Loan Collection User Guide

Oracle Financial Services Lending and Leasing

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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

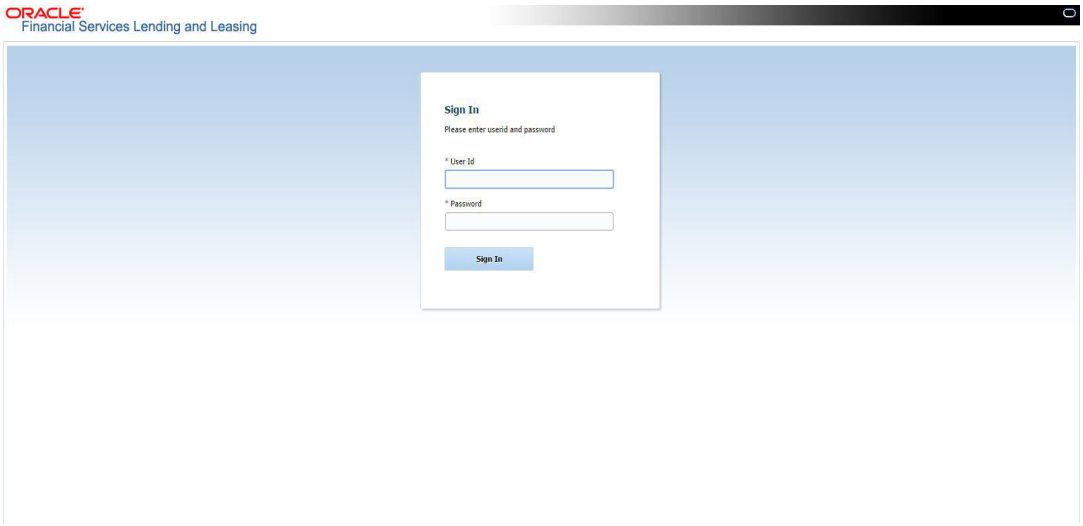
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

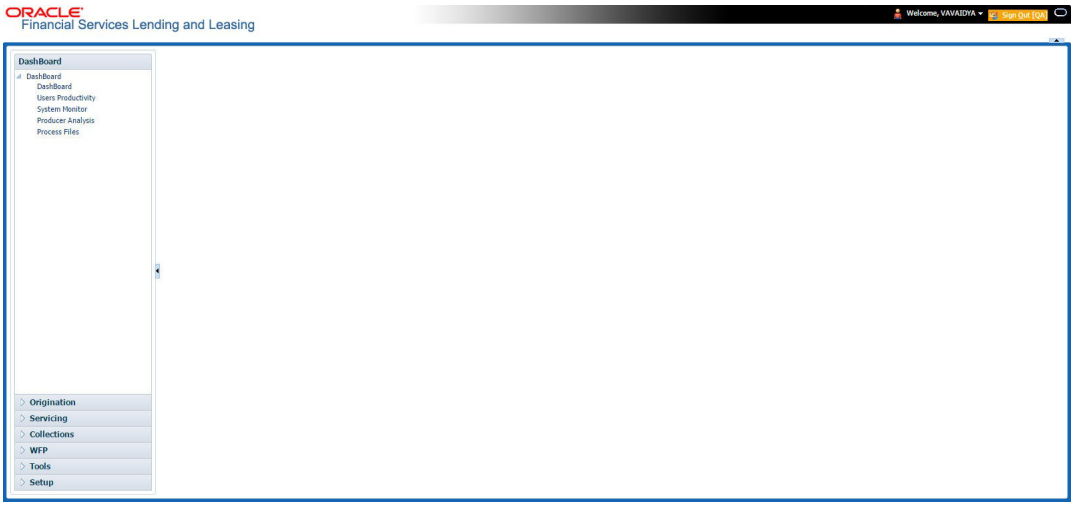
1.4.1 Home Screen

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

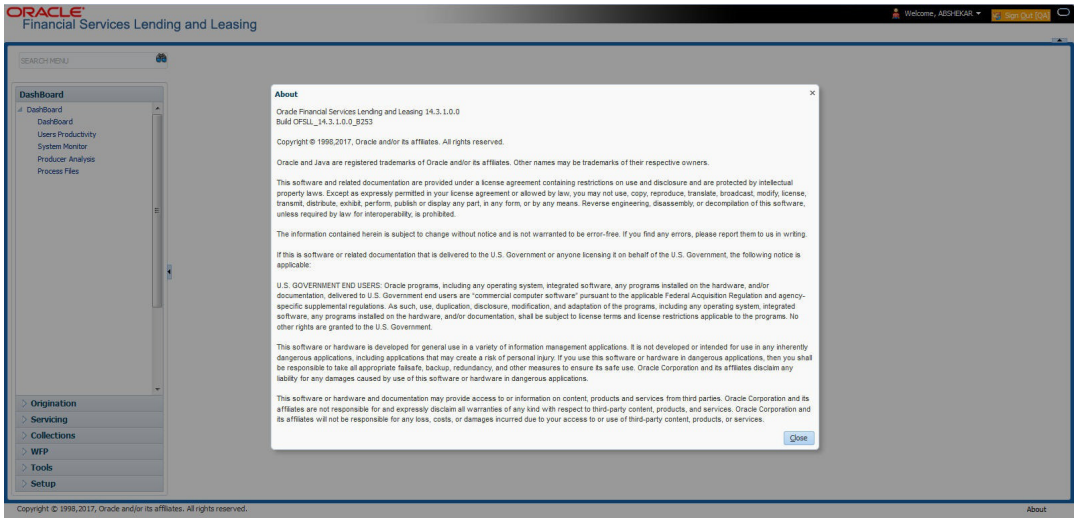
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



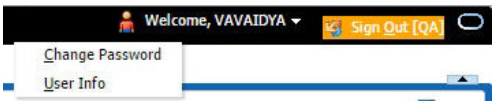
You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



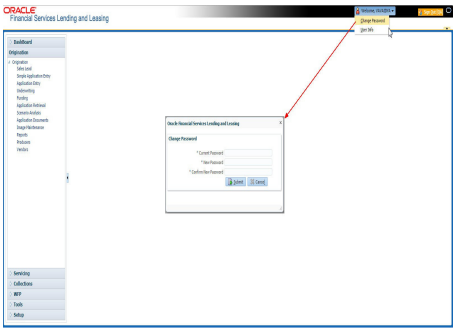
Header

In the Header, system displays the following:

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

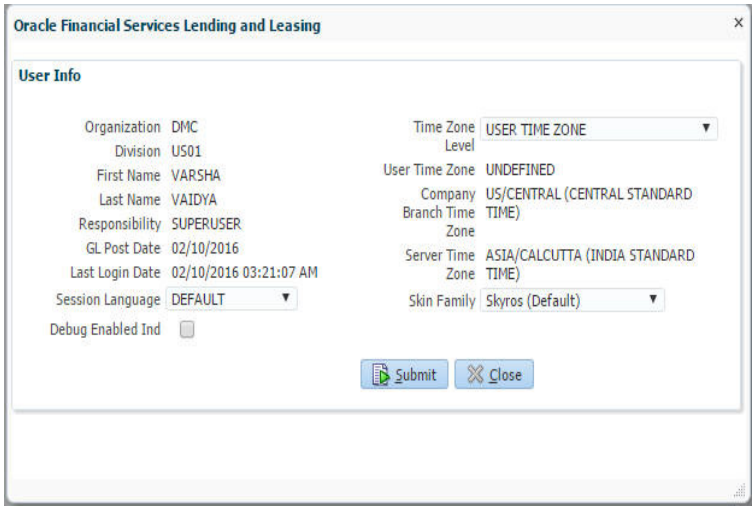


  – Change Password – Click to change the current password.



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

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



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

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

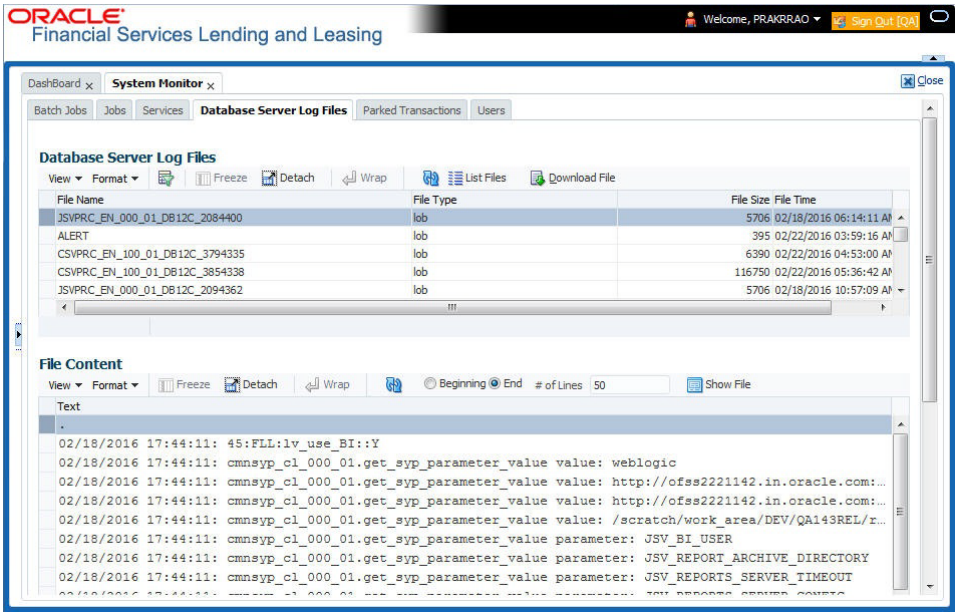
Debug Enabled Ind – Check this box to enable the debug indicator.

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

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

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

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



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

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

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

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

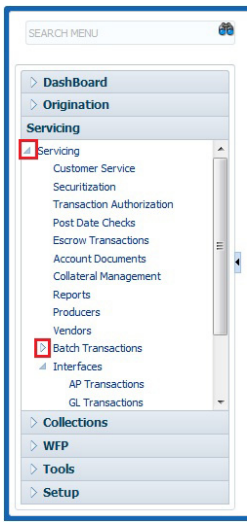
- **Accessibility** – Click the link to view accessibility features of the system.

  Refer accessibility document for further details.

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

Left Window

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

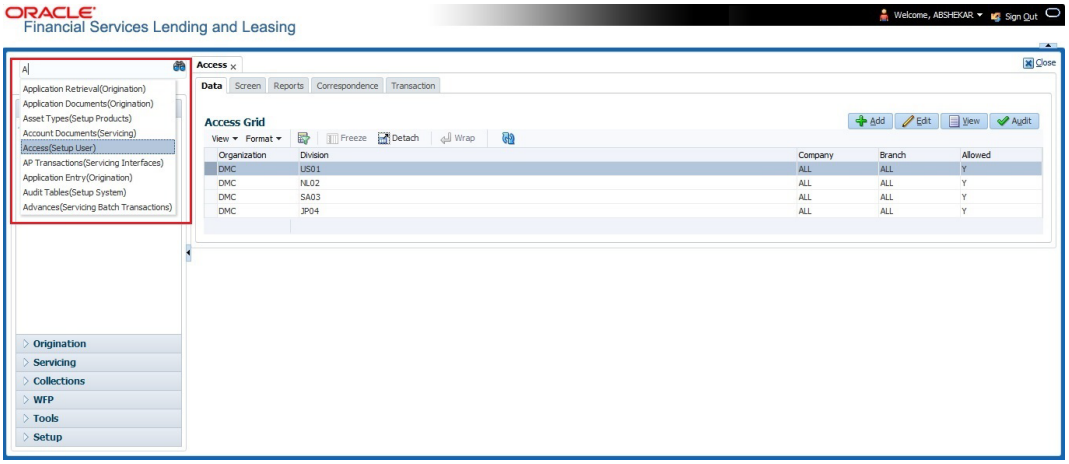


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

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

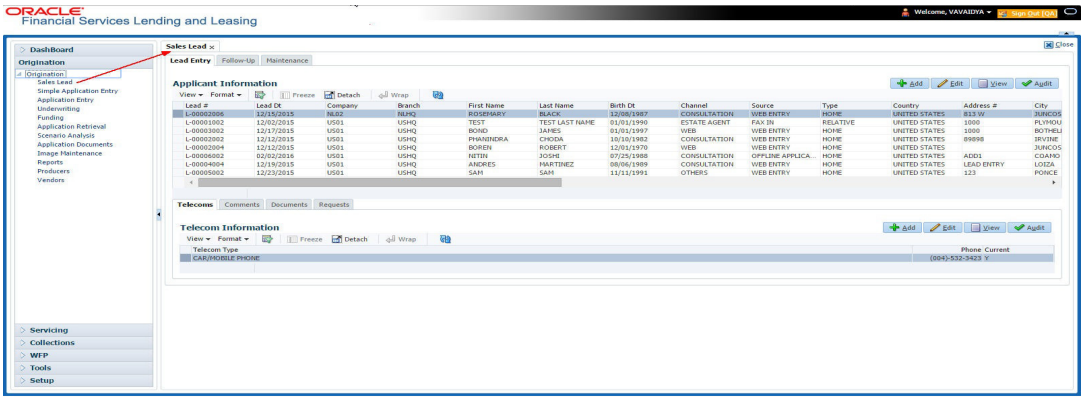
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You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



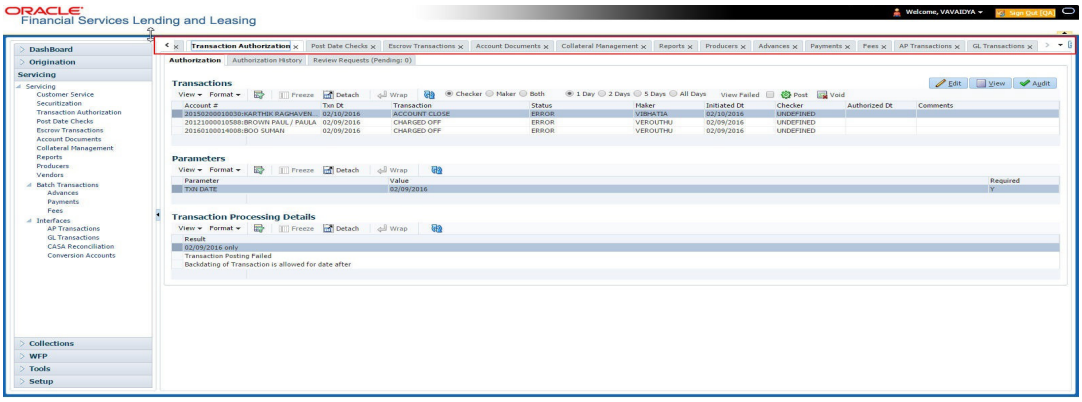
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

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



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

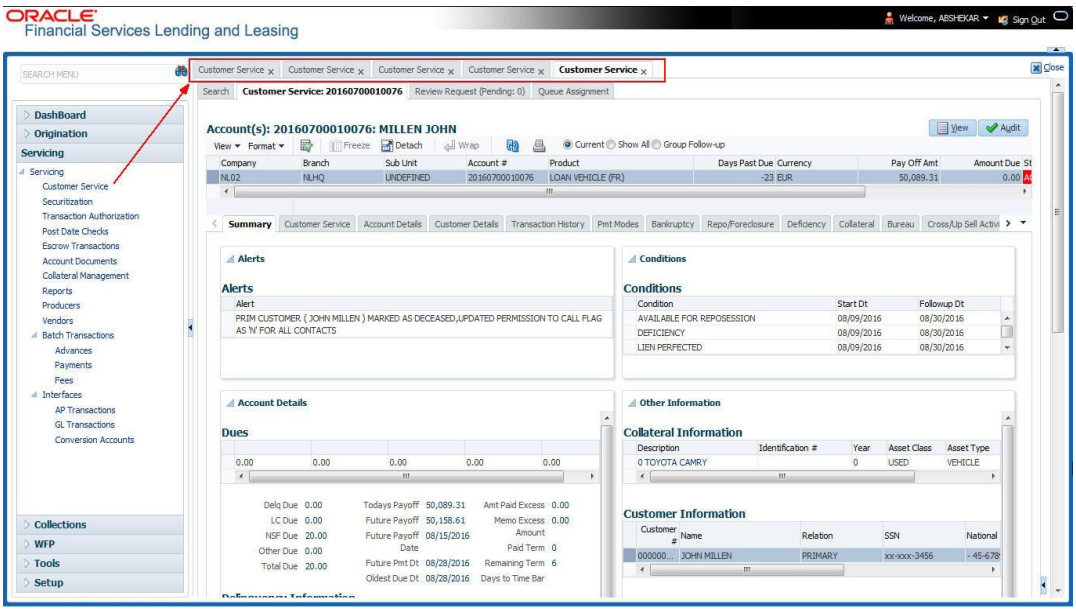


Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

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

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



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

Collection:

- Collection

- Bankruptcy
- Repossession
- Deficiency

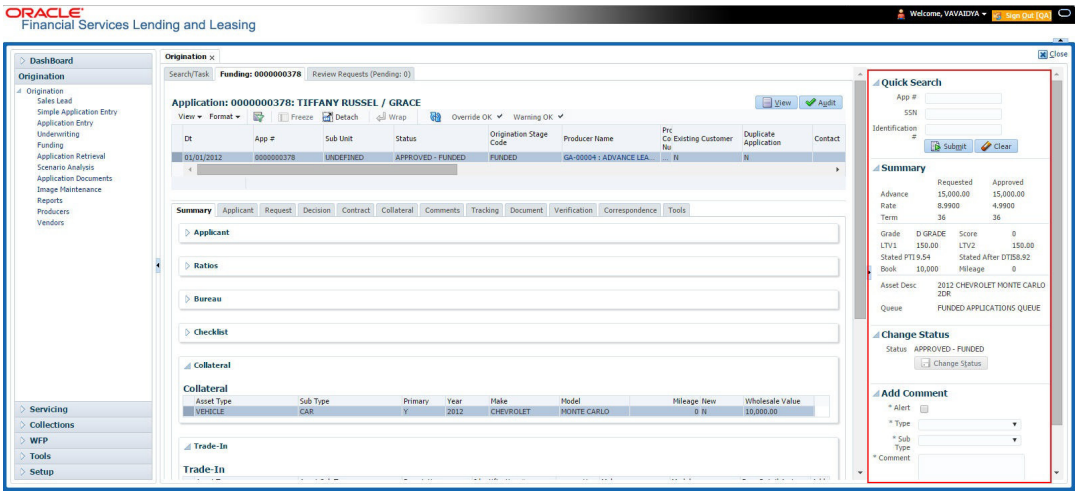
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

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

Origination Screens

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

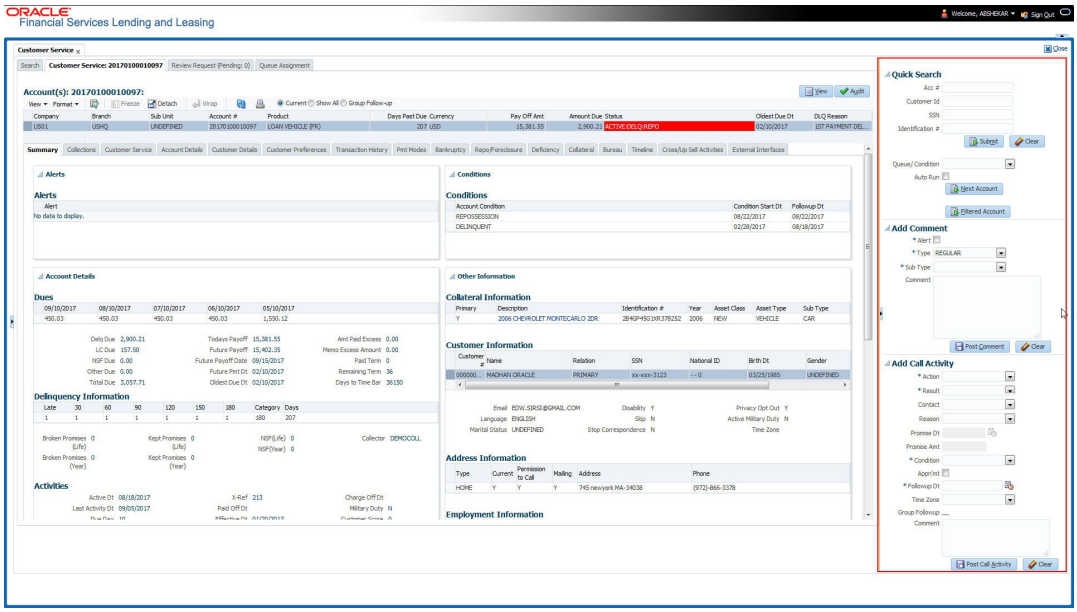


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during ‘Identification #’ search, the system displays an error message as “Multiple Matches found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

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

Servicing and Collection Screens

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



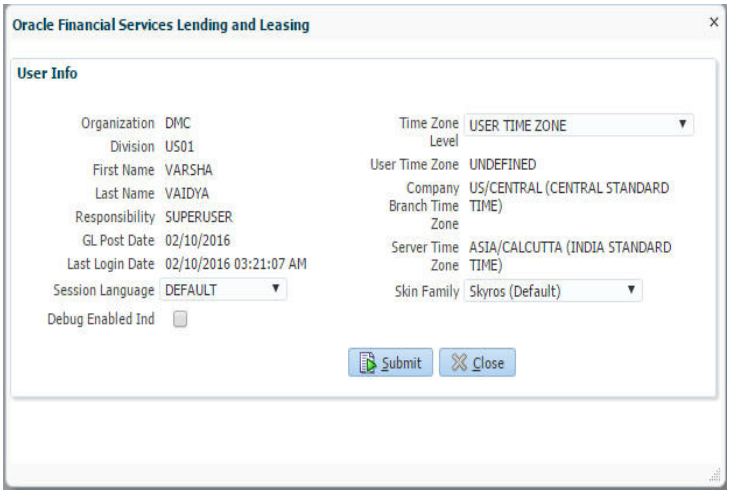
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search. 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:

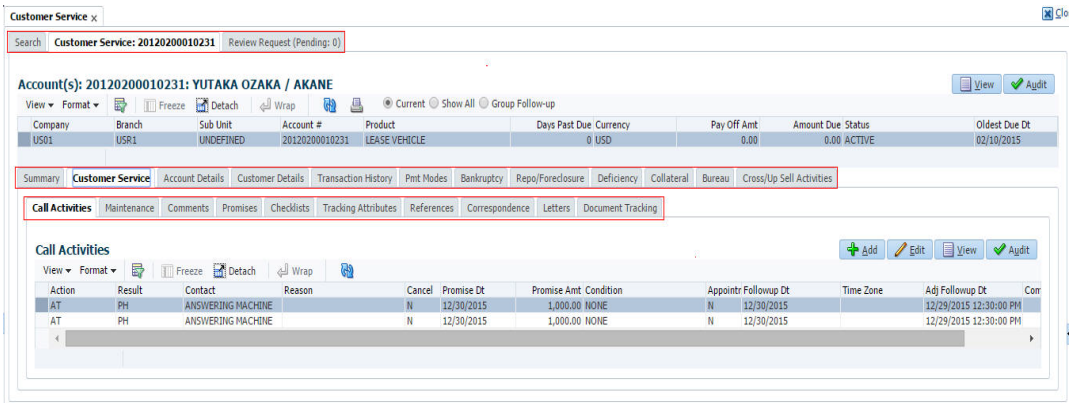
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit.**
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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.

