
6. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

   The system reverses the original payment. The modified payment can be viewed on the Customer Service screen's Transaction screen.

Access to the Reverse button can be restricted by user responsibility and the account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT

MONETARY TXN) on the Administration screen. (For more information, see the **Txn Codes screen** section in the **Oracle Financial Services Lending and Leasing Setup Guide)**.

16.3.8.3 Reversing Payment Transaction and Assessing NSF Fee

To reverse an individual payment transaction and assess NSF fee

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse with an NSF fee.
5. Cick **NSF** and click 'Yes' in Reverse Transaction confirmation dialog.
6. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

   The system reverses the original payment and assesses the NSF fee. The modified payment can be viewed on the Customer Service screen's Transaction screen.

16.3.8.4 Refund Payment Transaction

The Refund option in Payment Maintenance screen helps you to refund the payment received from the customer during the servicing stage of Line of credit.

Payment refund facility is available for both Single Account and Multi-Account. In case of Multi-account, payments appropriated to different customer accounts can be refunded in a single AP requisition.

Payment refund can be processed either in source currency in which the initial payment was posted on account or in account currency in which the account is operated. The same can be defined in the system parameter TPE_PMT_REFUND_CURRENCY_SRC_CD as either 'Payment Currency' or 'Account Currency'. However, there is NO exchange rate applicable.

if it is Payment Currency then system considers payment amount and if it is Account Currency then system creates the requisition with the total transaction amount of one or multiple accounts where payment was allocated.

Note the following before posting payment refund transaction:

- Refund option is available only if the status of payment is 'POSTED'.
- Account status should be either 'ACTIVE' or 'CHARGED-OFF' of all associated accounts to payment.
- Accounts with status CLOSED, VOID, TRADED, PAID-OFF and TERMINATED are not allowed for refund.
- In case of Master and Linked accounts, the status of payment should be GOOD in all associated accounts. Else, system displays an error and does not allow to post the transaction.
- A refund in case of Master and Linked accounts is processed either on all accounts or none. Hence if there is any exception in any of the associated account(s), the transaction is not executed on any account.
- If the 'Payment Refund' transaction is marked for Authorization, system allows to post for single account payment and displays an error for multiple account payment indicating 'Transaction marked for authorization' and hence cannot be processed.

- If the refund payment results in ‘Excess Payment’ on any account, system reverses the excess payment balance.
- While posting a payment refund, ensure to select appropriate reason code from ‘Reason’ drop-down list. This list is populated with applicable reason codes based on lookup type TXN_REASON_CD and sub type ‘REFUND’. In case of a mismatch, system displays an error indicating ‘Invalid Reason code selected for Payment Refund. You can also post PAYMENT REFUND (PMT_RF) monetary transaction from Customer Service > Maintenance screen.

Scenarios to be considered during Multiple & Master Accounts Refunds

Scenario	Payment Requisition Type
If multiple payments are associated to a payment	System generates requisition with Account Currency.
If the payment was posted using ‘Customer ID’ or if there is a common customer in all accounts involved in current payment	System creates only one payment requisition of entire payment amount using the customer details.

- System validates if Master Account # was used during payment posting and creates only one requisition of entire payment amount using the master account details.
- In all above scenarios, combined AP requisition will be generated, but individual payment refund transaction is posted on all involved accounts.
- The AP requisition is generated similar to single payment except that amount is total of all payments.
- The customer information is either based on Customer # used for Customer Based Payment or Primary Customer of Master Account used for Master Account Based Payments. However, if Customer # or Master Account # was not used during Payment Entry, but a Primary Customer is common between all the involved accounts, then system generates one AP requisition.

Note

You can also post ‘Payment Refund Transaction’ to refund payment at account level from Customer Service > Maintenance screen.

To refund payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to refund.
5. Select appropriate reason code from ‘Reason’ drop-down list. This list is populated with applicable reason codes based on lookup type TXN_REASON_CD and sub type ‘REFUND’.
6. Click **Refund**, and click ‘Yes’ in Refund Transaction confirmation dialog to validate and the post the refund transaction.

Following are the transaction parameters used during refund:

- Transaction Date = GL Date
- Payment Date = Transaction Date of posting transaction
- Payment Amount = Payment Amount specified against each account
- Refund Amount = Payment Amount

On posting the transaction:

- system refunds the FULL payment which are 'GOOD PAYMENTS' on every account associated to payment.
- Generates AP transaction with equivalent amount corresponding to each account for payment refund with reference to system parameter - UIX_REFUND_PAYMENT_MODE (REFUND PAYMENT AS (CHECK/ACH)).
- Adjust the Due buckets and delinquency counters, once the payment is successfully refunded.
- Records the status of payment refund in the Customer Service screen's Transaction History > Transactions tab.

16.3.9 Outbound Customer Extracts To Payment Agencies Batch

An outbound customer extract file can be generated and sent to multiple payment vendors like Money gram, Quick Collect, Speed Pay from Western Union, Lockbox etc. Sharing this extract enables various outlets of these payment agencies to verify account's existence in FI and proceed with payment processing.

After receiving the payment extract file, the vendor validates customer details and sends a notification confirmation of Payment in NACHA format.

In case of Master and its associated accounts, the Output File Definition for Customer Payment File Extract (CUST_PAYMENT_EXTRACT) has a consolidation of all account dues at Master account level based on system parameter OCP_CUST_PMT_PREF (MASTER ACCOUNT ROLLUP FOR PMT EXTRACT FILE).

The Column Definitions for Customer Payment File Extract has predefined columns to populate individual account dues and consolidated master account dues. However, for accounts having no Master account, consolidation is not done and system does not display rolled-up dues in Master column fields.

The basis of dues consolidation at Master account level is controlled based on the following:

- Consolidation preference defined at 'Contract' setup for individual account
- Any of the following values defined for system parameter OCP_CUST_PMT_PREF (MASTER ACCOUNT ROLLUP FOR PMT EXTRACT FILE).

Parameter Value (if selected)	Action
Master and All Associated Accounts of Same Currency and Company	Customer Payment File Extract displays rolled-up dues for Master and its associated accounts of same currency and company.
Master and All Associated accounts of Same Currency, Company and Statement Consolidation	Customer Payment File Extract displays rolled-up dues for Master and its associated accounts of same currency, company and having Statement Consolidation = Y
Master and All Associated account of Same Product type, Currency and Company	Customer Payment File Extract displays rolled-up dues for Master and its associated account of same currency, company and Product Type.

Parameter Value (if selected)	Action
Master and All Associated account of Same Product type, Currency, Company and Statement Consolidation	Customer Payment File Extract displays rolled-up dues for Master and its associated account of same currency, company, Product Type and having Statement Consolidation = Y

Processing

The system generates customer extract of customers from which payment is expected, everyday. This process is configured as 'Outbound Customer Extracts To Payment Agencies Batch' batch job OCPPRC_BJ_100_01 defined in SET-ODD2 Batch Job Set which is run daily. The batch generated an extract in text format containing all Accounts relevant details.

Accounts with payment mode ACH or Lockbox can be excluded. The system facilitates setting-up options to pick up payment modes that needs to be included in extract generation.

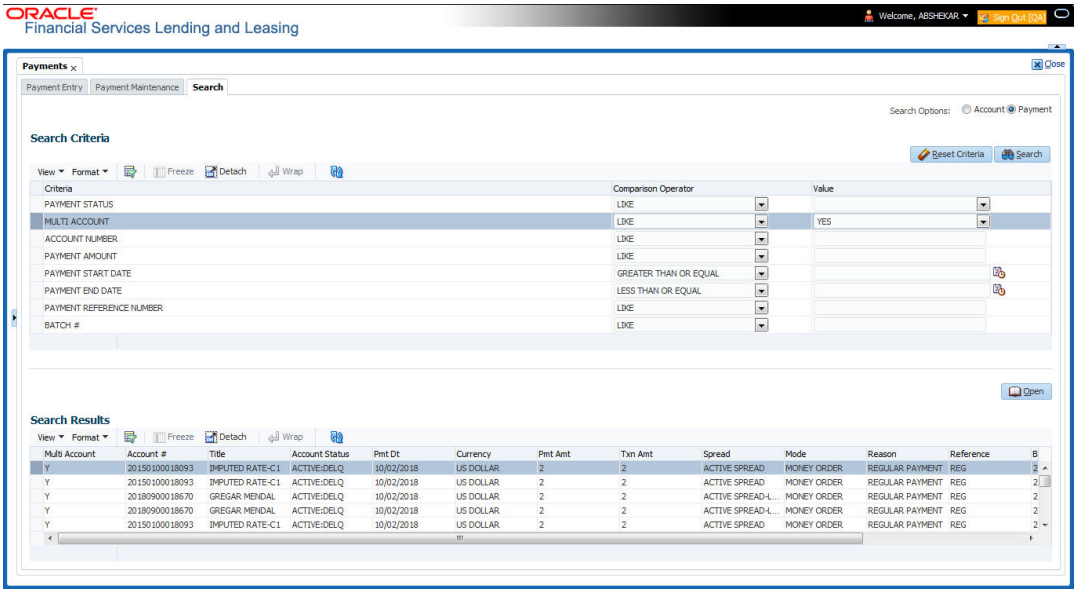
This file is stored in a configurable shared path from which it is shared to required outlets as discussed earlier.

16.3.10 Search Tab

A Search tab is available on the Payments screen to help locate information of an account or specific payment(s) posted on the account. This is information that is used on the Payment Maintenance tab.

To search for an Account or Payment

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Search** tab.



2. In the 'Search Options', select Account (default) or Payment radio button. The screen arrangement differs for Account / Payment search.

Note

The list of parameters available for Account / Payment Search criteria is 'user defined' and is configurable in Setup > Administration > System > User Defined Tables screen. For Account Search, the parameters can be added/removed in SEARCH : ACCOUNT ON

BATCH ENTRY SCREEN User Table Type and for payment search, it is SEARCH : PAYMENT MAINTENANCE SEARCH.

3. Based on the selection, the following options are available to define the search criteria:

Account Search	Payment Search
ACCOUNT #	PAYMENT STATUS
ACCOUNT STATUS	MULTI ACCOUNT
CUSTOMER SSN	ACCOUNT NUMBER
CUSTOMER LAST NAME	PAYMENT AMOUNT
CUSTOMER FIRST NAME	PAYMENT START DATE
CUSTOMER ID	PAYMENT END DATE
ACCOUNT CONDITIN	PAYMENT REFERENCE NUMBER
	BATCH #

4. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to select/enter the details for each search criteria. However, you need to specify a minimum of one criteria for search to retrieve the details. Else system displays an error message.
   - While using PAYMENT AMOUNT parameter to search for payment record, ensure that you specify atleast one more additional parameter for search to retrieve the details. Else system displays an error message.
5. Click **Search**. System displays the result in Search Results section.

Account Search Results	Payment Search Results
Account #	Multi Account
Date	Account #
Title	Title
Product	Account Status
Producer	Pmt Dt
Status	Currency
Branch	Pmt Amt
Product	Txn Amt
Company	Spread
Secured	Mode
	Reason
	Reference
	Batch #
	Status

6. You can either click ‘Open’ or double-click on the required record to view the details in ‘Payment Maintenance’ screen.

You can click ‘Reset Criteria’ at any time to clear the Comparison Operator and Value columns on the Search Criteria section.

16.4 Fees

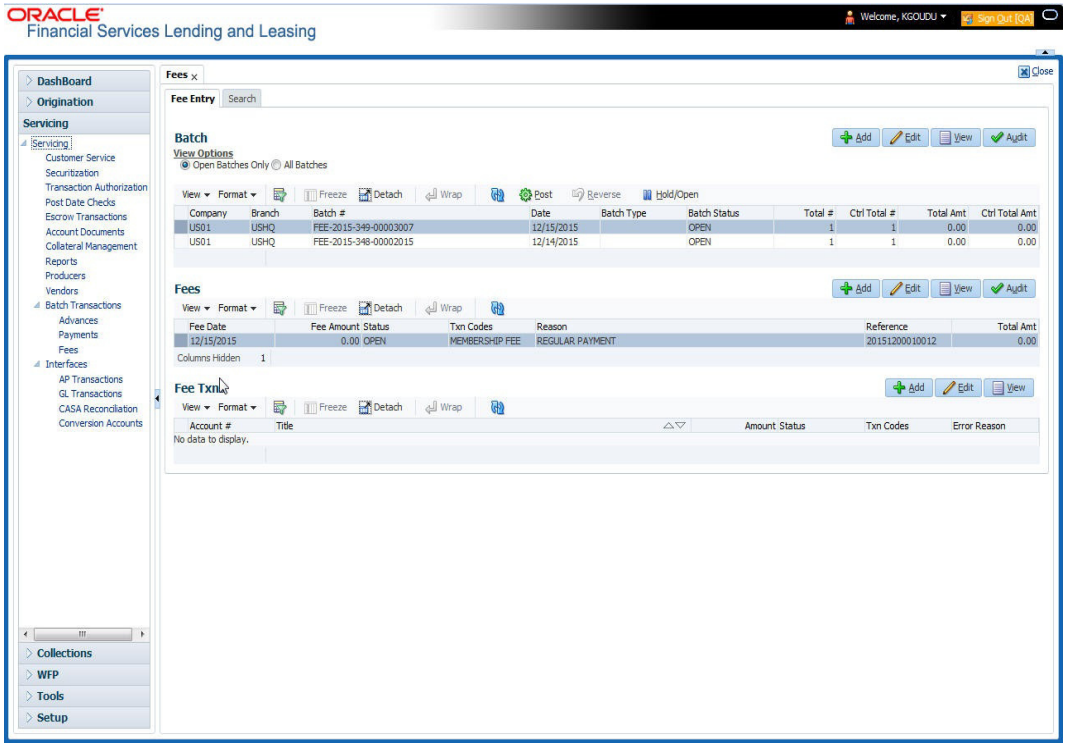
Oracle Financial Services Lending and Leasing enables you to process batch fee and expense assessments for many accounts in one screen outside the preview of automated processing.

This chapter explains how to use the Fees screen to complete the following tasks:

- Posting the batch
- Reversing the batch fees posted on multiple accounts
- Holding / Opening the posting of the current batch

16.4.1 Fees Tab

Using the Fees screen, you can enter and view a batch of fee processing. You can then post a batch, place a batch on hold, open a batch on hold, or reverse a batch.



16.4.1.1 Viewing Batches

The Fees screen enables you to view either all batches or only open batches. You can choose which batch you want to view using the View Options section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open fee batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry** tab.
2. On the Fee Entry screen's **View Options** section, click **Open Batch Only**.

   In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

   Details regarding the selected batch appear in the Fees section.

To view all Fees batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Options** section, click **All Batches.**

In the Batch section, the system displays all fee batches, regardless of status.

Details regarding the selected batch appear in the Fees section.

If a batch contains a fees with an ERROR status, the **Error Reason** field displays the cause.

16.4.1.2 Entering and Posting Batches

The Fee Entry screen enables you to manually post batches of fees. A batch can consist of one or more accounts.

To enter and post a batch for a fees processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. In the Fee Entry screen's **Batch** section, click **Add**.
3. In the **Batch** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Company	Select the portfolio company.
Branch	Select the branch.
Batch #	The batch number (system generated). The batch number format is Fee-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Date	Select the batch date, usually either today's date or the date the batch was received as a whole.
Batch Type	Select the batch type. The system identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Batch Status	The status of Batch.
Total #	Specify total number of payments in the batch.
Ctrl Total #*	The total number of payments in the batch (actual).This figure must match the figure in the required Total # field before a batch can be posted.
Total Amt	Specify total amount of payments in the batch.

Field:	Do this:
Ctrl Total Amt*	View the total amount of payments in the batch (actual). This figure must match the figure in the required Total Amt field before a batch can be posted. These two fields update every time you save the itemized payment entries in the Fees section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

The Fees section records itemized information of the fees batch processing. It enables you to make one payment to one account, or more than one payment to more than one account.

5. In the **Fees** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Fee Date	Select the fee effective date. This date must be less than or equal to the date recorded in the Batch section.
Fee Amount	Specify the fee amount.
Status	View the payment status.
Txn Codes	Select the transaction code.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Account #	Select the account number to which this payment applies.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

System updates **Ctrl Total #** and **Ctrl Total Amt** fields in Batch section to record the contents of the Fees section.

7. For each fee, use the Fee Txns section to record information about the fee received. (There might be more than one entry for the same account).
8. In the **Fee Txns** section, perform any of the Basic Operations mentioned in Navigation chapter. Ensure that the total Amount in Fee Txns section must match the contents of Total Amt in the Fees section.

A brief description of the fields is given below:.

Field:	Do this:
Account #	Select the account number.
Title	View the account title.
Amount	Specify payment amount.

Field:	Do this:
Status	View the payment status.
Txn Codes	View the Transaction codes.
Error Reason	View the reason for error. This field will populate after you click **Post** if payments aren't reconciled.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

   When you want to post a fee transaction on Fees Entry screen, ensure that contents of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields matches with contents of the required **Total #** and **Total Amt** fields. In the following example, batch is ready to post, as these figures match.

10. In the **Action** section, click **Post**.

    System changes the batch status from OPEN to PROCESSING and submits batch to the job service. After the batch has been processed, The system changes the batch status to POSTED or ERROR.

You can post only those batch with a batch status as OPEN. Also the batch totals and control totals should match before you post the batch. Else, an error message is displayed.

Note

You can post only those batch with a batch status as OPEN. Also the batch totals and control totals should match before you post the batch. Else, an error message is displayed.

16.4.1.3 Holding a Batch of Fee Processing

Only the batches with the status of OPEN can be put on hold.

To hold the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the batches you want to view.
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section. Use the **Fees** section to select the batch you want to hold.
3. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

16.4.1.4 Removing a Hold on the Batch of Fee Processing

The status HOLD can be removed for the batch with status HOLD.

To open (or remove hold) on the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the fees you want to view.
3. Use the **Fees** section to select the batch you want to open.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

16.4.1.5 Reversing the batch of Fee Processing

Only the batches with a status of POSTED can be reversed.

To reverse the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the batches you want to view.
3. Use the **Fees** section to select the batch you want to reverse.
4. In the **Action** section, click **Reverse**.

   System changes batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to REVERSED.

16.5 Search screen

A Search screen is available on the Fees screen to help locate information such as an account's number, customer name and company. This is information that is used on the Fees Entry screen.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Search**. The Fees screen's Search screen appears.
2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate an account.
3. Click **Search**. System displays result of the search in Results section at the bottom of the screen. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search Criteria section.

17. Interface

17.1 Introduction

This chapter discusses about the interfaces available in the application which supports following interfaces:

- AP Transaction
- GL Transaction
- Conversion Accounts

17.2 AP Transactions

The AP Transactions screen enables you to view accounts payable in Oracle Financial Services Lending and Leasing and complete the following tasks:

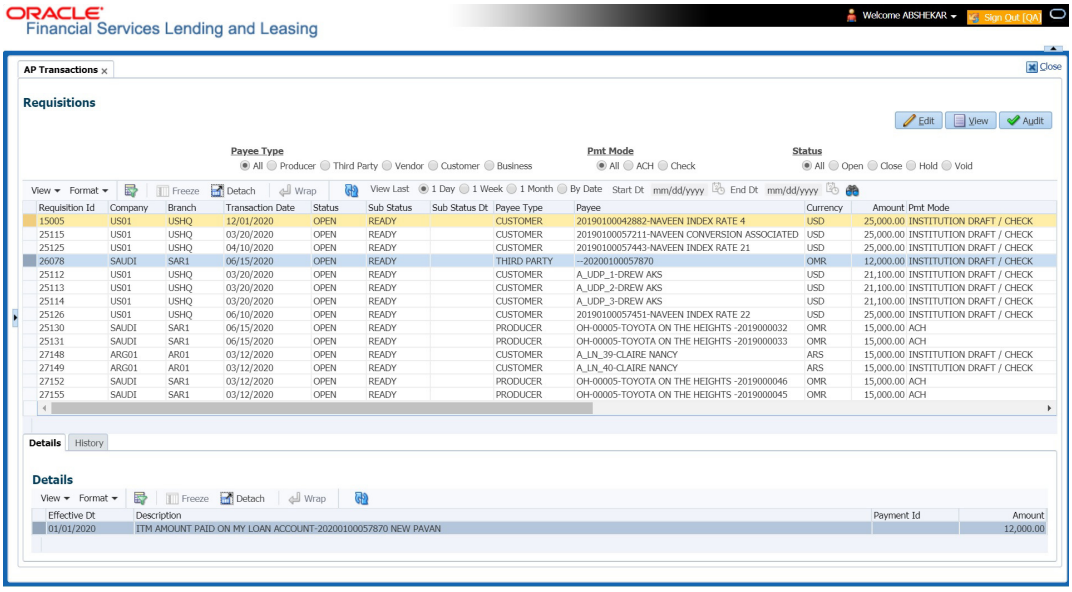
- View requisitions for all payees
- Change Payee Details and Track History
- Put a requisition on hold
- Close a requisition
- Cancel a requisition
- Print check details

The AP Transactions screen displays information regarding advance payments, such as payee type, mode of payment, status, and other details. Whenever there is a refund to be sent to the trustee or estate, you can modify the payee details. System automatically records the changes and maintains a history of changes done on a particular requisition.

To view requisitions for all payees

1. On the Oracle Financial Services Lending and Leasing home screen, **Servicing > Servicing > Interfaces > AP Transaction**.

The AP Transactions screen appears.



The **AP Transactions** screen contains four sets of option buttons, each in its own section: **Payee Type**, **Pmt Mode**, **Status**, and **View Last**. These option buttons allow you to narrow the range of the requisitions Oracle Financial Services Lending and Leasing displays.

The **Payee Type** section enables you to view requisitions according to whom the payment is made.

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All payees.
Producer	Producer payees.
Third Party	Third party payees.
Vendor	Vendor payees.
Customer	Customer payees.
Business	Business payees.

The **Pmt Mode** section enables you to view requisitions by how the payment is made.

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All requisitions.
ACH	Requisitions paid by ACH.
Check	Requisitions paid by check.

The **Status** section enables you to view requisitions according to status.

Choose:	Oracle Financial Services Lending and Leasing displays:
All	All requisitions.
Open	Open requisitions.
Close	Closed requisitions.
Hold	Requisitions on hold.
Void	Cancelled requisitions.

The **View Last** section enables you to view requisitions based on elapsed days.

Choose:	Oracle Financial Services Lending and Leasing displays:
1 Day	All the transactions in last one day.
1 Week	All the transactions in last one week.
1 Month	All the transactions in last one month.
By Date	Specify a date range (within 3 months) in ‘Start Dt’ and ‘End Dt’ fields using the adjoining calendar and click ‘Search’.

2. Use the **Payee Type**, **Pmt Mode**, **Status**, and **View Last** buttons to select the requisitions you want to view.
3. On the AP Transactions screen's **Requisitions** section, select the record you want to work with.
4. In the **Requisitions** section, perform any of the Basic Operations mentioned in Navigation chapter. You can view the following information:

Field:	Oracle Financial Services Lending and Leasing displays:
Requisition Id	View the Requisition Id of the selected AP transaction.
Company	The AP transaction company.
Branch	The AP transaction branch.
Transaction Date	The AP transaction date.
Status	The AP transaction status (OPEN, CLOSE, HOLD, or VOID).Transaction in OPEN status will not have a credit reference number, as it has not been entered or generated.
Sub Status	The AP transaction sub status.
Payee Type	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, CUSTOMER, or BUSINESS).
Payee	The AP transaction payee name. **Note**: For PRODUCER and THIRD PARTY disbursements, there is 'Account Number' appended at end in the 'Payee' column separated by hyphen. This helps to filter records based on Account Number.
Payee Account#	The AP transaction payee account number.
Currency	The AP transaction payment currency.
Amount	The AP transaction payment amount.
Disbursement Currency	The disbursement currency.
Disbursement Amount	The AP transaction disbursement amount.
Pmt Mode	The AP transaction payment mode.
Check Ref No	The AP transaction check reference number.
Check Dt	The AP transaction check date.
Sub Unit	The sub unit associated with the AP transaction.
Country	The AP transaction country.
Address Line 1	The AP transaction payment address.
Address Line 2	The AP transaction payment address.
Zip	The AP transaction zip code.

Field:	Oracle Financial Services Lending and Leasing displays:
Zip Extn	The AP transaction zip code extension.
City	The AP transaction city.
State	The AP transaction State.
Transaction Comment	The AP transaction comments received in response format are displayed. You can update the details if required.

5. On the **Details** sub tab, perform any of the Basic Operations mentioned in Navigation chapter. You can view the following information:

Field:	Oracle Financial Services Lending and Leasing displays:
Effective Dt	The transaction detail effective date.
Description	The transaction detail description.
Payment Id	The payment ID of the AP transaction.
Amount	The transaction detail payment amount.

6. On the **History** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

   The 'Requisitions History' section in **History** sub tab displays all the requisition changes that was performed on a particular AP transaction requisitions. The Requisitions History sub tab has similar field information of 'Requisitions' tab which is explained in point 4 above.

   The Requisitions History table displays the modified fields and you can only view the requisition changes by clicking on 'View'. The details of Updated By and Updated date are displayed below the Requisitions History details.

Closing a requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, Oracle Financial Services Lending and Leasing changes its status to CLOSED and it cannot be paid again. Oracle Financial Services Lending and Leasing then generates the appropriate GL (general ledger) transactions.

To close a requisition

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to close.
3. In the **Action** section, click **Close**.
4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, click **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can change its status to HOLD. When a requisition is on hold, it cannot be closed.

To put a requisition on hold

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to put on hold.
3. In the **Action** section, click **Open/Hold**.

> **Note**
>
> The same option is to be selected while moving a requisition from Hold to Open status.

4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, choose **Hold** and view the account.

Voiding a requisition

Changing the status of a requisition to VOID cancels the requisition.

To void a requisition

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to void.
3. In the **Action** section, select **Void**.
4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, click **Void** and view the account.

Printing Check Details

Print the requisition details of an open AP transactions.

1. Open the **AP Transaction screen** and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to print.
3. In the **Action** section, click on **Print Check** button. System generates a PDF report with requisition and payee details.

17.3 GL Transactions

Oracle Financial Services Lending and Leasing allows you to view the details regarding general ledger entry as well as amortized transactions posted on a monthly basis. The system updates the GL transaction screen nightly.

The GL Transactions screen contains the following tabs:

- Company
- Account

17.3.1 Company tab

The Company tab contains the following sub tabs:

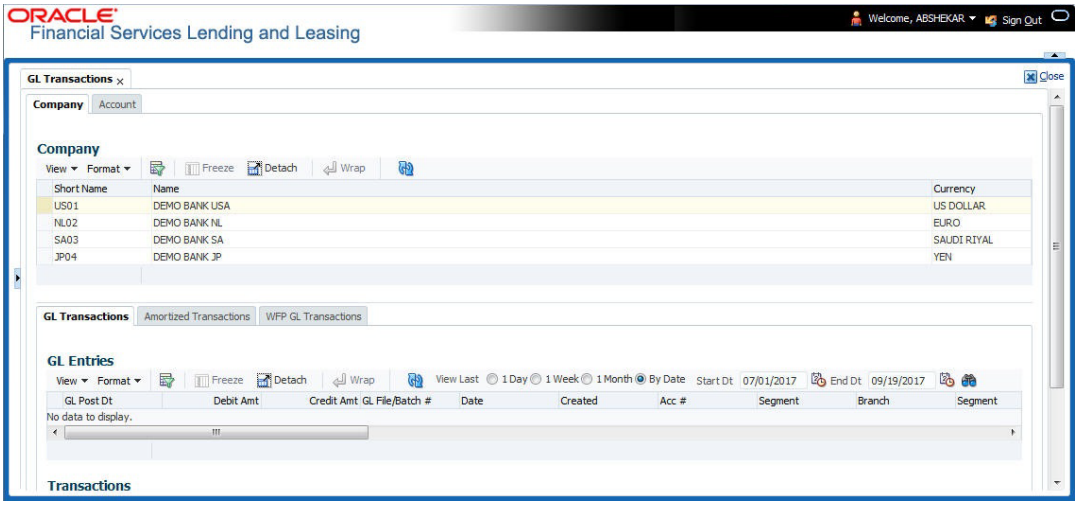
- GL Transactions
- Amortized Transactions

17.3.1.1 GL Transactions

The GL Transactions screen is a display only screen that allows you to view details regarding each general ledger entry and its corresponding details.

To view the GL Transactions screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, **Servicing > Servicing > Interfaces > GL Transaction** link.
2. The GL Transactions screen appears opened at **GL Transactions** tab.



3. In the **Company** section, select the portfolio company you want to work with. System displays the portfolio company name, portfolio company short name and currency.
4. In the **GL Entries** section, sort the list of GL transactions to be displayed based on elapsed days by selecting the 'View Last' option 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. Click search and view the following information:

Field:	View this:
GL Post Dt	General ledger effective date.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.

Field:	View this:
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/batch is created.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.
Segment #3	Segment value.
Description	Segment description.
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.
Segment #8	Segment value.
Description	Segment description.
Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.

5. In the **Transactions** section, view the following information:

Field:	View this:
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

17.3.1.2 Amortized Transactions Tab

The Amortized Transactions screen is another display only screen. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction screen

1. On Oracle Financial Services Lending and Leasing Application home screen **Servicing > Servicing > Interfaces > GL Transaction > Amortized Transactions** In the **Company** section, select the portfolio company you want to view.
2. The **Transactions** section by default displays amortized transactions of only Active accounts. Select the 'Show All' check box to display all the transaction including Paid-Off or Charged-Off accounts.
3. In the **Transactions** section, sort the list of GL transactions 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. Click search and view the following information:

Field:	View this:
Transaction	The transaction type.
Account #	The account.
Account Status	The account status.
Method	The amortization calculation method.
Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
WrittenOff	The balance write-off.