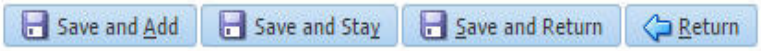
The table below gives a snapshot of them:

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.

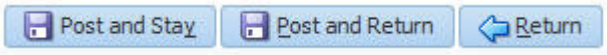
All or few of these actions are enabled when you select any of the Basic Operations.



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:

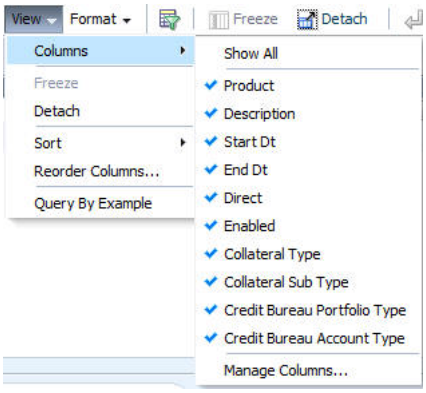
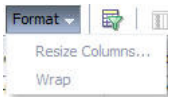
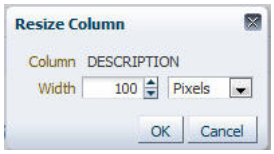
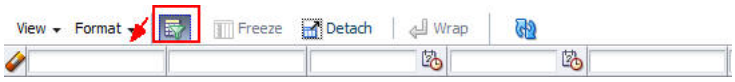
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

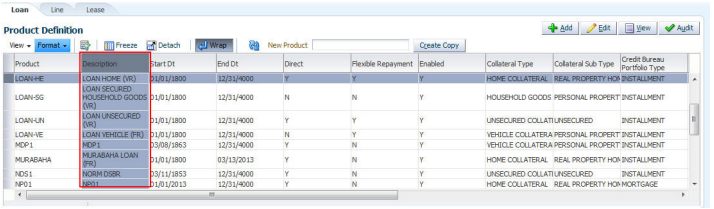
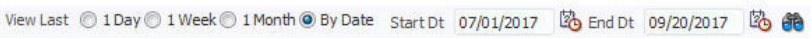
1.5.3 Personalization Options

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:

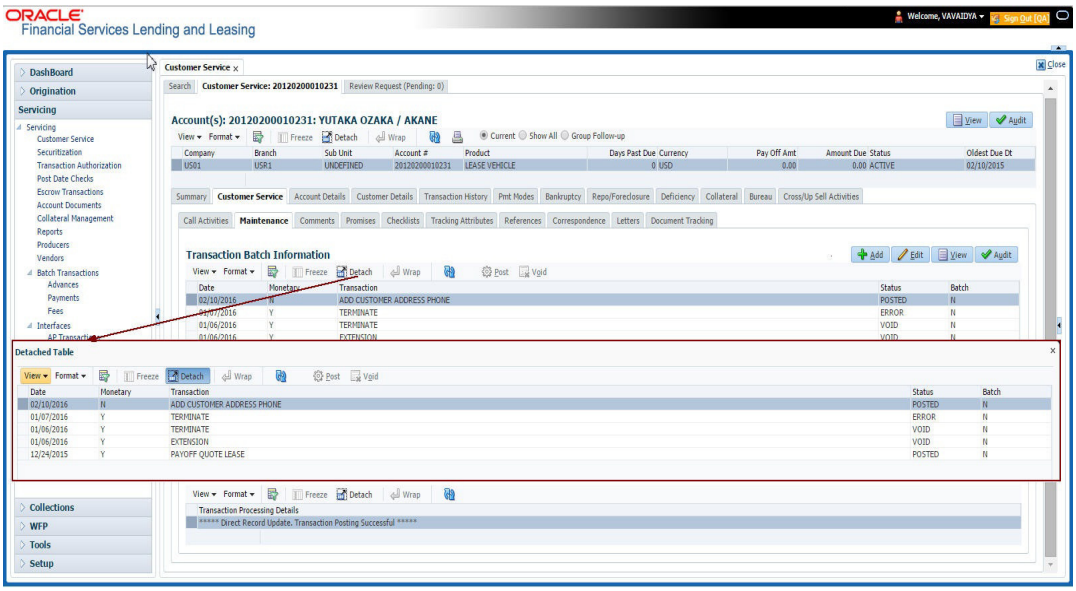
Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. 
Format	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

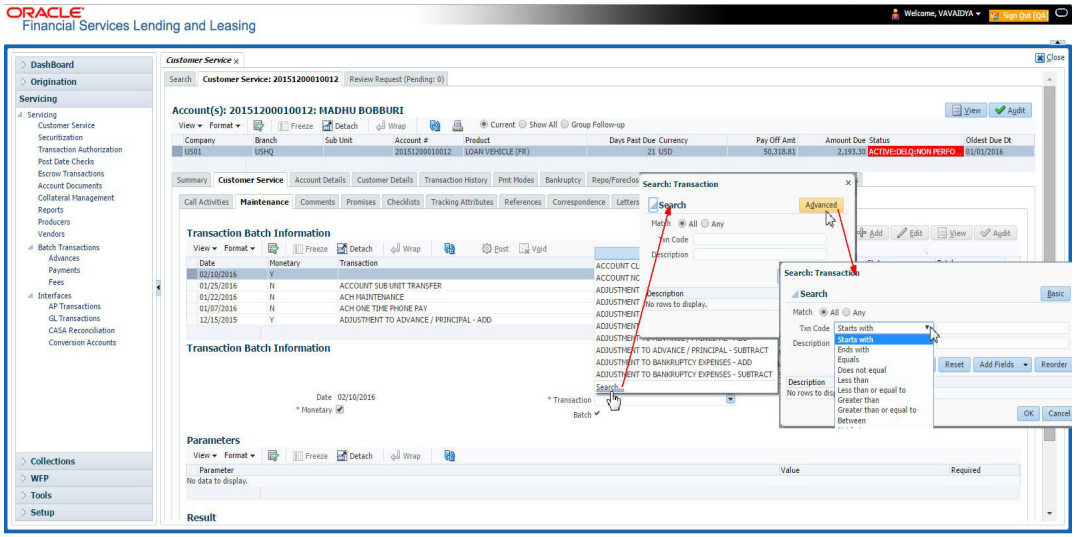


Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

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.

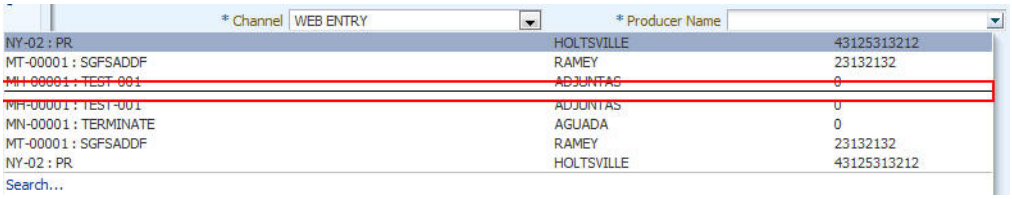


Click the arrow button available before ‘Search’ to toggle the search options.

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.

< > { } | \ ^ [ ] `

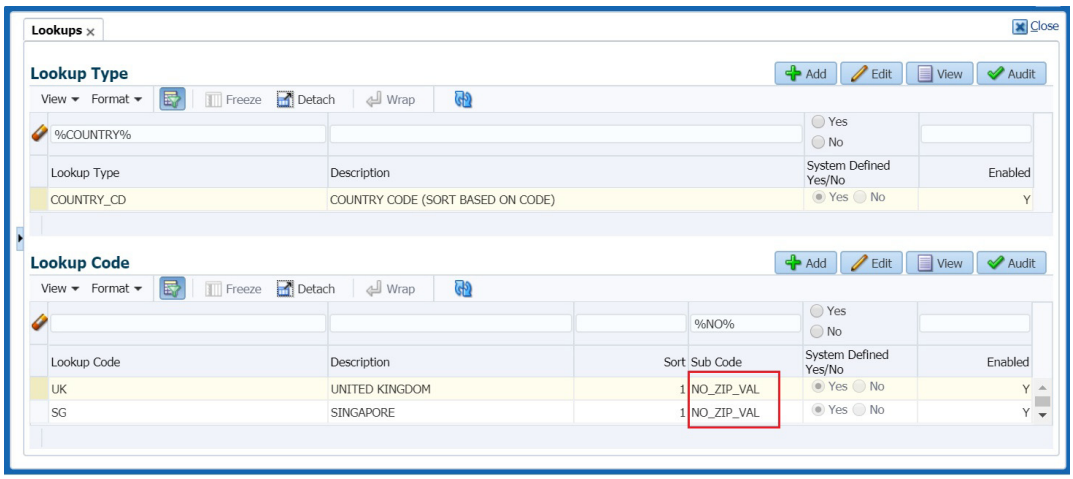
Hence, ensure that the same is not used while processing any input data in the system.

1.5.5 Skip Zip Code Validation

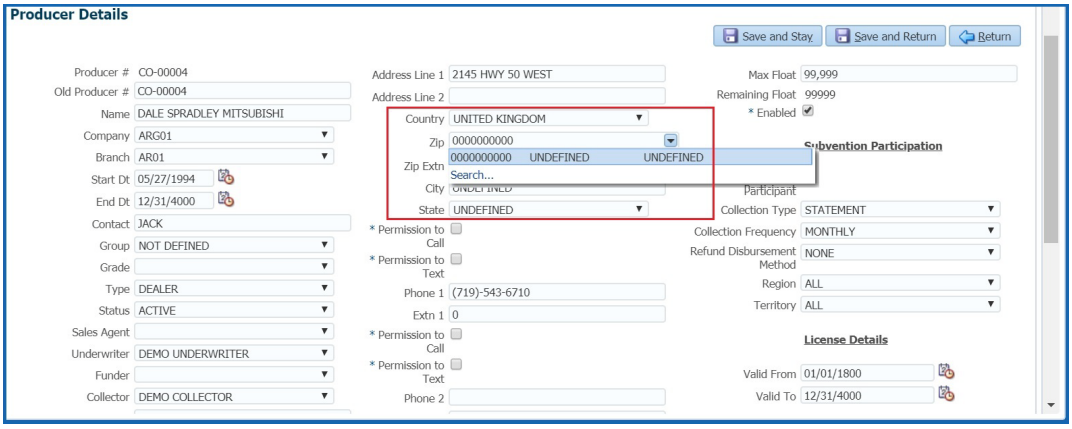
While accepting data for interdependent fields through User Interface, OFSLL validates and auto-populates the values for subsequent fields based on previous selection.

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.



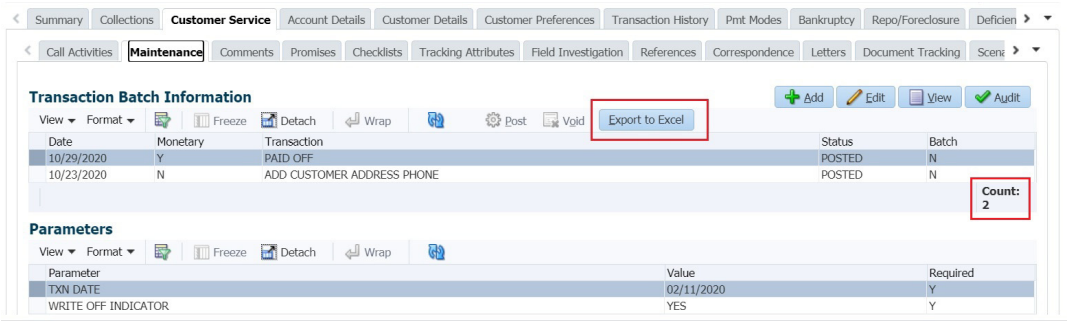
Note

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.

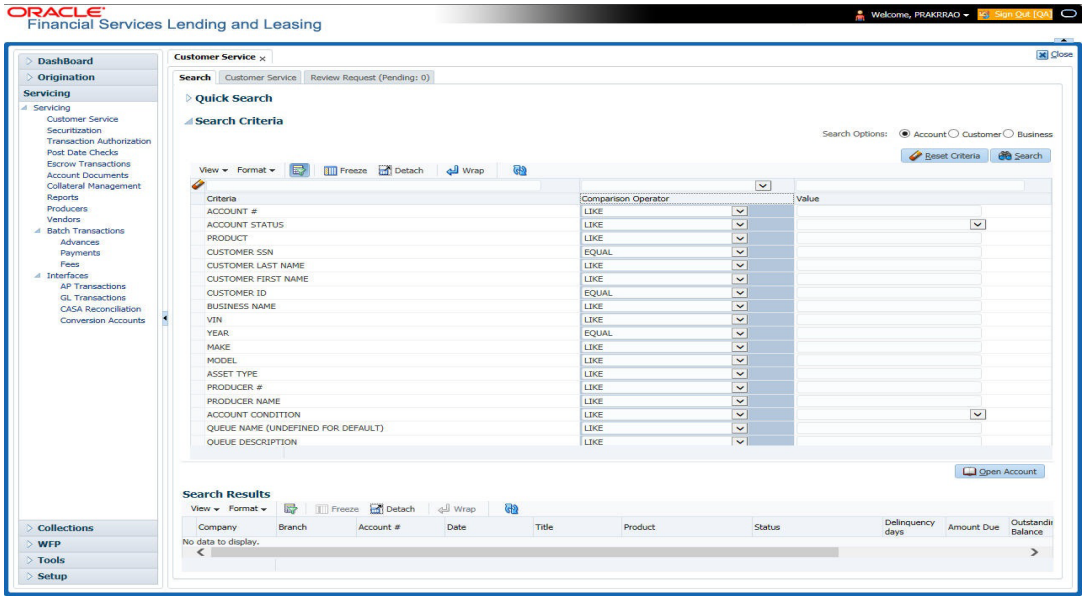
- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in 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%

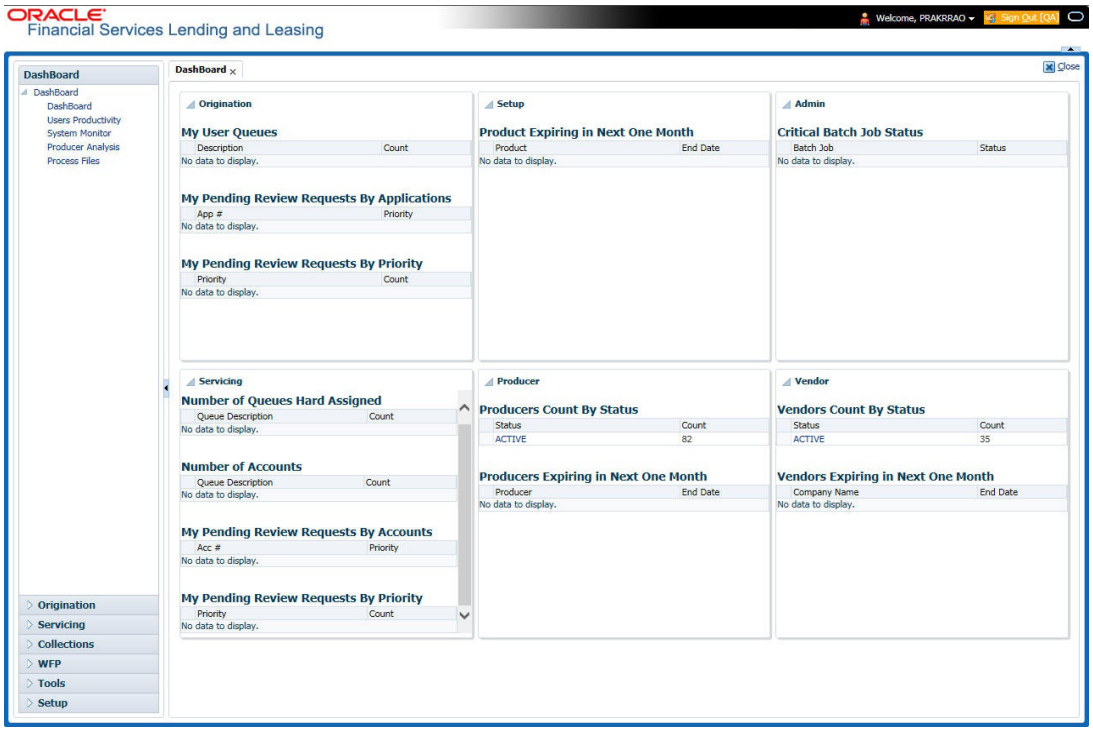
Result: The system searches for all applications with applicant’s first name starting with “JAN”

- 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.

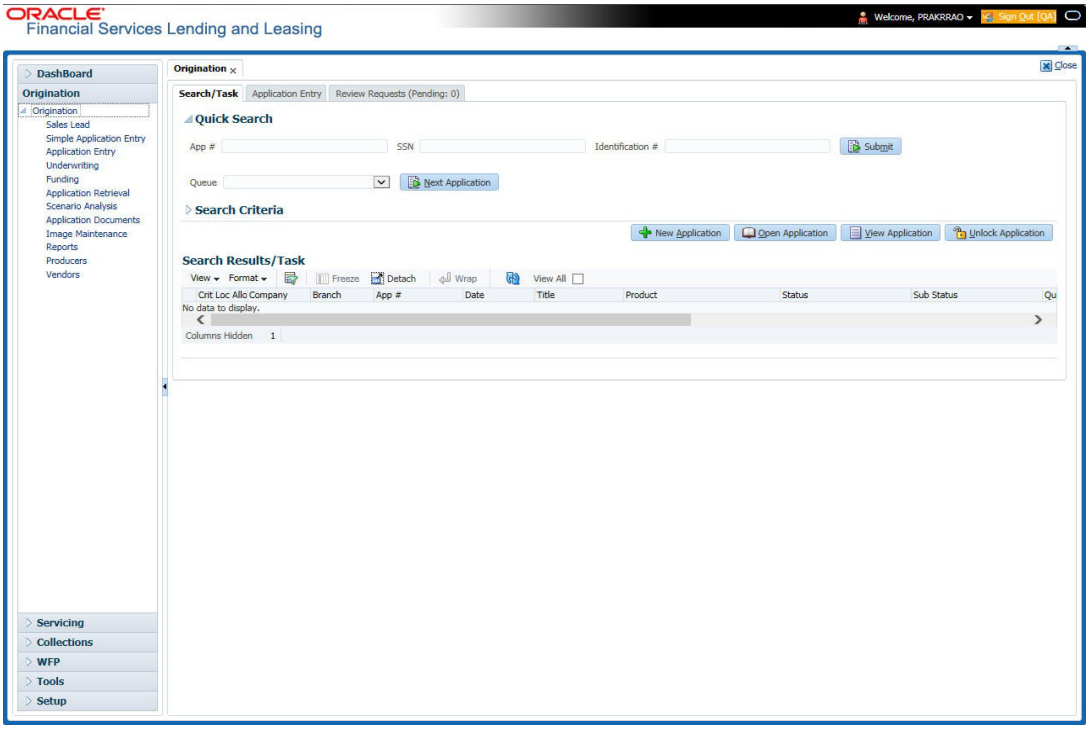
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

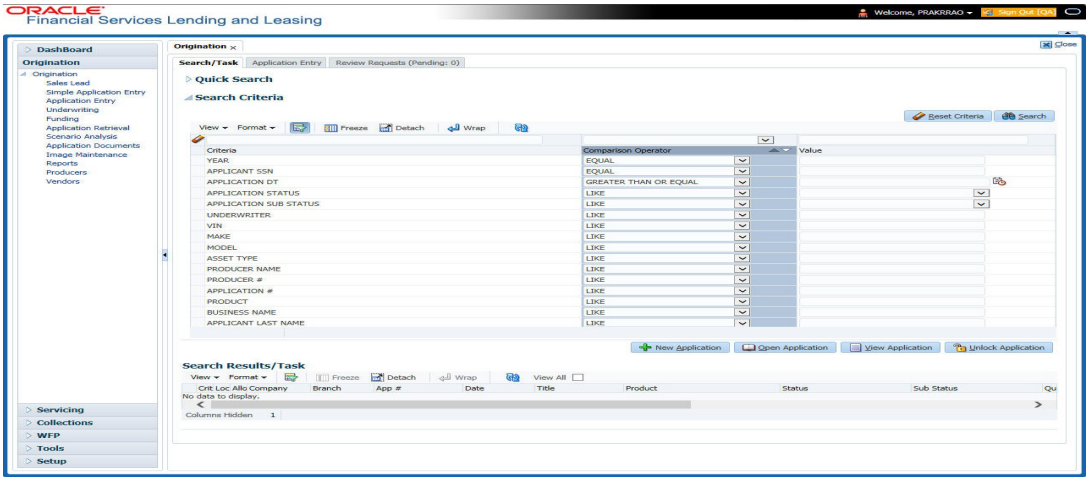
To view the Search/Task screen during Loan origination

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.



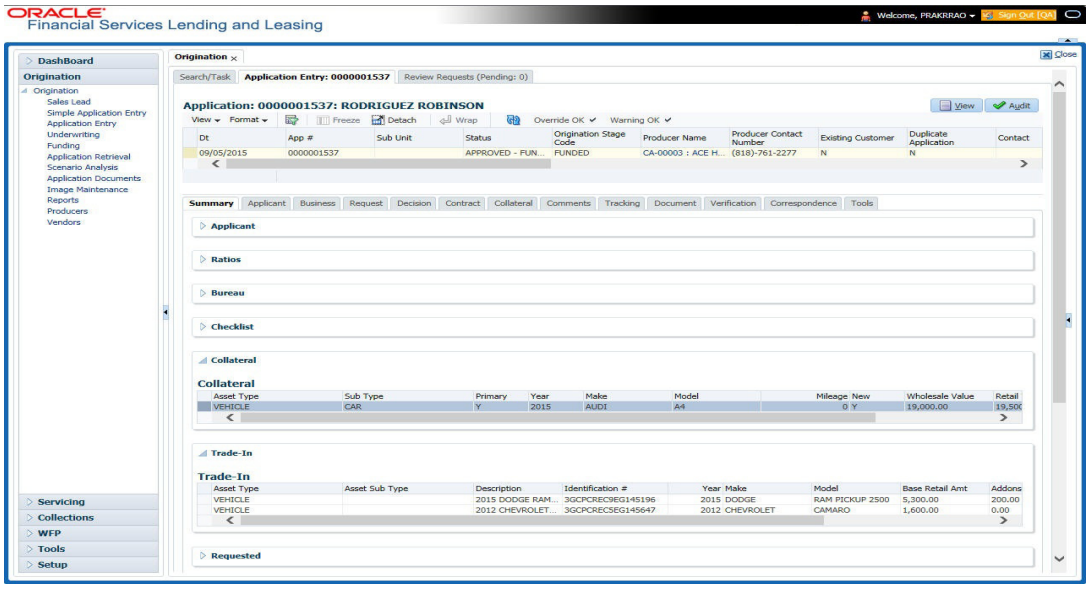
The search tab enables you to locate an application using a broad range of search criteria.

- During Loan 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.