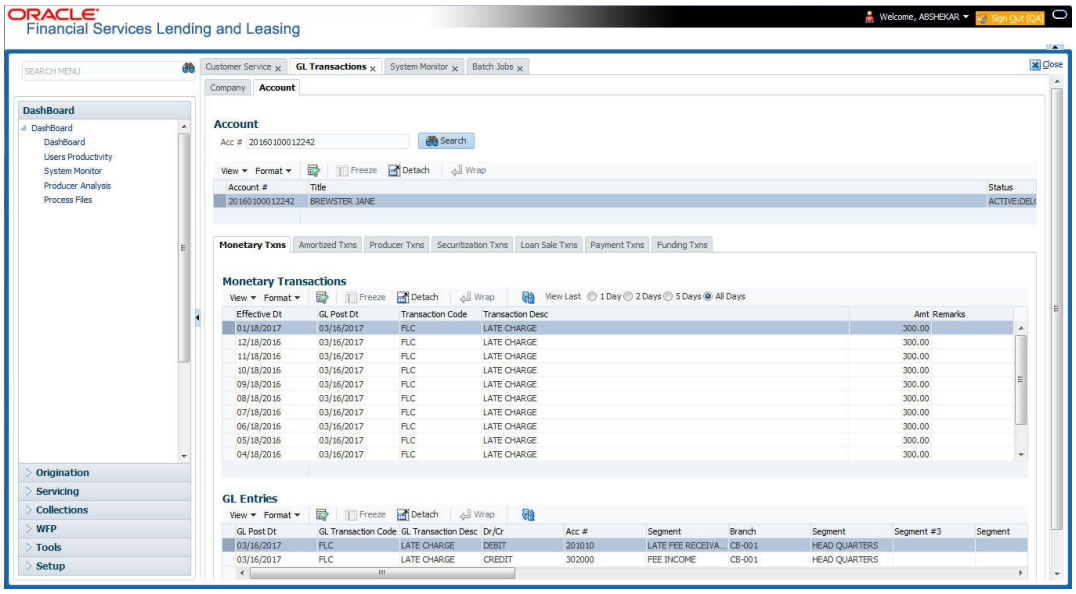
4. In the **Amortized Transactions** section, view the following information:

Field:	View this:
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

17.3.2 Account tab

The Account tab is a display only tab that allows you to search and view GL Transactions by querying through account number.

In the ‘Acc #’ field, specify the account number and click ‘Search’.



System displays the following account details:

Field:	Do this:
Account #	The queried account number.
Title	The primary and other applicant(s) attached to the account.
Status	The current status of the account.
Product	The product for the account.
Contract Dt	The contract funded date.
Currency	The currency for the account.

The Account tab also contains the following sub tabs which are segregated to display the respective transactions maintained in the account:

- Monetary Txns
- Amortized Txns
- Securitization Txns
- Loan Sales Txns
- Payment Txns
- Funding Txns
- Producer Txns

By default, system displays only the previous day’s transactions for the selected account and you can modify the same to display the transactions for the last 2 days, 5 days or All Days by selecting the appropriate radio button.

The following table indicates the specific type of GL Transactions displayed for any selected account and the transaction details displayed in each sub tab.

Transaction Type	Transaction Details
Monetary Transactions Amortized Transactions Securitization Transactions Loan Sales Transactions	Effective Date
	GL Post Date
	Transaction Code
	Transaction Description
	Amount
	Remarks
Funding Transactions Producer Transactions	Effective Date
	GL Post Date
	Transaction Code
	Transaction Description
	Amount
	Dealer/Producer Number
	Dealer/Producer Name
Payment Transactions	Effective Date
	GL Post Date
	Batch Type
	Reason
Payment Allocation Transactions	Effective Date
	Transaction Code
	Amount
GL Entries sub tab	GL Post Date
	GL Transaction Code
	Dr/Cr (Debit/Credit)
	Segment #1 upto #10

Transaction Type	Transaction Details
Transaction sub tab	GL Post Date
	Segment
	Account #
	Sub Unit
	Category
	Description
	Debit Amount
	Credit amount

17.4 Account Conversion

Oracle Financial Services Lending and Leasing Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed). At the end of the process, a new account is created in system which can be viewed on Customer Service. It also allows you to board new accounts. There are two methods to enter this information into the system; a data file upload and a manual data entry.

This chapter explains how to use Oracle Financial Services Lending and Leasing's Account Conversion screen to complete the following tasks:

- Record customer details (including employment and address information), contract information, and collateral information
- Edits to verify the completeness of data with a Verification screen.

17.4.1 Conversion of Account screen

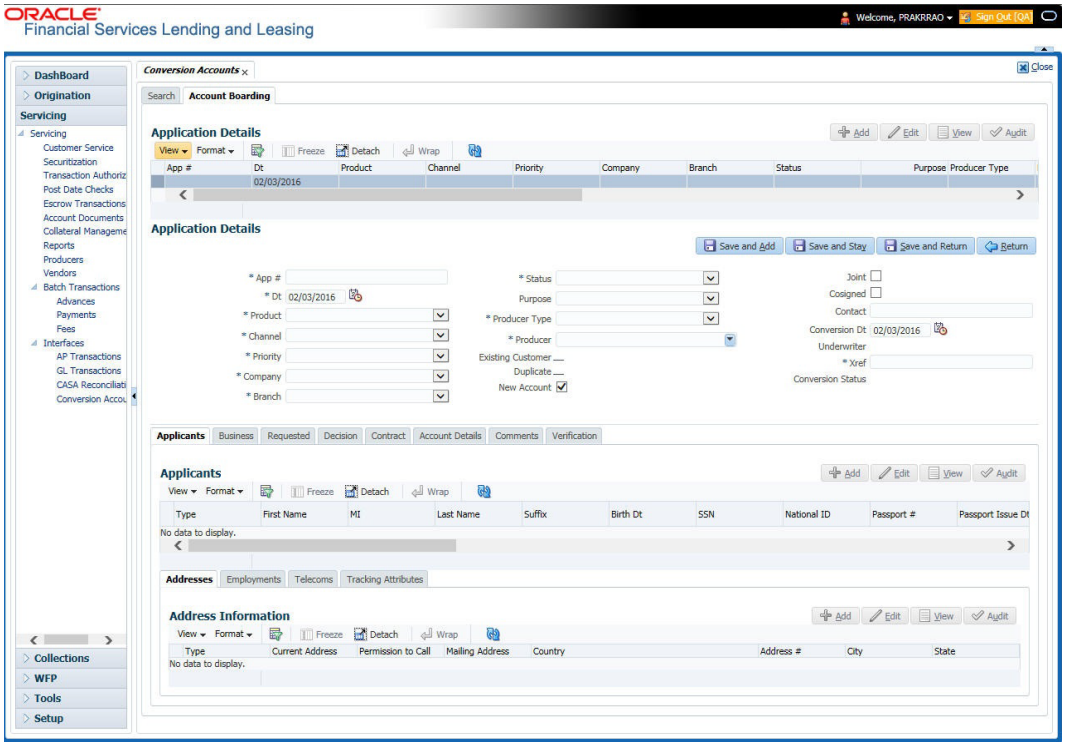
In the Conversion Account screen, the first step in converting an account is to complete the account boarding (new/old) details.

The conversion process does not create the underlying general ledger (GL) entries at any time.

To complete the master block

1. Click **Servicing > Servicing > Interfaces > Conversion Accounts > Account Boarding**.

2. The Account Conversion screen appears..



3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:	
App #	Enter the account number.	
Dt	Enter the account date (date on which account was originally received).	
Product	Select the product associated to this account.	
Priority	Select the account priority.	
Status	Select the account status and sub status from	
Sub Status (unlabelled)	the following two choices:	
	CONVERSION	ACCOUNT CREATED
	CONVERSION	API ACCOUNT
	Note: In beginning the conversion process, choose API ACCOUNT. After verification process, you will change the status to ACCOUNT CREATED. (See the **Verification** section for more information.)	
Company	Select the portfolio company to which this account belongs.	
Branch (unlabelled)	View the portfolio branch to which this account belongs.	

Field:	Do this:
New Account	Select box if account doesn't exist in the legacy system. **IMPORTANT**: Clear this box if the account transactions need to be converted. If this box is selected, data entered on Transaction sub screen of the Account master tab will not convert.
Conversion Dt	Enter the conversion date.
Joint	Select if the account is joint.
Cosigned	Select if the account is co-signed.
Purpose	Select the purpose.
Existing Customer	Select if one of the applicants is an existing customer.
Duplicate	Select if the account is a duplicate application.
Contact	Enter the contact.
Channel	Select the account channel.
Producer Type	Select the producer type.
Producer	Select the producer.
Underwriter	View the underwriter name.
Xref	Enter the account number (if converting an existing account) or the account number (if you need to create an account for funded application). This will help to reference back to the legacy system.
Conversion Status	View the status of the conversion.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

17.4.2 Applicants Sub Tab

The Applicants master screen allows you to record information regarding applicants associated with the account. In this section, you will use the information supplied on the application, complete **Primary Applicant** screen and sub screens (**Address**, **Employments**, **Telecoms**, and **Financials** sub screens). If this is a joint account, complete the **Others** screen as well.

17.4.3 Business sub tab

If this is a SME or Business Loan, 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.

For detailed information, refer to 'Business sub tab' section.

17.4.4 Decision Tab

On the Decision screen, Oracle Financial Services Lending and Leasing system records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle Financial Services Lending and Leasing will display the Line of credit screen. These screens all share the following sub screens: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

For more detailed explanation of the fields found on the Decision screen, please see the chapter **Underwriting** in this **User Guide**.

17.4.5 Contract Tab

The Contract screen allows you to perform important task of completing the truth-In-lending details. These screens include information about financed amount, payment schedule, total of these payments, finance charge, and the resulting annual percentage rate. The truth-in-lending details must be completed before a Line of credit can be funded.

In completing the truth-in-lending details on Contract link, you will complete the Line of credit screen.

The Line of credit screen share the following sub screens:

- Itemizations
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC

17.4.6 Collateral Tab

The Collateral screen allows you to record information regarding collateral associated with the account. Depending on the type of product or producer you selected, the Collateral link opens one of the three following collateral screen: a vehicle information screen, a home information screen, or an other information screen. Complete the screen that is available on your Applications screen.

These screens all share the following sub screens: Valuations and Tracking.

17.4.7 Account Details Tab

The Account Conversion Account's screen allows you to view and add comments regarding an account at any time.

To complete the Account Details section

1. Click **Servicing > Servicing > Interfaces > Conversion > Account Boarding > Accounts link**.

The Account screen contains the following sub screens:

- Conditions
- Balances
- Transactions
- ACH
- Bankruptcy
- Charge off
- Compensation
- Line of credit Details
- Tracking Attributes

2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Account#	View the value entered in “Xref” field.
Status	Select the account status.
Effective Dt	Enter the effective date of the account.
Paid Off Dt	Enter the paid off date of the PAID account.
Pool	Enter the pool the account is in.
30	Enter the number of times 30 days delinquent over the life of the account.
60	Enter the number of times 60 days delinquent over the life of the account.
90	Enter the number of times 90 days delinquent over the life of the account.
120	Enter the number of times 120 days delinquent over the life of the account.
Next Due Dt	Enter the Next Due date.
Last Pmt Amt	Enter the last payment amount.
Due Day	Enter the due day of the account.
Last Activ-ity Dt	Enter the date of last activity on the account.
Maturity Dt	Enter the maturity date of the account.
Last Pmt Dt	Enter the date the last payment was received.

Field:	Do this:
Excess Amt Pd	Enter the amount paid that needs to be applied towards future due dates.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Extensions** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
# of Extensions (Year)	Enter the number of times extensions granted (year).
# of Extensions (Life)	Enter the number of times extensions granted (life).
# of Extension Term (Year)	Enter the number of terms extensions granted (year).
# of Extension Term (Life)	Enter the number of terms extensions granted (life).
Last Extn Dt	View the last extension date.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Due Dates** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Due Dt 1	Enter the latest due date for which the account is due.
Amt Due 1	Enter the amount due on the latest due date of the account.
Amt Paid 1	Enter the amount paid on the latest due date of the account.
Due Dt 2	Enter the (latest - 1) due date of the account.
Amt Due 2	Enter the amount due on the (latest -1) due date of the account.
Amt Paid 2	Enter the amount paid on the (latest - 1) due date of the account.
Due Dt 3	Enter the (latest - 2) due date of the account.
Amt Due 3	Enter the amount due on the (latest -2) due date of the account.
Amt Paid 3	Enter the amount paid on the (latest - 2) due date of the account.
Due Dt 4	Enter the (latest - 3) due date of the account.
Amt Due 4	Enter the amount due on the (latest -3) due date of the account.
Amt Paid 4	Enter the amount paid on the (latest - 3) due date of the account.

Field:	Do this:
Due Dt 5	Enter the (latest - 4 cycle) due date of the account.
Amt Due 5	Enter the total due amount less the sum of the last 4 due amounts on the account.
Amt Paid 5	Enter the amount paid on the account till date less the value in paid buckets 1 through 4.

7. Perform any of the Basic Actions mentioned in Navigation chapter.
8. In the **Conditions** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Condition	View the condition.
Start Dt	View the start date.
Followup Dt	View the next follow-up date.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

17.4.8 Account Details' Sub Tabs

To complete the Transactions sub screen

1. Click **Transactions** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Enter the transaction sequence number.
Post Dt	Enter the date of posting this transaction.
Dt	Enter the effective date of this transaction.
Txn	Enter the transaction code.
Balance Amt	Enter the principal/advance (Note balance in case of PC) balance value after this transaction was executed.
Txn Amt	Enter the amount involved in this transaction.
Reference	Enter the reference for this transaction.
Mode	Select the mode in which the transaction was performed.
Reason	Select the reason code for this transaction.
Ext Amt	Enter the part of the payment that was allocated towards the extension fee.

Field:	Do this:
Memo Amt	Enter the part of the payment that was allocated towards the membership fee.
Ovr Amt	Enter the part of the payment that was allocated towards the over limit fee.
Fee Adv	Enter the part of the payment that was allocated towards the advance transaction fee.
Pre-Payment	Enter the part of the payment that was allocated towards the prepayment penalty.
Spread Code	Enter the spread code used if this is a payment transaction.
Advance	Enter the part of the payment that was allocated towards the advance balance.
Interest	Enter the part of the payment that was allocated towards the interest balance.
Late Charge	Enter the part of the payment that was allocated towards the late charge balance.
NSF	Enter the part of the payment that was allocated towards the NSF balance.
Overage	Enter the amount that has been overpaid. Used in the case of the last payment received that pays off all the balances.
Comment	Enter any comments associated with this transaction.

3. Perform any of the Basic Actions mentioned in Navigation chapter and choose **Update Account**.

To complete the ACH sub screen

1. Click **ACH** sub tab.
2. In the **ACH** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bank Name	Enter the current ACH bank name.
Bank Routing #	Enter the current ACH bank routing number.
Status	Select the status as either Active or Inactive from the drop-down list.
Start Dt	Enter the ACH start date.
End Date	Enter the ACH end date.
Default	Select the check box to indicate if this is default account.

Field:	Do this:
Account Type	Select the current ACH account type.
Account #	Enter the current ACH account number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Pmt Day	Specify the day of payment.
Pmt Amt	Specify the payment amount.
Payment Amt Excess	Specify the excess payment amount if any.
Pmt Freq	Select the payment fee from the drop-down list.
Fee	Select the check box to indicate the fee indicator.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Bankruptcy sub screen

1. Click **Bankruptcy** sub tab.
2. On the **Bankruptcy** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bankruptcy	Select if account has declared a bankruptcy currently.
Disposition	Select the bankruptcy disposition.
Start Dt	Enter the bankruptcy start date.
Type	Select the bankruptcy type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Charge off sub screen

1. Click **Charge off** sub tab.
2. In the **Charge off** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Charge-off	Select if account has been declared as a charge off.
Disposition	Select the charge-off disposition.
Charge off Dt	Enter the charge-off start date.
Type	Select the charge-off type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. In the **Repo/Forc** sub screen, enter the following information:

In this field:	Do this:
Repo/Forc	Select if foreclosure or repossession proceedings are underway for this account.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Compensation sub screen

1. Click **Compensation** sub tab.
2. On the **Compensation** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amt Earned	Enter the transaction code for the amortization balance Five different balance types can be entered in the rows marked 1...5.
Int Amt Earned	Enter the original balance amount.
Amt Paid	Enter the amount of the balance earned as of previous month-end.
Amt Write-off	Enter the amount of the balance written off as of the previous month-end.
Next Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Last Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Chbk Amt	Enter the amount of the balance written off as of the previous month-end.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Line of credit **Details sub screen**

1. Click Line of credit **Details** sub tab.
2. In the **Additional** Line of credit **Details** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Rate	Enter the current rate.
Current Pmt	Enter the current payment amount.
Stop Accrual	Select if the interest accrual is stopped on this account.
Balloon Amt	Enter the balloon amount.
Current Term	Enter the current term.
Paid Term	Enter the paid term.
Last Accrual Dt	Enter the last accrual date for this account.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Non Performing Rebate** block, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Non Performing Type Code	Enter the non performing type code.
Interest Rebate	Enter the interest rebate.
Promotion End date	Enter the promotion end date.
Non Perform Indicator	Select to indicate that this is a non performing account.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Tracking Attributes sub screen

1. Click **Tracking Attributes** sub tab.
2. Choose **Create Tracking**. Oracle Financial Services Lending and Leasing loads all the Customer Service (2) account attributes tracking parameters.
3. Sub Attribute field, only attributes in a particular group appear in the Parameter display.
4. Complete **Tracking Details** block by entering requested parameter in the **Value** field.
5. Save any changes you made to the account.

17.4.9 Comment Tab

The Comments screen allows you to view and add comments regarding an account at any time.

To add a comment

1. Click the **Comment link**

2. In the **Type** block, use drop down list to select the type of comment you are adding.
3. In the **Sub Type** block, use drop down list to select the sub type of comment you are adding.
4. In the **Comments** block, type your comment.
5. If you want Financial Services to recognize this comment as an alert, select **Alert**. When you select the Alert box, the comment appears on Customer Service form's Account Details screen in Comment sub screen.
6. Save your entry.

17.4.10 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (8)** master tab's Edit screen as an ERROR, a WARNING, or an OVERRIDE.

If it is an **Error**, Oracle Financial Services Lending and Leasing will not allow you change the application's status and approve the Line of credit until you fix all the errors.

If it is a **Warning**, Oracle Financial Services Lending and Leasing allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle Financial Services Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on dialog box to move the application to queue of the user with the required authority.)

Oracle Financial Services Lending and Leasing can be configured to verify different sets of information; for example, Financial Services could check one set of data when checking application entries for completeness and another when approving auto Line of credit . Each one of these "edit types" has its on set of "edit details."

To verify the data required for decisioning the account

1. Click the **Verification link**, then choose the **Edits** tab.
2. In the **Edit Type** block, select the type of edit you want to verify using the drop down list.
3. Choose **Check Edits**. Financial Services checks data for the verification process selected in Edit Type block and displays results in the Edit Details block.
4. In the **Edit Details** block, view verification results and begin making corrections on conversion form.
5. When you are finished correcting errors, change the status in the master block **Status** field from API ACCOUNT to ACCOUNT CREATED.

After entering existing data and successfully changing status of the account, the conversion process is over.

At this point, the account information you entered in this module can be viewed on the Lending menu's **Customer Service** form. However, new accounts cannot be viewed since they need to have the set-up run prior to account creation.

17.4.11 Search Tab

The Account Conversion's Search tab opens the Criteria screen.

Loading an Application on the Account Conversion screen

The first step in account conversion process is to load application you want to work with using the Conversion Account screen's Search link.

To load an application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. Click **Interfaces** drop-down link and then click **Account Conversion** link. The Conversion Account screen is displayed.
3. On the Results screen, select the application you want to load and click Submit.

   You can use the Search Criteria tab to limit or change display of applications on the Results screen.

Appendix A: Transaction Parameters

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on responsibility of the Oracle Financial Services Lending and Leasing user, nature of account, and whether the account is a Line of credit.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

A.1 Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for Line of credit:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Payoff an account
- Charge-off an account/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 Line of credit to interest bearing Line of credit
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty

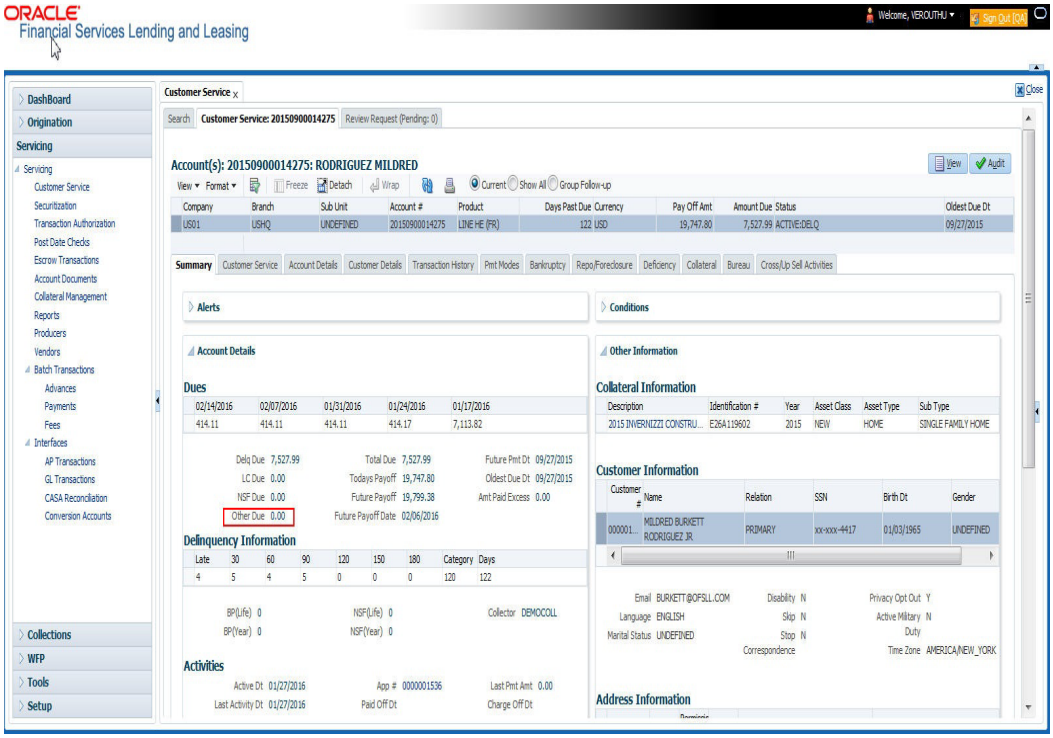
- Trading of Accounts - Monetary Transactions
- Billing Cycle Change
- Capitalization Maintenance
- Fee Consolidation Maintenance
- Cycle Based Late Fee Adjustment / Waiver

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.

– OFSLL does not allow to post any monetary transaction on/or prior to the status change date. However, in case if the ACH gets the payment return file with NSF (no-sufficient funds) payment status - where the account status is ‘PAID OFF’, system automatically reverses the PAID OFF status and posts the NSF transaction on account.

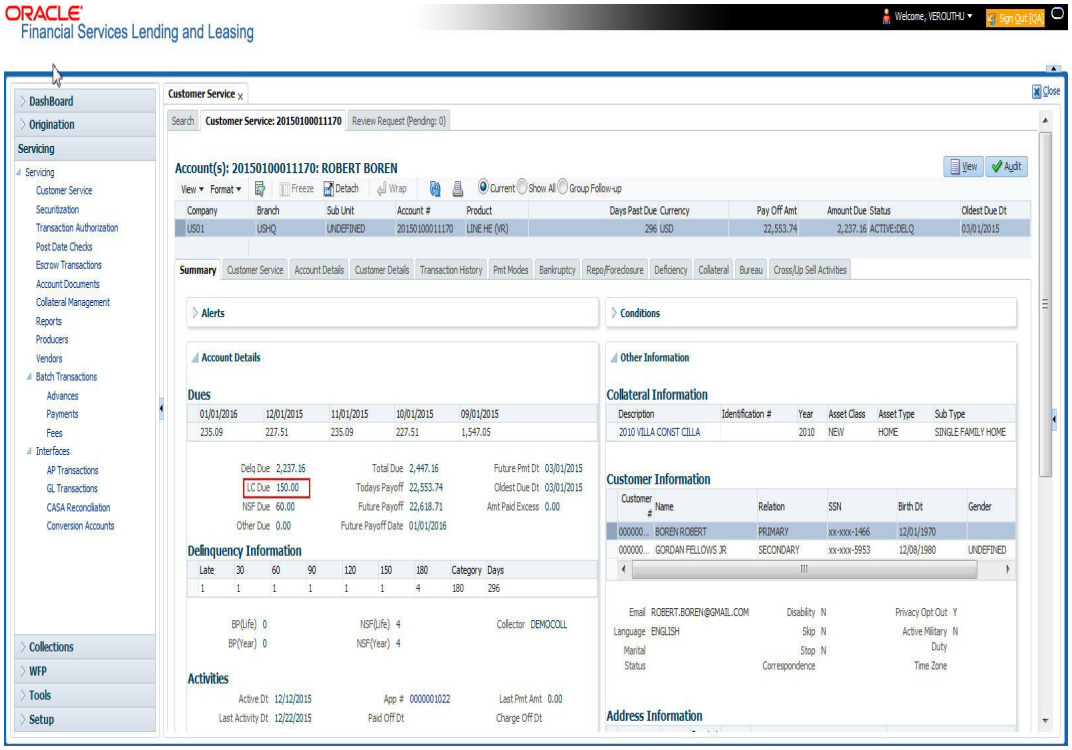
A.1.1 Late Charges



Late charges occur when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract.

Late charges appear in LC Due field on the Dues section of Summary tab of the Customer Service screen. This is the first screen to appear on the Customer Service screen when you

load an account.



To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

To waive a late charge

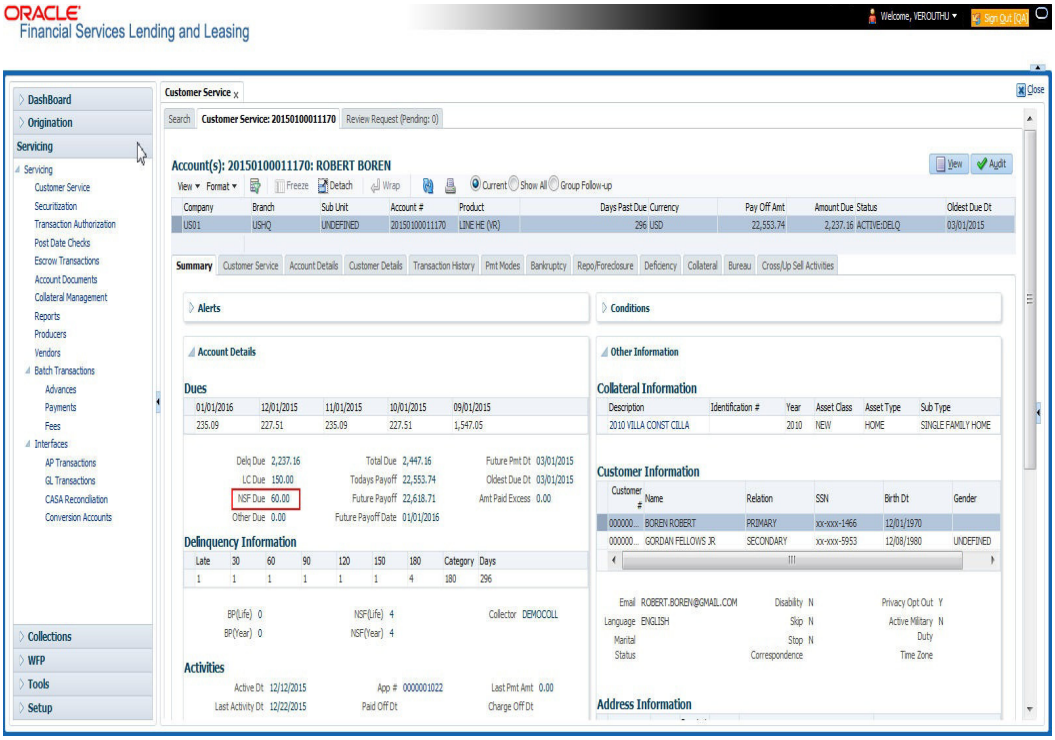
Transaction	Parameters
Waive Late Charge	Txn Date Amount

A.1.2 Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that the system automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen

when you load an account.



To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Sub-tract	Txn Date Amount

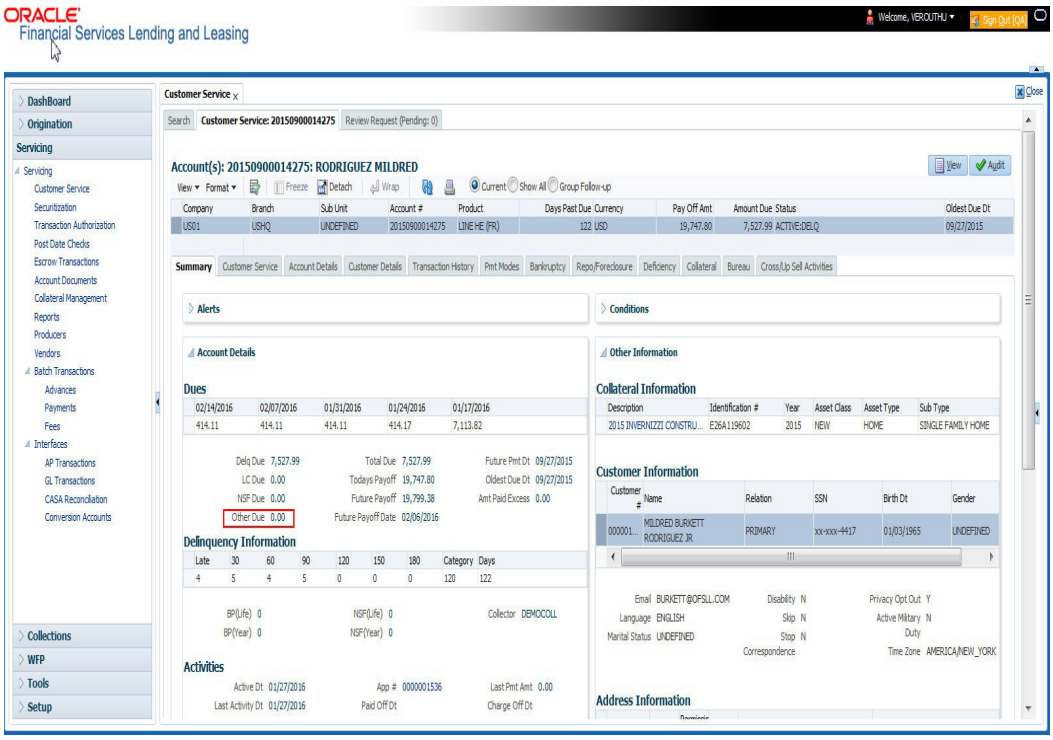
To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

A.1.3 Repossession Expenses

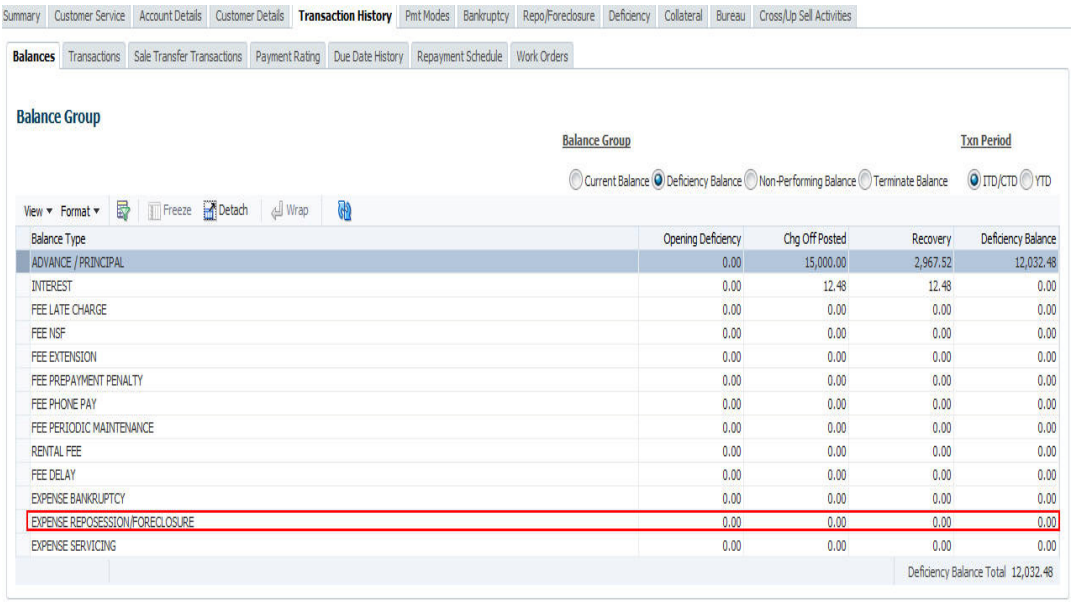
Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

Repossession expenses appear in Other Due field on the Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.