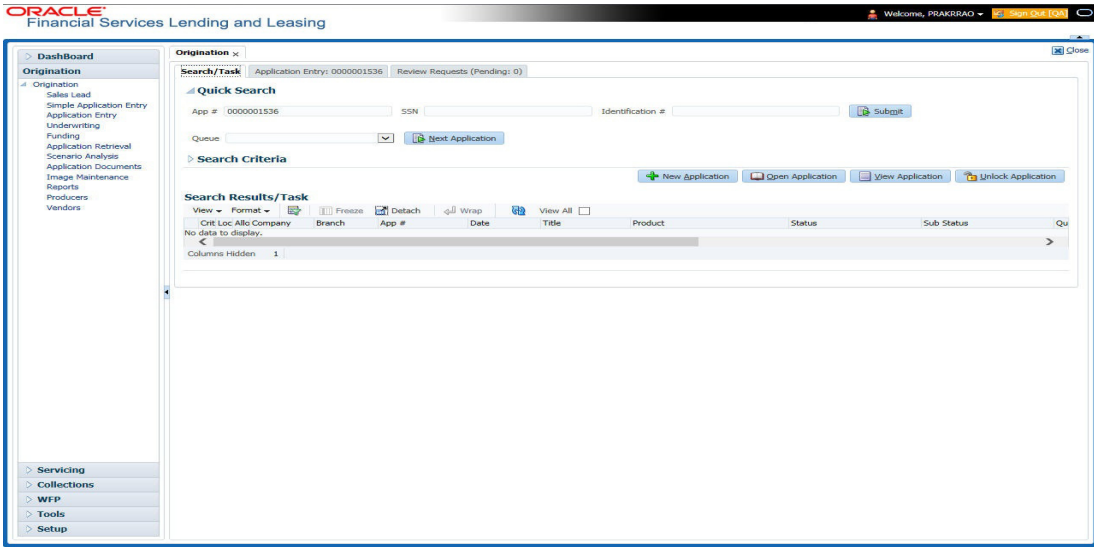
To load an account using the Quick Search section:

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.

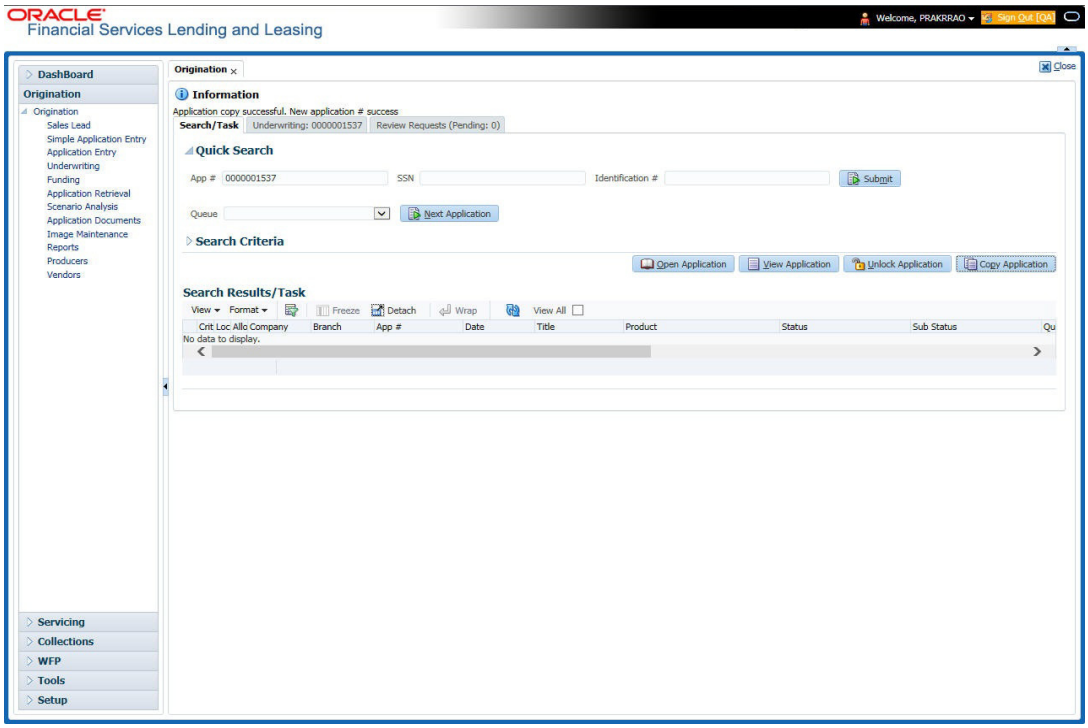
What is it?	What does it do?
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

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

To copy an application

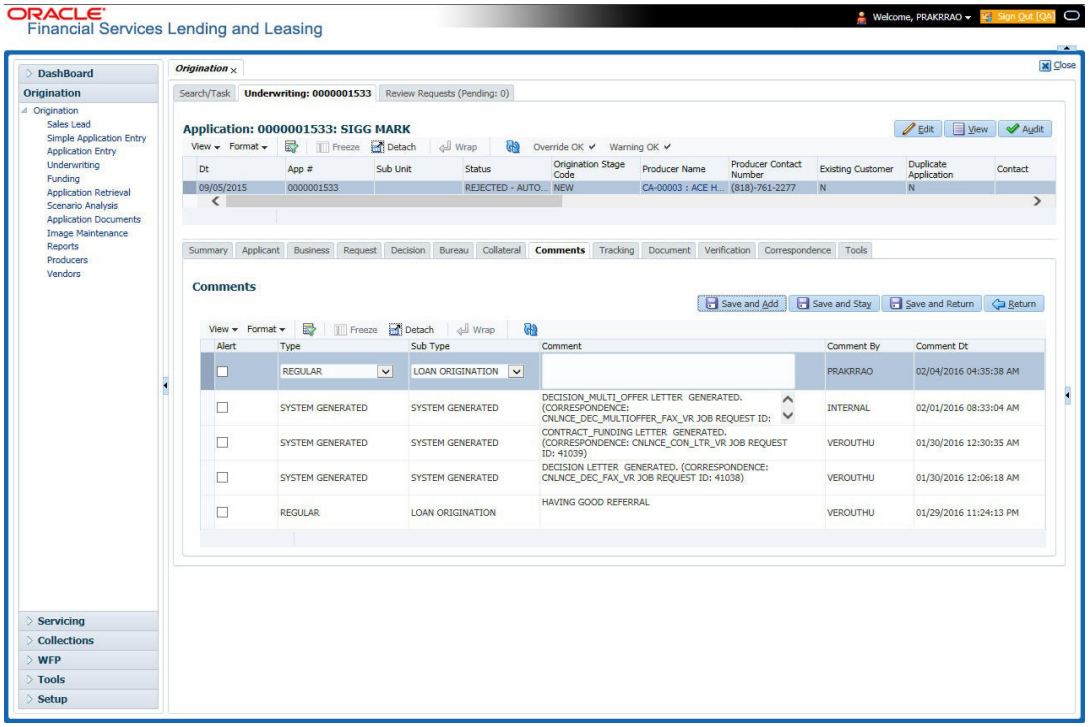
1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Search Results/Task** screen.
3. Click **Copy Application.**



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

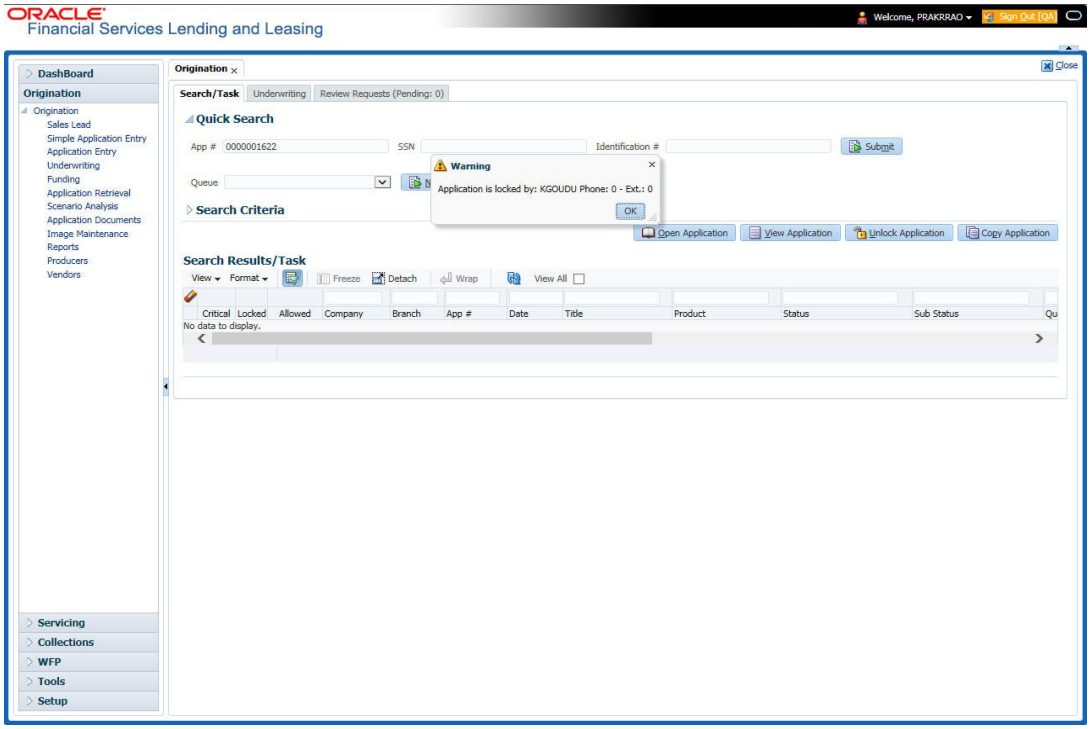
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

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.

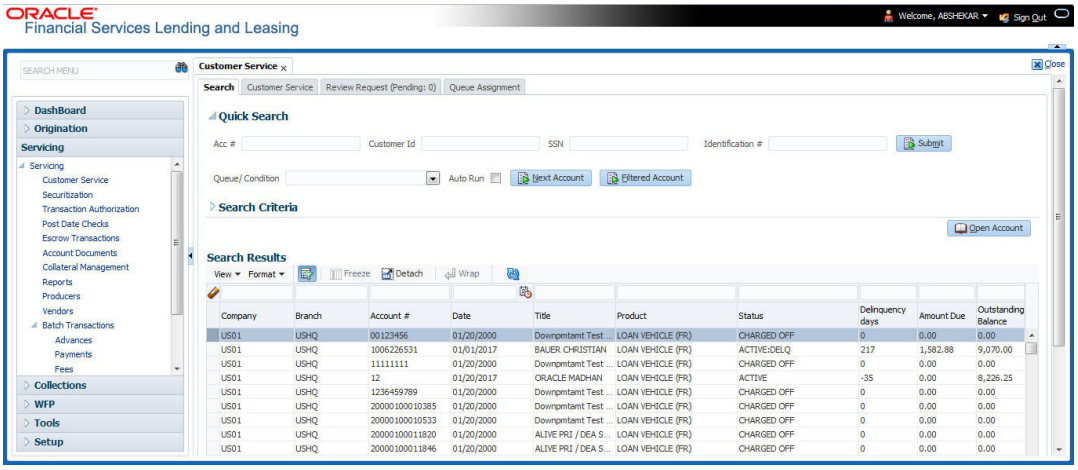
2.3 Searching for an Account and Customer

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 Loan 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.

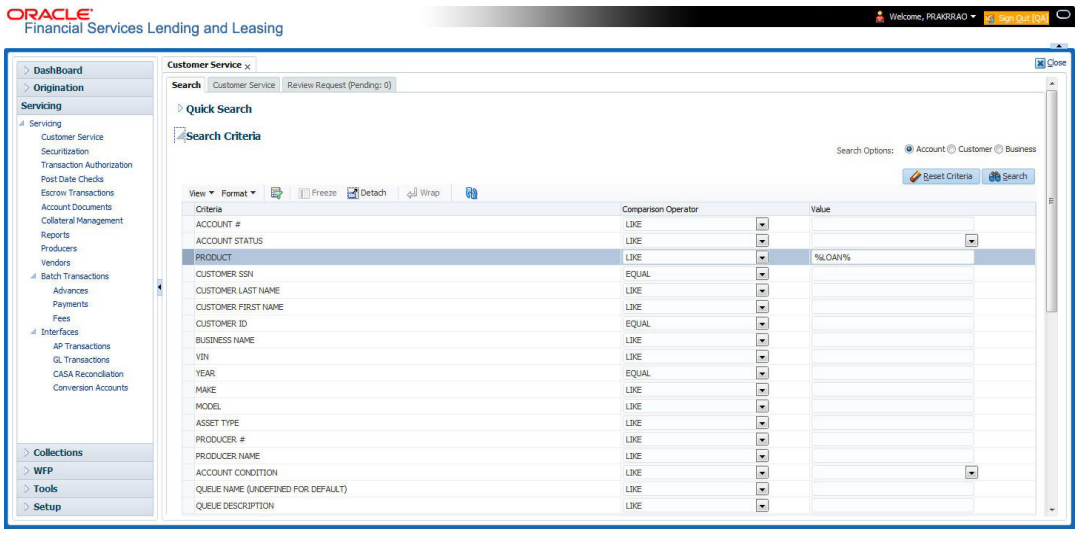
Depending on the link clicked, Customer Service screen appears, opening at Results screen.



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'.

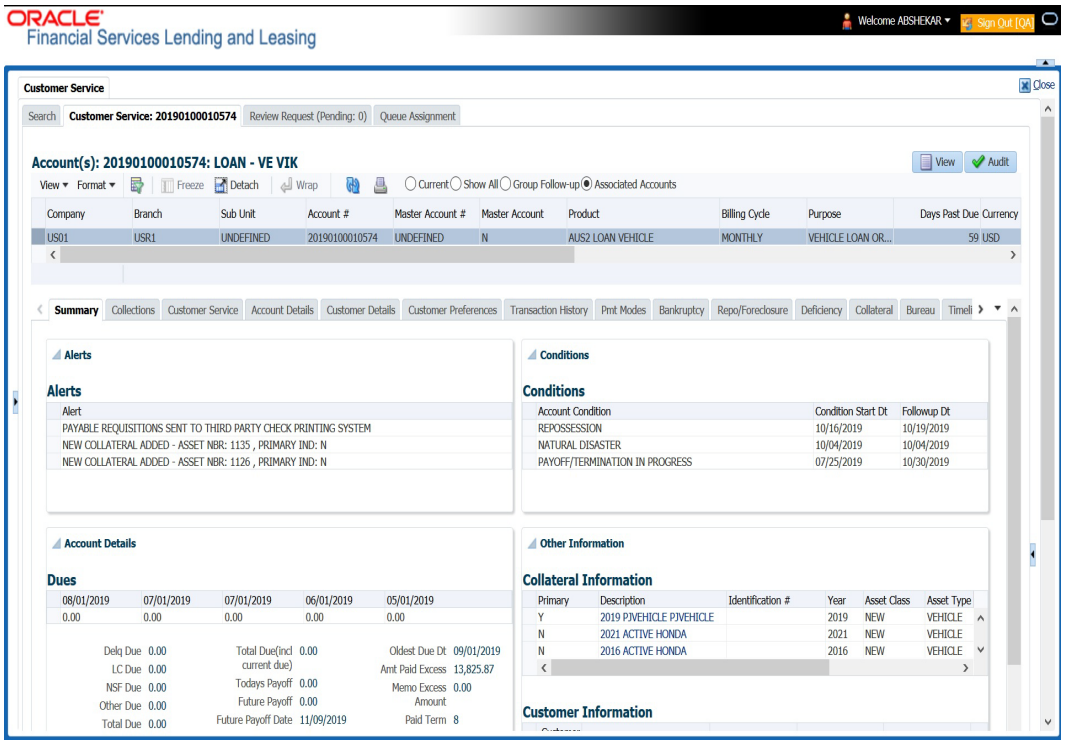
3. Click the **Search Criteria** tab.



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.



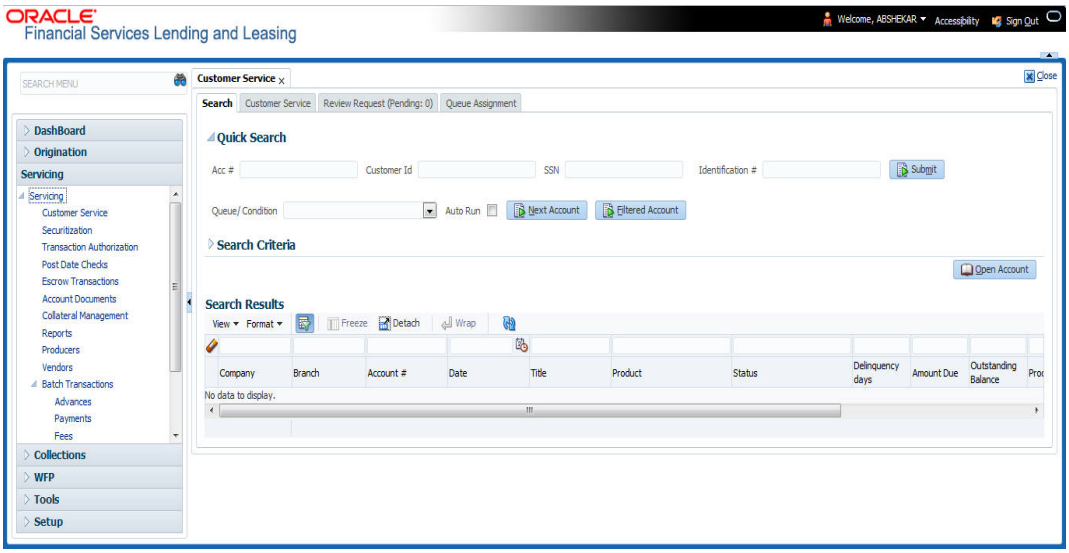
2.3.1 Quick Search section

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**.

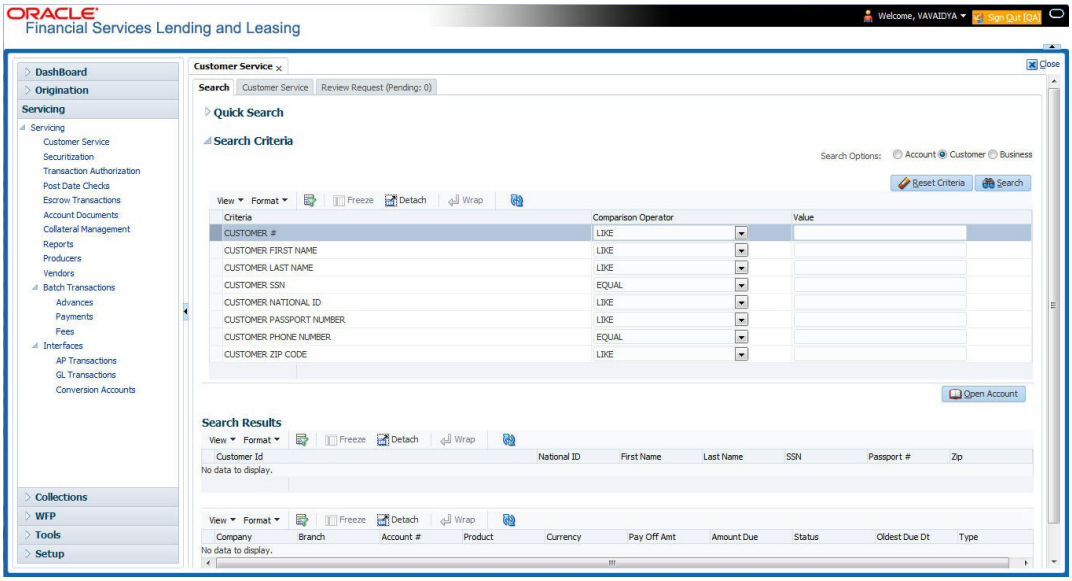
2.3.2 Search Using Customer Details

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

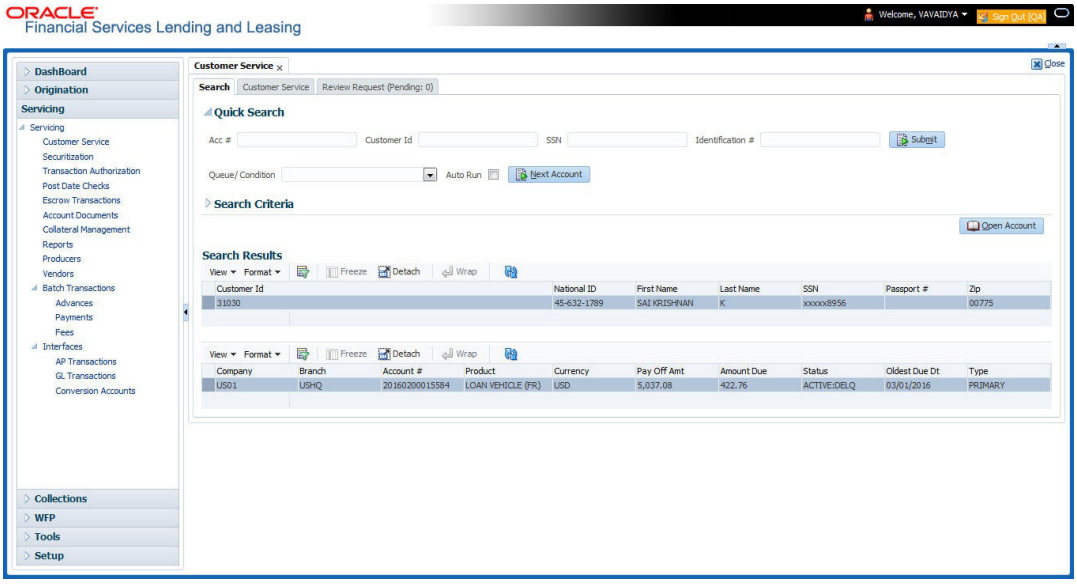
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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 Loan 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**.

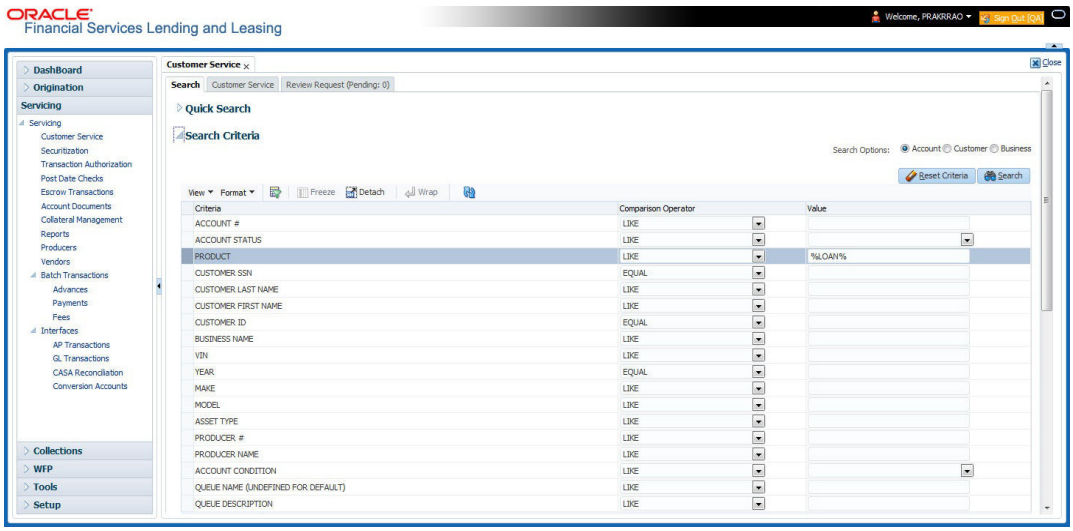
The system displays the account details on **Customer Service** tab.