The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE REPOSSESSION/FORECLOSURE Balance Type--Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

To post a repossession expense



Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Sub-tract	Txn Date Amount

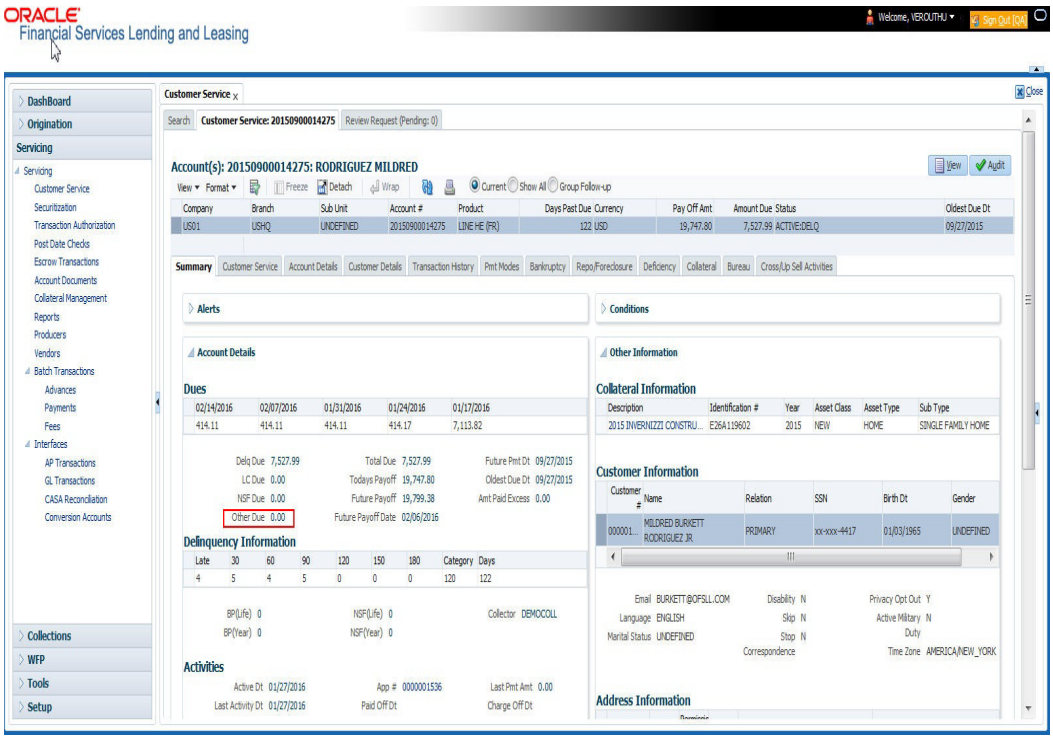
To waive a repossession expense

Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

A.1.4 Bankruptcy Expenses

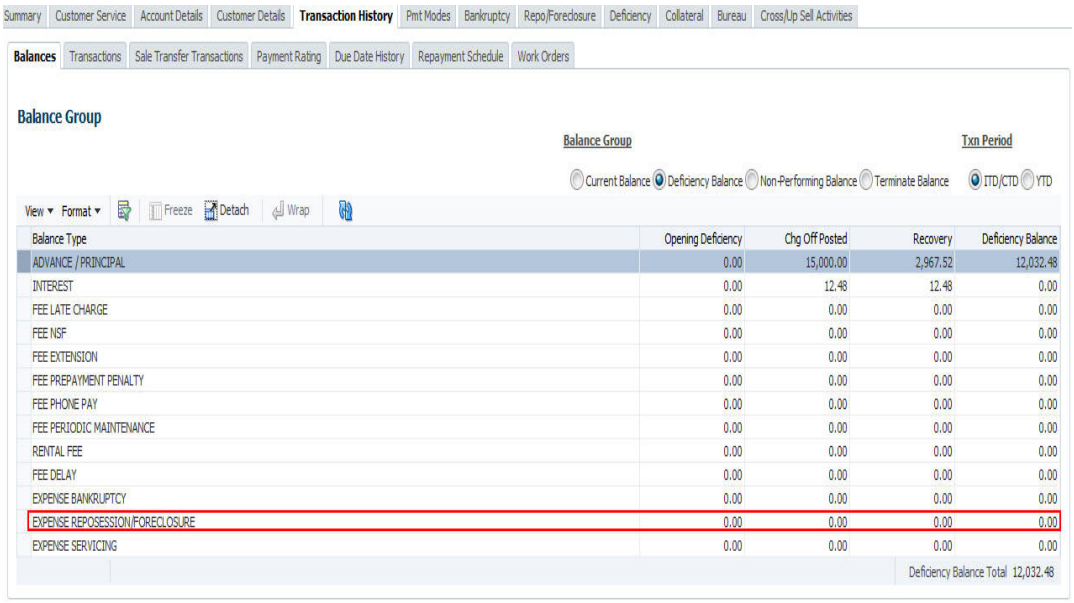
Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.



The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

To post a bankruptcy expense



Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Subtract	Txn Date Amount

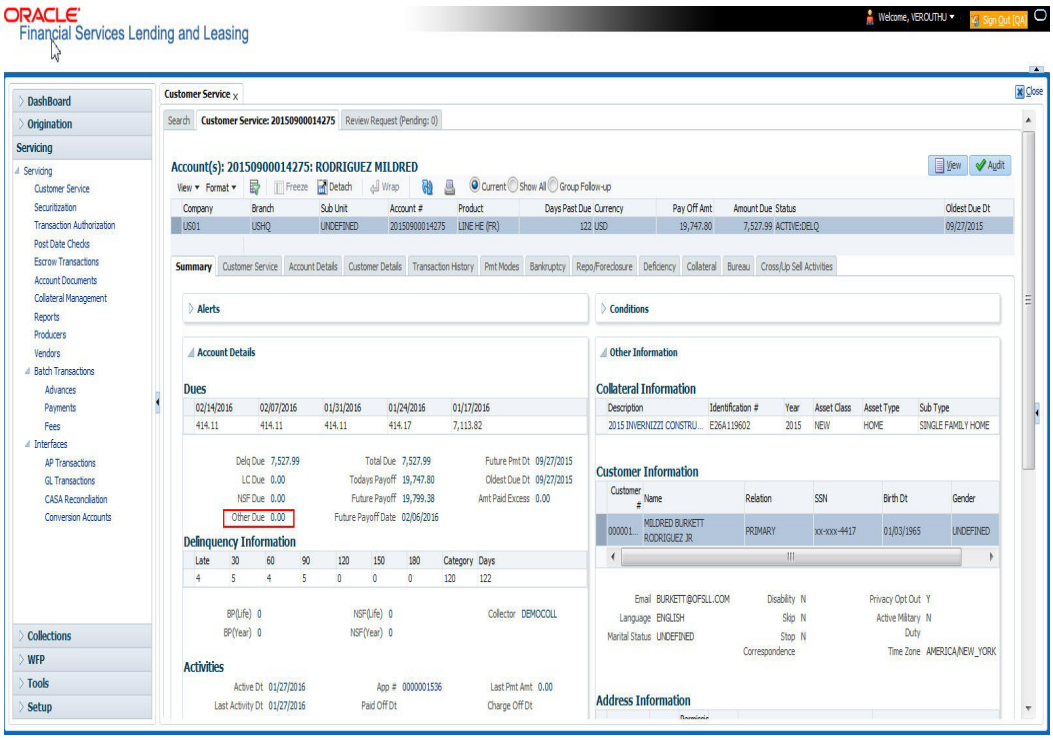
To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

A.1.5 Phone Pay Fees

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a Line of credit account.

Phone pay fees appear in Other Due field on Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.



To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

To waive a phone pay fee

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

A.1.6 Financed Insurances

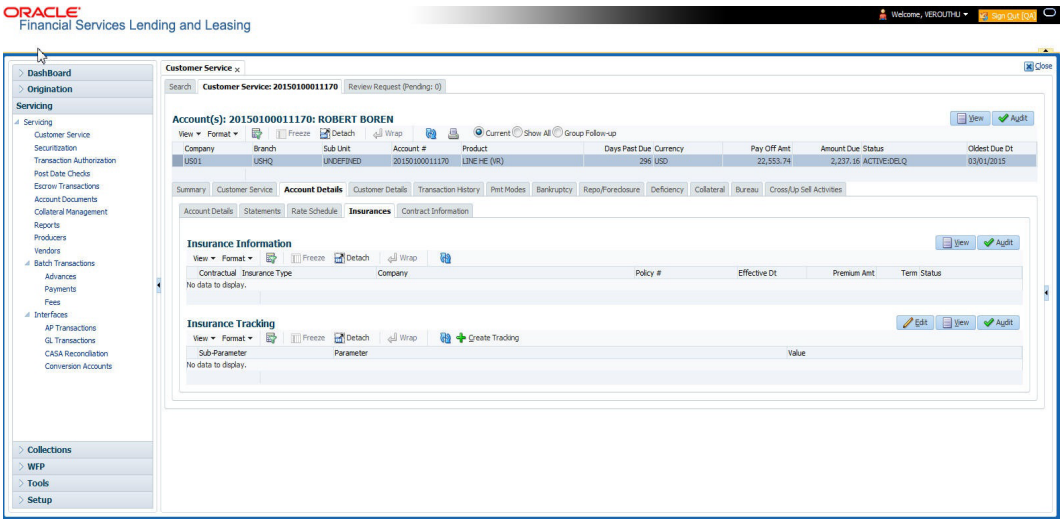
In this section, you can do the following:

- Insurance Addition
- Insurance Cancellation
- Insurance Modification

A.1.6.1 Insurance Addition

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds insurance premium amount to advance/principal balance on the Line of credit and adjusts the Line of credit receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Line of credit. After you post the transaction Line of credit will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract

link's Contract screen. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.



To add financed insurance

Transaction	Parameters
Insurance addition	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

A.1.6.2 Insurance Cancellation

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes premium refund amount based on the refund method associated with insurance item.

To cancel a financed insurance

Transaction	Parameters
Insurance Cancel-lation	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Cancellation Reason
	Current Usage

If you enter a value for INSURANCE REFUND AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Line of credit receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Line of credit based on remaining balances. After posting the transaction, Line of credit will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

Also if you enter a value for 'Current Usage', system computes the rebate amount using the 'Pro Rata (Mileage) method. However system also calculates the rebate amount using 'Refund Calculation Method' and considers the minimum value out of both.

A.1.6.3 Insurance Modification

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using new premium amount and adjusts advance/principal balance on Line of credit and Line of credit receivables.

To modify financed insurance information

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

A.1.7 Index/Margin Rates

You can change the current Index Rate type (i.e. Prime Rate or Flat Rate) and increase or decrease or even replace the current Margin Rate of a variable rate Line of credit up to the required basis points using the INDEX / MARGIN RATE CHANGE monetary transaction.

To change an index/margin rate

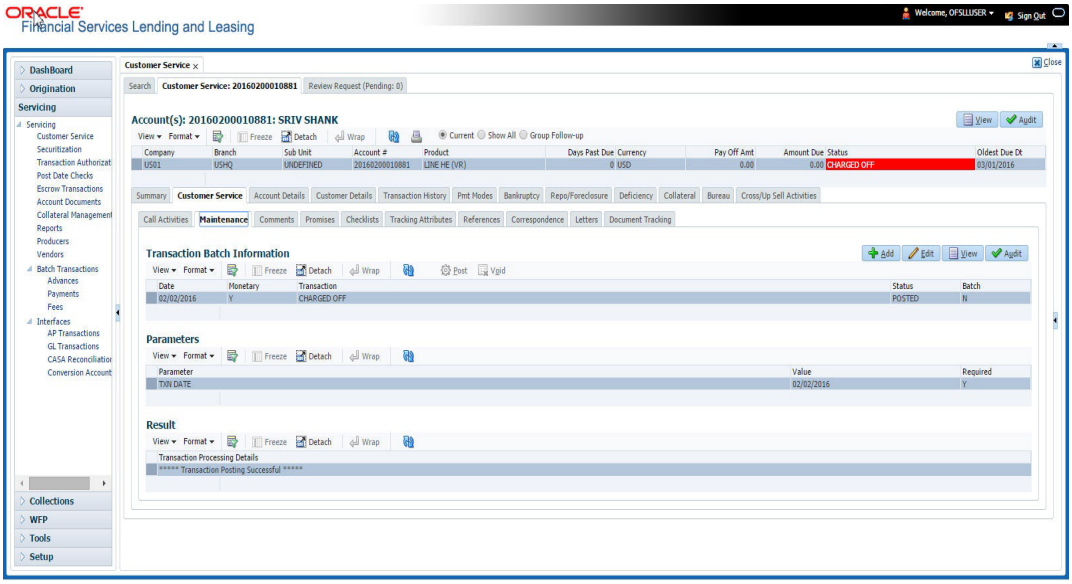
Transaction	Parameters
INDEX / MARGIN RATE CHANGE	TXN DATE - Select the date from adjoining calendar.
	INDEX - Select from the drop-down list as either Prime Rate or Flat Rate.
	MARGIN RATE - Specify the Margin Rate.
	REASON - Specify additional information (if any).
	TXNS ADJUSTMENT TYPE - Select one of the following transaction adjustment type from the drop-down list: ACTUAL - Select this option to replace the existing Margin Rate with the current specified Margin Rate. INCREASE - Select this option to add the current specified Margin Rate to the existing Margin Rate. DECREASE - Select this option to reduce the current specified Margin Rate from the existing Margin Rate. However, note that reduction is permitted only up to existing Margin Rate and system displays an error if the current specified Margin Rate is greater than the existing Margin Rate.
	AUTO POST CHANGE PAYMENT - Select either YES or NO from the drop-down list. If there is a change in Margin Rate and this option is selected as YES, then system automatically posts CHANGE PAYMENT AMOUNT transaction along with RATE CHANGE transactions on the account. Behaviour of the CHANGE PAYMENT transaction follows the RATE CHANGE batch job behaviour. If there is a change in Margin Rate and this option is selected as NO, then system posts only RATE CHANGE transactions on the account. However note that this indicator is applicable to accounts funded with products of type 'Interest Bearing Loans' and Reschedule Method as 'Change Payment'.

On clicking ‘Post’ system posts RESCHEDULE_INDEX monetary transaction to change the Index and Margin Rates.

A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or amount needed to satisfy the Line of credit. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. A payoff quote can either be generated for current or future date, but not on a back date.

The transaction processing details and new balances after posting payoff quote appears in Results section of Maintenance screen.



To generate a payoff quote for an account Line of credit

Transaction	Parameters
PAYOFF QUOTE	TXN DATE
	PAYOFF QUOTE VALID UPTO DATE
	ASSESS PAYOFF QUOTE FEE
	PAYOFF QUOTE LTR PRINT
	COMMENT

A.1.9 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is $0.00. You can also manually payoff an account with the Maintenance screen. You can also pay off an account using the Consumer Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, the system changes the account’s status to PAID OFF. The date the account was paid off appears in Activities section’s Paid Off Dt field on Account Details screen.

The system also notes the amount of the principal that was waived when account was paid off in the Waived column on Account Balances screen.

To pay off an account

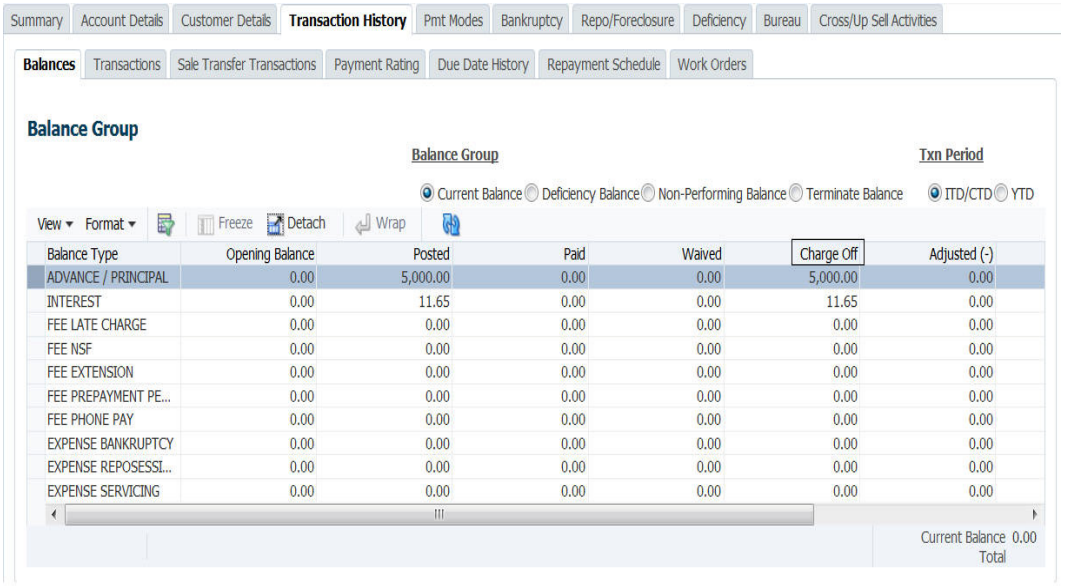
Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

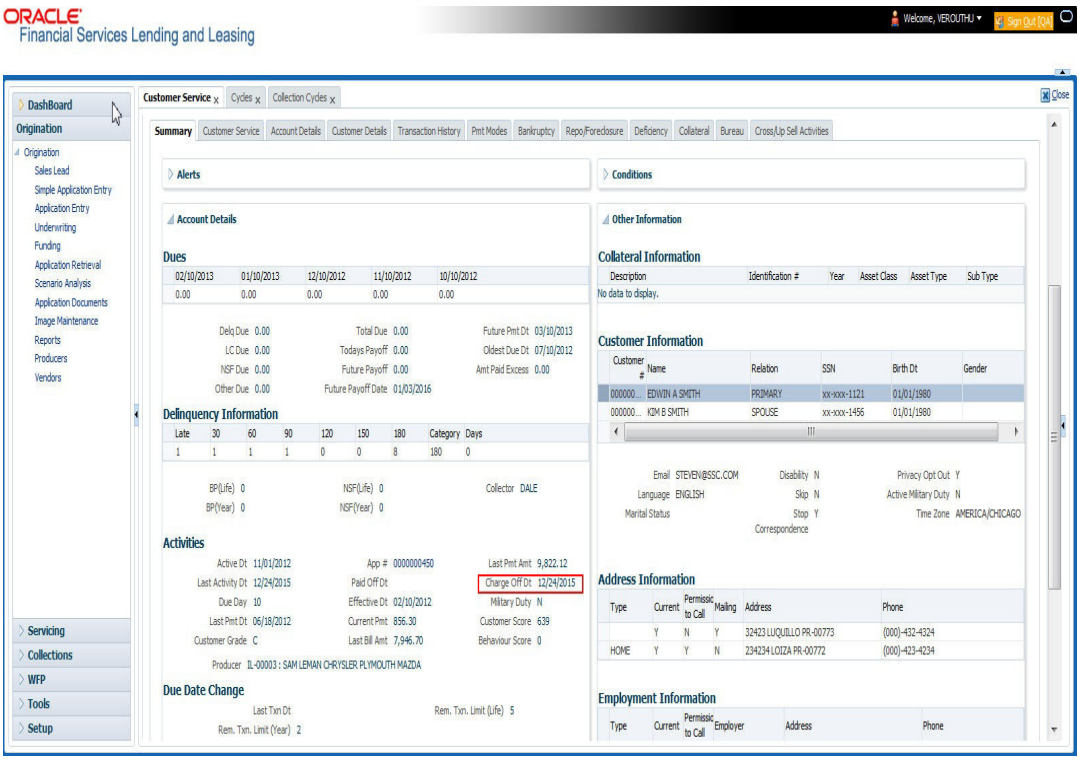
A.1.10 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Line of credit have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original Line of credit still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.



The 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.

You can post CHARGED OFF transaction on the entire hierarchy of Associated/Linked Accounts along with the Master Account i.e. if CHARGED OFF is initiated from an Associated/ Linked account, system can post CHARGED OFF on all ACTIVE associated/linked accounts in the hierarchy along with the Master Account.

However, note that you can post CHARGED OFF on Master Account only if Associated Accounts are in TRADED, VOID, TERMINATE, PAID, and CHGOFF status.

To charge off an account

Transaction	Parameters
Charged Off	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	PROCESS MASTER ASSOCIATED ACCOUNTS

While posting the transaction,

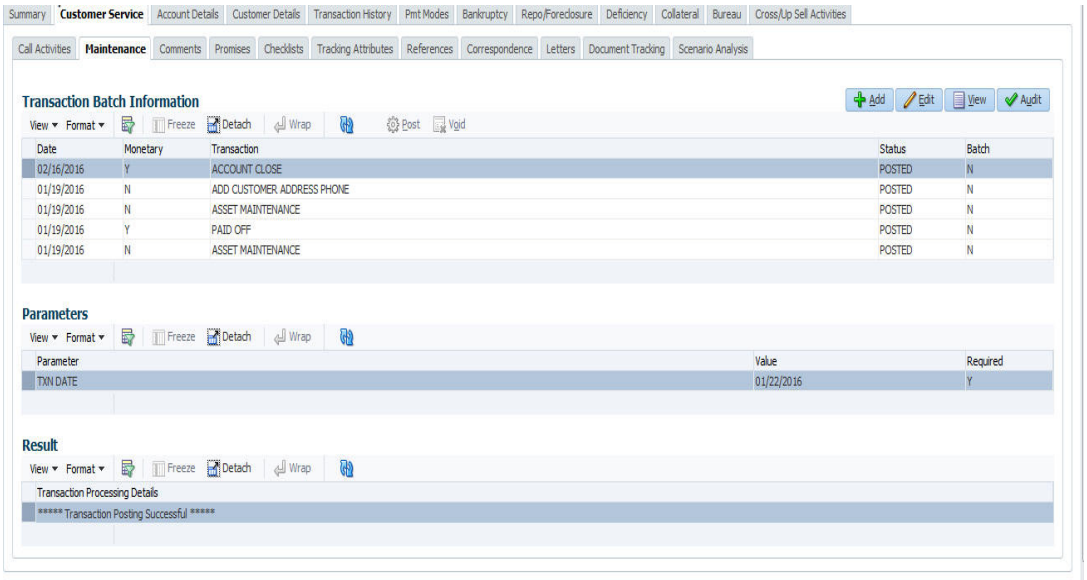
- If PROCESS MASTER ACCOUNT is selected as 'YES', then CHARGE OFF transaction is automatically posted to corresponding Master Account. If selected as 'No', then CHARGE OFF transaction is posted to current account and its Linked account.

- 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’.
- If PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS is selected as ‘Yes’, then CHARGE OFF transaction is automatically posted to 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'.
- If PROCESS MASTER ASSOCIATED ACCOUNTS is selected as 'Yes', then CHARGE OFF transaction is automatically posted to all Associated Accounts under the Master Account and selecting 'No' posts extension only to current account.

Note that during reversal of a CHARGED OFF transaction on hierarchy of Associated/Linked Accounts, ensure that Master Account is in ACTIVE status. Else, system restricts posting Reversal of a CHARGED OFF transaction for an Associated Account and displays an error indicating ‘CHARGED OFF cannot be reversed - Master Account must be in ACTIVE status’.

A.1.11 Account Closure

The system automatically closes an account when its status changes from ACTIVE status to PAID or VOID. It is manually closed if it has status as CHARGE OFF. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.



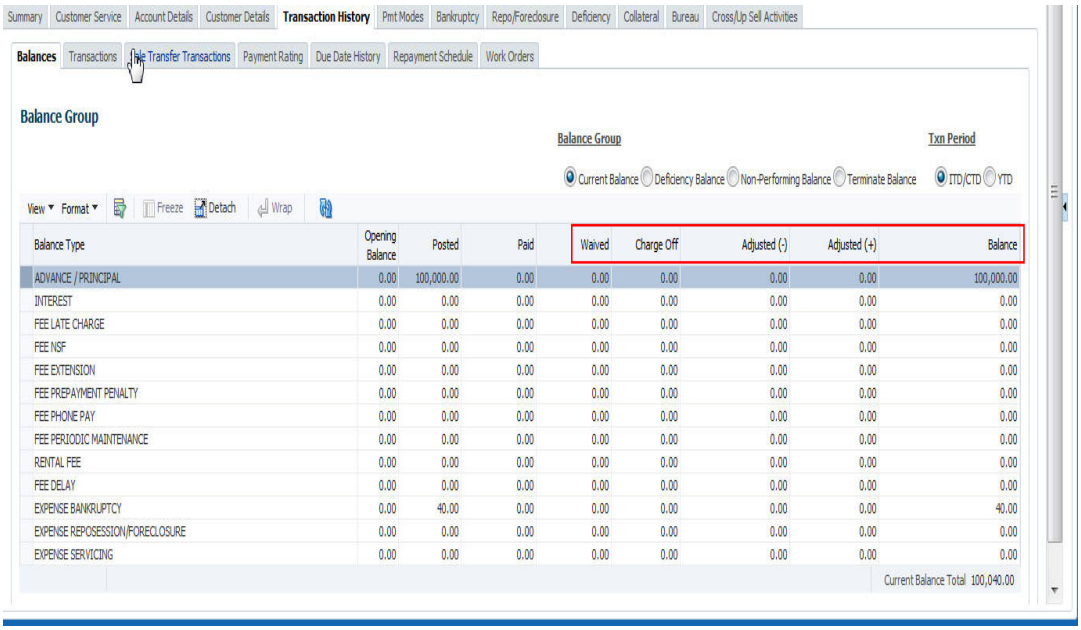
To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.12 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances sub tab for ADVANCE / PRINCIPAL Balance Type -- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.



To adjust the advance/principal balance

Transaction	Parameters
Adjustment To Advance/Principal - Add	Txn Date Amount
Adjustment To Advance/Principal - Sub-tract	Txn Date Amount

To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

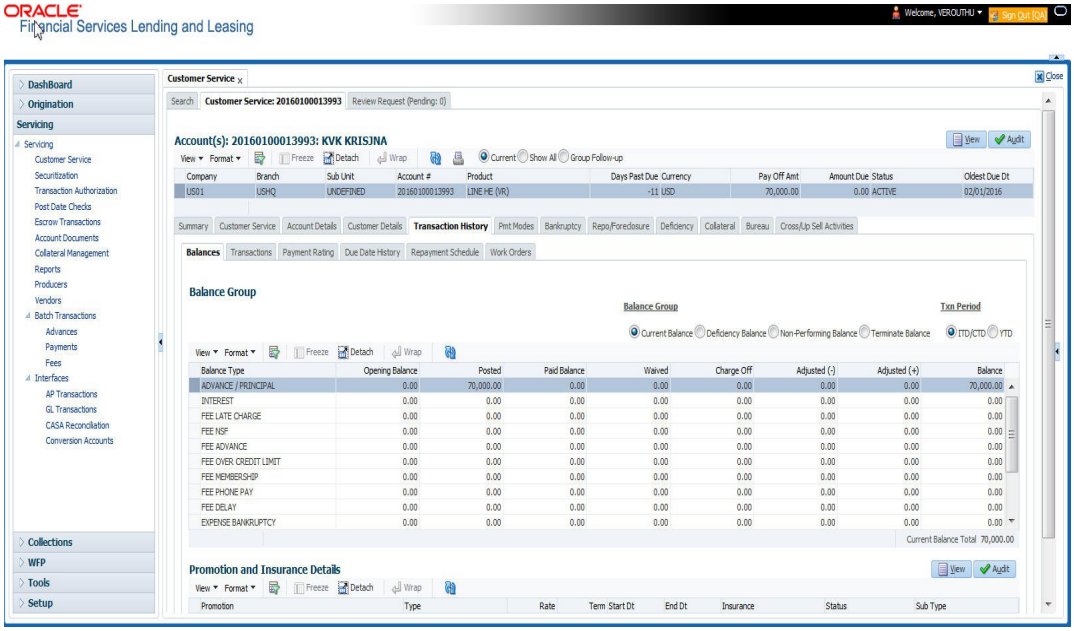
To waive the advance/principal balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

A.1.13 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.

The adjustments will appears in the corresponding column of Customer Service form's Account Balances screen for INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.



To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Sub-tract	Txn Date Amount

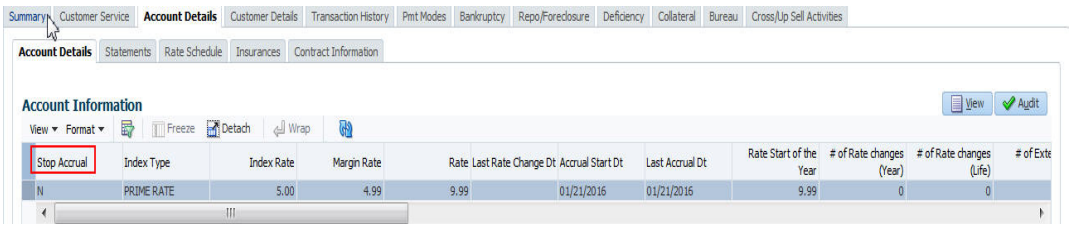
To waive the interest

Transaction	Parameters
Waive Inter-est	Txn Date Amount

A.1.14 Interest Accrual

You can start or stop interest accrual on a Line of credit.

On the Line of credit Details screens, Stop Accrual box is selected in Interest and Accruals section.