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

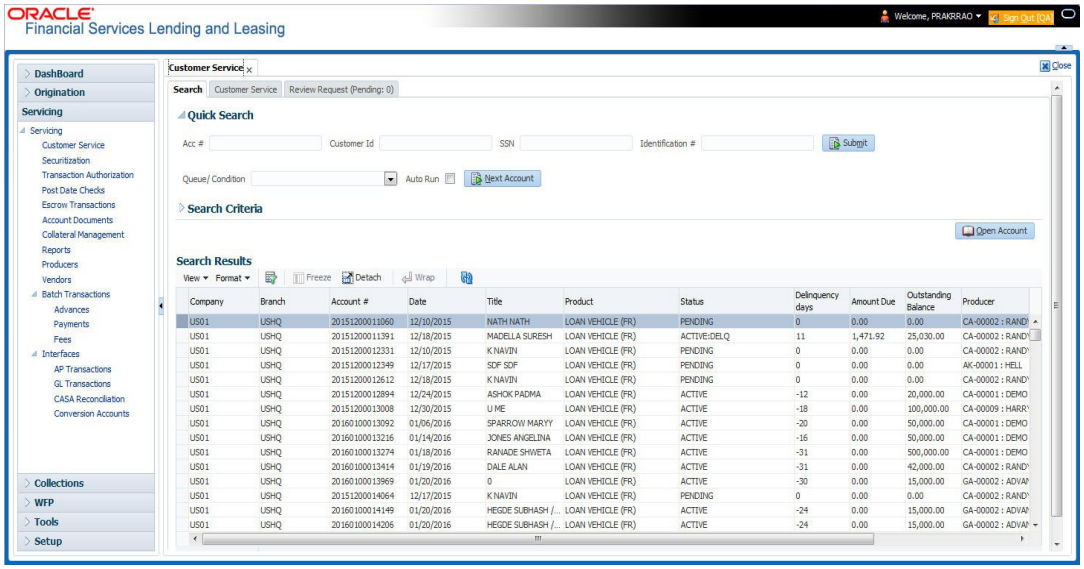
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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.

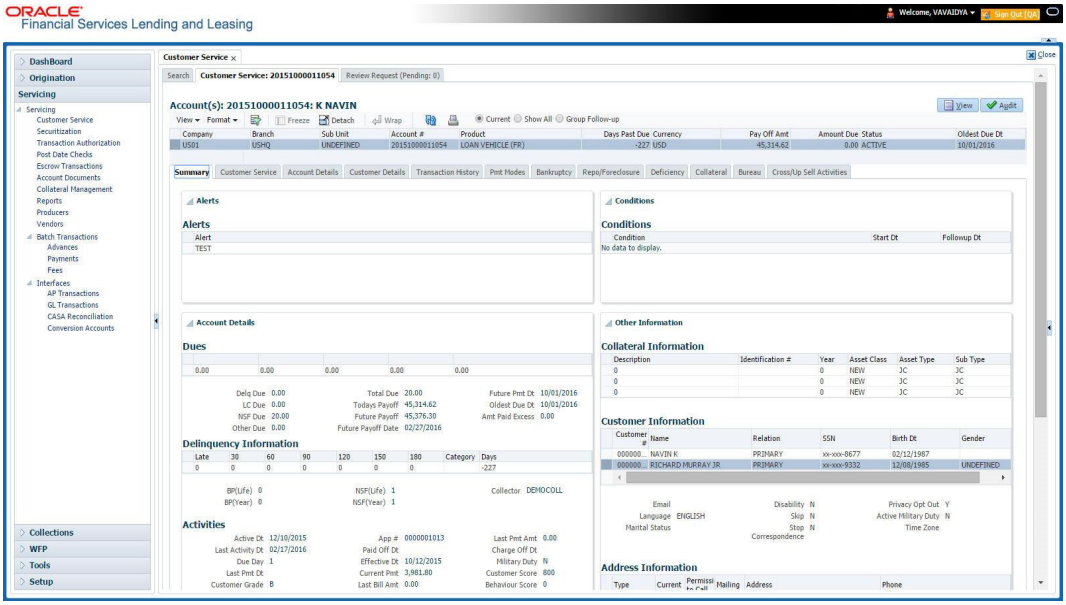


4. On the Search Results screen, view the following information for each account:

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 Loan 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.

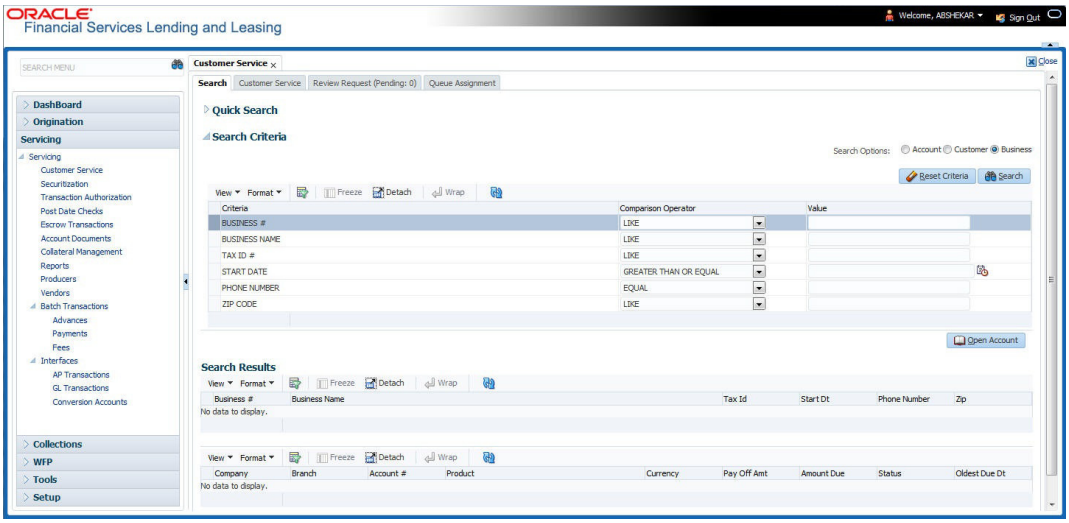
You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

2.3.4 Search Using Business Details

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

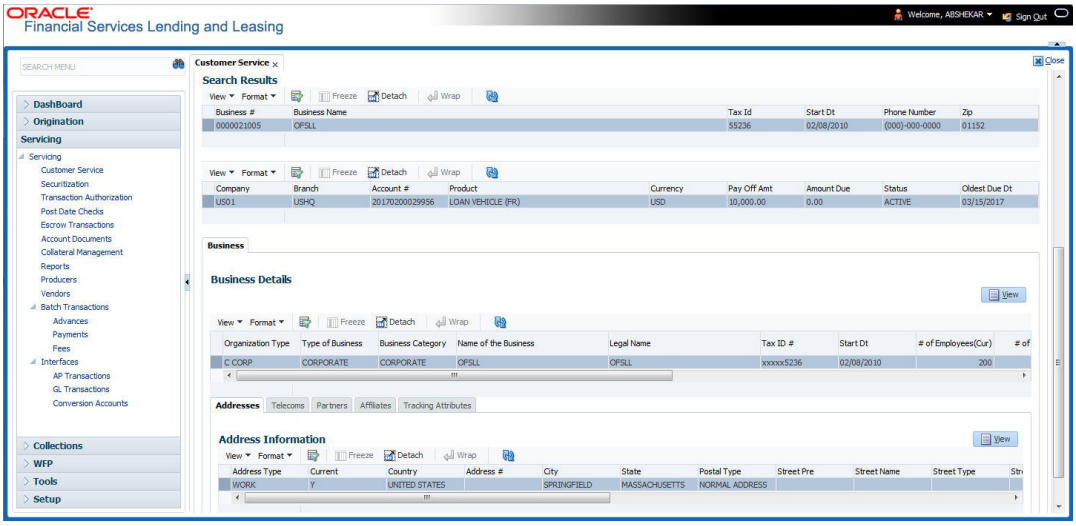
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

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:

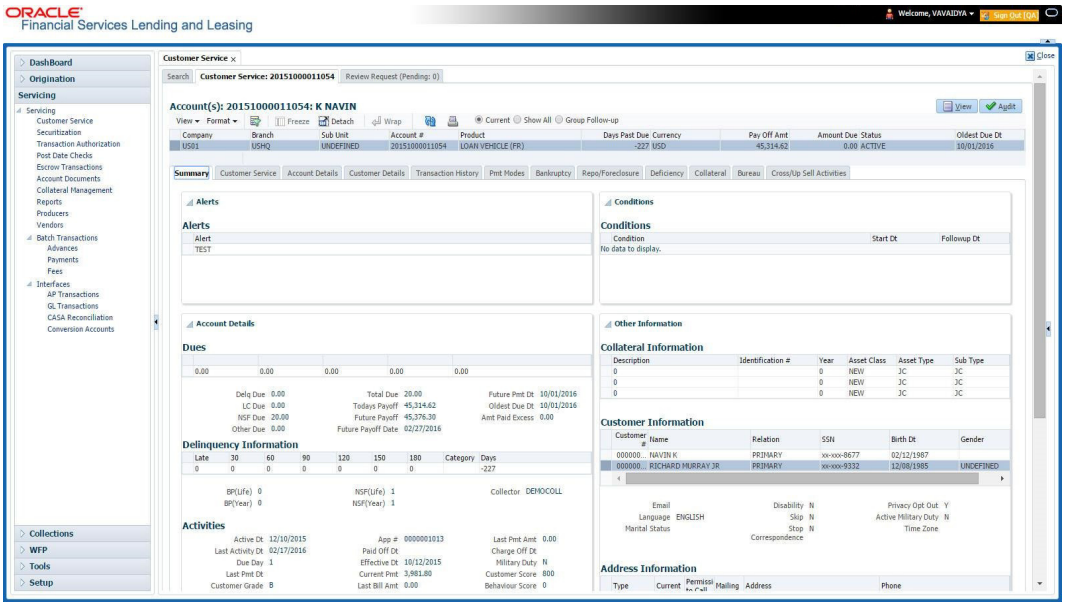
In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the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

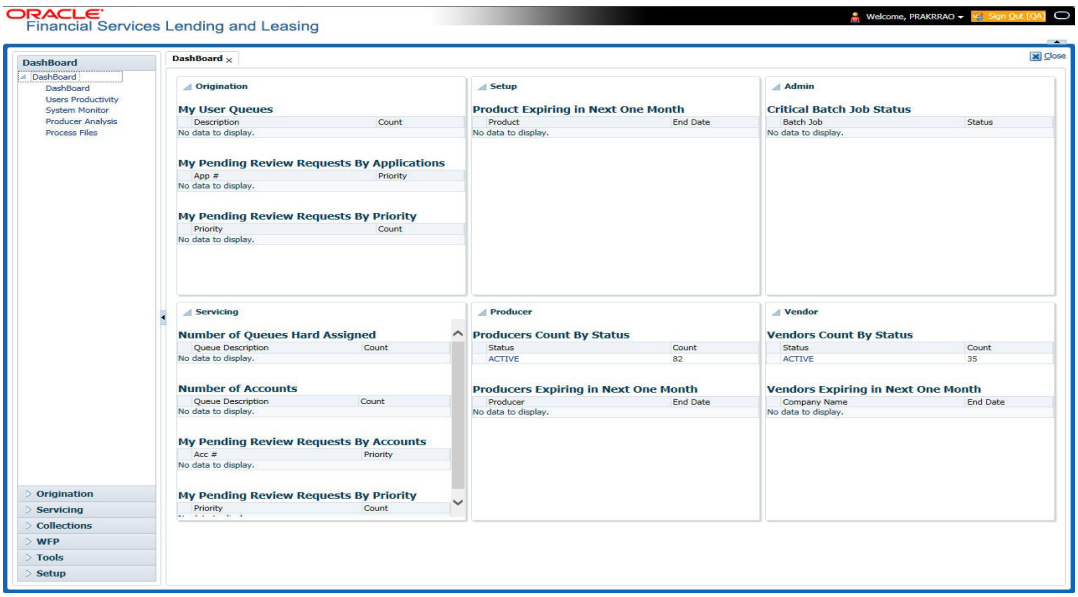
3.2 Dashboards

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 Loan origination and servicing tasks.

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

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

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

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

Navigating to User Productivity Screen

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

3.3.1 Viewing the Customer Service/Collection tasks

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

- Collector Activity
- Queues Status

3.3.1.1 Collector Activity

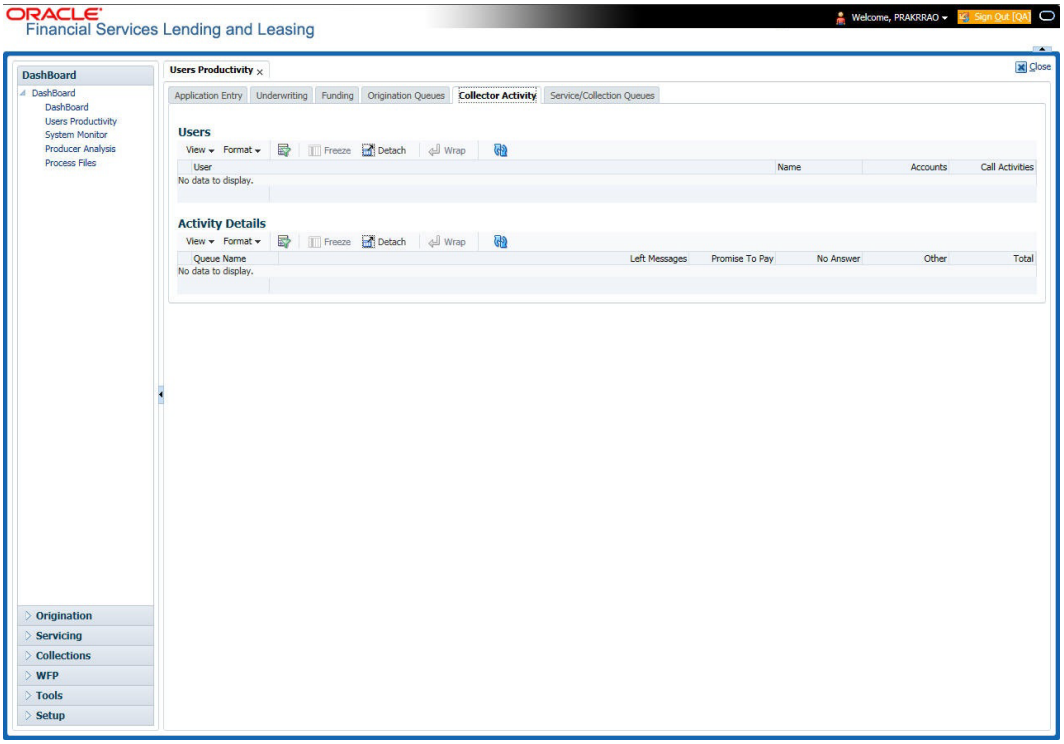
The Collector Activity screen displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

To use the Collector Activity

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

- Users
- Activity Details

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



A brief description of the fields is given below:

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

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

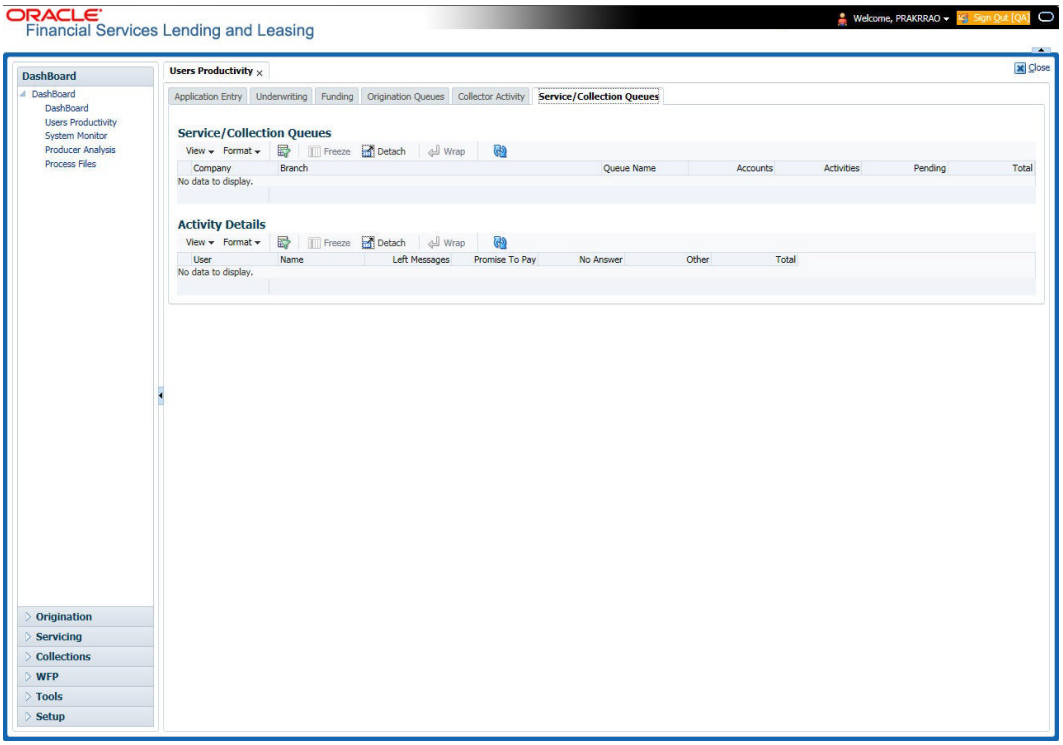
Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

3.3.1.2 Service/Collection Queues

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

To use the Queues Status tab

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



A brief description of the fields is given below:

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

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

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

3.4 System Monitor

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

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

Navigating to System Monitor

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

3.4.1 Monitoring Batch Jobs

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

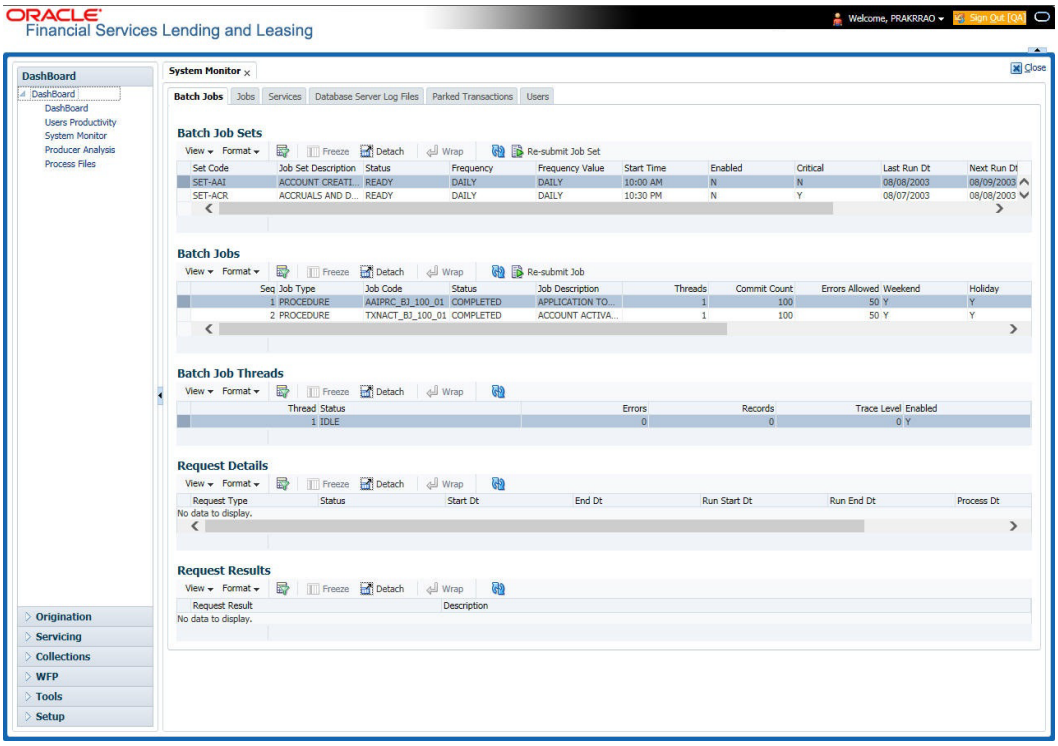
The Monitor Batch Jobs screen is only a display screen that contains the following sections:

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

To Monitor Batch Job

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

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



A brief description of the fields is given below:

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

To resubmit a batch job set

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

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

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

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

A brief description of the fields is given below:

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

To resubmit a batch job

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

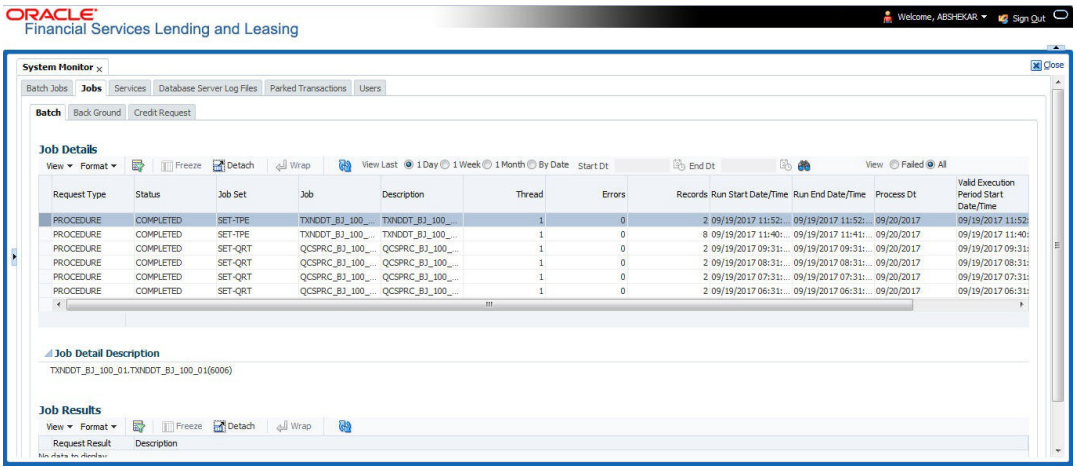
Field:	View this:
Request Results	Displays the result of job request.
Description	Displays the result details.

3.4.2 Monitoring Jobs

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

To Monitor Job Details

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



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

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

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

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

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

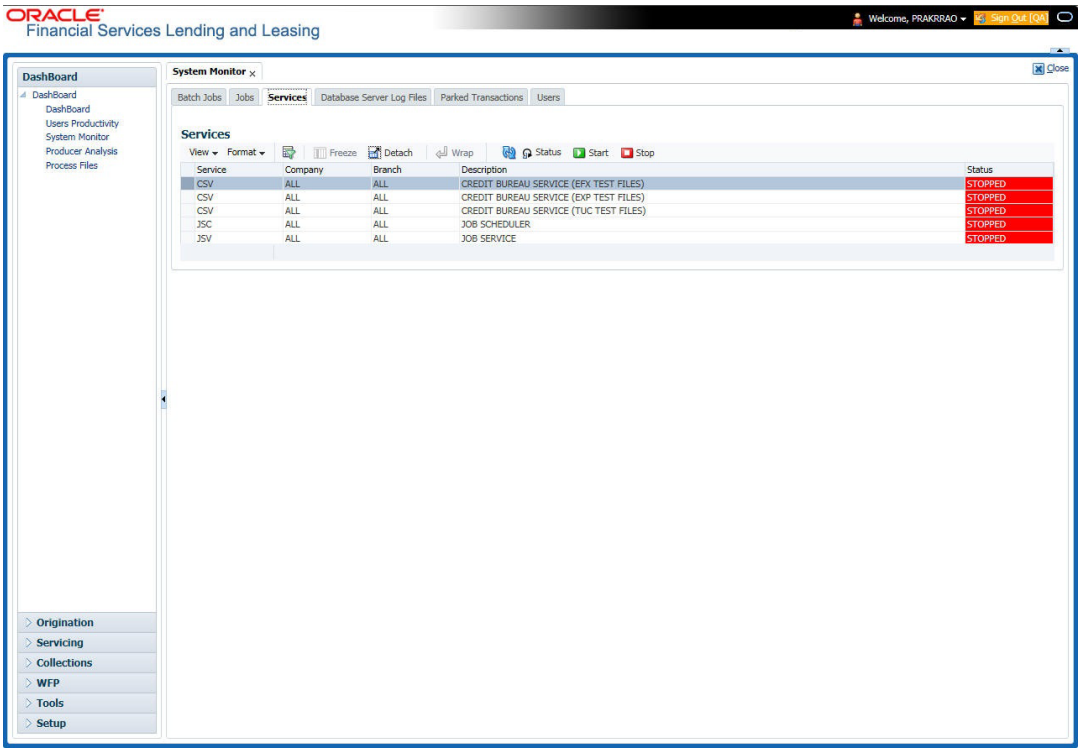
3.4.3 Monitoring Services

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

To stop, start or refresh a processing service

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

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



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.

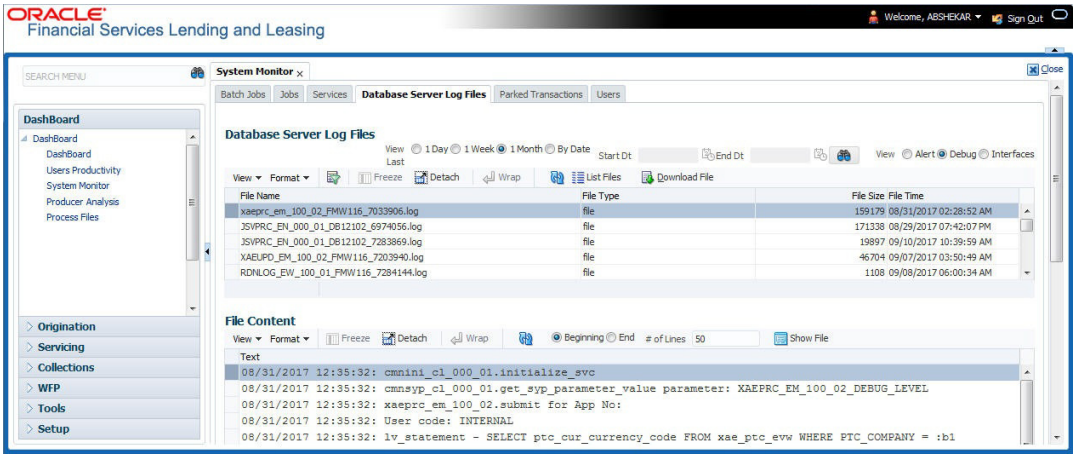
3.4.4 Database Server Log Files

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.

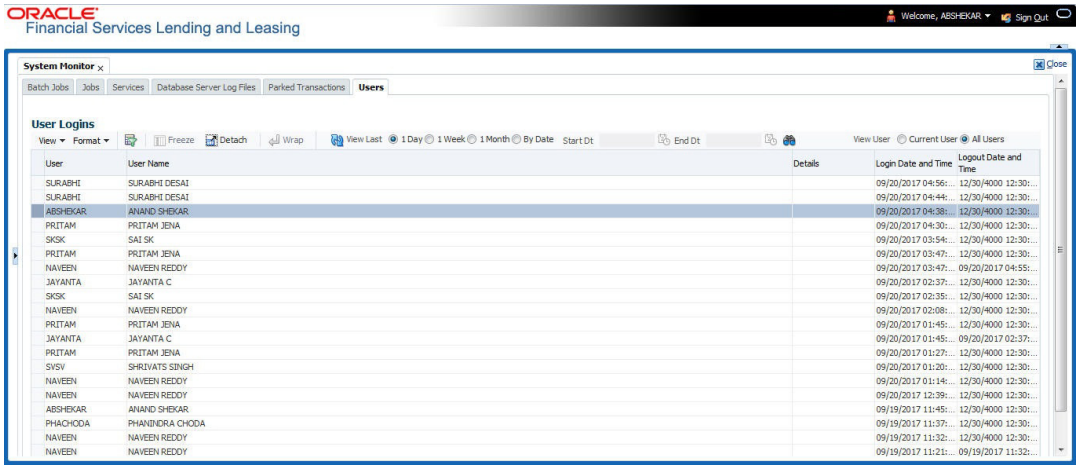
4. To extract a local copy of debug details, click **Download File** button and save the file.
5. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files** by clicking **Show File** button.
6. To sort the view of file contents, select the order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

3.4.5 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.

3.4.6 Monitoring JMS Queues

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

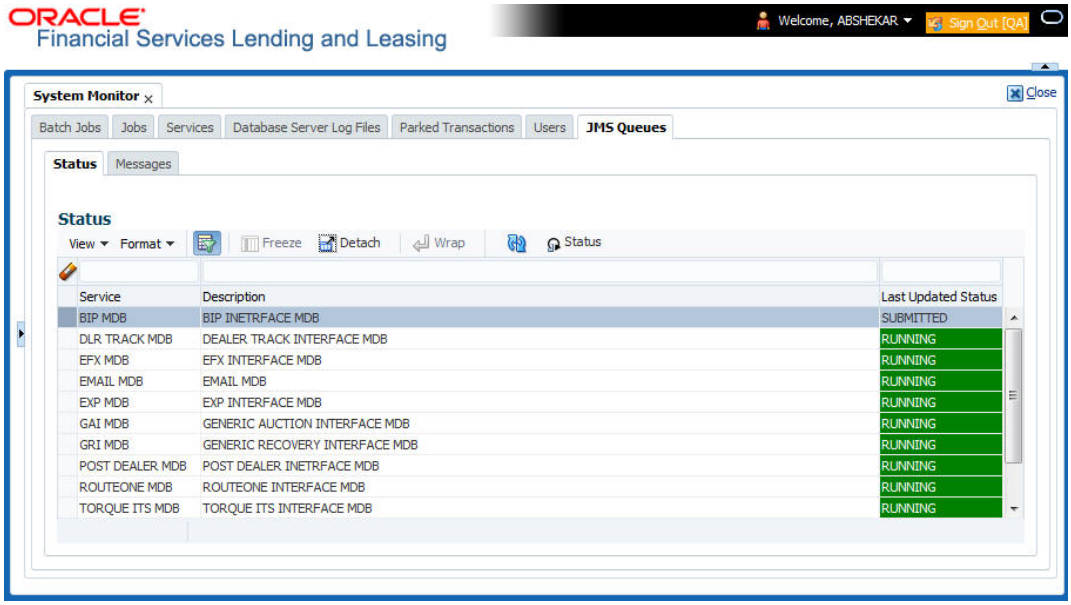
The 'JMS Queues' tab in System Monitor screen facilitates as a dashboard to monitor the status of all the configured MDB (Message-Driven Bean) queues and provides a statistics of the total messages / requests that are sent from OFSLL to external system along with their status.

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

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

To view the status of all the configured MDB

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



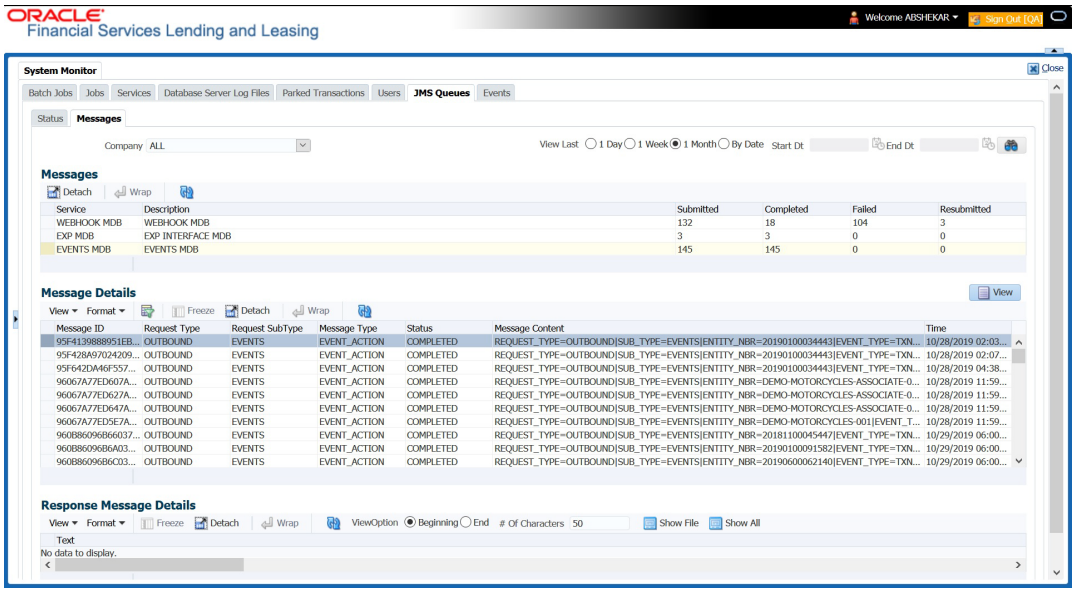
2. In the ‘Status’ section, you can view the following details of configured MDB:

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.

3.4.7 Monitoring Events

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

The Events screen has the following sections:

- Event Actions
- Action Parameters

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

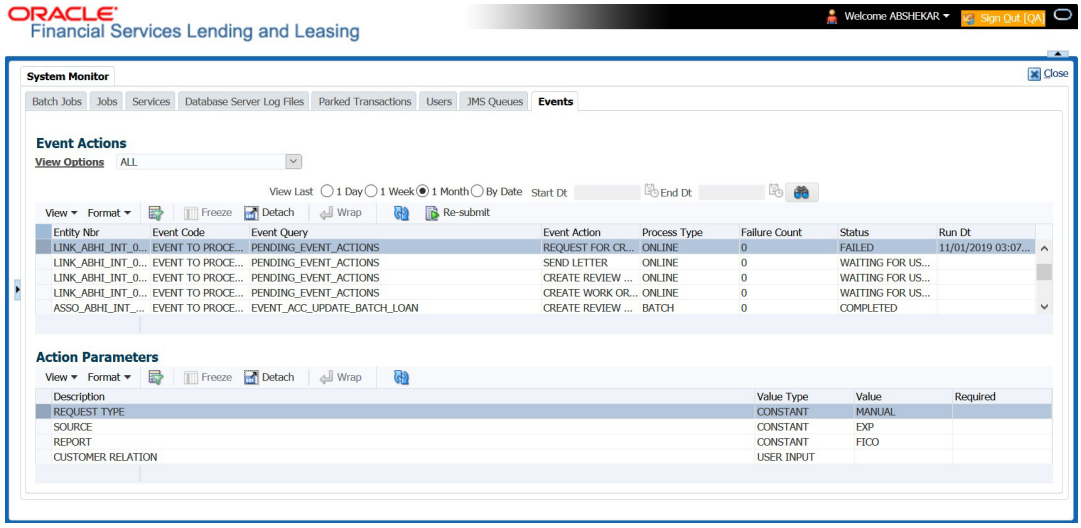
- ALL
- SUBMITTED
- WAITING FOR USER INPUT
- COMPLETED
- FAILED
- CRITERIA NOT MET
- VOID

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

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

To View the Events triggered in the system

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.

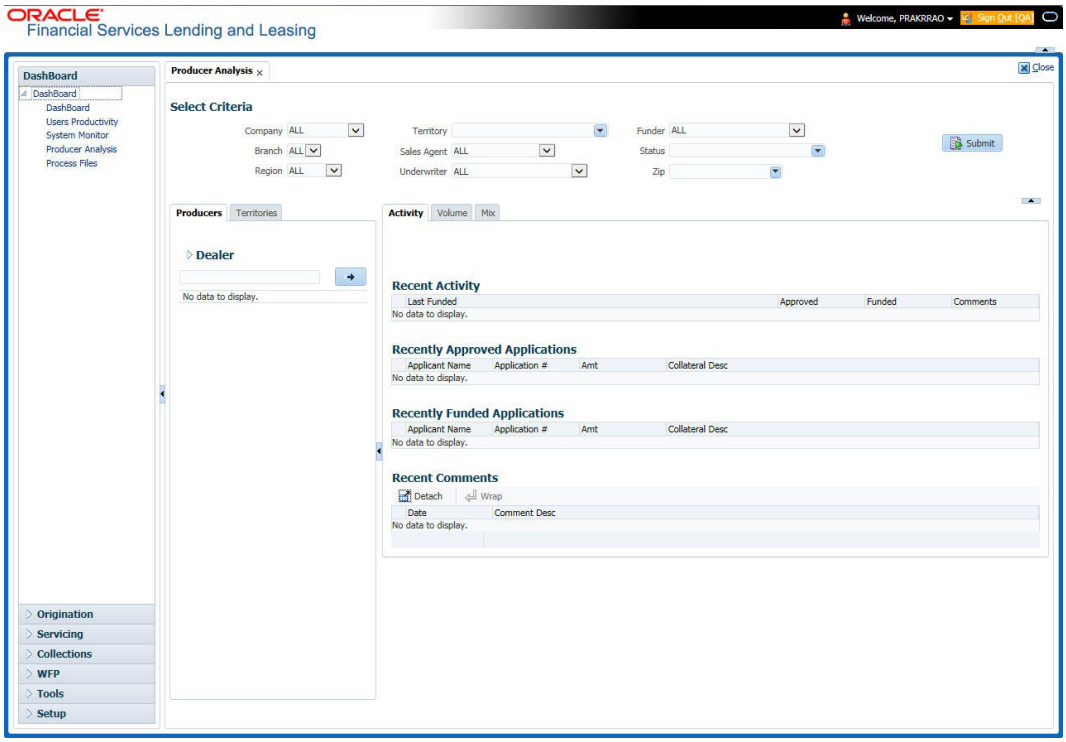
In the 'Event Actions' section, select the required event record listed with status FAILED and click 'RE-submit'. On triggering the event, the 'Run Dt' column is updated with Event Action Generation Date and Time. Click 'Refresh' to fetch the latest status.

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

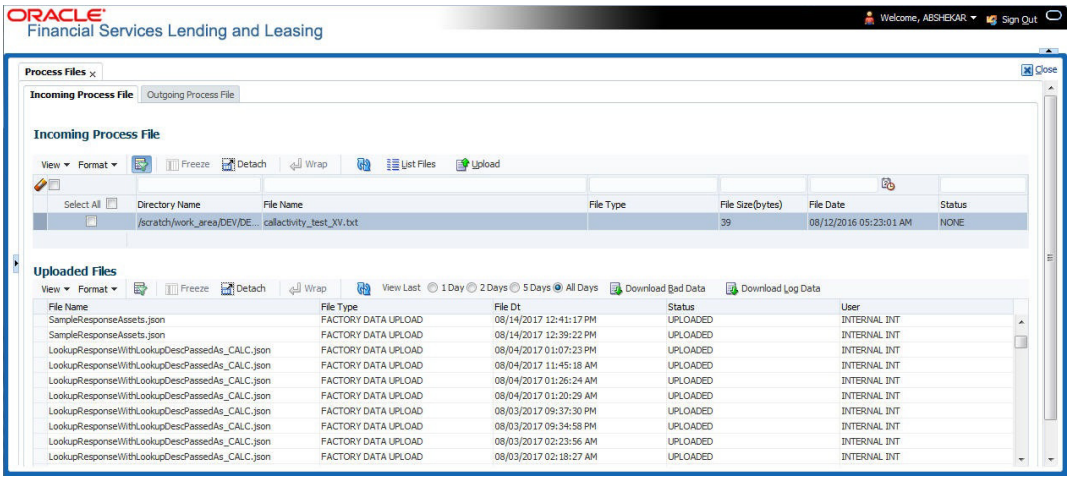
  On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.
- UIX_INCOMING_FILE_PATH
- UIX_OUTGOING_FILE_PATH

  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.

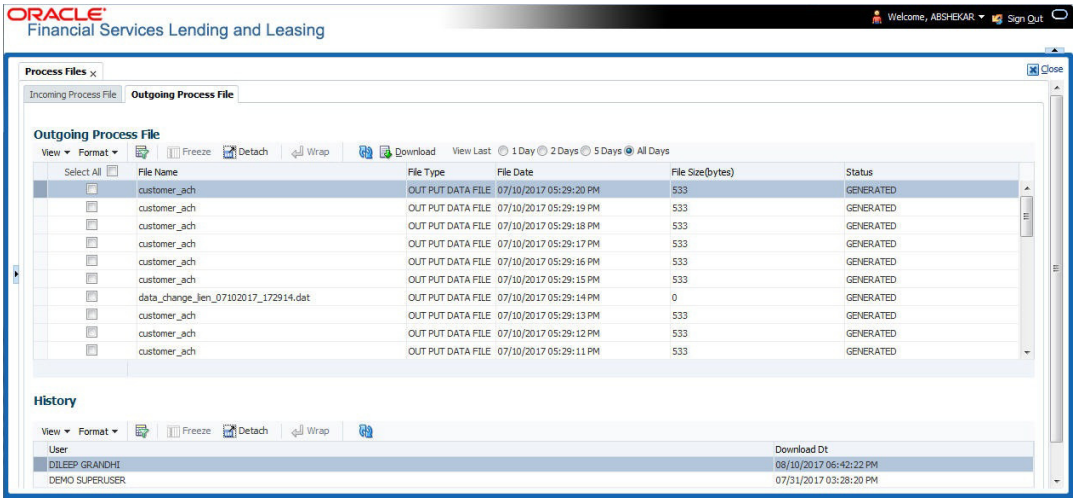
The Input file is processed in the system on running the batch job IADPRC_BJ_100_01 (ACCOUNT DUES FILE UPLOAD) in SET-IFP batch job set and to the location as per the system parameter CMN_FILE_PROCESS_TO_LOB value.

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. Customer Service

4.1 Introduction

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

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

4.1.1 Quick Search section

Conditions and Queues

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

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

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

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

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

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

4.2 Customer Service screen

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

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

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

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

Command Button:	**Action Performed:**
Current	Displays the current 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.
Sub Unit	View the Sub Unit associated with the company/branch combination. System automatically displays the Sub Unit mapped in Setup > User > Companies > Branch Definition screen.
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.

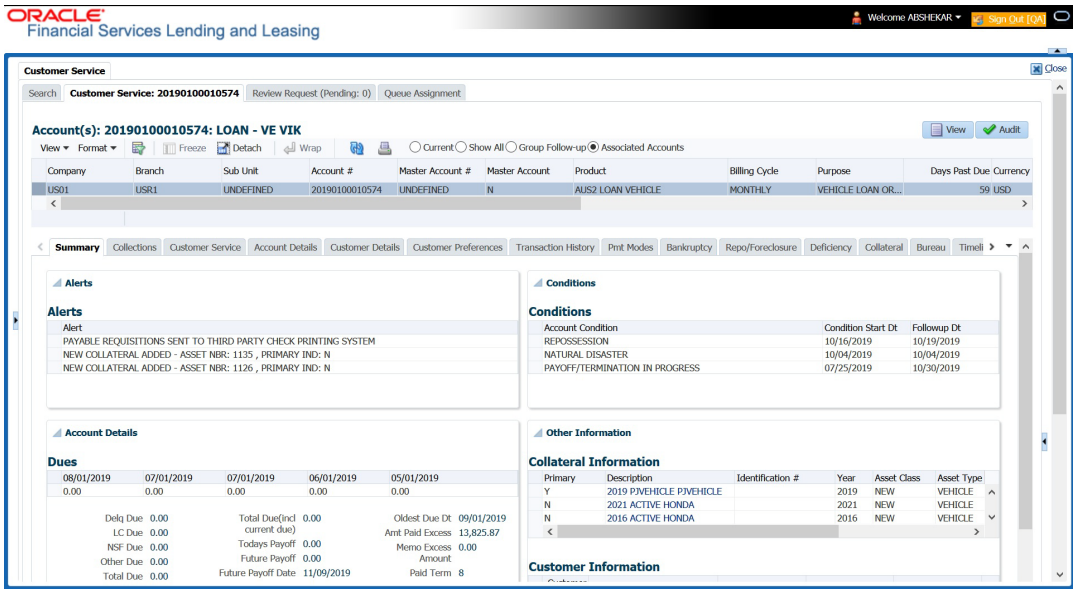
Comments can be added using **Add Comment** section in the right hand side of screen irrespective of screen you are working on. This is available in addition to the **Comments sub tab** available under Customer Service tab. This facilitates quick and easy reference.

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

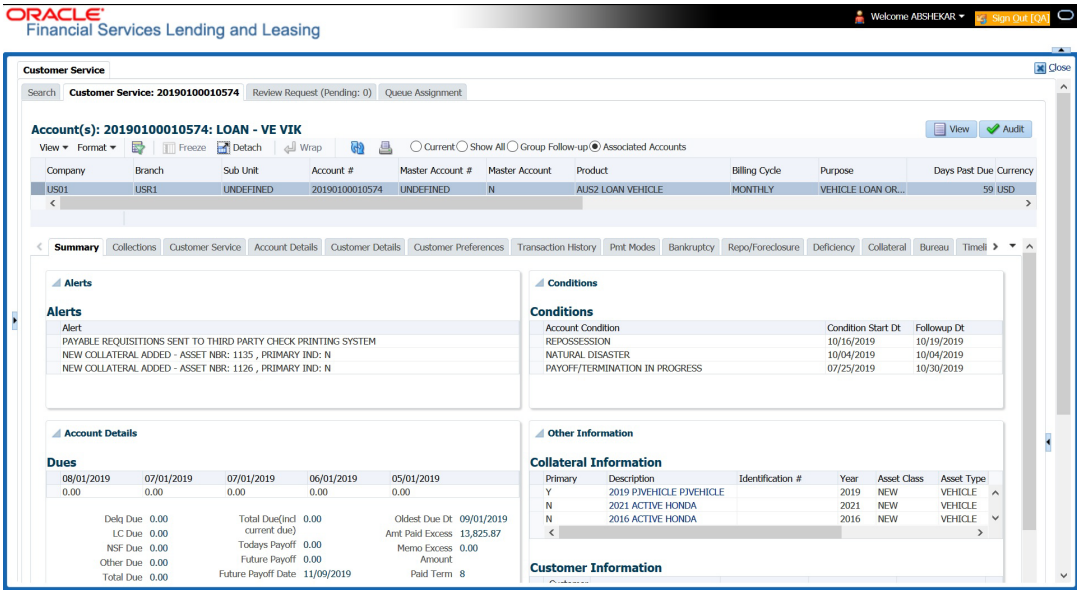
the **Call Activities** sub tab available under Customer Service tab. This facilitates quick and easy reference.