To remove Stop Accrual indicator, post the start ACCURAL transaction.

To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

To stop interest accrual for an account

Transaction	Parameters
Stop Accrual	Txn Date

A.1.15 Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in the system for simple interest Line of credit.

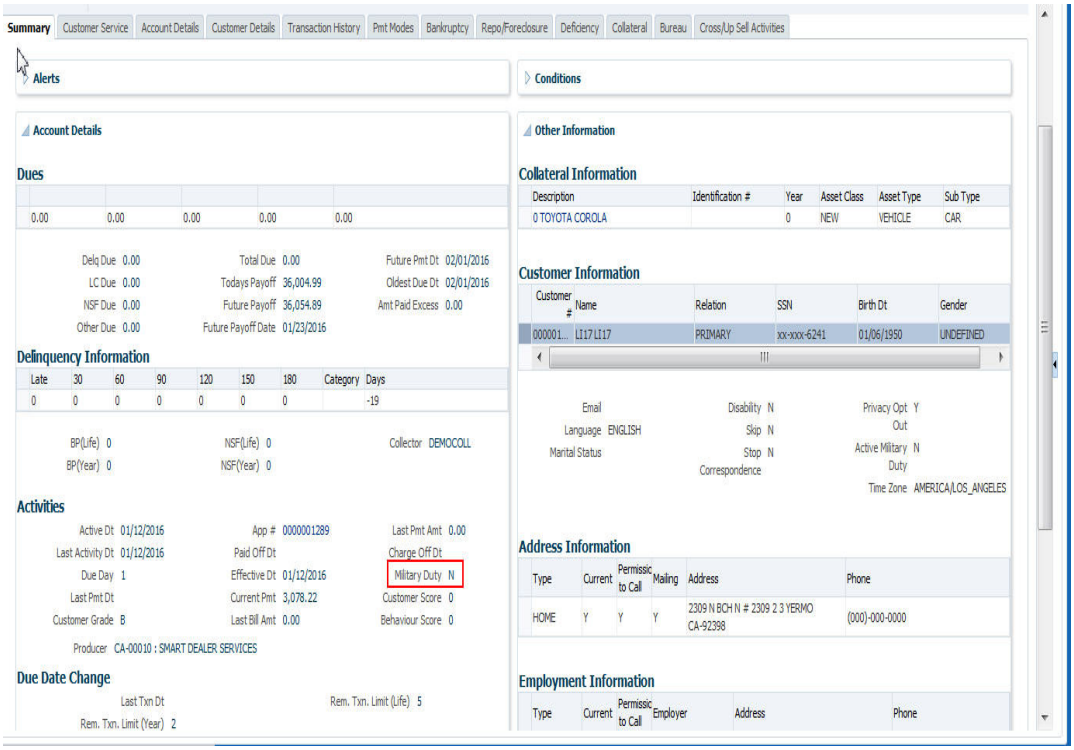
Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the

account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on Customer Details screen.



If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions screen.

While posting an SCRA transaction for a borrower who is on 'Active Military Duty', system processes a lower payment amount regardless of prior payment history.

To indicate the payment parameters when the borrower is on active military duty

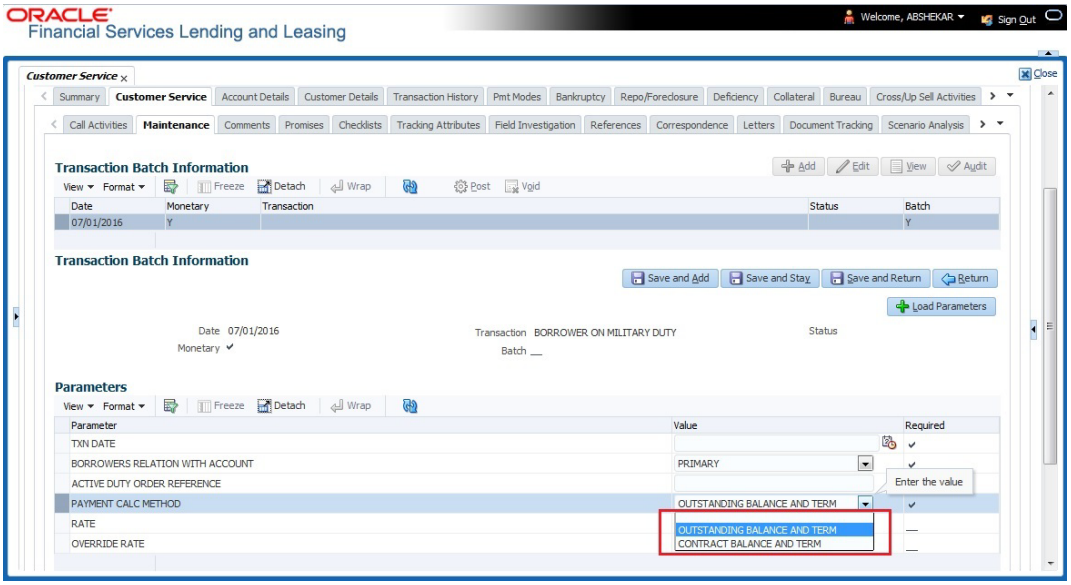
Parameter Name - CUST_ON_MLTRY_DUTY

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference
	Payment Calculation Method
	Rate
	Override Rate

The Payment Calculation Method has the following options in drop-down list for selection:

- **Outstanding Balance & Term** - System calculates the new payment amount using Outstanding Principal, SCRA Rate, Remaining Term.

- **Contract Balance & Term** - System calculates the new payment amount using Contract principal, SCRA Rate, Contract Term.



Note

If the borrower is delinquent during the life of loan, any outstanding balance would be paid along with last installment amount.

OFF-Military Duty

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restores the interest and instalment amount for the remaining term of the loan.

To indicate that a borrower is no longer on active military duty

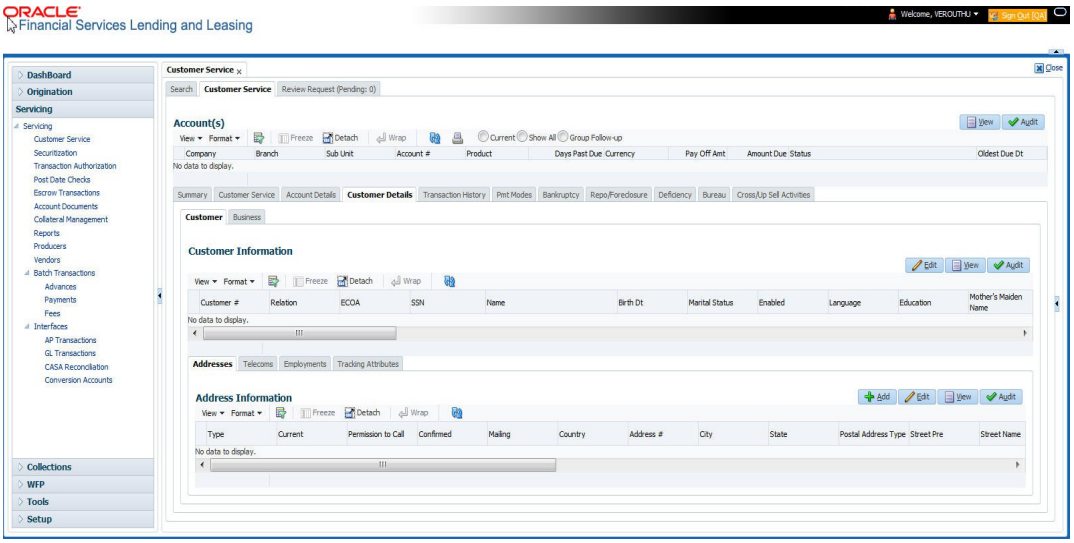
Transaction	Parameters
BORROWER OFF MILITARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	SCRA OFF PAYMENT CALC METHOD

To adjust the contracted interest rate and Payment Amount, the SCRA off Payment Calculation Method has the following options in drop-down list for selection:

- Restore Account Payment - System restores contract interest rate and instalment amount.
  - Remaining balance (if any) after 'Restore to Account Payment' is adjusted to the last instalment amount as a balloon payment.
  - In case if a 'Rate Change' transaction is posted on account before posting 'On Military Duty' transaction, system calculates the remaining payment amount as per the changed interest rate and not the contract rate.
- Calculate New Payment - System recalculates the payment amount using contract interest rate.

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are

de-selected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.

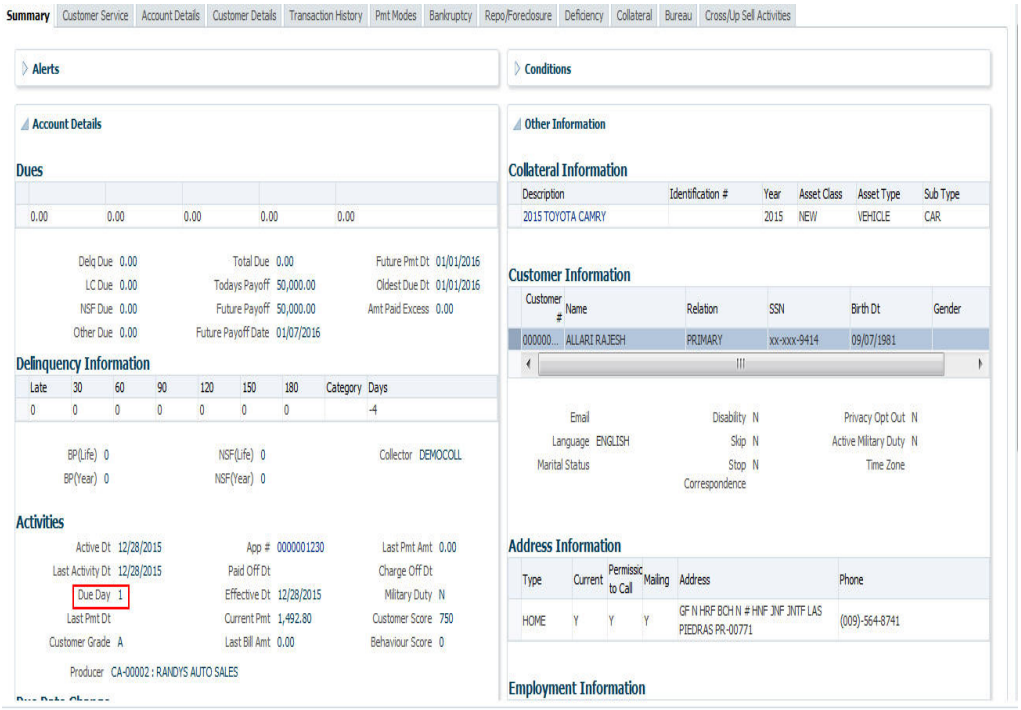


A.1.16 Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.

The new due day appears in Activities section Due Day field on the Account Details screen.



The system also notes change on Line of credit Details screens in Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.

To change a due date

Transaction	Parameters
Due Date Change	Txn Date
	Due day
	Due Date
	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.
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS) When due date change is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.

A.1.16.1 Override Due Date Change

You can override the contract 'Due Date' of an account to mark-up the due days limit to the required standard business rules by posting the following monetary transaction.

To override a due date change

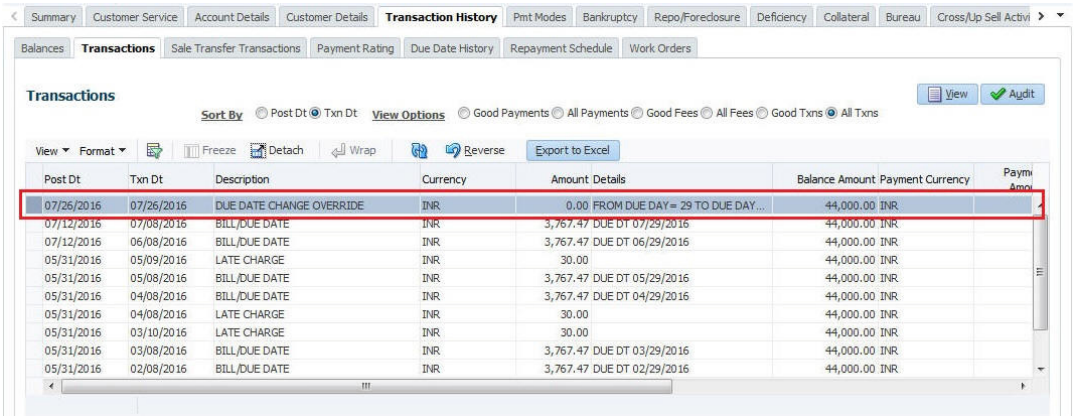
Transaction	Parameters
DUE DATE CHANGE OVERRIDE	TXN DATE
	DUE DAY
	DUE DATE
	ACH DUE DATE CHANGE
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' on master account displays 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.
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS) When due date change is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.

On posting the transaction system ignores the following Due Day contract parameters:

- Max Due Day Change/Yr
- Max Due Day Change/Life
- Max Due Day Change Days
- Due Day Min
- Due Day Max

On successful posting of the transaction, system automatically increases the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and

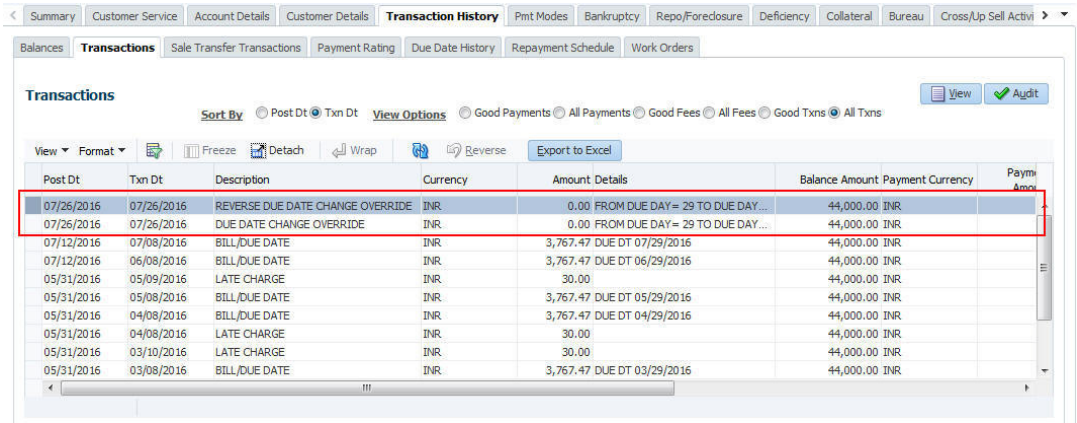
'Max Due Day Change/Life'. The transaction is displayed in Customer Service > Transaction History > Transactions screen.



A.1.16.2 Reverse an Override Due Date Change

When a posted 'Due Date Change Override' transaction contains error or non desired results, you can reverse the same in Customer Service > Transaction History > Transactions screen.

Select the Due Date Change Override transaction and click **Reverse**.



On successful posting of the transaction, system reverts (decreases) the change in the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'.

A.1.17 Change Term

You can change the term of a loan account by posting the 'CHANGE TERM' monetary transaction in Customer Service > Maintenance > Transaction Batch Information. When the term is changed, system auto calculates and updates the Term and Maturity date as indicated below:

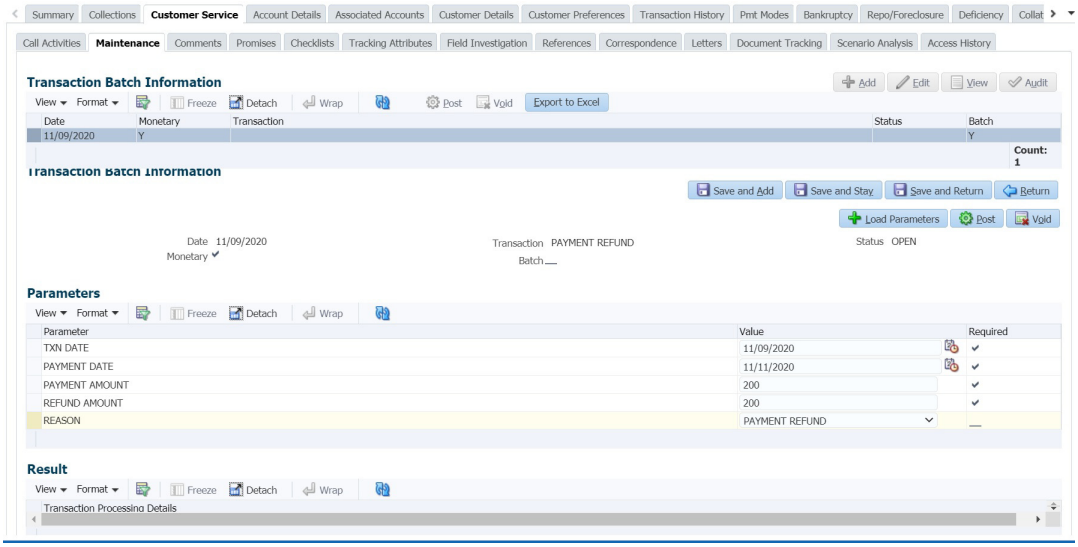
- New Term is calculated from ACC_DUE_DT_NEXT onwards. (Say, New Terms)
- Number of terms is calculated from Contract date to ACC_DUE_DT_NEXT (Say, Passed Terms).
- Updates ACC_TERM_CUR with sum of PASSED TERMS + NEW TERMS.
- Updates ACC_MATURITY_DT_CUR with sum of ACC_DUE_DT_NEXT + NEW TERMS.

To change the term

Transaction	Parameters
CHANGE TERM	TXN DATE
	PAYMENT AMOUNT
	BALLOON PAYMENT AMOUNT

A.1.18 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Line of credit. The Payment Refund transaction is posted at the maintenance screen in servicing. The refund is posted only when the refund amount is equal to Payment amount. Else an error message is displayed.



To refund the payment amount

Transaction	Parameters
PAYMENT REFUND (PMT_RF)	TXN DATE Select the transaction date from adjoining calendar.
	PAYMENT DATE Select the payment posted date from adjoining calendar.
	PAYMENT AMOUNT Specify the payment amount received on the account.
	REFUND AMOUNT Specify the payment amount to be refunded.
	REASON Select the appropriate reason code from the drop-down list. The list is populated based on the lookup code TXN_REASON_CD (SUB CODE USED FOR REASON GROUP).

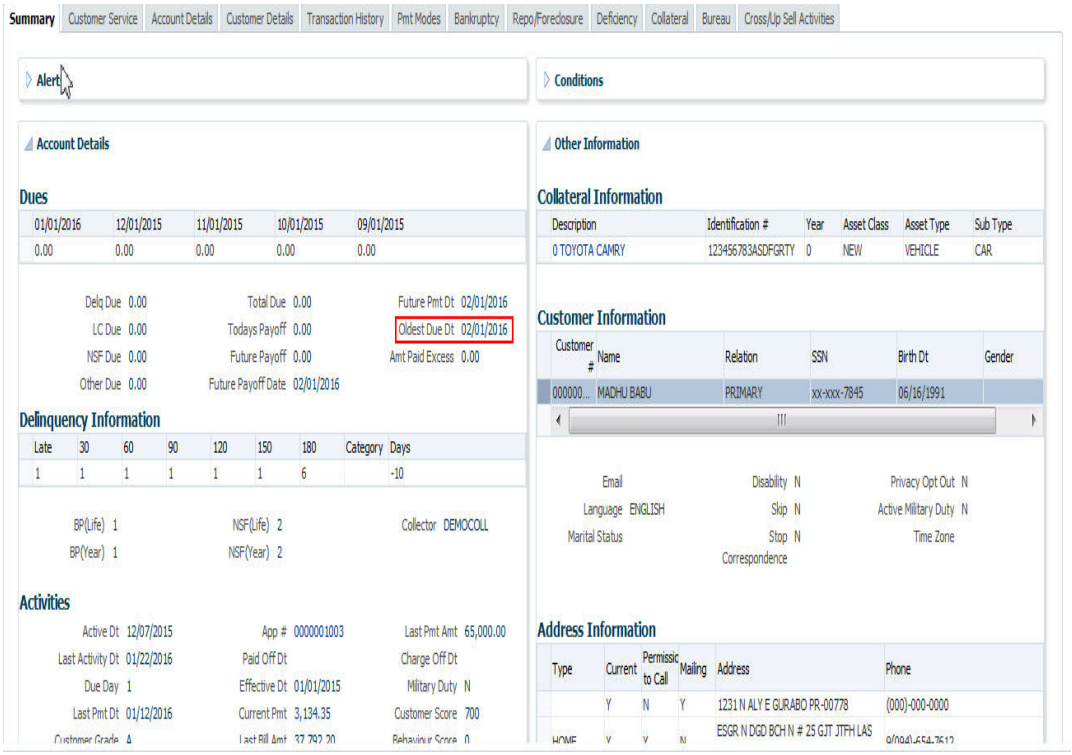
Note that except 'Reason' all the other parameters are mandatory for posting payment refund transaction. However, system validates for appropriate reason code when auto-posted from Payment Maintenance screen.

On successfully posting the transaction, the payment refund details are recorded in Customer Service > Transaction History > Transactions tab.

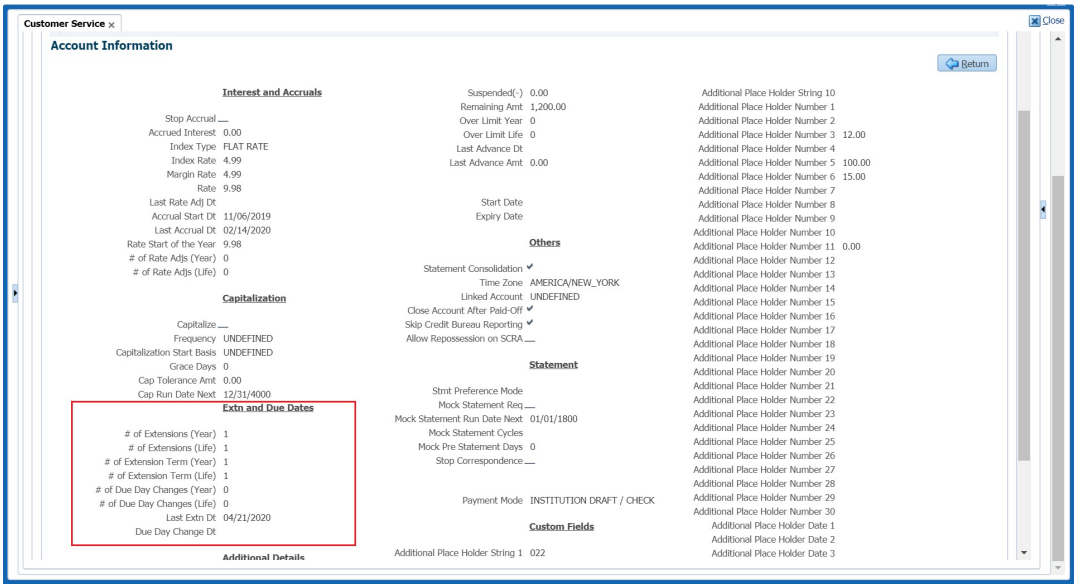
A.1.19 Extensions

Extension transactions allow you to extend a Line of credit by moving the balances to future date. Extensions can either be based on 'Unpaid' due date or on Oldest due date. An extension fee may be assessed when an account receives an extension.

The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.



It also notes the change with an entry on the Line of credit Details screen in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.



To apply an extension

Transaction	Parameters
EXTENSION	TXN DATE Select the extension transaction date from adjoining calendar.
	EXTENSION TERM Specify the required extension term in months.
	REASON Select the reason for extension from the drop-down list.
	STOP ACCRUAL Select either YES or NO from drop-down list to stop the interest accrual on the account.
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the extension transaction to Master Account and Associated Accounts and selecting 'No' posts extension only 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 on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.
	EXTENSION BASIS Select one of the following option as the basis for posting the extension from the drop-down list. OLDEST DUE DATE -To post extension considering the oldest unpaid due date. Any paid due buckets is not altered and original due dates are retained. UNPAID DUES - To post extension considering only the unpaid due buckets. Here the unpaid due dates are moved by adding the terms represented in the transaction. Unpaid dues are those for which Payment = N in Due Date History and may also include the partially paid amount (i.e. paid amount - tolerance amount).
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS) When extension is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.

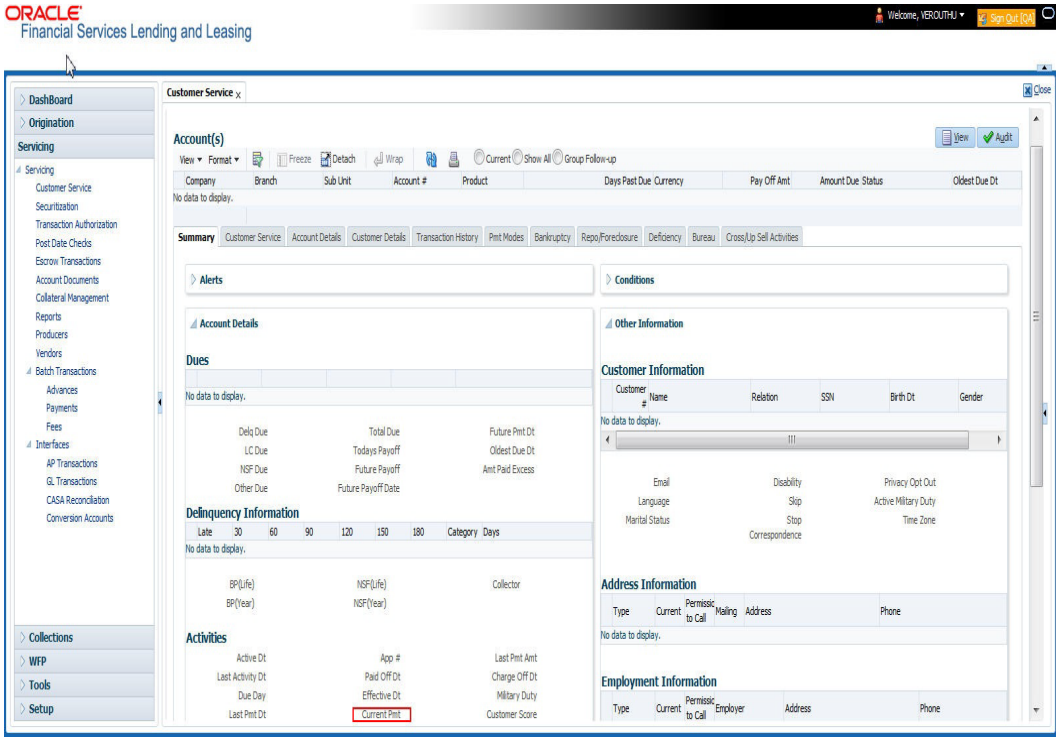
While posting an extension, ensure that the minimum number of required payments, as defined at contract level is met. Else, system displays an error message on verification. Also while posting subsequent extension transactions, ensure that the minimum gap requirement between two extensions is satisfied.

A.1.20 Payment Amount

You can change the current payment amount of an account. The new payment amount has to be calculated manually as Oracle Financial Services Lending and Leasing does not perform any checks on the new payment amount.

If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not to be changed. The next ACH (if applicable) does not reflect changed payment amount if the account has already been billed at time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

After you post the transaction, the new payment amount appears on Account Details screen in Current Pmt field of the Activities section.



To change the payment amount

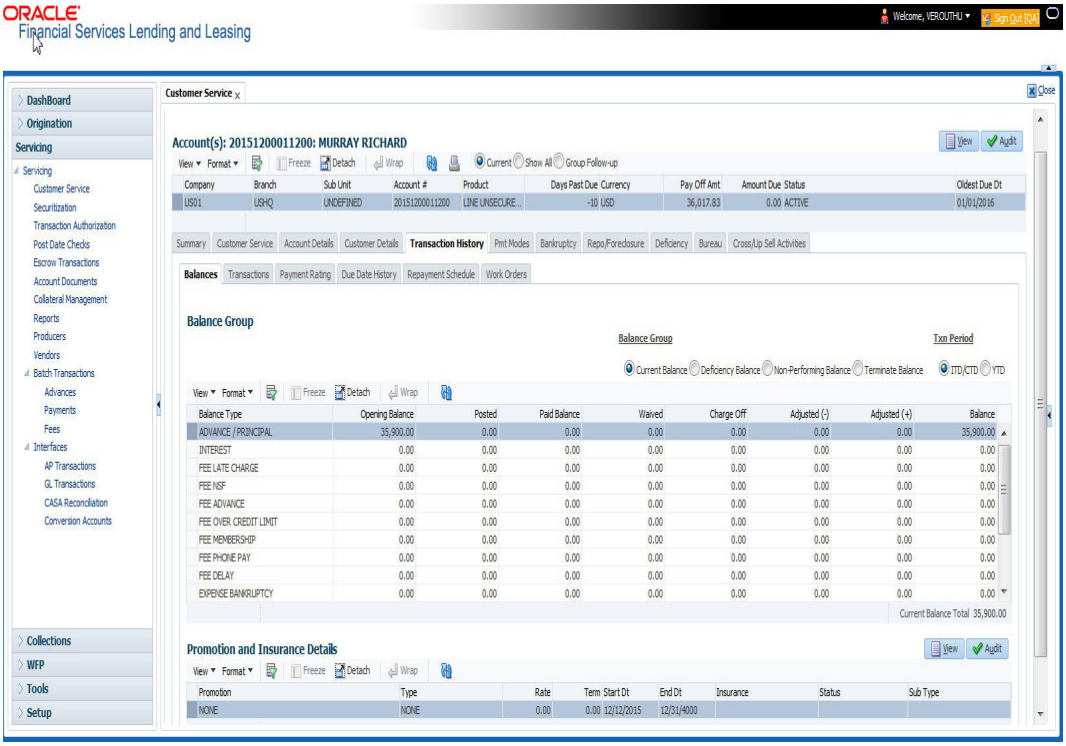
Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.21 Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appears in the corresponding column of Customer Service screen's Account

Balances screen for FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.