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



4.3 Customer Service screen's Summary tab

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



Alerts section

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

Conditions section

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

Dues section

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

In this field:	View this:
Delq Due	The total delinquent amount that is due so far in the account.
LC Due	The total amount of non-sufficient fee due in the account.
NSF Due	The non sufficient funds fee due.
Other Due	The total of any other dues pending in the account.
Total Due	The total of all dues including payment amount and all applicable fees.
Total Due (incl current due)	The additional due of current month (included based on pre-bill days).
Today's Pay-off	If the account is to be paid off as per the current date and the amount payable by the borrower.
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.
Amt Financed	View the amount financed for the contract excluding the prepaid finance charges.
Term	View the contract term.
Rate	View the interest rate. **Note**: For Islamic products this field is displayed as 'Profit Rate'.
Maturity Dt	View the contract maturity date.

Account Information

You can view the loan account information recorded in Account Details > Account Information screen.

In this Field:	Do This:
Contract Dt	View the contract funded date.
Amt Financed	View the loan amount financed for the contract excluding the prepaid finance charges.
Term	View the contract term.
Rate	View the interest rate. **Note**: For Islamic products this field is displayed as 'Profit Rate'.
Maturity Dt	View the contract maturity date.

Settlement Information

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

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

Collateral Information section

You can view the Collateral Information in this section:

In this field:	View this:
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.

In this field:	View this:
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.

In this field:	View this:
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.

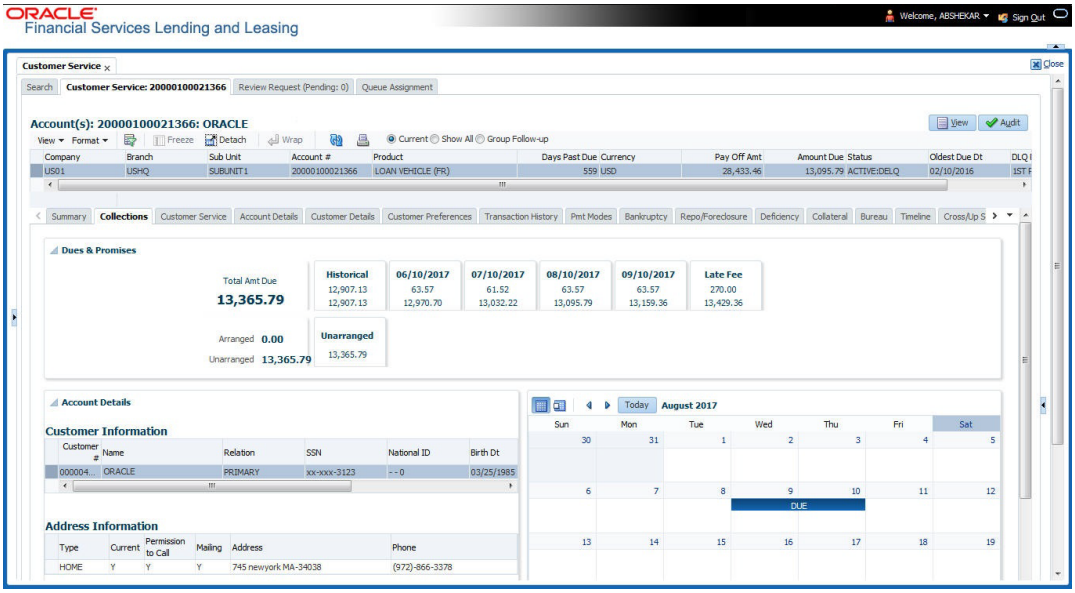
Work Order Details

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.

4.4 Customer Service screen's Collections tab

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



The Collections tab consists of the following sub sections:

Dues & Promises

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

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

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

- ‘Historical’ due amount on the account from previous dues.
- Last 4 unpaid dues with the Due Date and Due amount.
- ‘Late Fee’ amount charged on the account.
- ‘NSF Fee’ charged on the account.
- ‘Other Fee’ charged on the account.
- Consolidated amount agreed as PTP (Promise to Pay).
- ‘Unarranged’ indicates the total outstanding due excluding the Promise to Pay amount.
- Each bucket display the consolidated due amount with current and previous dues (if any).

Note

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

Account Details

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

Customer/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.

4.5 Customer Service screen's Customer Service tab

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

4.5.1 Call Activities sub tab

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

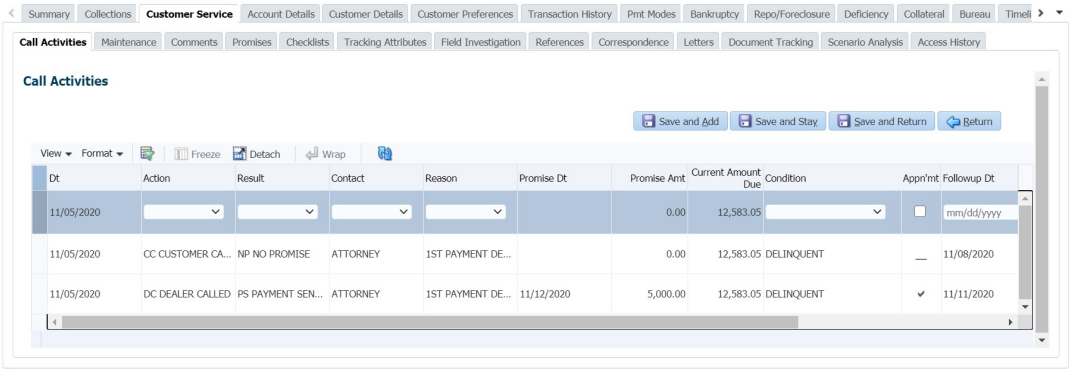
Each action and result has a code and description. The code for the call action and call result is what appears on the Call Activity sub screen. The Call activity action codes (Action field) and call activity results codes (Results field) are user-defined.

The Call Activities sub tab displays all the call activities defined by users in both "Customer Service > Call Activities tab" and in "Right Hand Splitter > Add Call Activity section".

4.5.1.1 Recording a Call Activity

To record a call activity

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



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

In this field:	Do this:
Dt	System defaults the current date.
Action 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.

4.5.1.2 Making an Appointment

The Appointment box on **Call Activities** section enables you to schedule an account to appear in a particular queue at a future date and time. When you make an appointment, account will appear in the front of queue listed in the Conditions field at the time listed in the Follow Up Dt field.

In order to view the account, you must be working in that queue at follow up time. Refer the 'Recording a Call Activity section'.

To make an appointment

1. Open **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click **Add** and specify the field details on **Call Activities** section (Refer, **Recording a call activity** section).
4. In **Condition** field, select the condition for queue you want the account to appear in.
5. In **Follow Up Dt** field, select the date and time you want account to appear using the calendar. This can be either current day or a day in future.
6. Select the **Appn'mt** box.
7. Click **Save And Add** / **Save And Return**.

If account is not worked within the queue on day of the appointment, nightly jobs will cancel the appointment. If the account's queue condition changes during nightly batch jobs, the outstanding appointments are cancelled.

4.5.1.3 Cancelling an Appointment

Using the **Call Activities** screen, you can cancel an appointment for an account. The account will still appear in the queue on follow up date, but no longer receive a priority.

To cancel an appointment

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

Click **Add**. The system displays **Call Activities** screen. If you need to change time for the appointment, create a new entry on account's **Call Activities** section with the same condition, but enter a new follow up date. If you need to cancel the appointment, create a new entry on account's **Call Activities** section with same condition, but don't check the **Appointment** check box.
(To create a new entry, refer **Recording a Call Activity** section.)

3. Click **Save**.

4.5.1.4 Recording a Promise to Pay

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

To record a promise to pay

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

In this field:	Do this:
Contact	Select the contact type. (Who was the person you communicated with?).

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

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

Note

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

4.5.1.5 Cancelling a Promise to Pay

Oracle Financial Services Lending and Leasing enables you to cancel promises to pay using the **Account Detail**'s screen **Call Activities** section. You might do this when a customer informs you prior to the promise date that he or she cannot make the payment.

To cancel the existing promise to pay

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Call Activities** tab under it.
3. Click Add. The system displays the **Call Activities** screen.
4. Select the call activity entry for the promise to pay you want to cancel.

Click the **Cancel** box. The promise is marked as cancelled and will not be considered when processing promises; in other words, it will not be counted as either satisfied or broken.

4.5.1.6 Posting Offline Call Activities

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

To Post Offline Call Activities:

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

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

4.5.2 Maintenance sub tab

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

Monetary tasks

Loan:

- 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
- Generate a backdated payoff quote
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account
- Close an account
- Trading of Accounts - Monetary Transactions
- Account Settlement Transaction
- 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
- Change a due date
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan

Non-Monetary tasks

Loan:

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

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

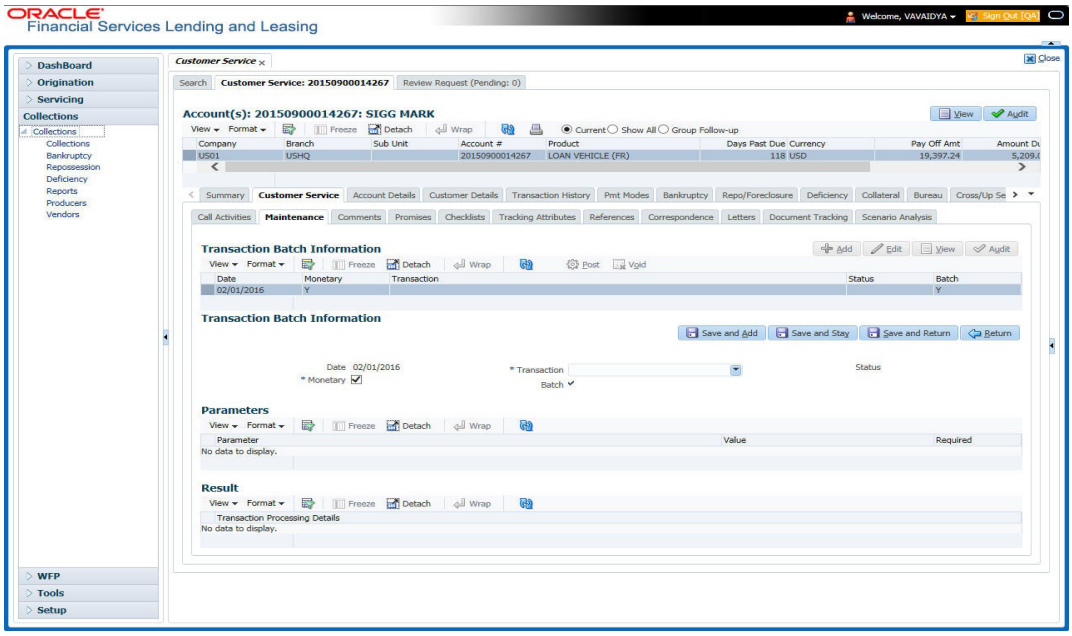
4.5.2.1 Creating Monetary and Non monetary Transactions

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

To use the Maintenance screen to complete monetary transaction

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

2. Click **Customer Service** sub tab and then click **Maintenance** tab under it.



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

     -or-
   - Clear the **Monetary** box to complete a non monetary transaction.
4. In the **Transaction** field, select transaction for the task you want to complete. Transaction availability depends on the type of Loan account, whether the transaction is monetary or non monetary, and user responsibility.

   Note that, during set up, all transactions are configured to be processed either in real time or as a batch transaction. Accordingly, the 'Batch' check box is selected only if the selected transaction is to be performed through batch execution.
5. Click **Load Parameters**.
6. Specify all the required parameter values and click **Post**.
   The system displays result (success or failure) in the Results section.

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

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

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

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

- The system restricts users from bankruptcy /repossession/foreclosure conditions.

- System posts DO NOT CHARGE OFF condition on that account to exclude the account from Auto Charge Off process.
- The DO NOT CHARGE OFF condition is removed when 'OFF Military Duty' transaction is posted.

4.5.3 Comments sub tab

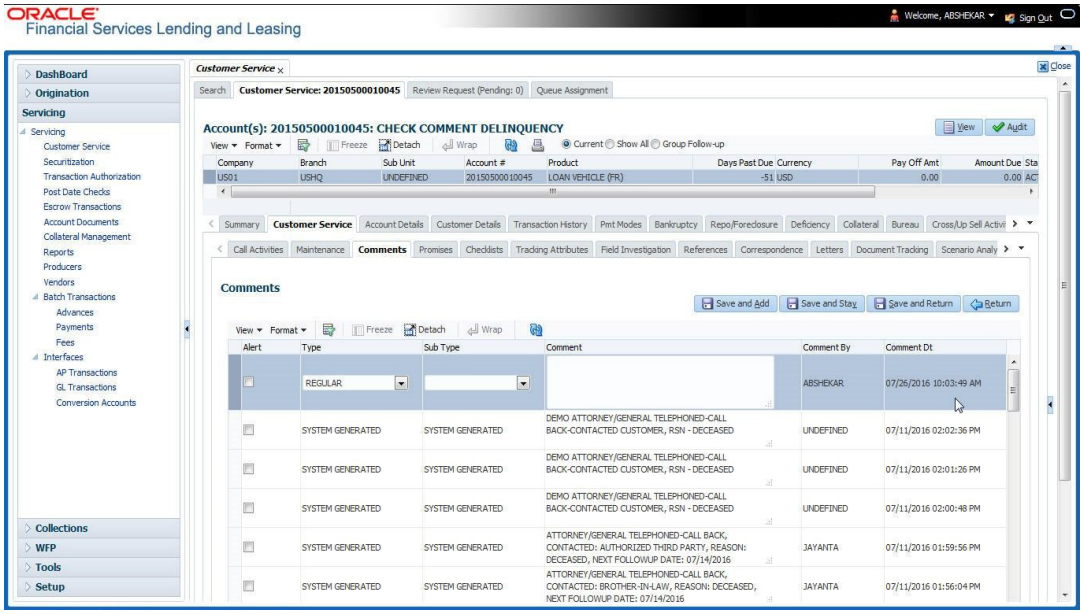
Oracle Financial Services Lending and Leasing enables you to record/delete comments on the Customer Service screen using **Comments** tab. These comments also appear under the **Comments** sub tab.

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

4.5.3.1 Recording an Additional Comment

To record an additional comment

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



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

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

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

4.5.3.2 Deleting Comment(s)

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

To delete a comment

1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Service** sub tab and then click **Comments** tab under it.
3. Select the row which consists of the comment and click **Delete** from the actions.
4. Click 'Yes' to confirm delete in the warning message displayed.

4.5.4 Promises sub tab

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

In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
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.

In this field:	View this:
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.
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.

In this field:	View this:
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.

4.5.5 Checklists sub tab

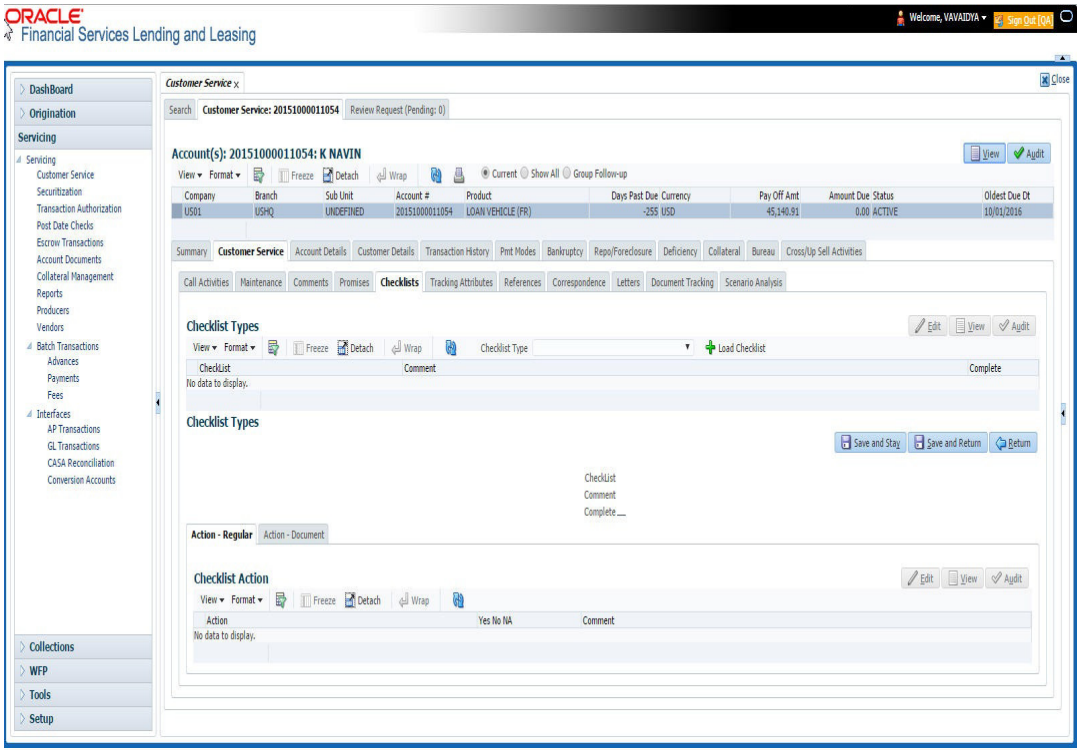
In this field:	View this:
Promise Amt	The amount promised.
Promise Dt	The date by which customer promises to pay the said amount.
Taken By	The user who took promise.
Taken Dt	The date promise was taken.
Collected Amt	The amount collected against the promise.
Broken	If selected, indicates that this is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

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

4.5.5.1 Completing a Checklist for an Account

To complete a checklist for an account

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



3. In the **Check List Type** field, select the type of checklist you want to complete and then click **Load Checklist**. The system loads checklist in the **Checklist** and **Checklist Action** sections.
4. Under **Action - Regular** tab, Click **Edit**. In the Action field, select an action you want to complete.

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

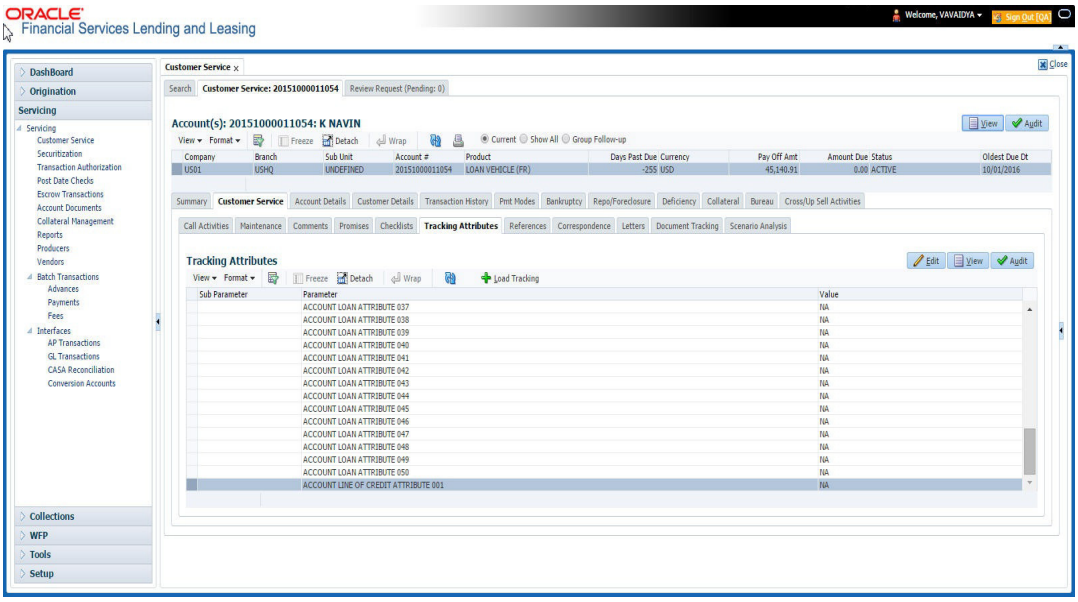
4.5.6 Tracking Attributes sub tab

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

The Tracking Attributes for Loan 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.



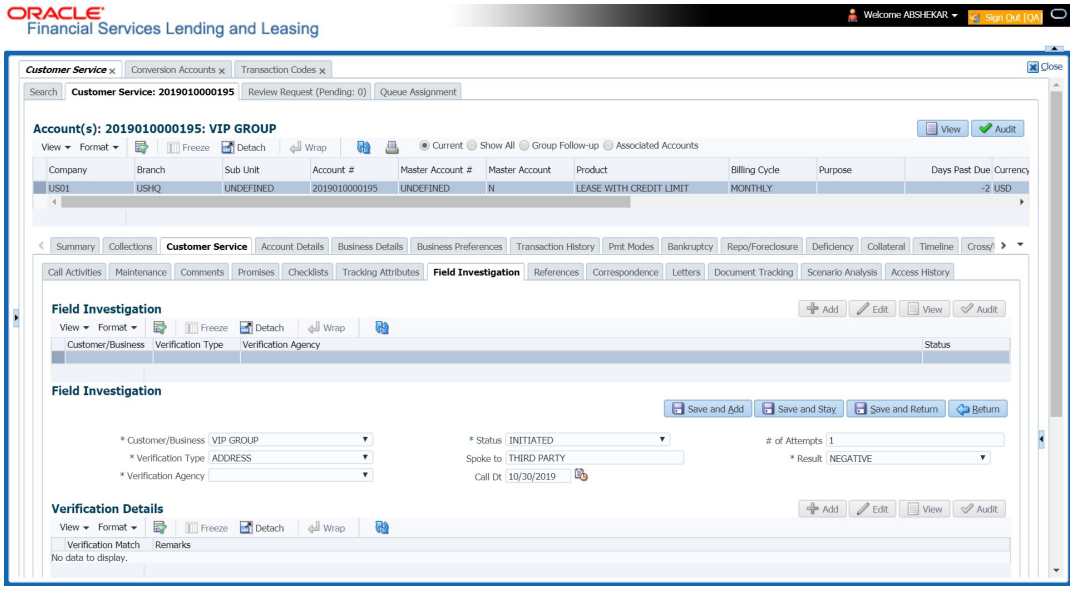
4. Complete **Tracking** section by entering the requested parameter in the **Value** field.
5. Save any changes you made to the account.

4.5.7 Field Investigation Sub Tab

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

To record field investigation and create work-order

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.

Field	Do this
Verification Match	Check the box if the verification has matched.