To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

A.1.22 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 advance

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount

To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

A.1.23 Escrow balance refund

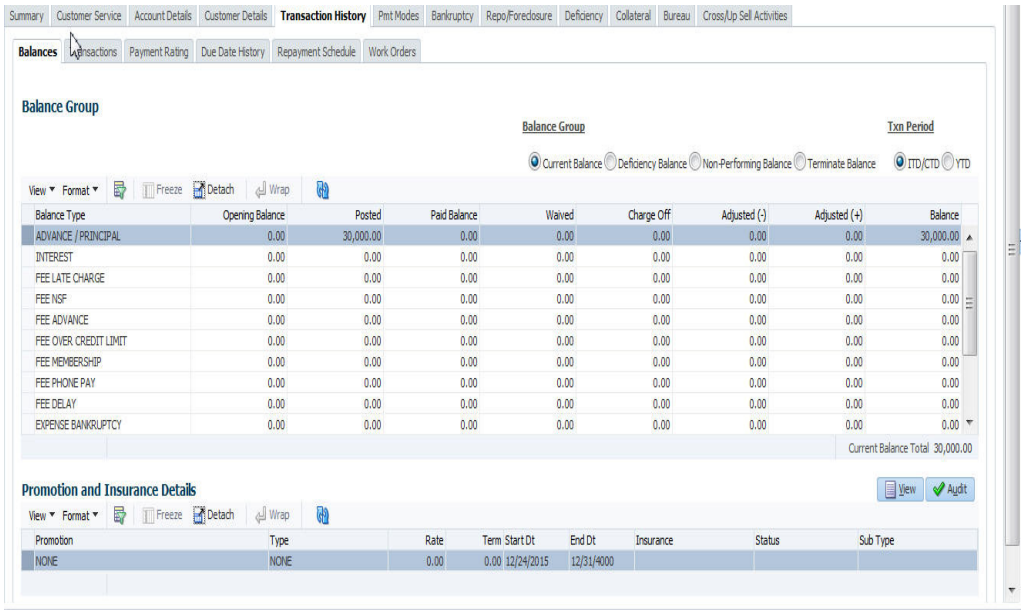
If an account is paid off resulting in a positive (greater than $0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than $0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

A.1.24 Pay Off Quote Fee

The PAYOFF QUOTE transaction on Maintenance screen includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on Customer Service form's Balances screen for Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

The adjustments will appears in the corresponding column of Customer Service form's Balances screen for FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.



To adjust a pay off quote fee

Transaction	Parameters
Adjustment to Payoff Quote Fee - Add	Txn Date Amount
Adjustment to Payoff Quote Fee - Subtract	Txn Date Amount

To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

A.1.25 Nonperforming Accounts

Line of credit accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on balances of the account (principal, interest, fee and expense) as a result of the above transactions.

To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Performing	Txn Date

A.1.26 Convert a Precomputed (PC) Line of credit into a Simple Interest (SI) Line of credit

When converting a precomputed Line of credit into a simple interest Line of credit, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method - interest bearing (simple interest)
- Maturity Date - Computed from the term and next payment due date

- Monthly Payment Amount - Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to simple interest Line of credit.

The resulting 'new' simple interest Line of credit will have the same account number with details entered/computed above.

Caution: The converting a precomputed Line of credit into a simple interest Line of credit transaction can be performed only by closing the nonperforming condition.

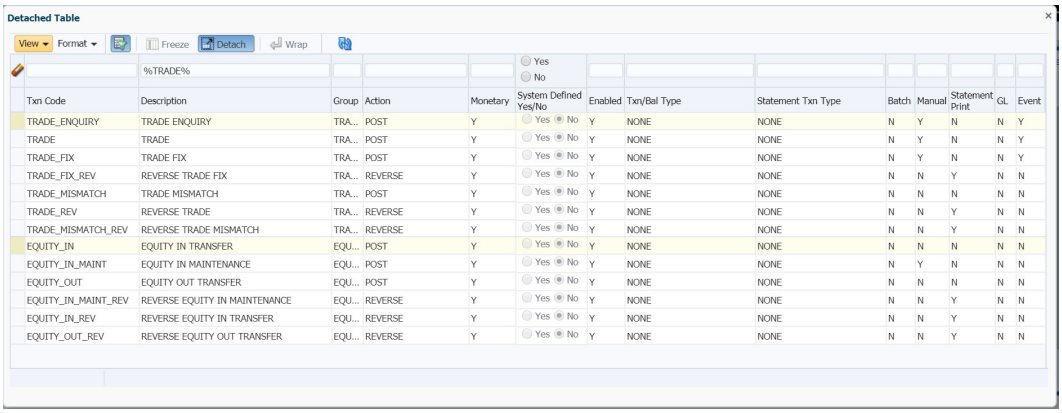
To reschedule precomputed Line of credit to interest bearing Line of credit

Transaction	Parameters
Reschedule Pre-Compute Line of credit to Interest Bearing Line of credit	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.1.27 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



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	Yes 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	N	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	Y	NONE	NONE	N	N	N	N	N
EQUITY_IN_MAINT	EQUITY IN MAINTENANCE	EQU...	POST	Y	Yes No	Y	NONE	NONE	N	N	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.1.27.1 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.

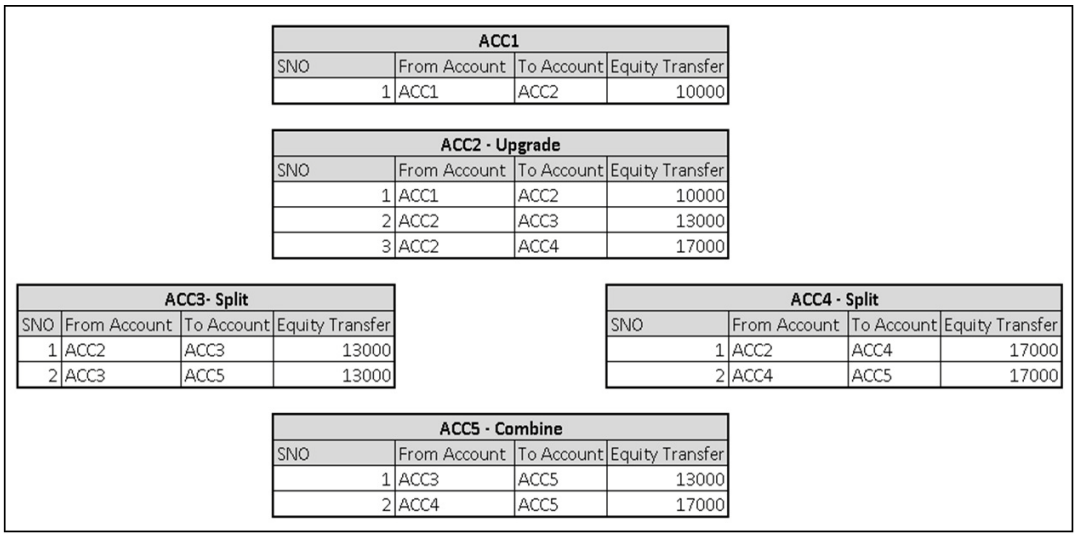
On successful posting the transaction, a comment is posted on the Account indicating ACCOUNT TRADE EQUITY PROVIDED TO FOR AMOUNT USD <AMOUNT> VALID UPTO <DATE>.

A.1.27.2 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.

Following are the different types of Trade transactions supported:

Type	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.
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
2	ACC2	ACC3	13000
3	ACC2	ACC4	17000

ACC3- Split

SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC3	13000
2	ACC3	ACC5	13000

ACC4 - Split

SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC4	17000
2	ACC4	ACC5	17000

ACC5 - Combine

SNO	From Account	To Account	Equity Transfer
1	ACC3	ACC5	13000
2	ACC4	ACC5	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.1.27.3 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.

Equity Out transaction parameters

Transaction	Parameters
EQUITY OUT TRANS-FER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

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.1.27.4 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.1.27.5 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.

To post Trade Fix transaction

Transaction	Parameters
TRADE FIX	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	TRADE FIX REASON
	COMMENT

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.1.27.6 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.1.28 Billing Cycle Change

You can change the billing cycle/statement of a Line of credit 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.

To post Billing Cycle Change transaction

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 Associated Accounts.
	NEW BILLING Select the billing frequency from drop-down list.

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 permitted) 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 adjoining 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 billing 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.
	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. Retaining 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.1.29 Capitalization Maintenance

Capitalization maintenance helps to define the capitalization parameters to capitalize the corresponding account balances to principal balance based on specific frequency. For

example, you can capitalize the accumulated Interest or Late Fees to principal balance of the account.

During servicing, you can either enable and define new capitalization parameters for an account or modify / disable the pre-defined capitalization parameters at any point by posting CAPITALIZATION MAINTENANCE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

However, note that capitalization is supported only for 'Active' Accounts.

To post Capitalization Maintenance transaction

Transaction	**Parameters**
CAPITALIZATION MAINTENANCE	TXN DATE
	CAPITALIZE Select either YES or NO (default) from drop-down list.
	BALANCE Select the type of balance to be capitalized from the drop-down list. Selecting ALL (default) capitalizes all the balances maintained for the account.
	FREQUENCY Select the required capitalization frequency from the drop-down list. The list contains the following types of frequency: - Based on specific intervals such as Monthly, Quarterly, Annual and so on. - Based on contract Billing Frequency, Billing Date, or Due date. - Specifically on every Month End. **Note**: Selecting Balance Frequency option here has no relevance for capitalization.
	CAP GRACE DAYS Specify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days. However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.

Transaction	Parameters
	CAP TOLERANCE AMT Specify the capitalization tolerance amount which is the minimum amount to qualify for capitalization. Any amount less than this is not considered for capitalization of balances. This helps to avoid capitalization of nominal or decimal amounts. **Note**: There is no specific accounting maintained for non-capitalized decimals with reference to setup.
	CAPITALIZE AMT TILL DATE Select either YES or NO (default) from the drop-down list. - Yes - to capitalize the balance amount till date and continue capitalization based on defined parameters. - No - to capitalize the balance amount till date and stop capitalization. **NOTE**: This parameter is useful only when the capitalization preference is changed from Y to N during servicing, by posting 'Capitalization Maintenance' transaction and if the capitalization was enabled during origination. For other combinations, this parameter is ignored for processing.
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS) Select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.

On successfully posting the transaction, system deducts the corresponding balance amount and adds to Advance / Principal or Lease receivable balance based on the defined frequency.

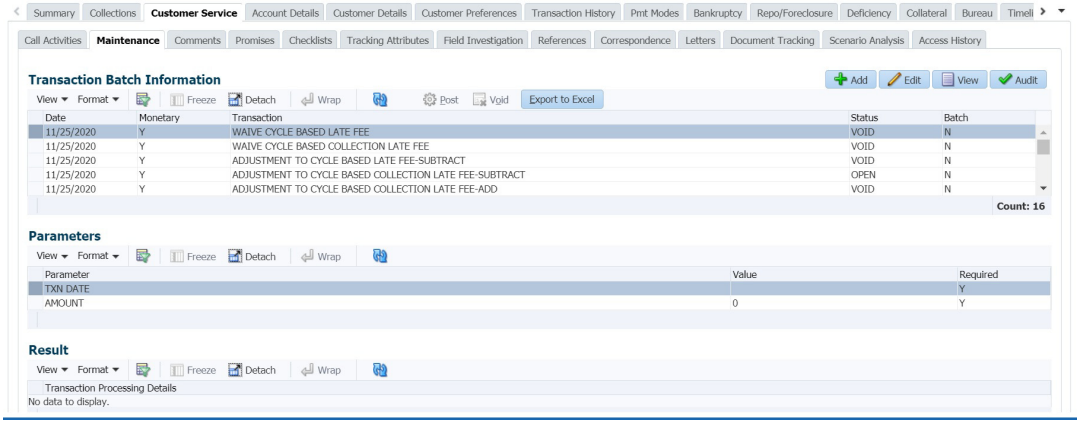
Accordingly, as part of capitalization process two transactions are posted on the account and the same can be viewed in Customer Service > Transaction History > Transactions tab. Also, two entries are posted in Customer Service > Balances tab indicating the balance deduction in Capitalized (-) column and principal addition in Capitalized (+) column respectively.

A.1.30 Cycle Based Late Fee Adjustment / Waiver

Late fee is the amount charged 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.

Accordingly, the Cycle Based Late Fee Adjustment / Waiver is required to be done when such late fee corrections are to be posted on the account. This can be done during servicing by

posting the following types of monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

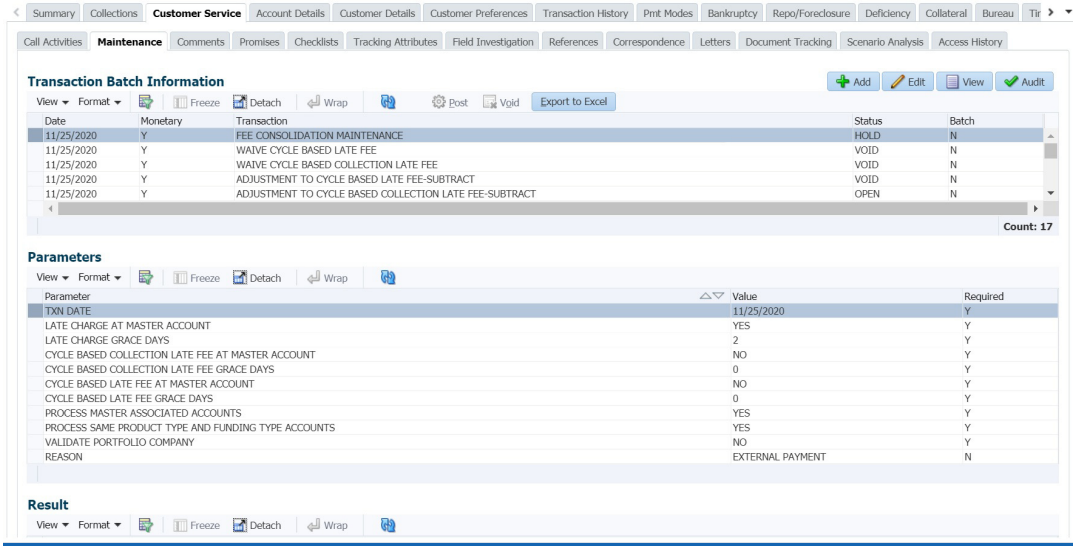


To post Adjustment / Waive Maintenance transaction

Transaction	Parameters
ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE-ADD **ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE-SUBTRACT** **WAIVE CYCLE BASED COLLECTION LATE FEE** **ADJUSTMENT TO CYCLE BASED LATE FEE-ADD** **ADJUSTMENT TO CYCLE BASED LATE FEE-SUBTRACT** **WAIVE CYCLE BASED LATE FEE**	TXN DATE Select the transaction date from adjoining calendar. AMOUNT Specify the amount to be adjusted / waived on the account.

A.1.31 Fee Consolidation Maintenance

You can update and maintain Fee Consolidation to an Account during Servicing and Collection stage by posting 'FEE CONSOLIDATION MAINTENANCE' monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.



Before posting the transaction, note that:

- The fields are updated only if the value of parameters is greater than zero.
- Transaction is allowed to be posted only those accounts which are linked to Master Account (Including Master Account).
- When Fee Consolidation at Master Account flags are checked, system validates if respective fee balance(s) are available at Master and Associated account or not. Balance validations is enforced only when both Master and Associated accounts have 'Fee at Master Account flag = Y'.
- If the Account's billing Cycle is Monthly, Weekly, Bi-Weekly, Semi-Monthly, system validates if Late fee Grace Days > 28. Else displays an error.
- If late fee consolidation at Master is Y on Master account, then system validates if Associated Account has same respective fee grace days and fee cycle. Else displays an error.

While posting the fee consolidation on executing the scheduled batch jobs, the processing is done based on following matrix:

Flag	Master Account (M1)	Associated Account (A1)	Action
Late Charge at Master Account	Y	Y	Loop through Master and Associated Accounts, Post Late Charge at Master Account and a Zero amount Late Charge transaction at Associated Account.
	Y	N	Loop through Master and Associated Accounts to find out that there are no Associated Account with fee at master flag = Y. Then consider only the Master Account Due Amount to calculate fee According to Fee calculation Method.
	N	N	Don't loop through Master and Associated, Post Late Charge at Master and Associated Based on the Fee Configuration at respective account >Contracts.
	N	Y	Don't loop through Master and Associated, Post Late Charge at Master and Associated Based on the Fee Configuration at respective account >Contracts.

To post Fee Consolidation Maintenance transaction

Transaction	Parameters
FEE CONSOLIDATION MAINTENANCE	TXN DATE Select the transaction date from adjoining calendar.
	LATE CHARGE AT MASTER ACCOUNT Select either Yes or No from the drop-down list. Selecting 'Yes' allows system to consolidate the late charge assessment at master account level.

Transaction	Parameters
	LATE CHARGE GRACE DAYS Specify the number of grace days allowed before late charge is assessed on the account.
	CYCLE BASED COLLECTION LATE FEE AT MASTER ACCOUNT Select either Yes or No from the drop-down list. Selecting 'Yes' allows system to consolidate the cycle based collection late fee assessment at master account level.
	CYCLE BASED COLLECTION LATE FEE GRACE DAYS Specify the number of grace days allowed before cycle based fee is assessed on the account. This field is enabled only if the Cycle Based Collection Late Fee option is checked above.
	CYCLE BASED LATE FEE AT MASTER ACCOUNT Select either Yes or No from the drop-down list. Selecting 'Yes' allows system to consolidate cycle based late fee assessment at master account level.
	CYCLE BASED LATE FEE GRACE DAYS Specify the number of grace days allowed before cycle based late fee is assessed on the account.
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and all Associated Accounts.
	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.
	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.
	REASON Selected the appropriate reason code for posting this transaction from the drop-down list.

On posting the transaction, system updates the respective indicators under 'Fee Consolidation' header in Customer Service > Contract screen.

A.2 Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for Line of credit:

- Update a customer's/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor
- Mark a customer as deceased
- Change a customer's Privacy Opt-Out indicator
- Stop Customer/Business correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation
- Add / Modify Account Contact References
- Account Statement Preference Mode
- Cure Letter Date Maintenance
- Customer Credit Limit Transactions
- Add Existing Customer to Account
- Add/Update Business Customer Details
- Rescission Account
- Add Asset to Account
- Customer / Business Credit Score Update

- Master Account Maintenance
- Master Account - Statement Consolidation Indicator Maintenance
- Add Existing Business to Account
- Add Business Phone Details
- Confirm Customer / Business address
- 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
- Skip Credit Bureau Reporting Maintenance
- Repossession Maintenance
- Stop Correspondence at Account Level
- Consolidated Payoff Quote

A.2.1 Customer/Business Name Maintenance

You can update and change a customer's or Business name.

To update a customer's name

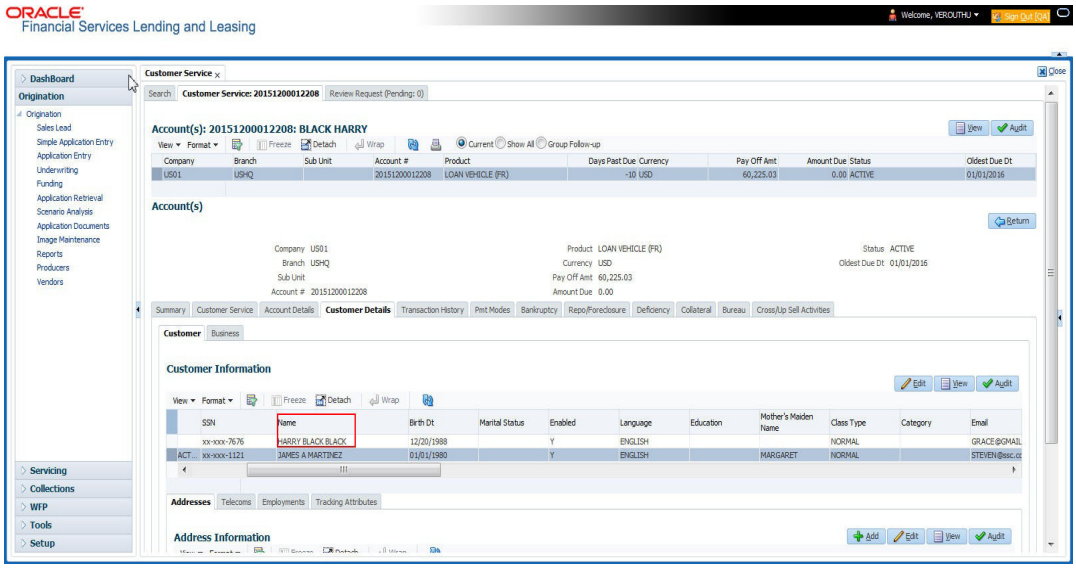
Transaction	Parameters
Customer Name Maintenance	Txn Date
	Relation Type Code
	Customer First Name
	Customer Middle Name
	Customer Last Name
	Customer Generation
	Code

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.

To change other details about a customer

Transaction	Parameters
Customer Maintenance	Txn Date
	Relation Type Code
	Customer SSN
	Customer Marital Status Code
	Customer Disability Indicator
	Customer Driving License Number
	Customer Number of Dependents
	Customer Email Address 1
	Customer Birth Date
	Customer Gender Code
	Customer Language Code
	Customer Driving Licence State Code
	Customer Time Zone
	Payment Hierarchy

Note

The payment hierarchy is auto-populated by the system based on new/existing customer details and the same can be modified. For more information, refer to Payment Hierarchy field details in Customer sub tab section.

The new details appear throughout the system.

A.2.3 Skipped Customers/Business

When a customer/business cannot be located, the system enables you to mark that customer/business as “skipped” (as in, “the customer/business is a skipped debtor”) Marking a customer/Business as skipped indicates that the customer’s/business whereabouts are unknown.

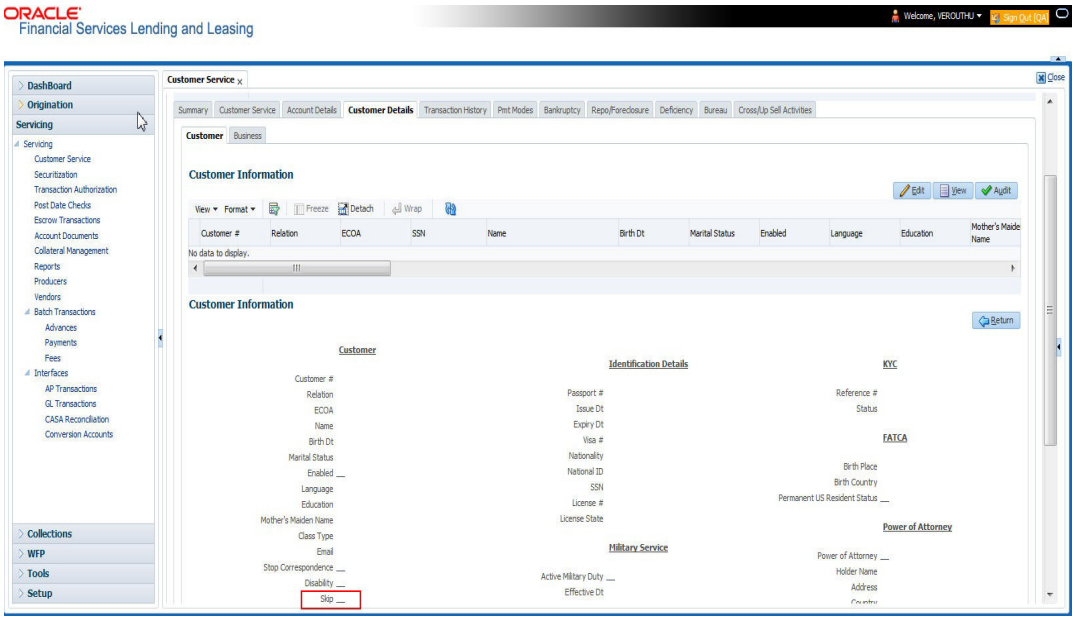
To mark a customer as “skipped”

Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

To mark a business as “skipped”

Transaction	Parameters
Business Skip	Txn Date
	Business Skip Indicator

The Skip box is selected on the Customer Service screen’s Customer/Business Details tab.



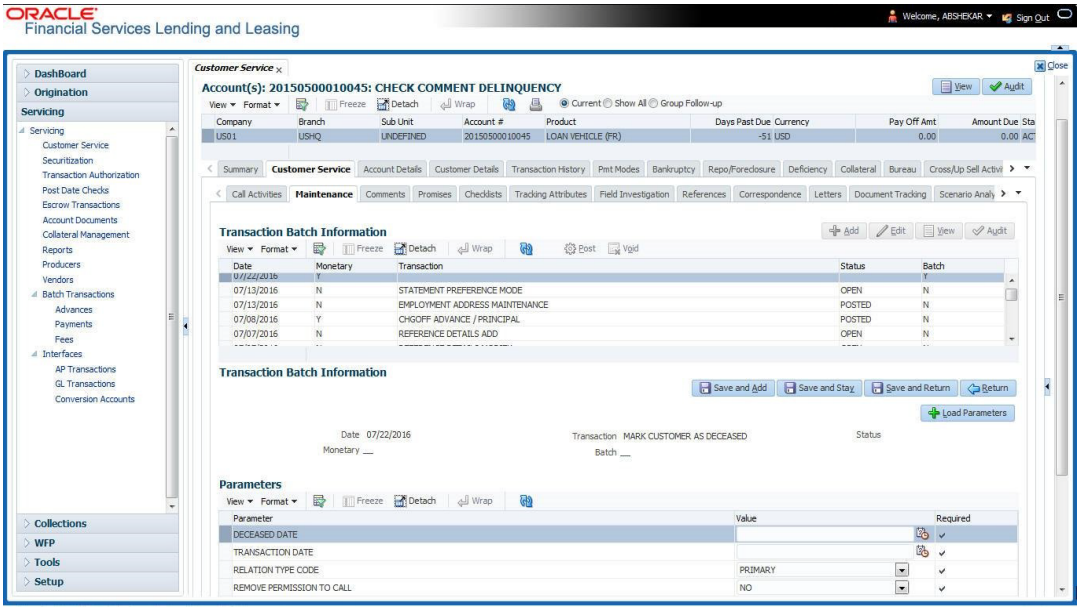
To remove the Skip indicator, follow the above procedure and update the ‘CUSTOMER/ BUSINESS SKIP INDICATOR’ as ‘NO’.

A.2.4 Mark Customer as Deceased

You can mark a particular customer as deceased by posting a non-monetary transaction. Marking a customer as deceased indicates that the 'Account holder is deceased' and this condition is posted on the account and an Alert is populated in Comments tab and Summary tab. Also when a particular customer is marked as deceased, you can change the permission to call the customer as “No” on all accounts and contacts where the customer is attached.

To mark a customer as “deceased”

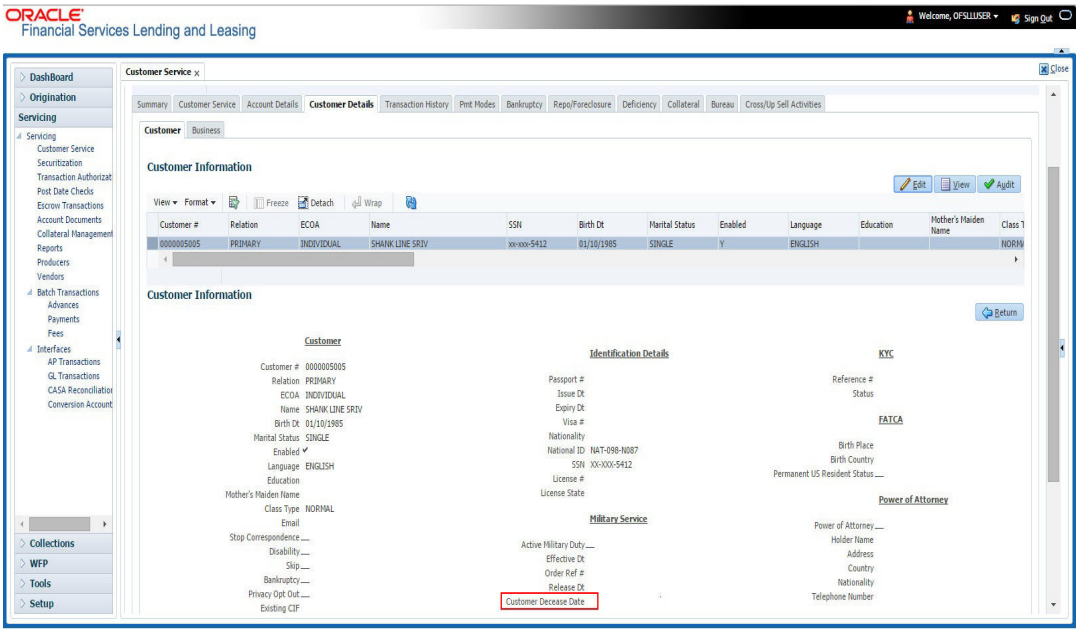
Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL



You can select the ‘Deceased Date’ and ‘Transaction Date’ (last transaction date) from the adjoining calendar. Select the ‘Relation Type Code’ and ‘Remove Permission To Call’ (as ‘Yes’) from the drop-down list.

System identifies all the related accounts based on Customer ID and marks ‘the customer deceased date’ on all accounts (primary or joint holder) held by the customer. If the transaction is successful, a confirmation message is displayed in the Results section displaying all the customer accounts on which this status is posted. Also a comment is posted on all accounts when the ‘Permission to Call’ status is changed.

The Customer Deceased Date is also indicated on the Customer Details screen's Military Service section.



A.2.5 Privacy Opt-Out Indicator

You can change the customer's/Business Privacy information sharing preference (Opt-Out indicators) along with other choice indicators of Insurance, Share Credit and Marketing preferences by posting the following nonmonetary transaction parameter.

Customer:

Transaction Code: CUS_PRIVACY_INFO

Description: CUSTOMER OPT-OUT PREFERENCES (PRIVACY OPT-OUT)

To change the customer's privacy opt-out indicators

Transaction	Parameters
Customer Privacy Info Sharing Preference	Transaction Date
	Relation Type Code
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

Business:

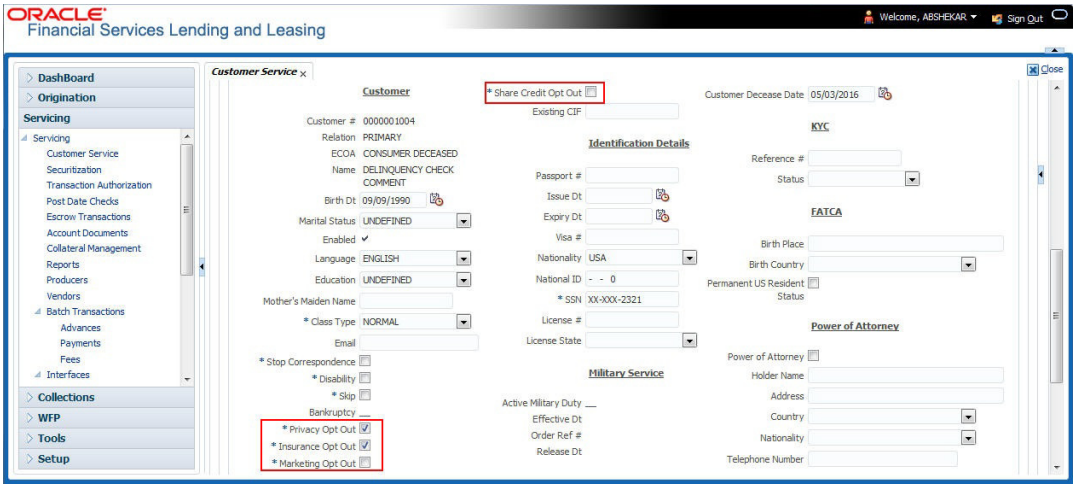
Transaction Code: BUS_PRIVACY_INFO

Description: BUSINESS OPT-OUT PREFERENCES (PRIVACY OPT-OUT)

To change the business privacy opt-out indicators

Transaction	Parameters
BUSINESS OPT-OUT PREFERENCES (PRIVACY OPT-OUT)	Transaction Date
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

The customer's Privacy information sharing preferences are updated on the Customer Service screen's Customer/Business Details tab.



To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type **N** in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

A.2.6 Customer/Business Correspondence (stopping)

You can choose at any time to stop correspondence to a customer/business. When you do so, the customer/business will receive no correspondence of any kind from the system.

There is also a provision to stop correspondence at individual account level. For more information, refer 'Stop Correspondence at Account Level' section.

To stop correspondence with a customer

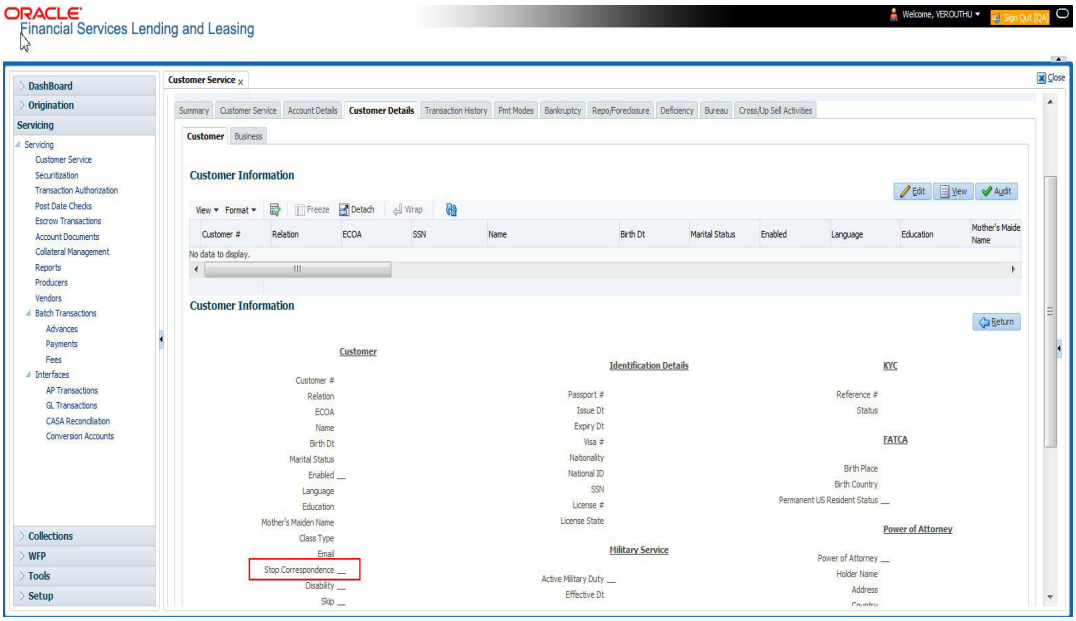
Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

To stop correspondence with a business

Transaction	Parameters

Business Stop Correspondence	Txn Data
	Business Stop Corr Indicator

The Stop Correspondence box is selected on the Customer Service screen's Customer/ Business Details tab.



To remove the Stop Correspondence indicator, follow the above procedure and update the 'CUSTOMER/BUSINESS STOP CORR INDICATOR' as 'NO'.

A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.

Note

In case any issues on existing Line of credit accounts, you can back port this functionality. Contact your account manager.

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Company Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

A.2.8 ACH Maintenance

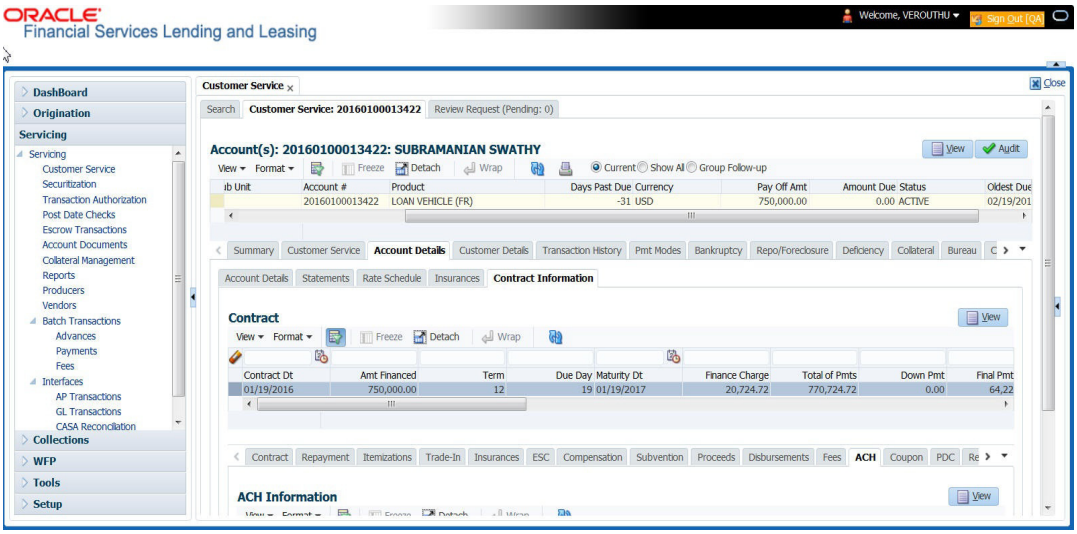
The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.

To update the existing ACH bank details

Transaction	Parameters
ACH Maintenance **and** **NEW ACH MAINTE-NANCE** **and** **ACH ONE TIME PHONE PAY**	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	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.



A.2.9 Stop an ACH

To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details screen.

A.2.10 Statement Reprinting (batch only)

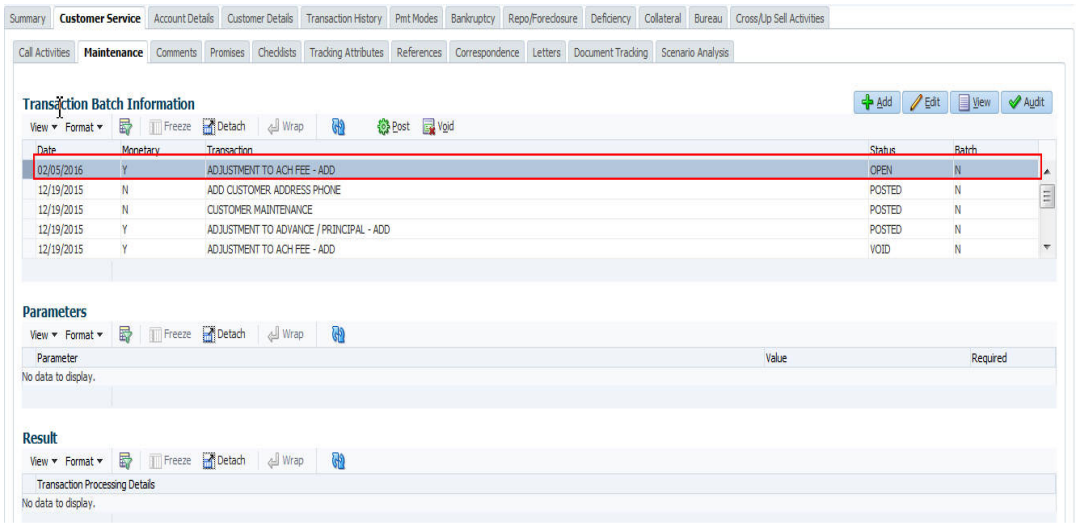
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	Statement Closing Date

A.2.11 Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.



To add a new ACH bank

Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess

A.2.12 Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

To add post dated checks as a method of repayment

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdc Check Number
	pdc Check Date
	pdc No Of Checks
	pdc Check Amount
	pdc Bank Routing Number
	pdc Account Type
	pdc Account Number
	pdc Bank Name
	pdc Bank Branch Name
	pdc Docket Code
	pdc Comments
	pdc Frequency

The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Line of credit account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

A.2.14 Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

A Warranty Refund transaction posted or reversed on the Maintenance screen should be matched with a payment posting or reversal.

A.2.15 Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

The above refers to the account insurance and not asset or collateral insurance. For example, ‘Credit Life and Disability’.

A.2.16 Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference

To add new escrow tax details

Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
	Reason
	Reference

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disburse-ments	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Mainte-nance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.

A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

A.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW - To add contact reference to an account
- REF_STATUS_MAINT - To modify contact reference attached to the account

Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1

Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

- Transaction Code: ACC_STMT_PREFERENCE_MODE

- Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREFERENCE MODE	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

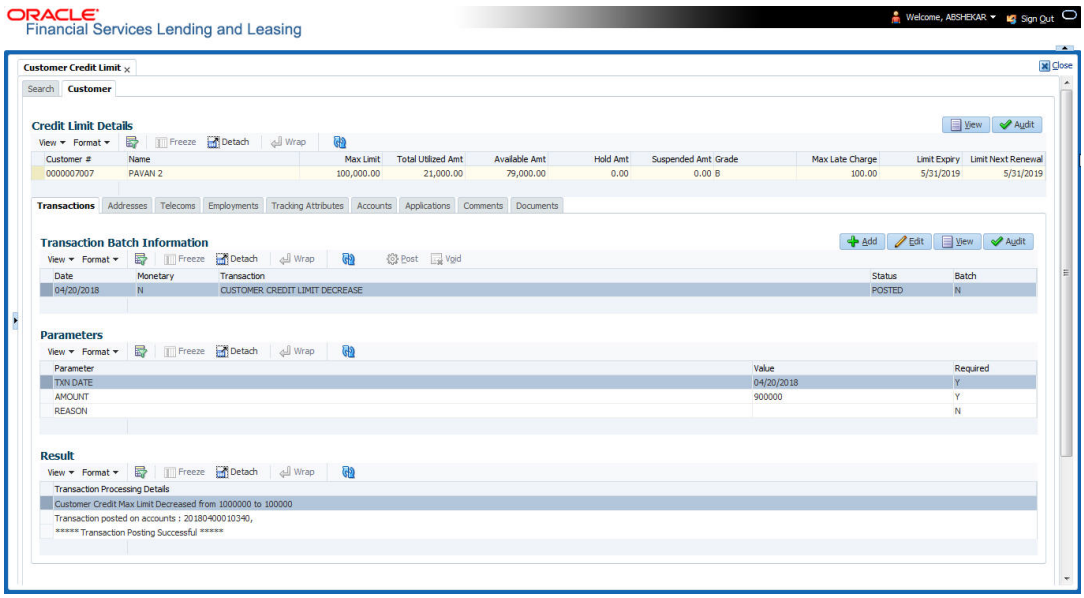
- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 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.2.23.1 Customer Credit Limit Transactions

To update the customer credit limit details, post the following transactions:

Purpose	Transaction Code	Transaction Description
To increase the customer Max limit field by given amount.	CUS_CRLMT_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 Customer Max limit field.	CUS_CRLMT_HOLD_-DECREASE	DECREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from customer Max limit to HOLD amount field.	CUS_CRLMT_HOLD_INCREASE	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	CUS_CRLMT_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.2.23.2 Business Credit Limit Transactions

To update the business credit limit details, post the following transactions:

Purpose	Transaction Code	Transaction Description
To increase the business Max limit field by given amount.	BUS_CRLMT_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 business Max limit field.	BUS_CRLMT_HOLD_-DECREASE	DECREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from business Max limit to HOLD amount field.	BUS_CRLMT_HOLD_INCREASE	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT

Purpose	Transaction Code	Transaction Description
To move the given transaction amount from Max Limit field to suspended amount field.	BUS_CRLMT_SUSPEND_INCREASE	INCREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	BUS_CRLMT_SUSPEND_DECREASE	DECREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT

For the above transactions, following parameters are to be defined:

- Date: The transaction date
- Amount: Amount to increase / decrease credit limit, Hold and Suspend.
- Reason: Additional information if any.

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.23.3 Customer/Business Credit Limit Maintenance

To adjust the Grade, Late Charge, or Limit Expiry details of a defined credit limit, you can post 'CUSTOMER/BUSINESS CREDIT LIMIT MAINTENANCE' transaction:

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.23.4 Customer/Business Address Maintenance

To add/update Customer/Business address details into the following tabs, you can post 'ADD CUSTOMER/BUSINESS ADDRESS PHONE' transaction.

- Servicing > Customer Service > Customer details tab > Customer/Business > Addresses sub tab
- Servicing > Customer Credit Limit > Customer/Business > Addresses sub tab

Also, note that if the address details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.23.5 Customer/Business Telecom Maintenance

To add Customer/Business Telecom details into the following tabs, you can post 'ADD CUSTOMER TELECOM / ADD BUSINESS TELECOM' transaction.

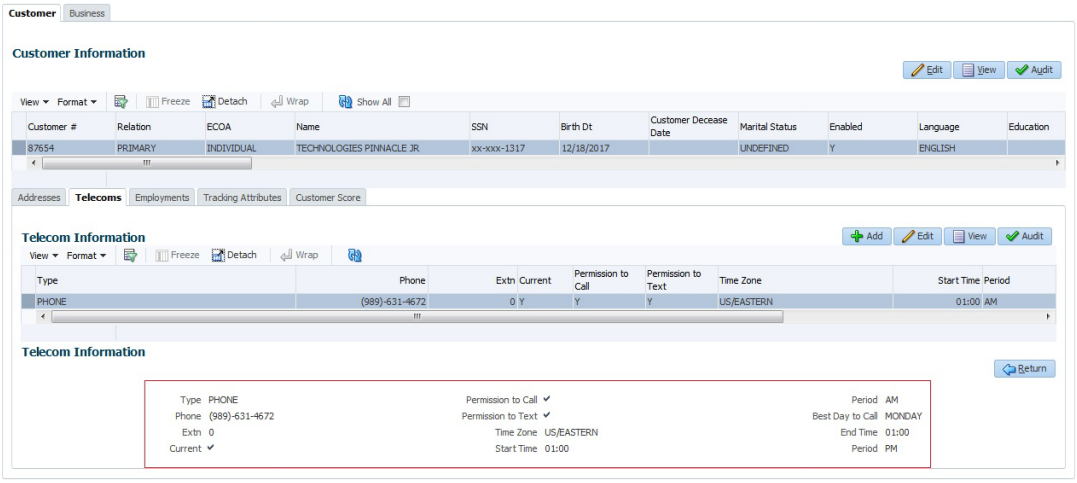
To update Customer / Business Telecom details into the following tabs, you can post CUSTOMER TELECOM MAINTENANCE / BUSINESS TELECOM MAINTENANCE transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Telecoms sub tab
- Servicing > Customer Credit Limit > Customer/Business > Telecoms sub tab

Also, note that if the Telecom details are added or updated directly from the above tabs, system automatically posts the below transaction.

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Customer/Business Details

screen. This also serves as primary communication for business if the ‘Permission to Call Indicator’ is ‘Yes’.



A.2.23.6 Business Partners Maintenance

To add/maintain business partner details into the following tabs, you can post ‘ADD BUSINESS PARTNERS’ or ‘BUSINESS PARTNERS MAINTENANCE’ transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Partners sub tab
- Servicing > Customer Credit Limit > Customer/Business > Partners sub tab

Also, note that if the business partner details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.23.7 Business Affiliates Maintenance

To add/maintain business affiliates details into the following tabs, you can post ‘ADD BUSINESS AFFILIATES’ or ‘BUSINESS AFFILIATES MAINTENANCE’ transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Affiliates sub tab
- Servicing > Customer Credit Limit > Customer/Business > Affiliates sub tab

Also, note that if the Affiliates details are added or updated directly from the above tabs, system automatically posts the below transaction.

A.2.24 Add Existing Customer to Account

You can attach an existing customer details maintained in the system to an account by posting ‘ADD EXISTING CUSTOMER’ non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

While posting the transaction, you can add a customer linked to another account but with different SSN and Relationship type other than the existing relation mapped to the account. However, system does not allow to attach those Customer details which are marked as either ‘Deceased’ or ‘Bankrupt’.

To add existing customer

Transaction	Parameters
ADD EXISTING CUSTOMER	TXN DATE
	CUSTOMER NUMBER
	RELATION TYPE CODE
	COMMENTS

The transaction date has to be the current system date and is auto populated by default. Enter the Customer Number and select the Relation Type Code from the drop-down list. You can specify additional information (if any) as a comment and click 'Post'.

On successfully posting the transaction, a confirmation message is displayed in Result section. Also, if a second customer is added to a single customer account, the 'joint' check box is selected indicating it as joint account thereafter.

Note

Customer addition to GRI linked accounts are to be handled manually. Also if there is a 'Customer Credit Limit' defined on the account, the credit limit share of newly added customer has to be defined.

A.2.25 Add/Update Business Customer Details

You can add new business details to an account and/or update the existing business details by posting the following non monetary transactions:

- NEW BUSINESS MAINTENANCE
- BUSINESS MAINTENANCE

Adding or Updating Business details is also supported from Customer Details > Business tab. While posting the above non monetary transactions, you can define the parameters either by selecting from the drop-down list/calendar or specifying the details in free text field. For more information, refer Business sub tab section.

New business details can be added even after an account is created and is usually done in case when the existing business is taken over by another business. When you add new business or update existing details and save the record, the same becomes the current/ primary business of the customer and the current indicator is set to 'Y' by default.

To add new business details

Transaction	Parameters
NEW BUSINESS MAINTENANCE	TXN DATE ORGANIZATION TYPE BUSINESS TYPE BUSINESS CATEGORY BUSINESS NAME LEGAL NAME TAX ID# START DATE CURR NO OF EMPLOYEES NUMBER OF EMPLOYEES CONTACT PERSON BANK NAME BUSINESS BANK ACCOUNT NUMBER AVG CHECKING BALANCE NUMBER OF LOCATIONS MANAGEMENT SINCE PAYMENT HIERARCHY BUSINESS TIME ZONE BUSINESS SKIP INDICATOR BUSINESS STOP CORR INDICATOR BUSINESS ENABLED INDICATOR PRIVACY OPTOUT BUSINESS EMAIL ADDRESS1

Note

The above transaction is supported only for Business accounts and if the same is posted on to a non-business account, system displays an error as ‘Cannot link/add business details to Individual Account’.

To update existing business details

Transaction	Parameters
BUSINESS MAINTENANCE	TXN DATE ORGANIZATION TYPE BUSINESS TYPE BUSINESS NAME LEGAL NAME TAX ID# START DATE CURR NO OF EMPLOYEES NUMBER OF EMPLOYEES CONTACT PERSON BANK NAME BUSINESS BANK ACCOUNT NUMBER AVG CHECKING BALANCE NUMBER OF LOCATIONS MANAGEMENT SINCE CATEGORY CODE PAYMENT HIERARCHY BUSINESS TIME ZONE REASON CODE

On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Details > Business tab.

A.2.26 Rescission Transaction to Void Account

You can void an account immediately after funding or even during the Servicing stage due to unforeseen circumstances by posting 'ACC_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.2.27 Add Asset to Account

In addition to swap the asset linked to an account, you can add non primary Asset/Collateral to an Account during Servicing and Collection stage by posting 'ADD NEW ASSET' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Any collateral with status NEW, INACTIVE and RELEASED can be added through this transaction and the status of the Asset is set ACTIVE by default. If there is already an asset associated to an account or if this is the first one, the new asset is added with Primary indicator as 'N' which can 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.2.28 Customer / Business Credit Score Update

You can regularly update and store the credit score of a Customer and Business accounts maintained in the system by posting CUSTOMER CREDIT SCORE UPDATE and BUSINESS CREDIT SCORE UPDATE non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

Customer/Business Credit Score is a numeric summary of credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a Customer/Business account in the entire credit report.

Note

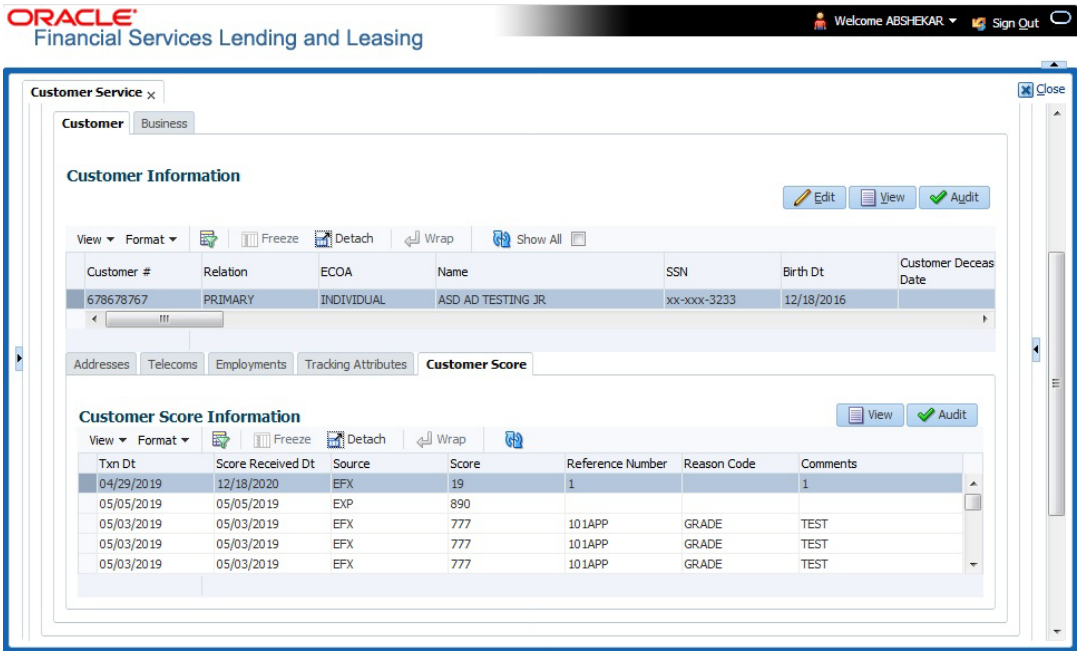
On posting 'CUSTOMER CREDIT SCORE UPDATE' transaction on any customer account, system automatically posts the transaction to all the linked accounts of that customer.

To update customer/business score

Transaction	Parameters
CUSTOMER CREDIT SCORE UPDATE **CUS_CRED-IT_SCORE_MAINT** **or** **BUSINESS CREDIT SCORE UPDATE** **BUS_CRED-IT_SCORE_MAINT**	TXN DATE Select the transaction date from adjoining calendar.
	SCORE RECIEVED DATE Select the date when the score was received from credit bureau.
	RELATION TYPE CODE (Applicable only for customer score update) Select the account relation type from the drop-down list. The list displays only those relationship types which are attached to account and are enabled (excluding deceased customer relations).
	SOURCE CODE Select the credit bureau from where the customer/business credit score is received from the drop-down list. The list is populated based on the values maintained in CRB_SOURCE_CD lookup code.
	SCORE Enter the customer/business credit score value.
	REFERENCE NUMBER Enter the reference number associated with the credit score.
	REASON CODE Select the reason for posting this transaction from the drop-down list.
	COMMENTS Additional information if any.

On successfully posting the transaction, a confirmation message is displayed in Result section and the record is captured in Customer Service > Customer Details > Customer/

Business > Customer/Business Score tab.



A.2.29 Master Account Maintenance

While funding an application in Origination, there is option to categorize the current application to be considered as ‘Master Account’ or link the current application to another existing master account in the system after funding. The selected option in Origination > Funding screen are propagated to Servicing. In Servicing, you can further maintain the linking of associated accounts to Master Account with following option:

- Link/attach an account to Master Account
- Moved a linked account from one Master Account to other
- Remove/de-link an account from Master Account

The above actions can be performed by posting ‘MASTER ACCOUNT MAINTENANCE’ (ACC_MASTER_ACCOUNT_MAINT) non-monetary transaction from Customer Service > Maintenance > Transaction Batch Information section.

To post Master Account Maintenance transaction

Transaction	Parameters
MASTER ACCOUNT MAINTENANCE **ACC_MASTER_ACCOUNT_MAINT**	TXN DATE Select the transaction posting date from the adjoining calendar.
	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 Maintenance Action Type parameter selected as Add / Update / Remove, system Adds, Updates, or Removes the Master Account # to Associated Account and its Linked Account respectively. 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 associated 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 transaction 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.2.30 Master Account - Statement Consolidation Indicator Maintenance

While funding an application in Origination, there is a ‘Statement Consolidation’ option to indicate if the system needs to generate consolidated billing statement at Master Account level along with details of all the associated accounts with same billing cycle and due day. If selected in Origination > Funding screen, the same option is propagated to Servicing.

The Statement Consolidation indicator can also be changed in Servicing to either Yes or No by posting ‘STATEMENT CONSOLIDATION INDICATOR MAINTENANCE’ (ACC_STMT_CONSOLIDATE_MAINT) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section to facilitate consolidated statement generation at Master Account level.

To update Statement Consolidation indicator

Transaction	Parameters
STATEMENT CONSOLIDATION INDICATOR MAINTENANCE **ACC_STMT_CONSOLIDATE_MAINT**	TXN DATE Select the transaction posting date from the adjoining calendar.
	STATEMENT CONSOLIDATION INDICATOR Select either Yes or No from the drop-down list to update the Statement Consolidation indicator flag in Customer Service > Account Details > Other section.
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' posts the transaction to Current Account.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to associated accounts where Product Type is equal to Current Account Product Type where this transaction is posted and selecting 'No' posts the transaction to all the Accounts under a Master Account.
	REASON CODE Selected the appropriate reason code for posting this transaction from the drop-down list.
	COMMENTS Additional information (if any).

On successfully posting the transaction, the Statement Consolidation indicator is updated in Customer Service > Account Details, 'Others' section.

A.2.31 Add Existing Business to Account

You can attach an existing business details maintained in the system to an account by posting 'ADD EXISTING BUSINESS' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

While posting the transaction, you need to enter the existing Business number which is previously not mapped to any account in the system. However, system does not allow to attach those business details which are marked as 'Bankrupt'.

To add existing business

Transaction	Parameters
ADD EXISTING BUSINESS	TXN DATE
	EXISTING BUSINESS NUMBER

The transaction date has to be the current system date. On successfully posting the transaction, a confirmation message is displayed in Result section.

A.2.32 Add Business Phone Details

You can update phone details an existing business account maintained in the system to an account by posting 'BUSINESS PHONE MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To add business phone details

Transaction	Parameters
BUSINESS PHONE MAINTE-NANCE	TXN DATE
	ADDRESS PHONE
	ADDRESS TYPE
	PERMISSION TO CALL IND

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Business Details screen. This also serves as primary communication for business if the 'Permission to Call Indicator' is 'Yes'.

A.2.33 Customer/Business Address Confirmation

You can confirm a Customer/Business address that is updated in the system as verified by posting CUSTOMER ADDRESS CONFIRMATION / BUSINESS ADDRESS CONFIRMATION non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To confirm customer / business address

Transaction	Parameters
CUSTOMER ADDRESS CON-FIRMATION (CUS_CON_ADR_-MAINT) or **BUSINESS ADDRESS CONFIR-MATION (BUS_CON_ADR_-MAINT)**	TXN DATE
	RELATION TYPE CODE (Applicable for Customer address)
	ADR ADDRESS TYPE CODE or ADDRESS TYPE
	CONFIRMED ADDRESS INDICATOR

On successfully posting the transaction, a confirmation message is displayed in Result section and the 'Confirmed' field is checked in Customer Service > Customer/Business Details > Address Information section.

A.2.34 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.2.34.1 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.

To add entries to Trade Details Table

Transaction	Parameters
ADD TRADE TRANSACTION DETAILS **-or-** **UPDATE TRADE DETAILS**	TXN DATE
	AMOUNT
	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.2.34.2 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

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.

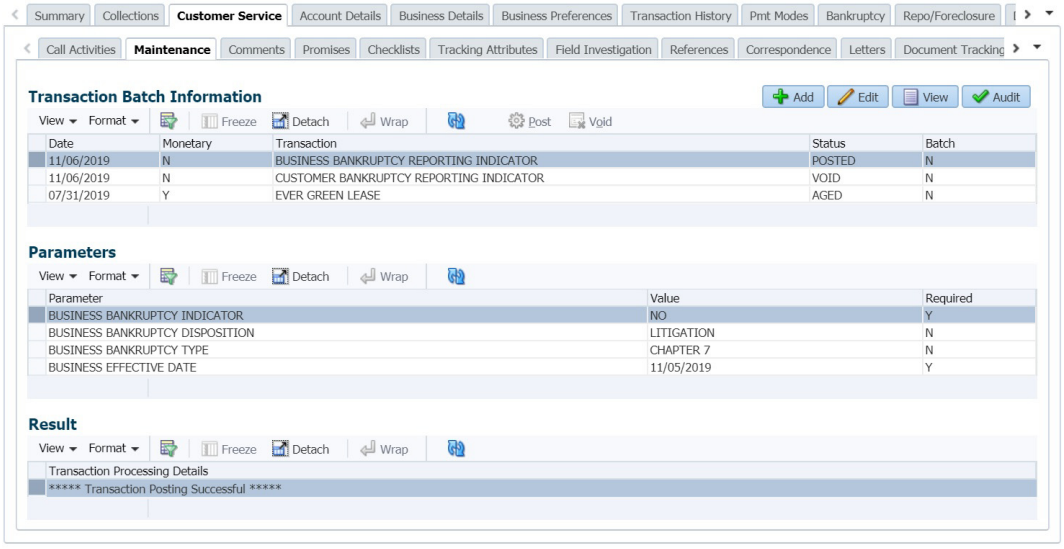
On successfully posting the transaction, a set of changes are done to traded accounts. Refer to 'Trade Reversal/Rescission and Charge-off of Account' section in Appendix - Trading of Accounts chapter.

A.2.35 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.



To mark a Customer Account as Bankrupt

Transaction	Parameters
CUSTOMER BANK-RUPTCY REPORTING INDICATOR	BANKRUPTCY INDICATOR
	RELATION TYPE CODE
	BANKRUPTCY DISPOSITION
	BANKRUPTCY TYPE
	EFFECTIVE DATE

To mark a Business Only Account or SME Account as Bankrupt

Transaction	Parameters
BUSINESS BANK-RUPTCY REPORTING INDICATOR	BUSINESS BANKRUPTCY 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.2.36 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.

To post Asset Maintenance to an account

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

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.2.37 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.

To post Contract updates to an account

Transaction	Parameters
ACCOUNT CONTRACT MAINTENANCE	TXN DATE
	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

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.2.38 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.