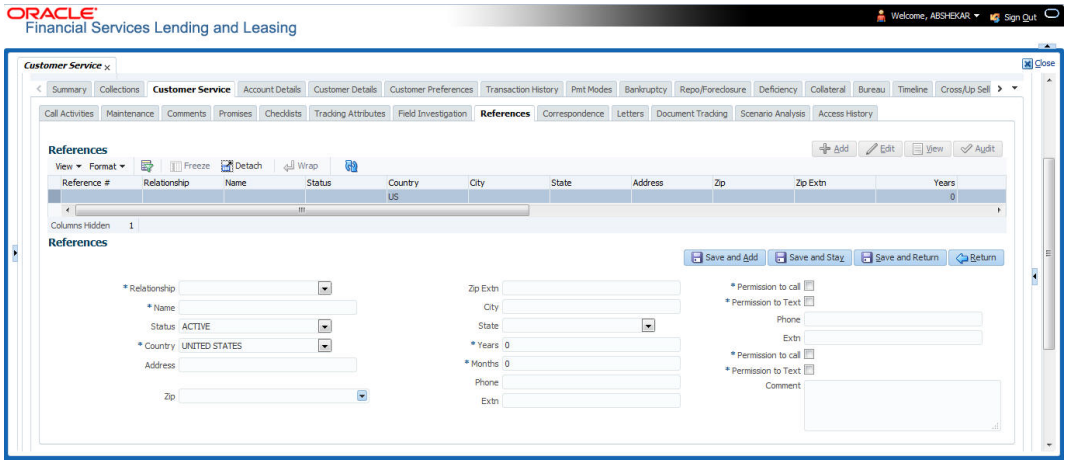
6. Perform any of the Basic Actions mentioned in Navigation chapter.

4.5.8 References sub tab

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

In this field:	Specify this:
Phone	The reference's primary phone number.
Extn	The reference's primary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone	The reference's secondary phone number.
Extn	The reference's secondary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Comment	The comments regarding the reference.

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

Note

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

4.5.9 Correspondence sub tab

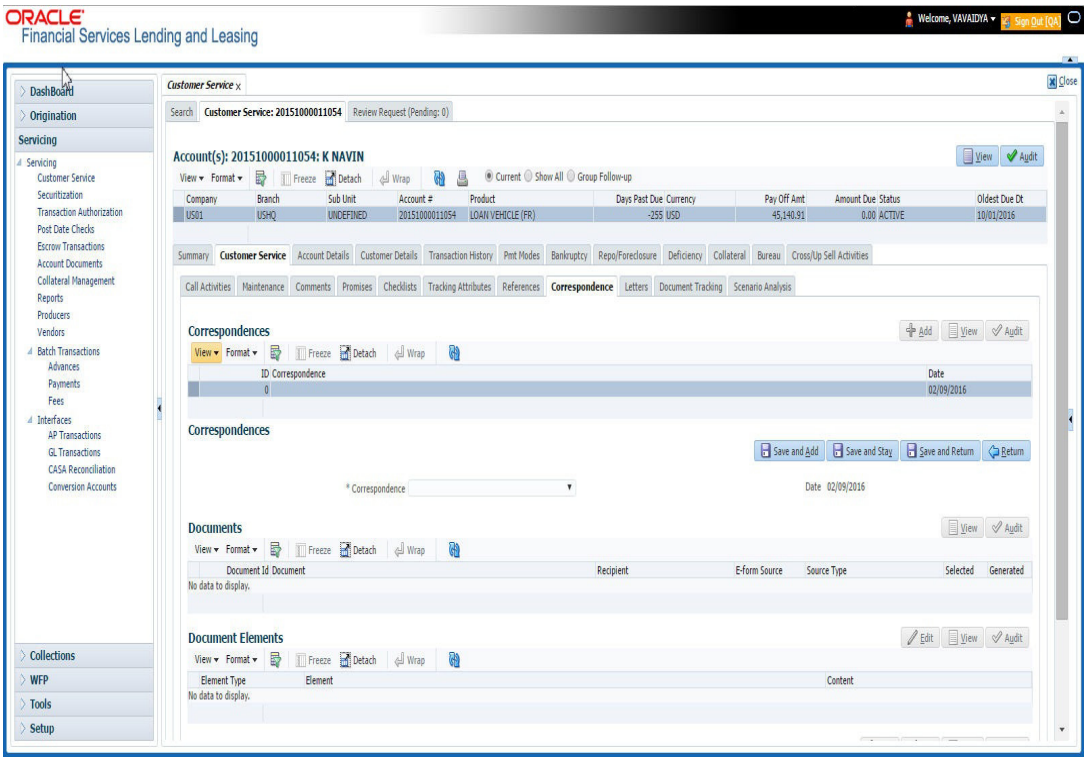
Ad-hoc correspondence enables you to include information from accounts in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

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

To generate an ad hoc correspondence

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

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



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

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

4. In the **Correspondence** section, click **Save**. The **Documents** section displays all types of documents available for the type of correspondence you selected.

5. In the **Documents** section, click **View**.View the following information for each document:

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

In this field:	View this:
Selected	'Y' indicates that this document is selected to be included in the correspondence.

6. In the **Documents** section, select the correspondence you want to view.
7. The **Document Elements** section displays elements of the system used to generate correspondence.
8. Click **All** to view all elements in the correspondence.

   - or -

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

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

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

The system displays a PDF of the ad hoc correspondence.

4.5.9.1 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

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

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

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

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

4.5.10 Letters sub tab

The Oracle Financial Services Lending and Leasing Customer Service screen's correspondence address matters regarding customer service and collections for accounts. They also enable financial organizations to manage bulk mailings. The Letters screen enables you to create and view the following types of correspondence:

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

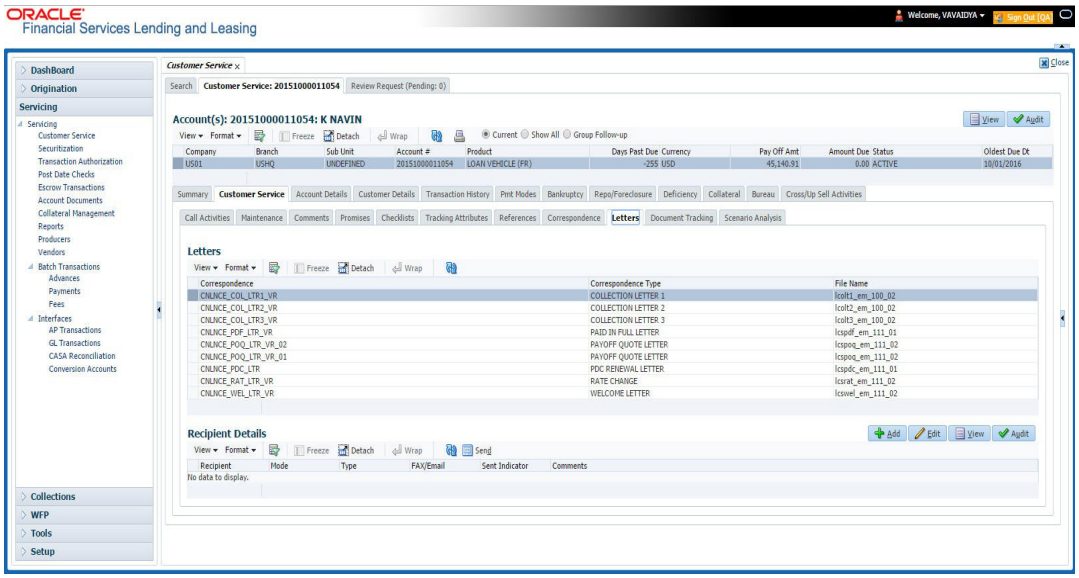
- PDC renewal letter

- Collection:
  - Collection Letter - 1
  - Collection Letter - 2
  - Collection Letter - 3

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

To use the Letters screen

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



Recipient Details

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

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - 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.

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

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

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

4.5.10.1 Servicing: Welcome letter

The predefined loan Welcome letter is automatically sent a configurable number of days after an account is activated after the loan origination process.

The Welcome letter is available for loans (fixed and variable rate).

To generate the Welcome 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 **Welcome Letter**.

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



Confirm Information Letter

ORACLE Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Dear ,

Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.

Account number:
First payment date:
Monthly payment amount:
Number of payments:

In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .

Once again, thank you for selecting as your lender.

Sincerely,

Account Name			
Payment#	Account#	Due Date	Amount Due
1			

Mail payment to:

4.5.10.2 Servicing: Paid in Full letter

The predefined Paid in Full letter is automatically sent a configurable number of days after an account is fully paid off on the Customer Service screen.

The Paid in Full letter is available for loans.

To generate the Paid in Full 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 **Paid in Full Letter**.

4. Click **View Letter** to generate Paid in Full Letter.



Payoff Letter

ORACLE
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Name:
Account number:
Collateral:

This letter is to inform you that a payoff was received on the above mentioned account. This loan now shows a zero balance. Please file this letter as evidence that the loan obligation that it references has been satisfied.

We want to take this opportunity to thank you for your business. If we can ever be of service in the future, please do not hesitate to contact us at .

Sincerely,

4.5.10.3 Servicing: Payoff Quote

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

To generate a payoff quote letter

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



Payoff Amount Letter

ORACLE
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Name:
Account number:
Collateral:

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

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

Sincerely,

4.5.10.4 Collections: Collection letter 1

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

The Collection letter 1 is available for Loan fixed and variable rate).

To generate the Collection letter 1

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


Collection Letter

ORACLE
Financial Services Lending and Leasing

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

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

4.5.10.5 Collections: Collection letter 2

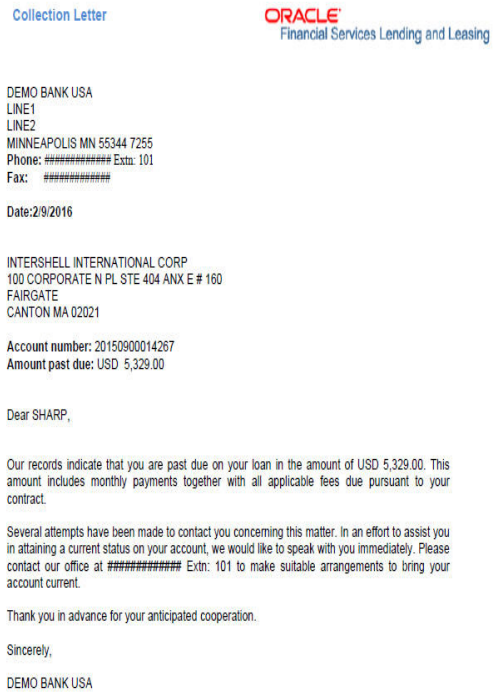
The predefined Collection letter 2 is automatically sent after a configurable number of days for a delinquent account (one with a condition of active: DELQ on the Customer Service screen).

The Collection letter 2 is available for Loan (fixed and variable rate).

To generate the Collections letter 3

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

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



Collection Letter

ORACLE
Financial Services Lending and Leasing

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

Date:2/9/2016

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

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

Dear SHARP,

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

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

Thank you in advance for your anticipated cooperation.

Sincerely,

DEMO BANK USA

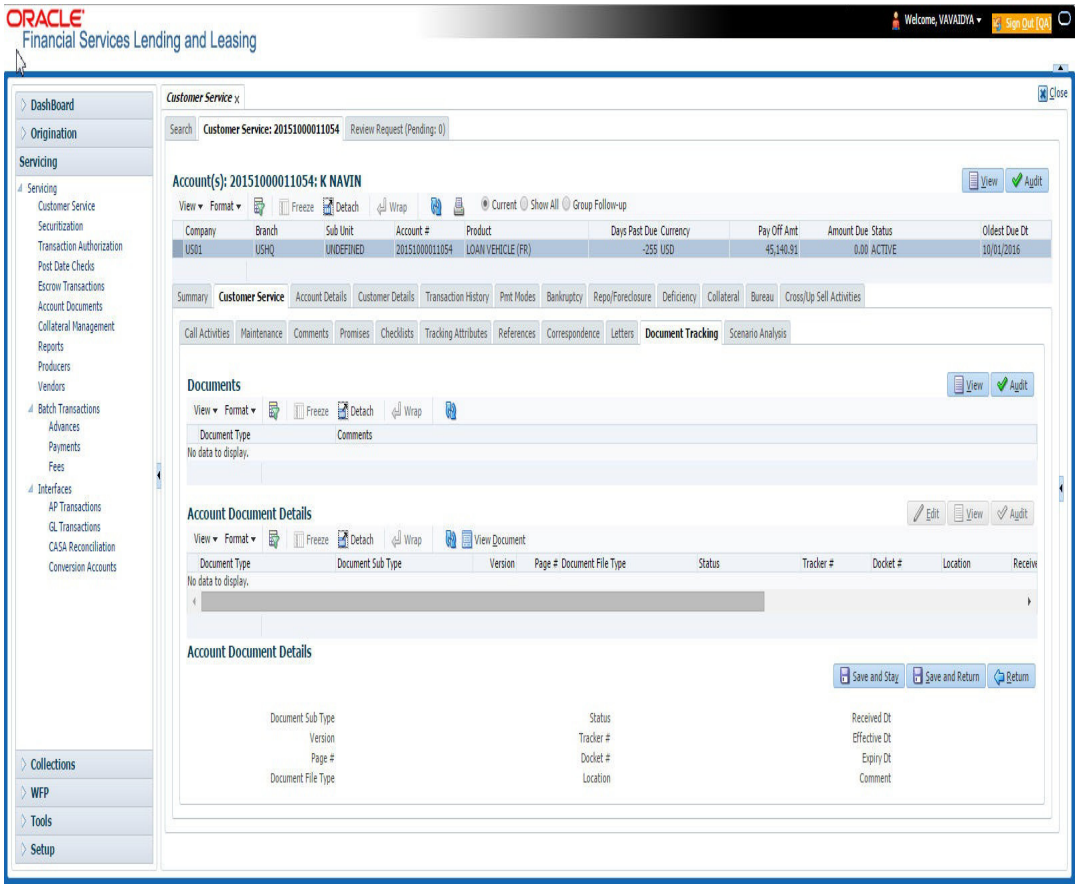
4.5.11 Document Tracking sub tab

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

To use the Document Tracking screen

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

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



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

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

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

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

In this field:	Do this:
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.

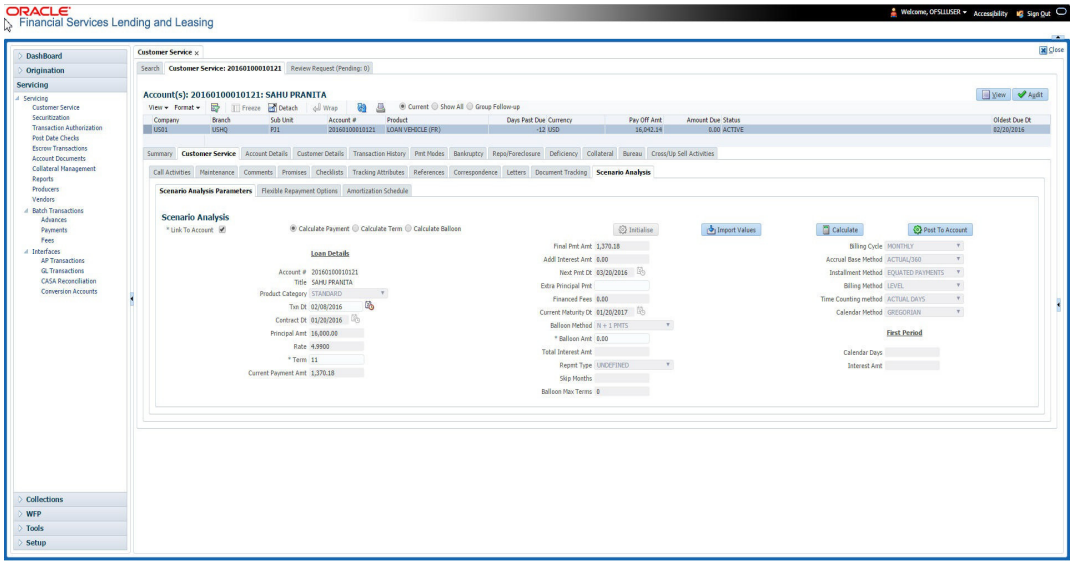
4.5.12 Scenario Analysis sub tab

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

To use the Scenario Analysis screen

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

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



You can use the Scenario Analysis screen to calculate a change in the account's

- Principal payment amount
- Term
- Balloon payment amount

Following are the options in Scenario Analysis screen:

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

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

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

4.5.13 Access History

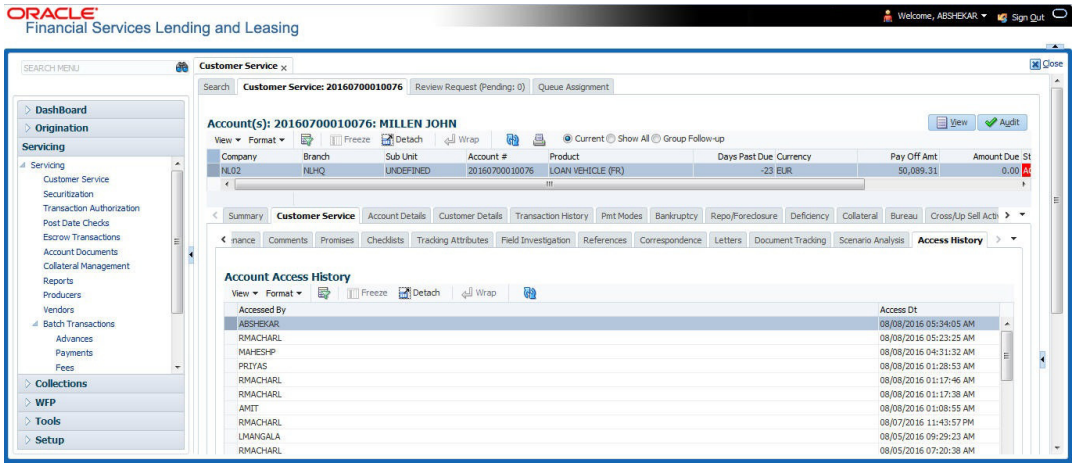
The Access History tab in Customer Service screen displays the list of users who have accessed a particular account in Oracle Financial Services Lending and Leasing application.

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

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

To view the account access history

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



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

4.6 Customer Service screen's Account Details tab

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

4.6.1 Account Details sub tab

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

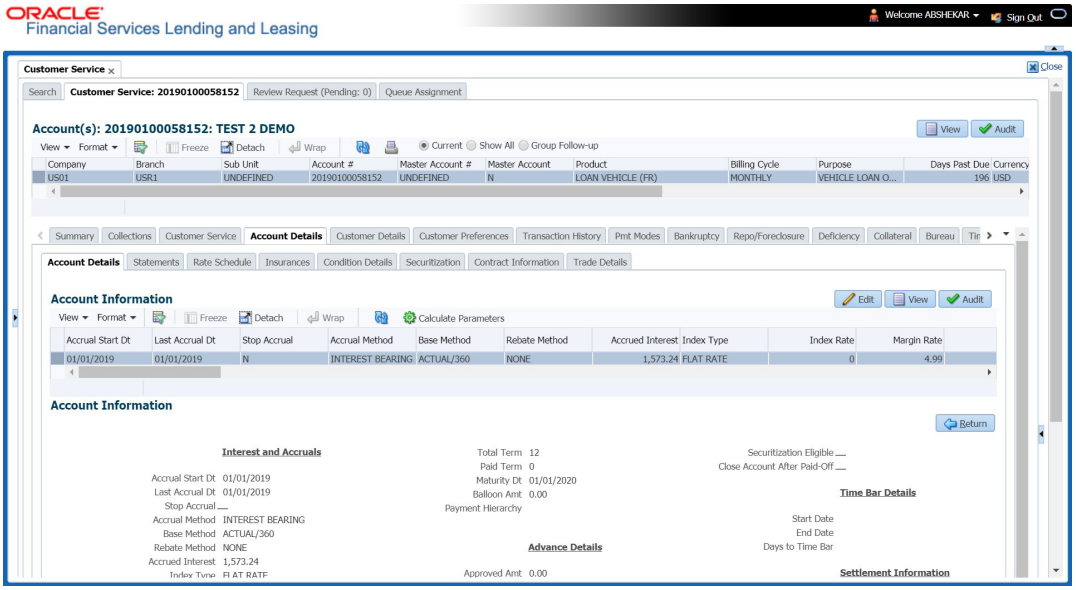
The 'Calculate Parameters' button is available in the Account Information header. Clicking on it calculates the Target parameters for Account and all Collaterals linked to the account and populates the computed values in the custom user defined fields.

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**.



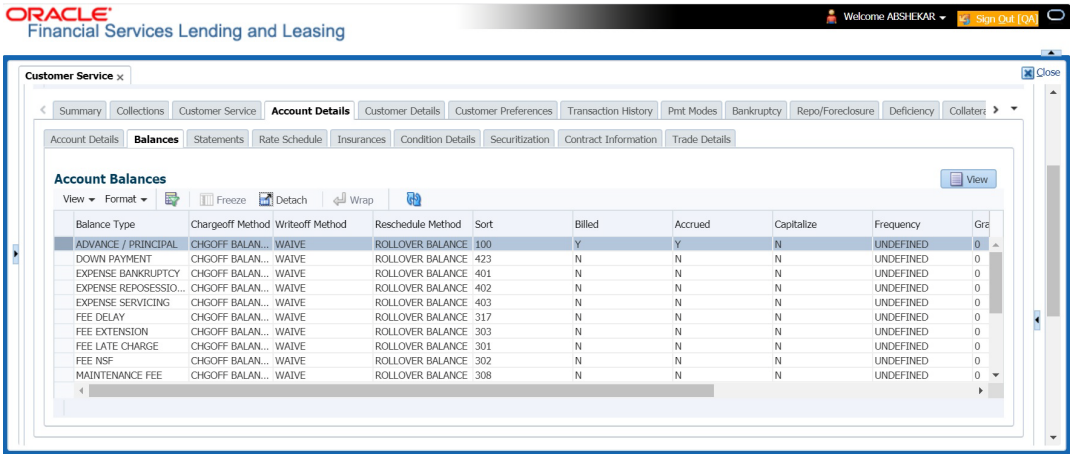
View the following information for Loan servicing product.

4.6.2 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.

In this field:	View:
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.

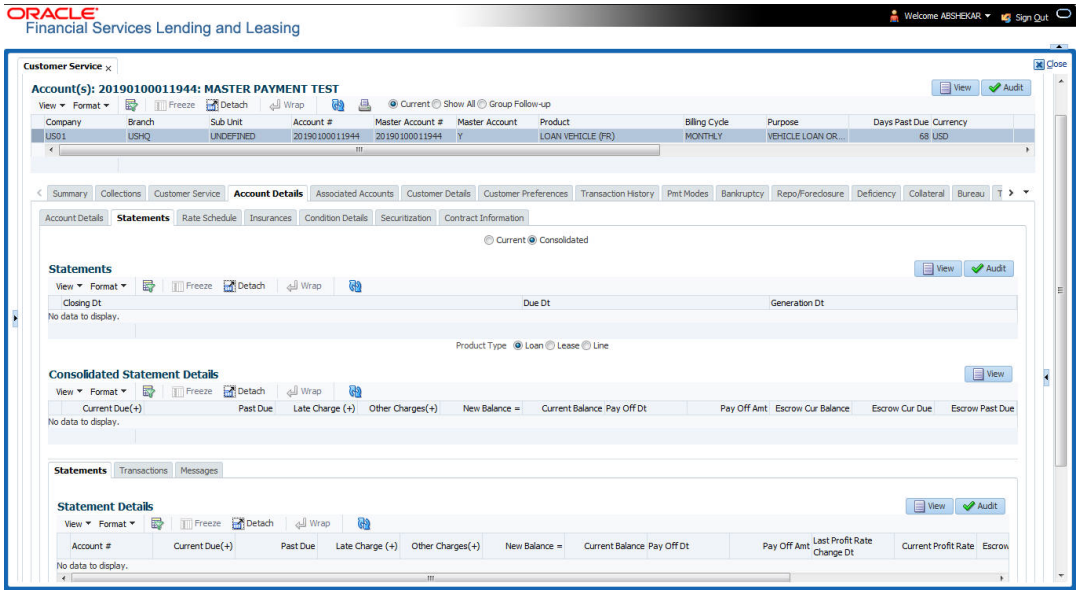
4.6.3 Statements sub tab

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

   View the following:
8. Click **Transactions** sub tab and click **View**
9. View the following information:

In this field:	View:
Account #	The Customer Account number.
Txn Dt	The transaction effective date.
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.