To post repayment mode on an account

Transaction	Parameters
ACCOUNT PAYMENT MODE MAINTAINANCE	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

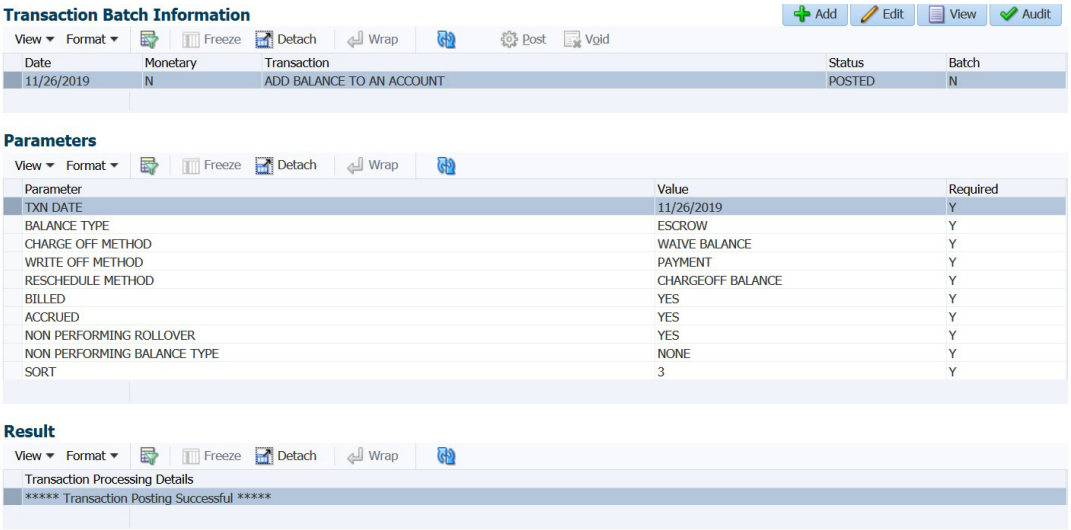
Note the following:

- 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.2.39 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.



To add balance to an account

Transaction	Parameters
ADD BALANCE TO AN ACCOUNT	TXN DATE
	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.2.40 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

Transaction	Parameters
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. System 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 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 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 option is selected as Yes and the portfolio company is found to be different for both accounts during validation.
	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, 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.2.41 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’.

To Post Mock Statement Maintenance to Master Account

Transaction	Parameters
MOCK STATEMENT MAINTENANCE TRANSACTION FOR MASTER ACCOUNT	TXN DATE Select the transaction posting date from adjoining calendar.
	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.

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.2.42 Skip Credit Bureau Reporting Maintenance

The Skip Credit Bureau Reporting Maintenance allows you to selectively exclude or include a particular account from being reported to credit bureau. This is required in Timeshare Business where there is no need to report the due/Maintenance accounts to credit Bureau.

As per the Product setup, if an account is funded with option Yes / No to 'Skip Credit Bureau' reporting in Metro-II batch job process, the same can be changed during servicing stage by posting 'SKIP CREDIT BUREAU REPORTING MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

However, Skip Credit Bureau Reporting also depends on Stop Bureau condition posted on the account.

To update skip credit bureau reporting option on an account

Transaction	Parameters
SKIP CREDIT BUREAU REPORTING MAINTENANCE	SKIP CREDIT BUREAU REPORTING

Select YES or NO from the drop-down list.

On successfully posting the transaction, a confirmation message is displayed in the Results section and 'Skip Credit Bureau Reporting' option is updated in Customer Service > Account Details > Account Information section.

A.2.43 Repossession Maintenance

When SCRA borrower is on military duty, asset repossession cannot be done on the account. However, in case the SCRA borrower voluntarily offers financial institution to repossess the asset, the same can be updated in the system by posting 'REPOSSESSION MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

The REPOSSESSION MAINTENANCE allows to modify the option 'Allow Repossession on SCRA' to Y or N in Customer Service > Account Details tab > Others section. By default, this check box is not selected indicating that system does not allow REPOSSESSION for SCRA enabled accounts. If the options is set Y, system allows to post REPOSSESSION condition on SCRA Accounts using Call Activity or any other ways available.

Note that REPOSSESSION MAINTENANCE transaction can be posted only if customer is on military duty where SCRA indicator = Y. Else, system displays an error message indicating 'Transaction not allowed, if customer is not in military duty'. In case of joint applicants, atleast one of the customer attached to account is to be on SCRA duty and SCRA flag = Y to post the transaction.

To post voluntary repossession maintenance

Transaction	Parameters
REPOSSESSION MAINTENANCE	TXN DATE

Select the transaction posting date from adjoining calendar.

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted. Also the 'Allow Repossession on SCRA' check box is updated in Customer Service > Account Details tab > Others section.

A.2.44 Stop Correspondence at Account Level

All the active customer/business accounts in Oracle Financial Services Lending and Leasing are enabled to receive correspondence by default. However, if required you can choose to stop the correspondence from the system.

Apart from stopping correspondence to all accounts at customer/business level as done by posting Customer/Business Correspondence (stopping) non-monetary transaction, you can choose to stop the correspondence to a particular customer account and continue the correspondence to remaining accounts. On doing so, that particular account is excluded from ODD batch job and does not receive correspondence of any kind such as letters or monthly statements from the system.

If 'Customer Stop Correspondence' is already posted on the account, system does not allow to post 'Account Stop Correspondence' and displays an error indicating 'Customer Stop Correspondence' is already posted on the account'.

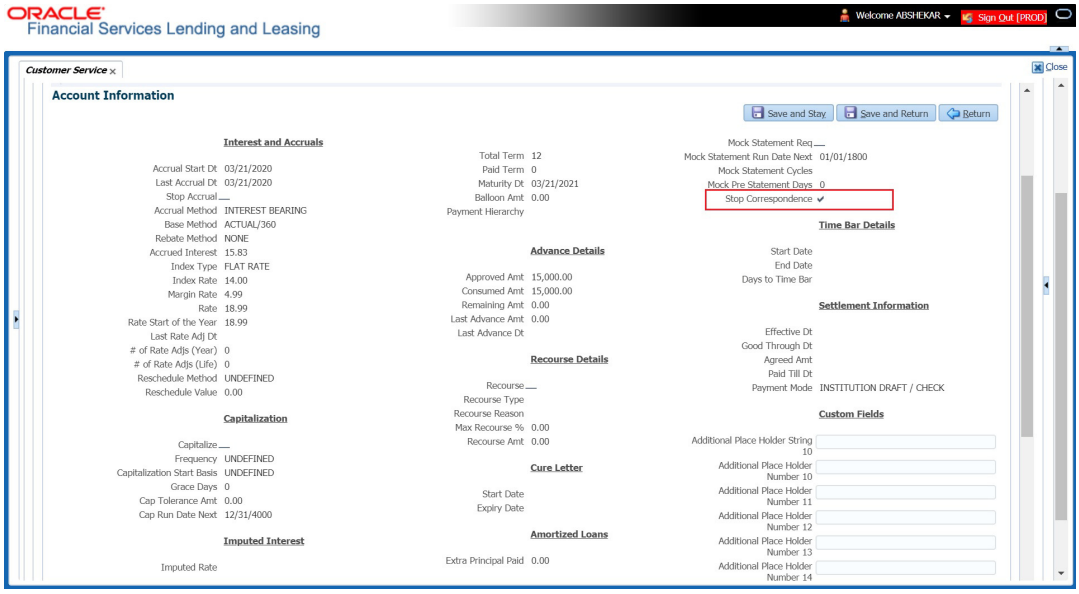
Individual account level correspondence can be stopped by posting ACCOUNT STOP CORRESPONDENCE (ACC_STOP_CORR_MAINT) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To stop account correspondence

Transaction	Parameters
ACCOUNT STOP CORRESPONDENCE (ACC_STOP_CORR_-MAINT)	TXN DATE Select the transaction date from adjoining calendar.
	ACCOUNT STOP CORR INDICATOR Select either YES or NO from the drop-down list to toggle account correspondence.
	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 on its Master Account and Associated accounts belonging to the same product and funding type. Selecting 'No' posts the transaction to Master and all its associated accounts.
	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. Selecting 'Yes' along with PROCESS MASTER ASSOCIATED ACCOUNTS = Y, posts the transaction to Master and all the Associated accounts having Statement Consolidation = Y. On, selecting 'No' along with PROCESS MASTER ASSOCIATED ACCOUNTS = Y, system ignores statement consolidation flag and posts the transaction to Master and all the Associated accounts.
	REASON CODE Select the reason for posting this transaction from the drop-down list.
	COMMENTS Specify additional information (if any).

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted and the Stop Correspondence

check box is selected in the Customer Service screen's Account Information screen.



Note

- If a Master account has stop correspondence as Yes, then new accounts on-boarded with Statement Consolidation Flag Y will also have stop correspondence as Yes. Same is the case when an Associate account is moved/Swapped from Master Account.
- If individual account level 'Stop Correspondence' exists then such account is excluded from Master Account/Customer level Statement consolidation.

To remove the Stop Correspondence indicator, follow the above procedure and update the 'ACCOUNT STOP CORR INDICATOR' as 'NO'.

A.2.45 Consolidated Payoff Quote

You can generate a consolidated payoff quote for any combination of Master and its associated accounts which includes the consolidated amount owed on all selected accounts. A payoff quote can either be generated for current or future date, but not on a back date.

However, you can also generate a payoff quote for individual account. For information on how to generate a payoff quote on individual account, refer to 'Payoff Quotes' section

Consolidated Payoff Quote can be generated anytime by posting CONSOLIDATED PAYOFF QUOTE (PAYOFF_CONSOLIDATE) non-monetary transaction in Servicing > Customer Credit Limit > Transactions tab.

To generate Consolidated Payoff Quote

Transaction	Parameters
CONSOLIDATED PAYOFF QUOTE	TXN DATE Select the transaction date from adjoining calendar.
	PAYOFF QUOTE VALID UPTO DATE Select the date till when the payoff quote is valid from adjoining calendar. System calculates Accrued Interest on account till the date specified.
	PAYOFF QUOTE LTR PRINT Select either YES or NO from drop-down list. If selected as YES, then a Payoff Quote Letter with specific format is generated. The value of parameters in the letter are fetched from variables defined in the configuration.
	COMMENTS Specify additional information (if any).
	ACCOUNT NUMBER Specify the required accounts separated by comma. This can have a combination of both Master and its Associated accounts.
	LEASE BUYOUT INDICATOR This parameter is applicable for Lease Account only. Select either YES or NO from drop-down list to indicate if the lease contract is available for buyout option.

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted along with below details:

- The TOTAL PAYOFF QUOTE IN section indicates currency-wise consolidation payoff quote i.e. if multiple accounts are selected for consolidation with different currencies, then consolidation is listed for accounts with same currency and subsequently for other/ individual currencies.
- Subsequently, individual payoff quote is generated and displayed for each of the Associated account selected along with Master account payoff quote (if selected).

A.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty

- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

  Post the 'OFF MILITARY DURY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.

A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Line of credit.
- To extend On Military Duty benefits, you can perform any of the following:
  - OFF Military Duty transaction must not be posted
  - If already posted, OFF Military Duty transaction must be REVERSED
  - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

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 Line of credit	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12

Appendix C:Generic Recovery Interface (GRI)

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Also the system parameter ‘GRI_WEBSERVICE_LOG_IND’ when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting ‘Interfaces’ view option.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1.1 Pre-requisites

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)

Work Order Type	Description
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

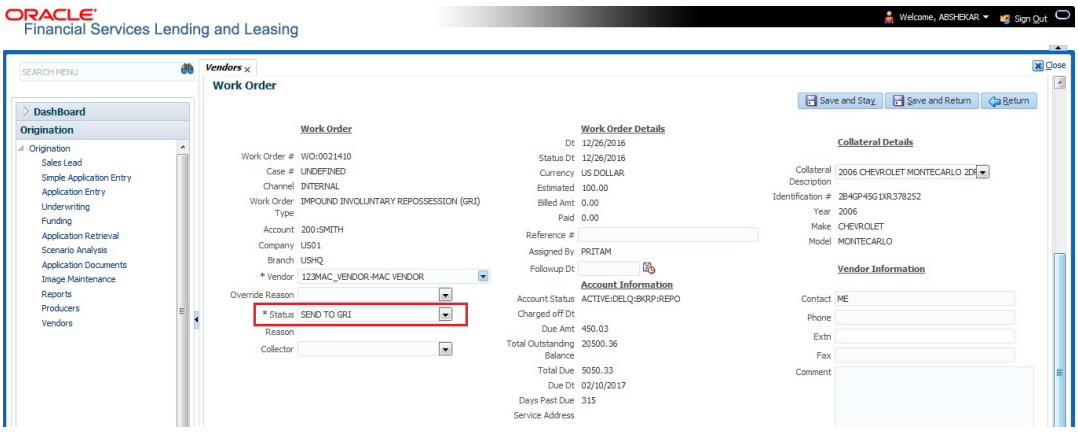
Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking ‘Save’, system displays an error message as ‘Active Work Order with same Order Type already exists on account’.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as ‘Cure Letter Issued and Active. Cannot create work order’.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to ‘Case Comments’ section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.

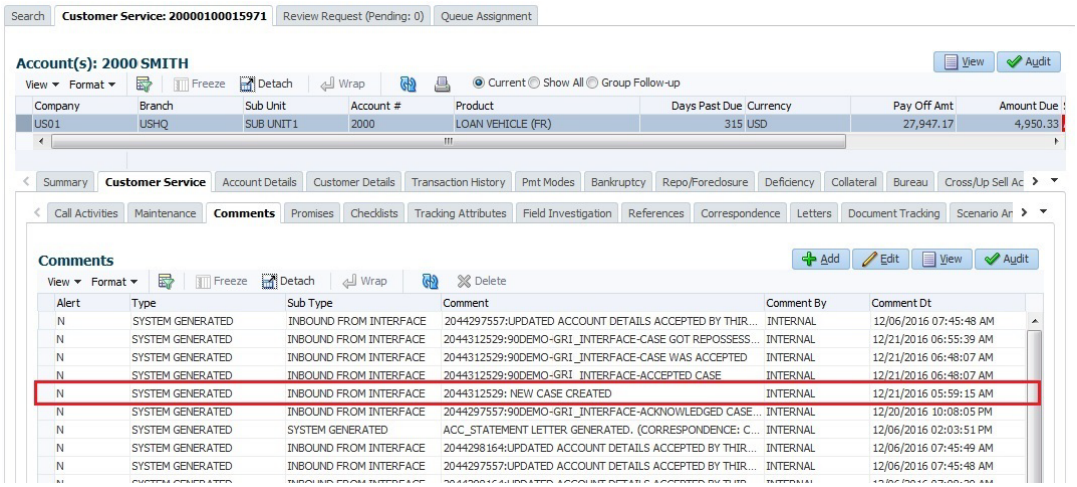


The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)
- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

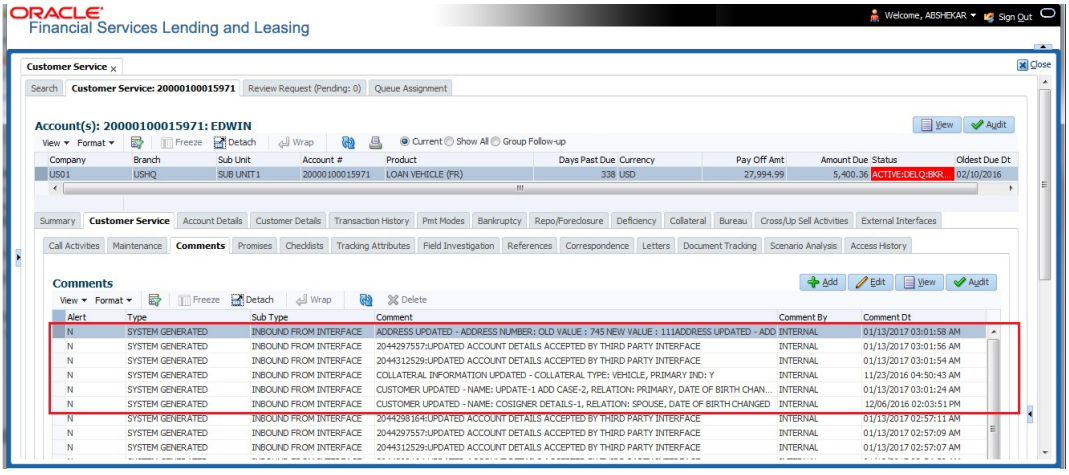
C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in

account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.



If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

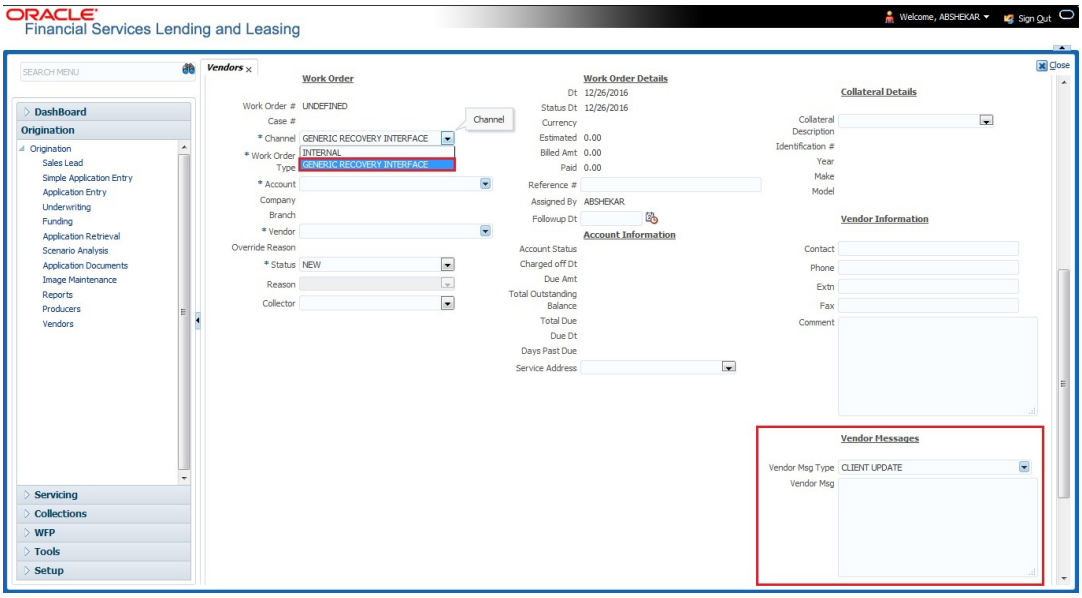
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The ‘Vendor Messages’ section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as ‘CLIENT UPDATE’.

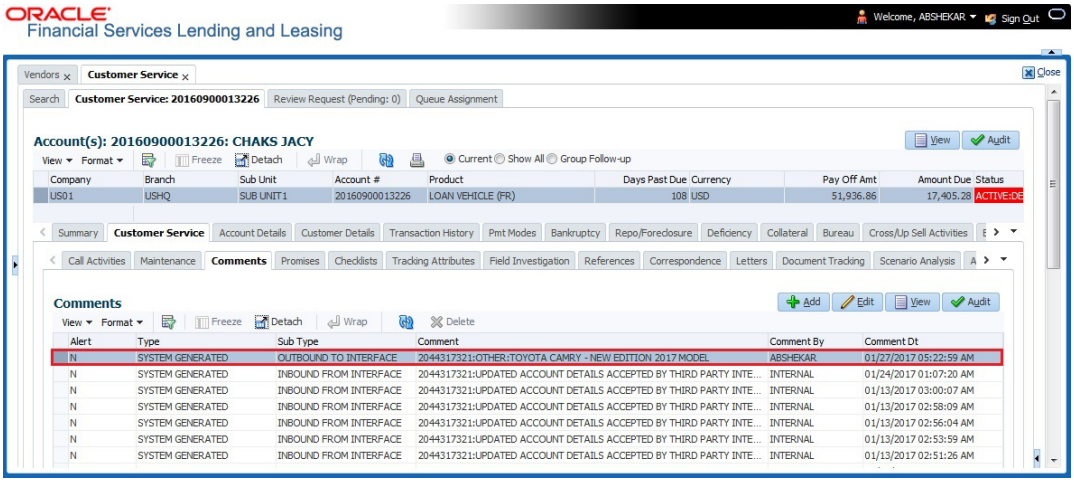


Accordingly, in the ‘Vendor Messages’ section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers ‘addCaseUpdate()’ to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = “[Case No]: <<Vendor Msg Text >>”
- Comment By = “USER”

- Comment Dt = Comment Posted date



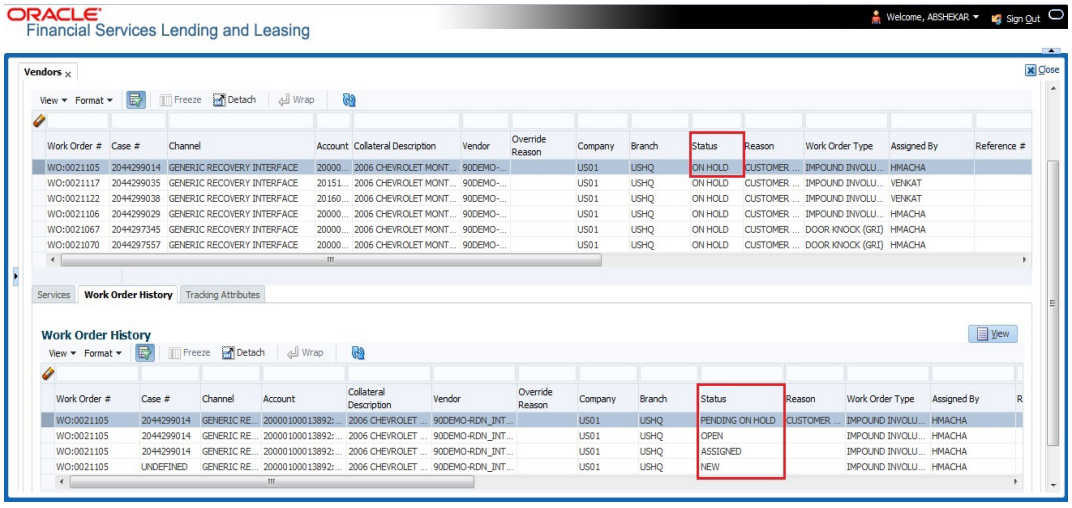
C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter “GRI_DLQ_DAYS_AUTO_STATUS_CHG” (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as ‘PENDING ON HOLD/ON HOLD’ on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to ‘PENDING ON HOLD’ in Work Orders screen, system triggers ‘holdCase()’ web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

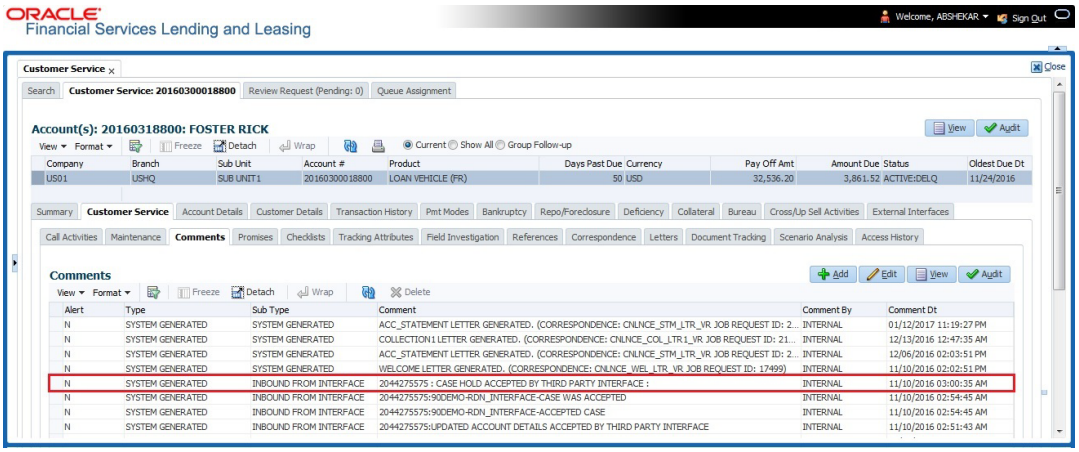
For information on updating the work order details, refer to section Vendors > Work Orders tab.



If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.



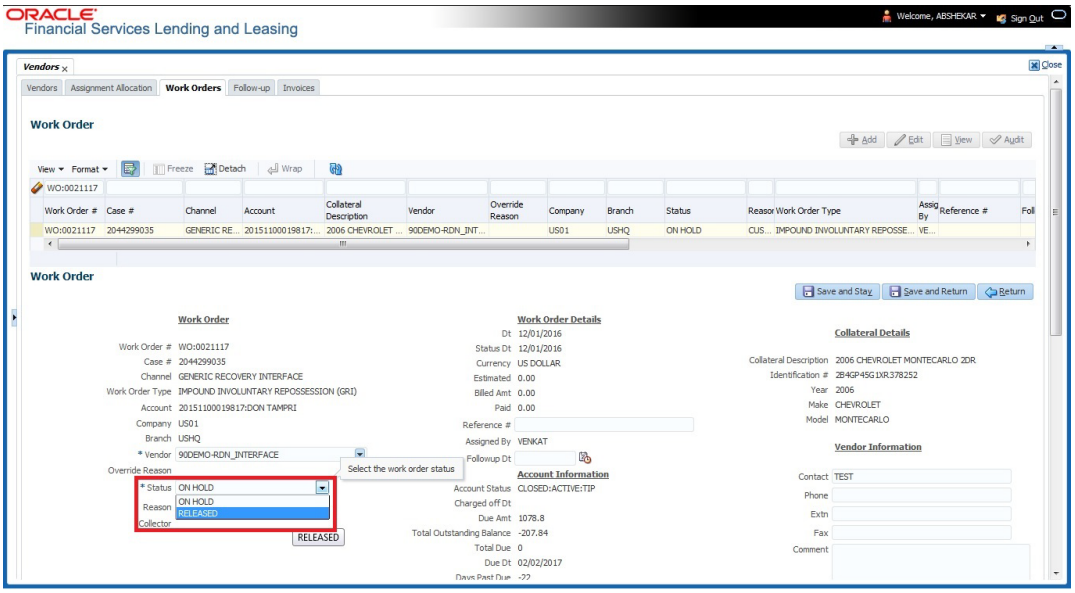
In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date.

C.6 Reopen Case

When the status of a work order is updated from ‘ON HOLD’ to ‘RELEASED’ in Work Orders screen, system triggers ‘reopenCase()’ web service request to update the status of corresponding mapped case in third party system.

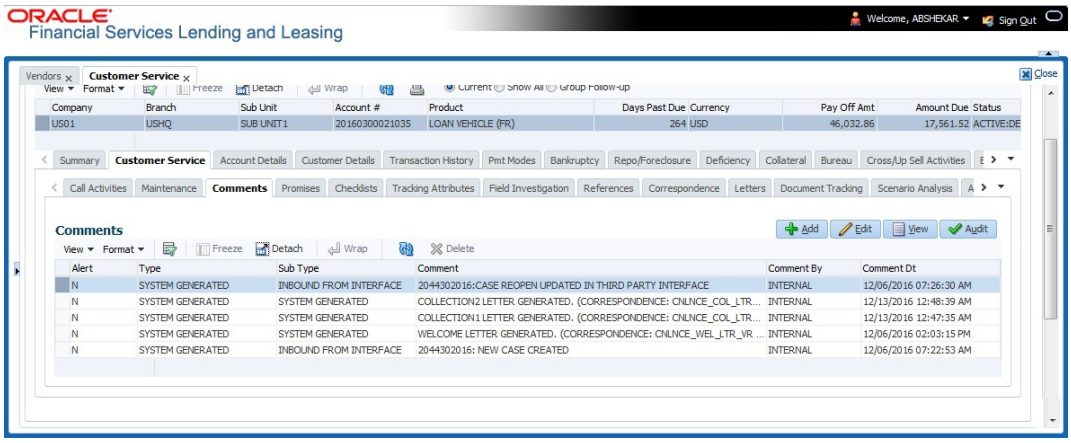
This ensures that a work order in hold status is processed further with third party vendor managed systems.



The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer ‘Case Updates Received via FireHose WebService’ section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED

- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.7 Reassign Case

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as ‘PENDING REASSIGN/CLOSE’) and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to ‘PENDING REASSIGN/CLOSE’ based on 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.

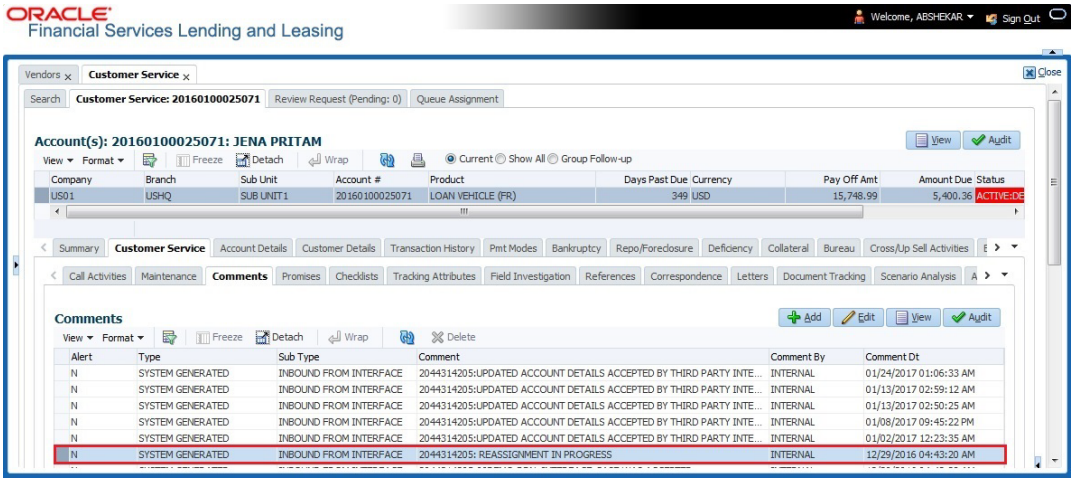
Note the following:

– 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



In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

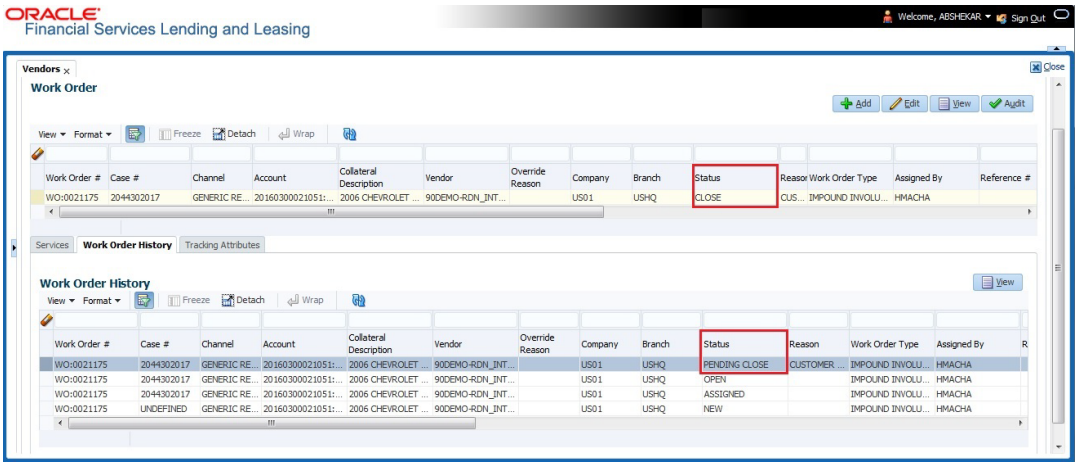
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

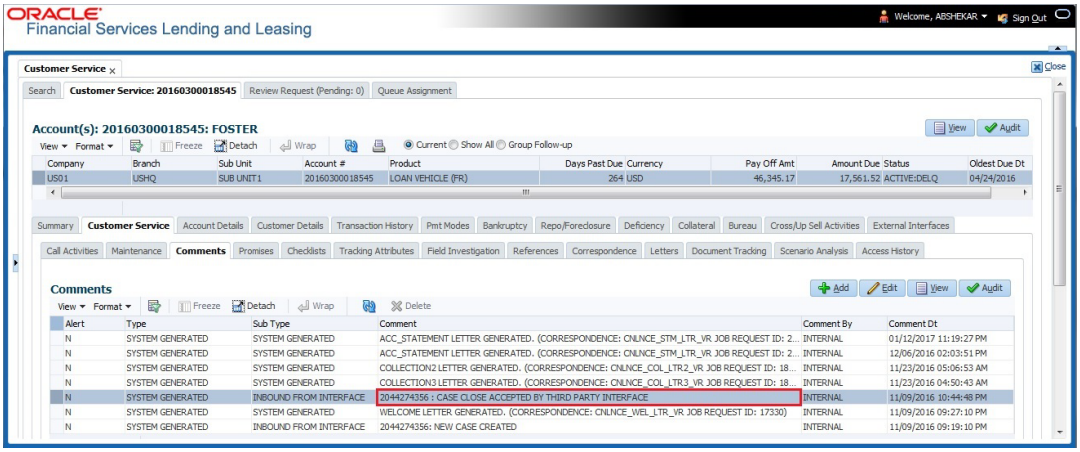
Accordingly, when the status of a work order is changed to ‘PENDING CLOSE’ in Work Orders screen, system triggers ‘closeCase()’ web service request to update the status of

corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.



If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date



In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to “OPEN”
601	DECLINED CASE	Change Work order status to “DECLINED”
602	ACKNOWLEDGED CLOSE	Change Work order status to “CLOSE”
603	ACKNOWLEDGED HOLD	Change Work order status to “ON HOLD”
300	CASE WAS REPOED	Change Work order status to “REPOSSESSED” And Trigger “getRepossessionDetails()” web service to get repossession details and update in Servicing > Repo/Foreclosure” tab.
302	CASE COMPLETED	Change Work order status to “COMPLETED”
200	FIRST UPDATE ADDED CUSTOM	Post the received update as “Inbound Comment” from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as “Inbound Comment” from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as “Inbound Comment” from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLIENT	Call the “getCaseInvoiceData()” web service and create the invoices in OFSLL.
1300	CR ADDED	Update ‘Condition Report Status =’Y’ and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type ‘600’, it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to ‘OPEN’ in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message ‘Work Order Status Update failed due to mismatch of previous status’.

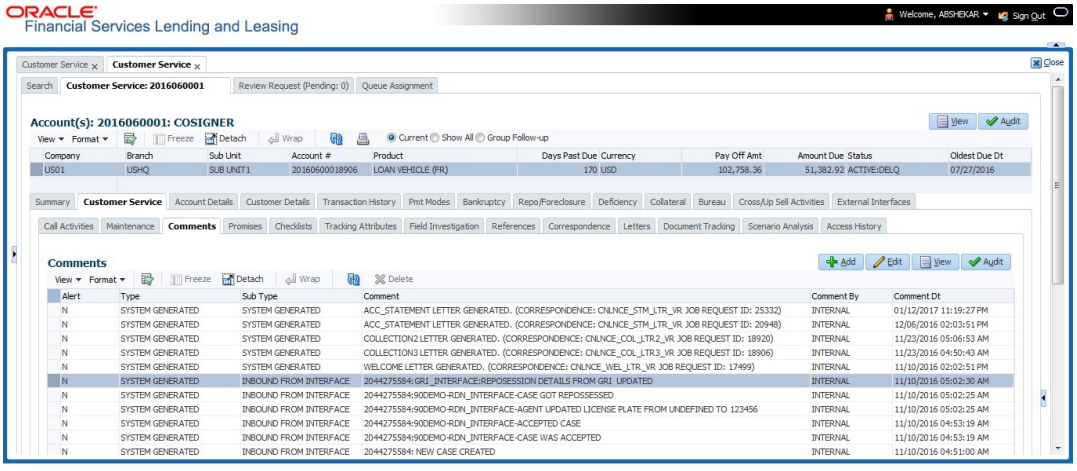
C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

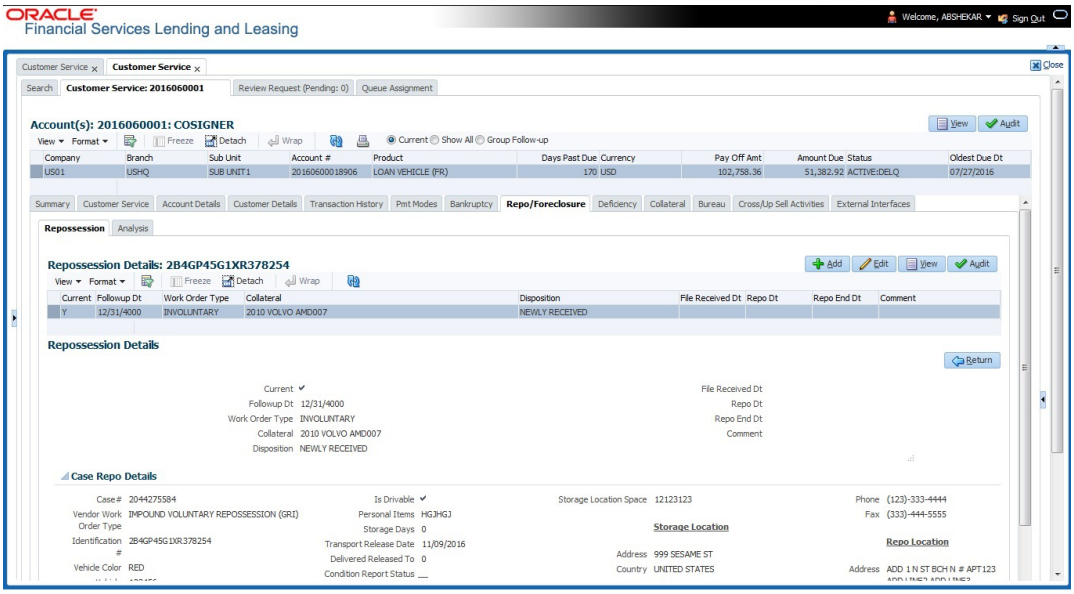
On receiving the case status update as ‘REPOSSESSED’ (i.e. Event Type 300) from FIREHOSE web service response, system triggers ‘getRepossessionDetails()’ web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time



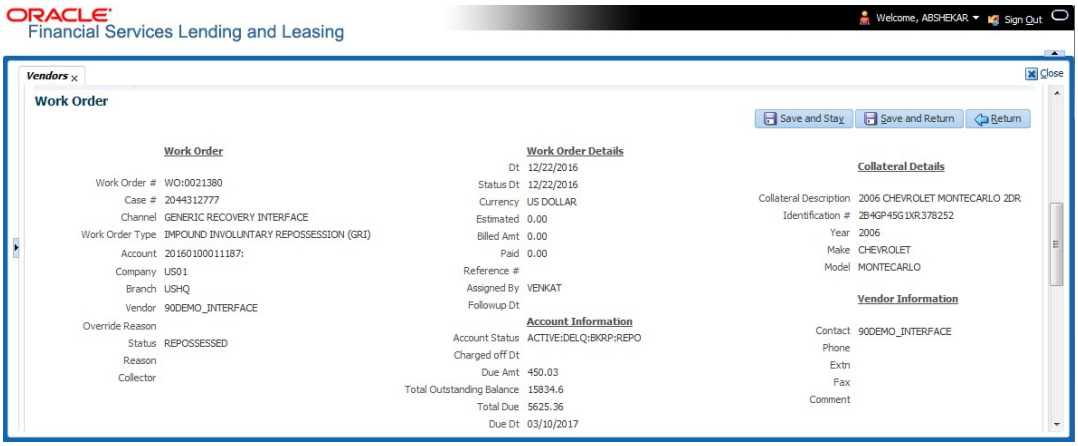
The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

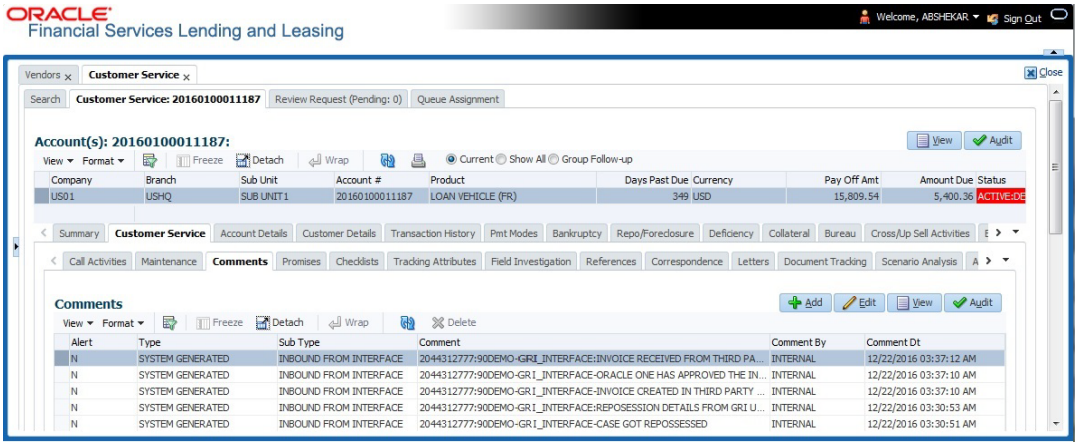
Subsequently, when the case status update is received as ‘REPOSSESSED’ (i.e. Event Type 300) from FIREHOSE web service response, system triggers ‘getCaseInvoiceData()’ web service request to retrieve the invoice and asset details from the third party system.



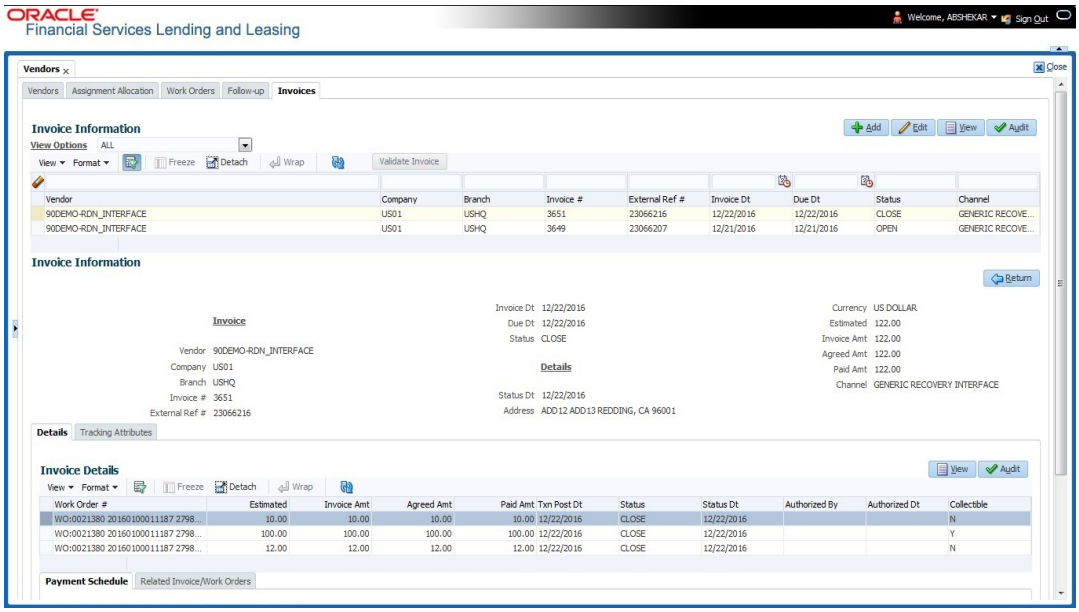
If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”

- Comment Dt = Comment Posted date and time



The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is ‘OPEN’ to update the payment details.



System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the ‘Validate Invoice’ button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to ‘Vendors’ chapter.

Appendix D:Trading of Accounts

This chapter consists of following sections:

- Introduction
- Prerequisites
- Trading of Accounts Workflow
- Trade Details Report
- Assumptions

D.1 Introduction

Trading of Accounts refers to buying and selling of account holdings (also termed as equity). Trading of Accounts in vacation ownership industry refers to an exchange of ‘vacation plan’ also called as ‘Timeshare’. This is a flexibility offered to customer/member to trade their existing Timeshare or vacation plan with new Timeshare.

During the trade, if the existing Timeshare is fully paid then customer/member can use the full Equity/Ownership to exchange for new Timeshare. If partially paid, then only the customer paid equity can be used to exchange for new Timeshare.

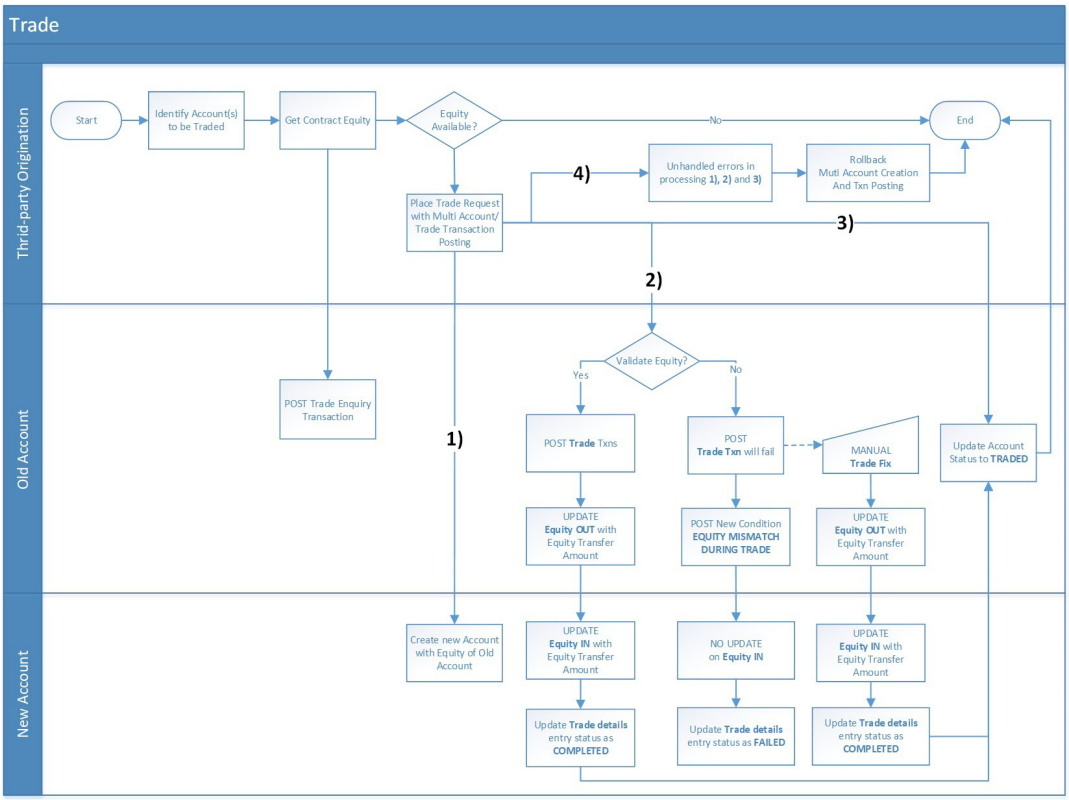
Oracle Financial Services Lending and Leasing provides a complete framework for trading of accounts which involves account equity calculation, Timeshare trading (Inquiry, Processing), rescission of trade and account cancellation. Further, the details of trade equity transfer are captured and displayed in Customer Service > Trade Details screen with details of ‘From’ and ‘To’ Account(s) created as a result of Trade. This screen also records all the successful and failure equity transfers on the selected Account.

D.2 Prerequisites

To perform trade, Trade Equity calculation are to be setup using User Defined Configurable Calculation parameters. For more details, refer to ‘User Defined Parameters’ section in Setup Guide.

D.3 Trading of Accounts Workflow

The workflow in Trading of accounts begins with a web service request generated from third-party origination system and is processed in OFSLL with transfer of customer/member's Trade Equity from an existing (old) account to a new Account as indicated below.



Following are the high-level categorization of different processes involved in Accounts Trading workflow. These processes are handled with corresponding monetary and non-monetary transactions and they are either posted automatically or manually in OFSLL.

Click on each link to view the section details:

1. Equity Calculation
2. Trading of Timeshare
   - Equity Validation
   - Itemizations
   - Capture Trade Details
3. Error Rectification
4. Trade Reversal/Rescission and Charge-off of Account

D.3.1 Equity Calculation

As per the above workflow, a particular account or set of customer accounts are identified for Trade and a request is generated from third party origination system to OFSLL to derive the contract equity of the trading account. This request in turn is configured to automatically post 'Trade Enquiry' transaction and Account details web service to calculate and validate if Account(s) can be traded. For more information, refer to 'Trade Enquiry Transaction' section.

D.3.2 Trading of Timeshare

Timeshare trading involves the following processes:

- Trade Enquiry
- Add/Update Trade Details
- Trade Transaction (Upgrade, Downgrade, Split, or Combine)

On deriving contract equity of the trading account(s), a 'Trade Enquiry Transaction' request is generated from third party origination system to OFSLL. Trade can happen on one-to-one account, or one to multi-account, and/or from multiple to single account. Based on this, a request is placed for new Account creation, and to populate Equity Transfer details from old to new account, and a Trade transaction on existing Account using 'Multi Account On-boarding with Transaction Posting' services. This service facilitates to create new account with equity of old account. For detailed information of this transaction, refer to 'Trade Transaction' section.

D.3.2.1 Equity Validation

Trade transaction is allowed 'Only if' Sum of Equity in itemization of new Accounts = Sum of Trade Equity of existing (old) Accounts = Sum of Equity Transfer Amount in Trade Details.

– If Equity Validation is successful, Trade transaction is processed with following changes on respective accounts:

Changes to Existing (old) Account	Changes to New Account
- Trade Details is populated with Equity Transfer details. - TRADE EQUTY is recalculated and updated based on Transaction Date. - TRADE Transaction is posted and Equity Transfer details status is updated to COMPLETED. - Trade related EQUITY OUT TRANSFER transaction is posted with Equity Transfer Amount. For more information, refer to 'Equity Out Transfer Transaction' section. - ACH processing is stopped. - One last metro II reporting is generated with account status as PAID-OFF - Future billing is stopped. - Adjust minus transaction is posted. - Account status is updated as TRADED. This status indicates that there is no more Trade Equity available on the account.	- Trade Details is populated with Equity Transfer details. - EQUITY IN TRANSFER transaction is posted with traded transaction amount. For more information, refer to 'Equity In Transfer Transaction' section. - Status of Trade Details is updated to COMPLETED.

– If Equity Validation fails, Trade transaction is not processed and following updates are posted on respective accounts. However, a failed Equity Validation can be manually corrected as explained in 'Error Rectification' section.

Changes to Existing (old) Account	Changes to New Account
- Status of Trade Details is updated to FAILED. - TRADE MISMATCH transaction is posted along with a condition - EQUITY MIS-MATCH DURING TRADE.	Status of Trade Details is updated to FAILED.

D.3.2.2 Itemizations

To capture 'Equity In' and 'Unpaid/Rollover Interest' into the new account created as part of Trade transaction, a set of 5 Itemizations are provided for each as part of base product.

Itemizations to record 'Equity In' transfer details from existing (old) account:

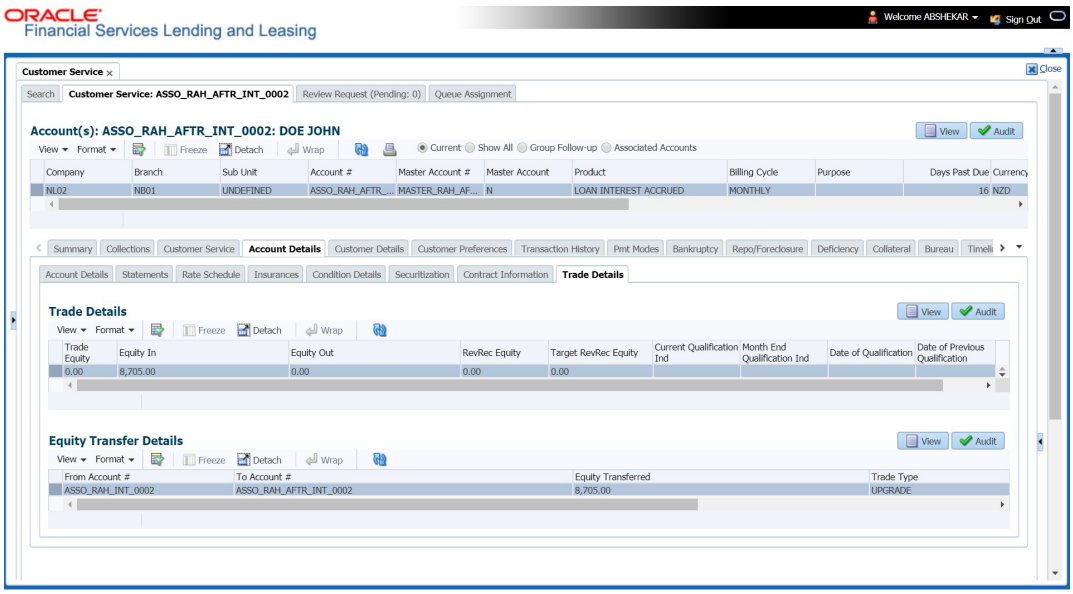
- Txn Code - IEQ_1 to IEQ_5
- Itemizations - ITM INCOMMING EQUITY 1 to ITM INCOMMING EQUITY 5
- Itemization Group - ITM INCOMMING EQUITY

Itemizations to record 'Unpaid/Rollover Interest' from existing (old) account:

- Txn Code - IRI_1 to IRI_5
- Itemizations - ITM ROLLOVER INTEREST 1 to ROLLOVER INTEREST 5
- Itemization Group - ITM ROLLOVER INTEREST

D.3.2.3 Capture Trade Details

The details of Trade transactions are captured in Customer Service > Account Details > Trade Details sub tab. This tab displays Equity Transfer Details from existing (old) account to new account involved in the Trade. For more information, refer Trade Details sub tab section.



D.3.3 Error Rectification

If a Trade transaction has failed during Equity Validation, the same can be manually corrected by adjusting the 'Equity Transfer Amount' in existing (old) account. This can be done by posting 'ADD/UPDATE TRADE DETAILS' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section. For more details, refer to 'Add / Update Trade Details Transaction' section.

> Also, you can override the 'Equity In' adjustments that are received to new account after Trade processing by posting 'EQUITY IN MAINTENANCE' monetary transaction. For more information, refer to 'Equity in Maintenance Transaction' section.

On resolving Equity Mismatch, Equity transfer can be processed by using TRADE FIX transaction. For more information, refer to 'Trade Fix Transaction' section. This in turn posts EQUITY OUT TRANSFER transaction on existing (old) account and EQUITY IN TRANSFER transaction on new account.

On resolving Equity Validation using Trade Fix transaction, the status of Trade Details is updated as COMPLETED and status of account is updated as TRADED. However, the condition EQUITY MISMATCH DURING TRADE posted on existing (old) account needs to be removed manually by posting a Call Activity.

D.3.4 Trade Reversal/Rescission and Charge-off of Account

After processing a Trade transaction, if there are unforeseen circumstances due to which the trade has to be reversed or cancelled, you can do so by posting the following non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

- TRADE REVERSAL - This transaction can be posted on existing (old) account to reverse the Equity Out transfer. This can be posted when the Trade Type is either 'Upgrade' (one-to-one) or 'Split' (one-to-many). For more information, refer to 'Trade Reversal' section.
- RESCISSION ACCOUNT - This transaction can be posted to void the new account created as part of the Trade transaction. This can be posted when the Trade Type is either 'Upgrade' (one-to-one) or 'Combine' (many-to-one). For more information, refer to 'Rescission Transaction to Void Account' section.

On processing Trade Reversal/Rescission transaction, the following changes are posted on respective accounts:

Existing (old) / Source Account	New / Target Account
- Reverses TRADE transaction and updates Equity Out value to zero. - If Trade transaction is posted on Linked and Master Account, the same is reversed and account status is reverted to earlier status. - Removes Equity Out value updated in Account Details > Traded Details screen. - ACH processing will be restarted. - Metro II reporting is restarted. - Future billing is restarted on next billing batch job run. - Adjust minus transaction is reverted. - Comment is posted in the format ACCOUNT TRADE REVERSED DUE TO RESCISSION ON <DATE> FOR THE <REASON> AND <COMMENT>.	- Reverses all active transaction on the multiple new Accounts created from Split or One-to-One trade and Void the new Accounts. - RESCISSION non-monetary transaction is posted to convert account to VOID status. - Comment is posted on multiple new Accounts in the format RESCINDED ON <DATE> FOR THE <REASON> AND <COMMENT>.

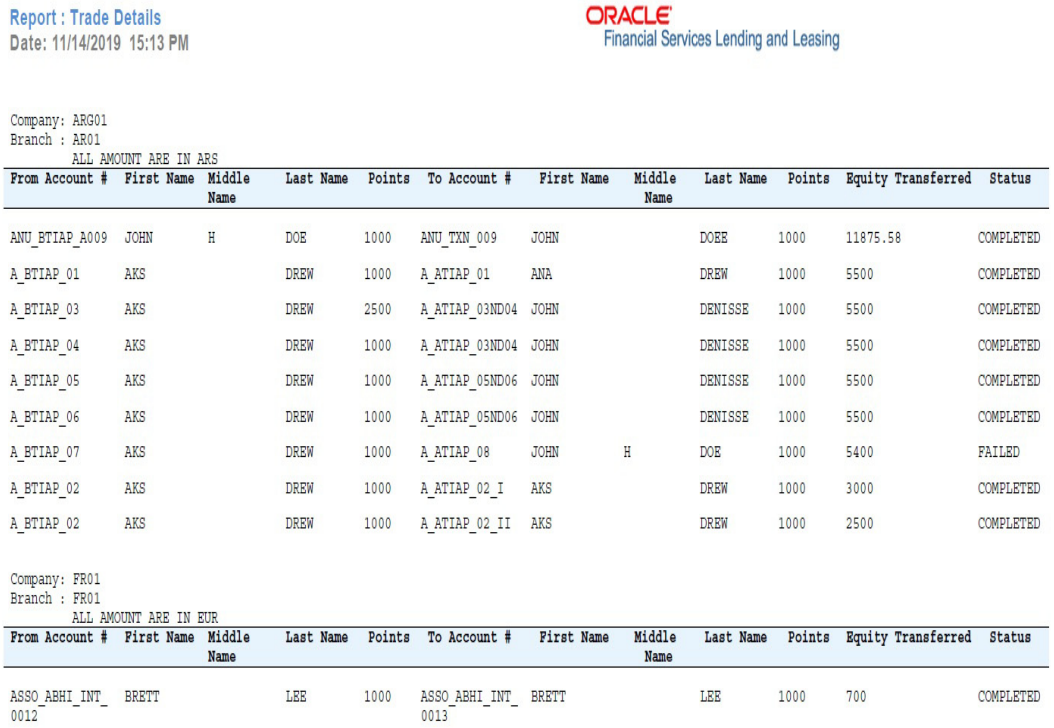
Charge off

If the new account created is not performing well or due to any other reason an account is to be cancelled in OFSLL, you can post CHARGED OFF monetary transaction. For more information, refer to 'Account Charge Off' section.

D.4 Trade Details Report

You can generated Trade Details report to view the traded accounts information within the specified date range provided in input parameters. These accounts consists of both existing

(old) accounts which are traded along with new accounts which are created as part of the trade. For more information, refer to 'Trade Details' in Reports chapter.



Report : Trade Details
Date: 11/14/2019 15:13 PM

ORACLE
Financial Services Lending and Leasing

Company: ARG01
Branch : AR01
ALL AMOUNT ARE IN ARS

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ANU_BTIAP_A009	JOHN	H	DOE	1000	ANU_TXN_009	JOHN		DOEE	1000	11875.58	COMPLETED
A_BTIAP_01	AKS		DREW	1000	A_ATIAP_01	ANA		DREW	1000	5500	COMPLETED
A_BTIAP_03	AKS		DREW	2500	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_04	AKS		DREW	1000	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_05	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_06	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_07	AKS		DREW	1000	A_ATIAP_08	JOHN	H	DOE	1000	5400	FAILED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_I	AKS		DREW	1000	3000	COMPLETED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_II	AKS		DREW	1000	2500	COMPLETED

Company: FR01
Branch : FR01
ALL AMOUNT ARE IN EUR

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ASSO_ABHI_INT_0012	BRETT		LEE	1000	ASSO_ABHI_INT_0013	BRETT		LEE	1000	700	COMPLETED

D.5 Assumptions

Following are the assumptions while processing trade transactions in OFSLL:

- Trades, Splits and Combine transactions are permitted only within the same company.
- Single trade transaction is used to perform Trade, Discovery Upgrade, Downgrade, Split and Combine. Reason code or comment can be used to differentiate each process.
- Trade, Discovery Upgrade, Downgrade, Split and Combine transactions are updated with Status as TRADED.
- Downgrade should be performed by creating a new Account and posting trade transaction on existing Account.
- Reallocation of Asset after Rescission should be manually handled.
- Refund processing during Rescission/ Cancellation transaction are to be handled outside OFSLL.
- Fees, Expense and Sales Tax already applied on to be Traded, Rescinded or Cancelled Account are to be settled before transaction processing.
- 'Adjustment transaction posting' for new Trade account during equity mismatch is to be handled manually.
- Statutory Rescission day validation is not supported in OFSLL.