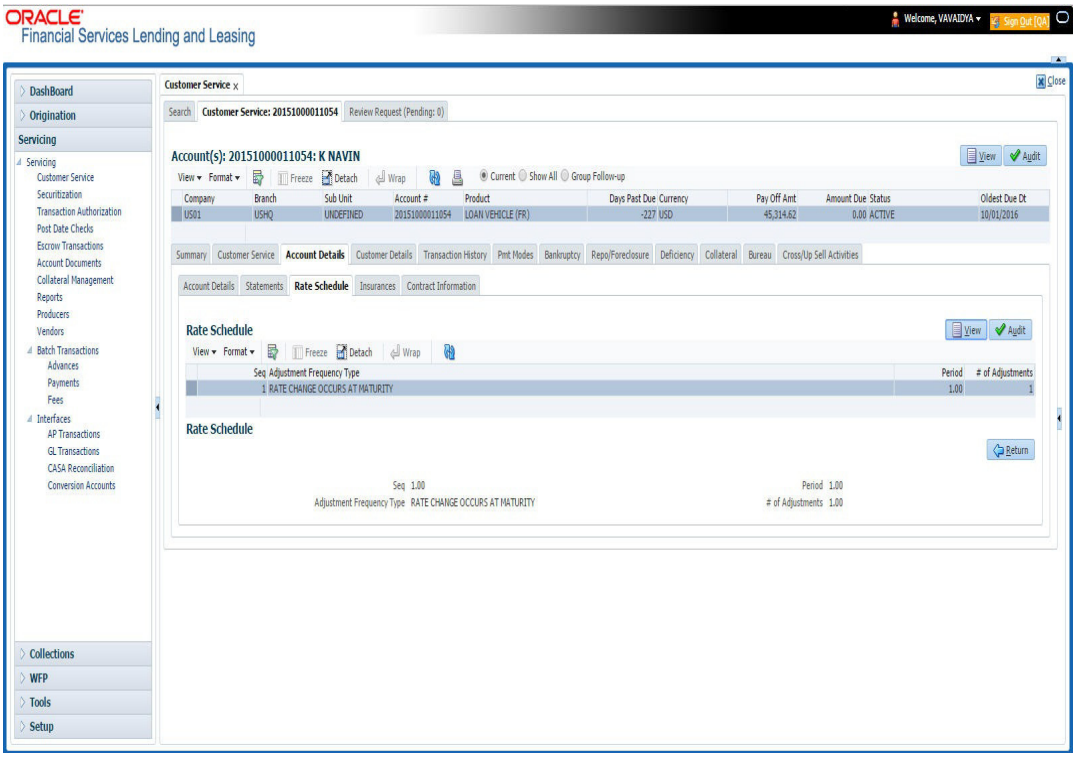
In this field:	View:
Message	The message.

4.6.4 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:

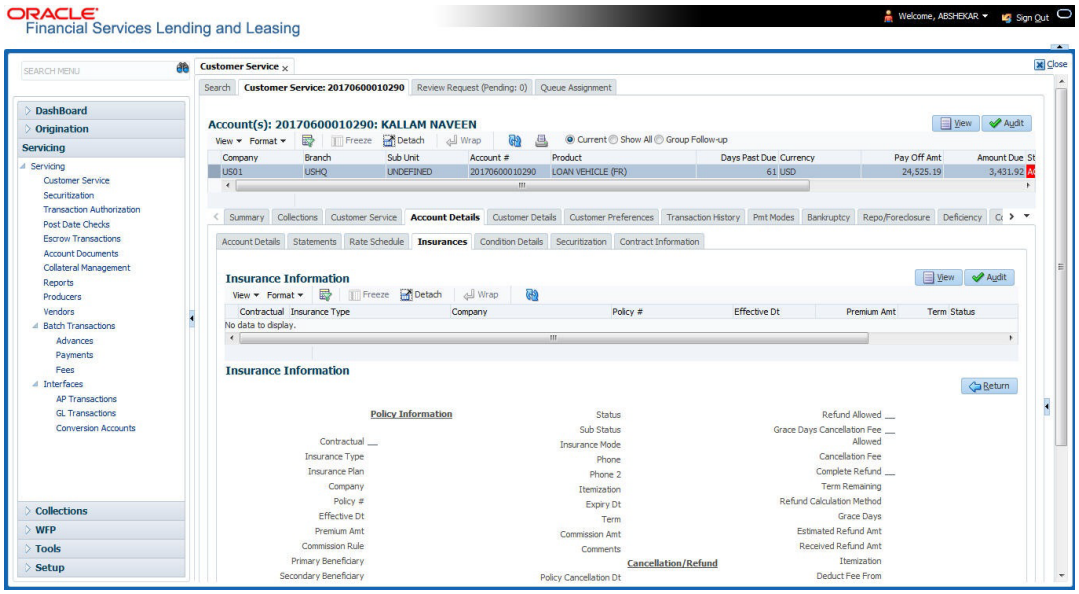
In this field:	View this:
Seq	The sequence number for rate adjustment.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

4.6.5 Insurances sub tab

If insurance information was entered on Funding screen during Loan 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 Loan 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.
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.

In this field:	View:
Complete Refund	If selected, a complete refund is allowed.
Term Remaining	The remaining term on the insurance at cancellation.
Refund Calculation Method	The refund calculation method.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Estimated Refund Amt	The estimated insurance refund.
Received Refund Amt	The insurance refund received.
Itemization	The contract itemization.

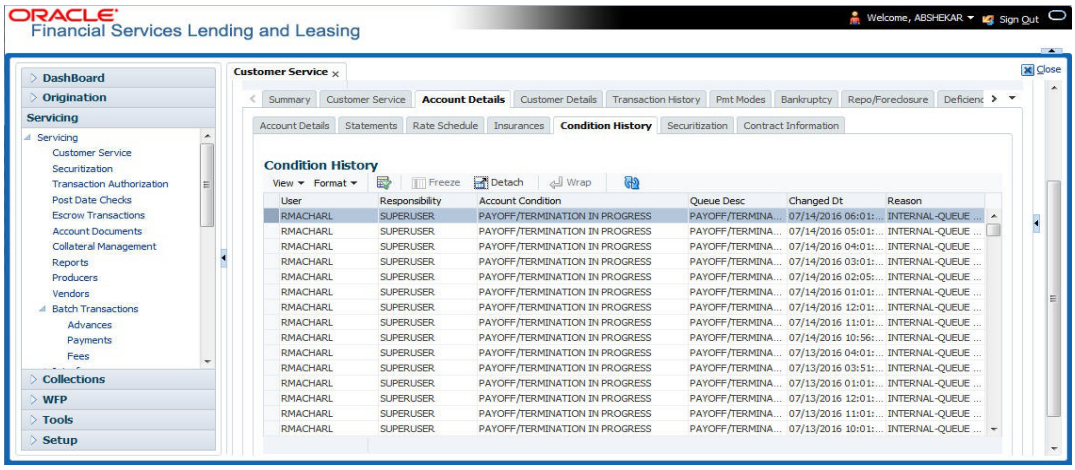
4. In the **Insurance Tracking** section, click **Create Tracking**. The system loads insurance tracking parameters in the Insurance Tracking section.
5. If you want to reduce the list of parameters, select a sub attribute in the unlabelled Sub Attribute box next to Create Tracking button.
   If your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

4.6.6 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’.

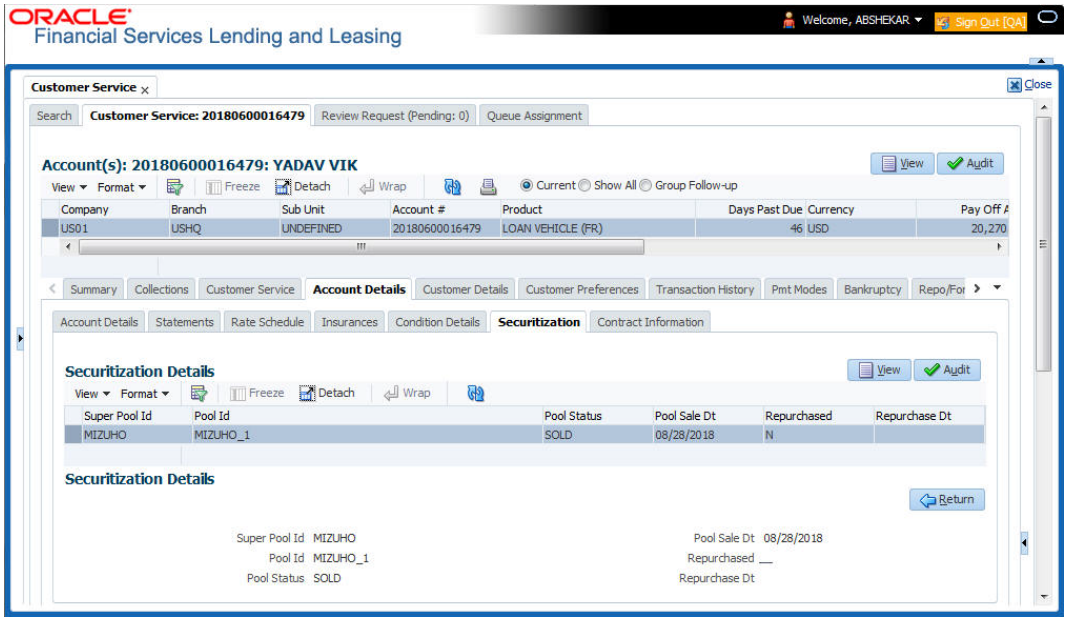
4.6.7 Securitization Sub Tab

The Securitization sub tab enables you to view the various Pool details of that account. A securitization pool is considered as ‘Super Pool’ when it is sold (i.e. status of pool is SOLD). If a Super Pool is not assigned to a pool, the ‘Super Pool’ details are displayed as ‘Undefined’ in Securitization sub tab.

When a pool with status NEW or OPEN is linked to a Super Pool and that Pool is sold, then Securitization tab displays the ‘Super Pool Id’ as existing Pool Id and newly added pool with previous Pool ID.

To view the securitization details

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



3. On the **Securitization** sub tab, view the following Securitization details:

Securitization Details	
Super Pool Id	View the Super Pool Id (Sold Securitization Pool). The same is displayed as 'Undefined' if 'Super Pool Id' is not configured for the pool.
Pool Id	The pool ID.
Pool Status	The pool status.
Pool Sale Dt	Pool Sale date.
Repurchased	If selected, indicates that it has been repurchased.
Repurchase Dt	The repurchase date.

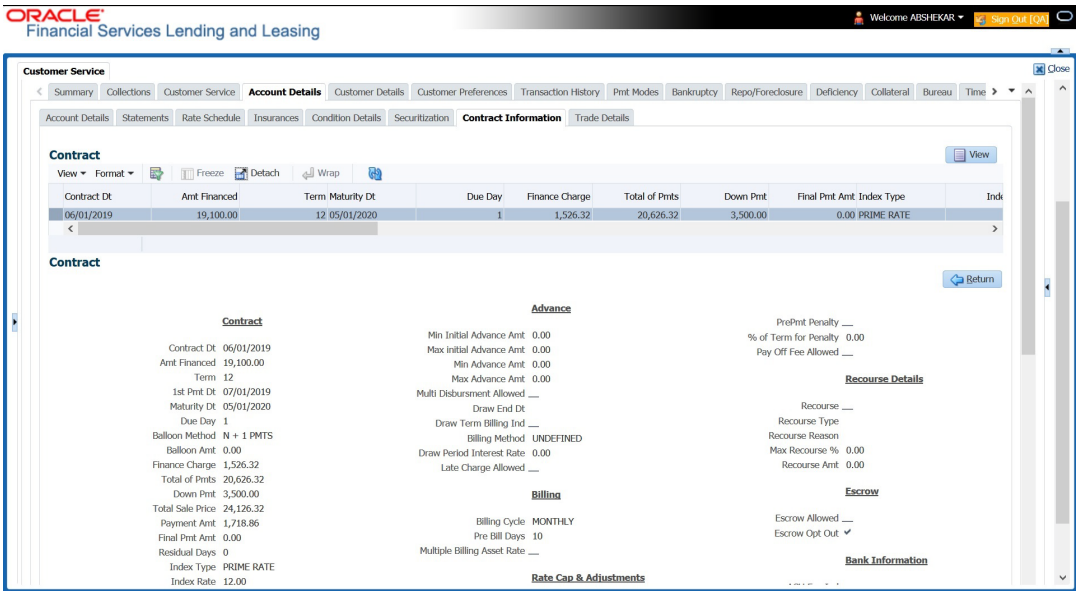
4.6.8 Contract Information sub tab

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.



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

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

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

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

4.6.9 Trade Details sub tab

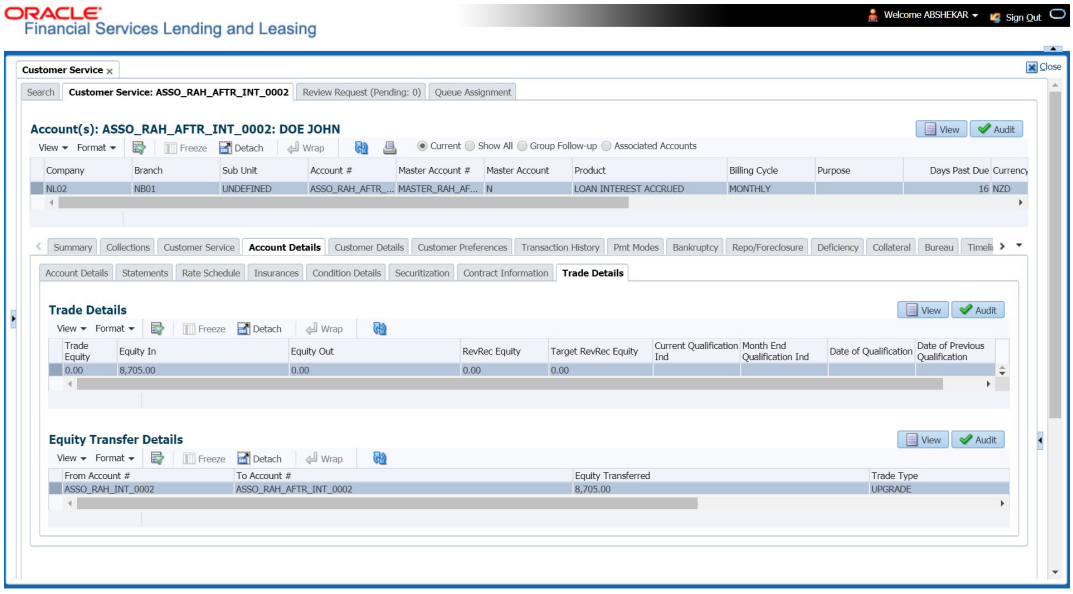
Oracle Financial Services Lending and Leasing provides a end-to-end framework for trading of accounts and transfer of equity from an existing (old) account to a new account. To know in detail about process and workflow, refer to 'Appendix - Trading of Accounts' section.

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.
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).	

In this field:	View:
RevRec Equity	View the Account Revenue Recognition Equity Amount. The value is populated based on calculation defined in User Defined Parameters.
Target RevRec Equity	View the Account Target Revenue Recognition Equity Amount. The value is populated based on calculation defined in User Defined Parameters.
Current Qualification Ind	View the Account Revenue Recognition Qualifier indicator. Here 'Y' indicates that the Contract Equity is 'greater than or equal to' Account Revenue Recognition Equity.
Month End 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.

4.6.9.1 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		

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

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

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

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

4.7 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.

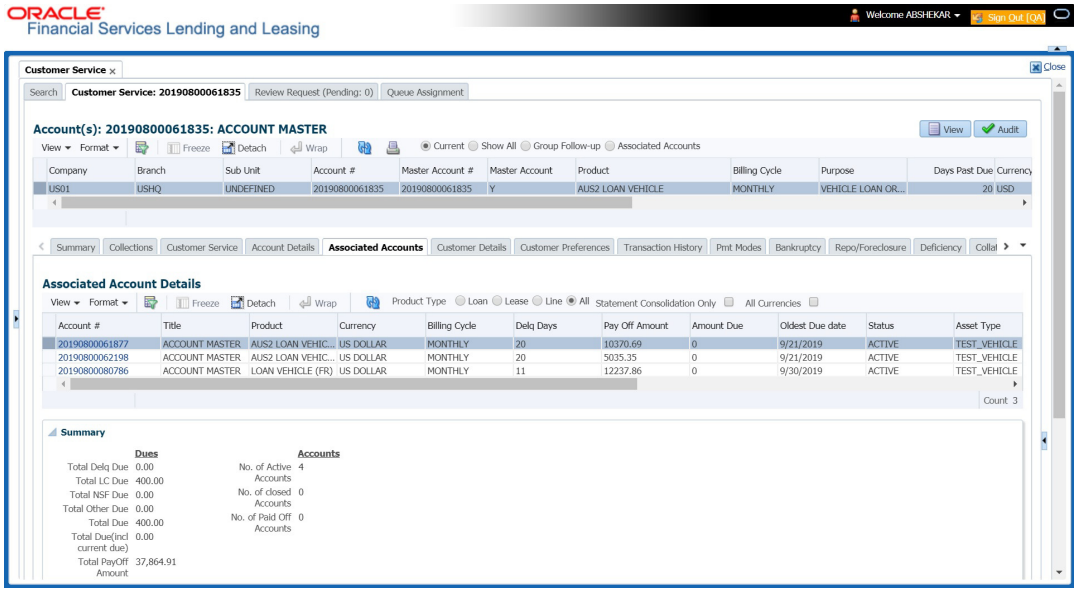
- Statement Consolidation Only - If check box is selected, system filters and displays ALL or Product Type specific accounts having the Statement Consolidation indicator enabled. The ‘Summary’ section displays consolidated/rolled-up balance of all displayed accounts including Master account if the same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

4.8 Customer Service screen's Customer/Business Details tab

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

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

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

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

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

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

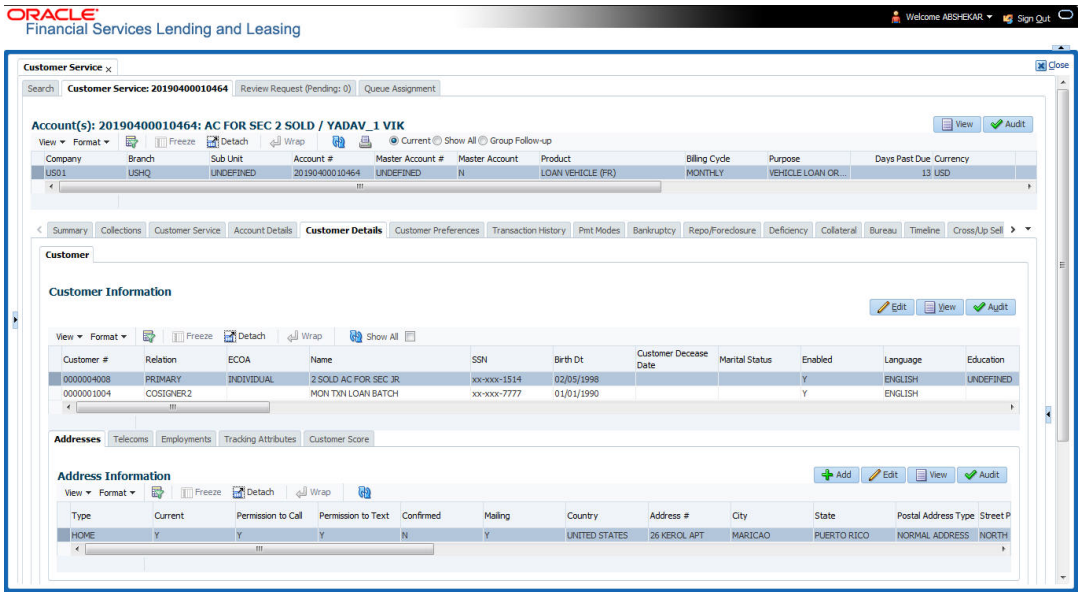
Edit non-PII fields	All editable fields
	Visa #
	Nationality
	National ID
	SSN
	License #
	License State

4.8.1 Customer sub tab

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

To view or edit customer information

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



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.

4.8.1.1 Addresses sub tab

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

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

4.8.1.2 Telecoms sub tab

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

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

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

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

4.8.1.3 Employments sub tab

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

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

4.8.1.4 Tracking Attributes sub tab

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

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

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

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

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

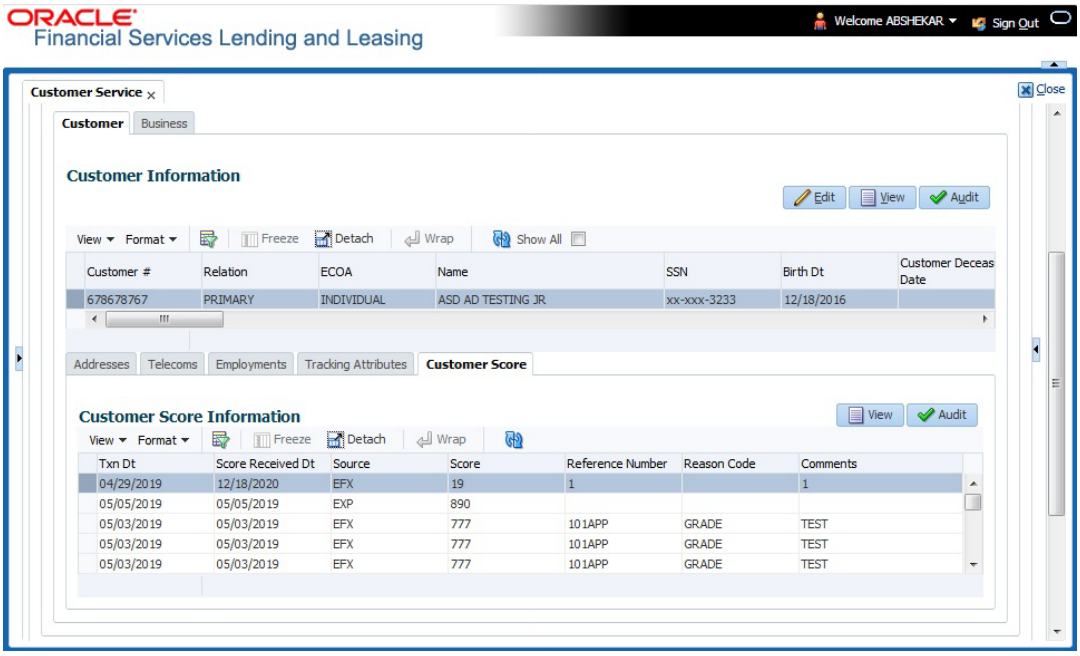
Save any changes you made to the account.

4.8.1.5 Customer Score

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

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

regularly during the life cycle of Loan 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.

4.8.2 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.

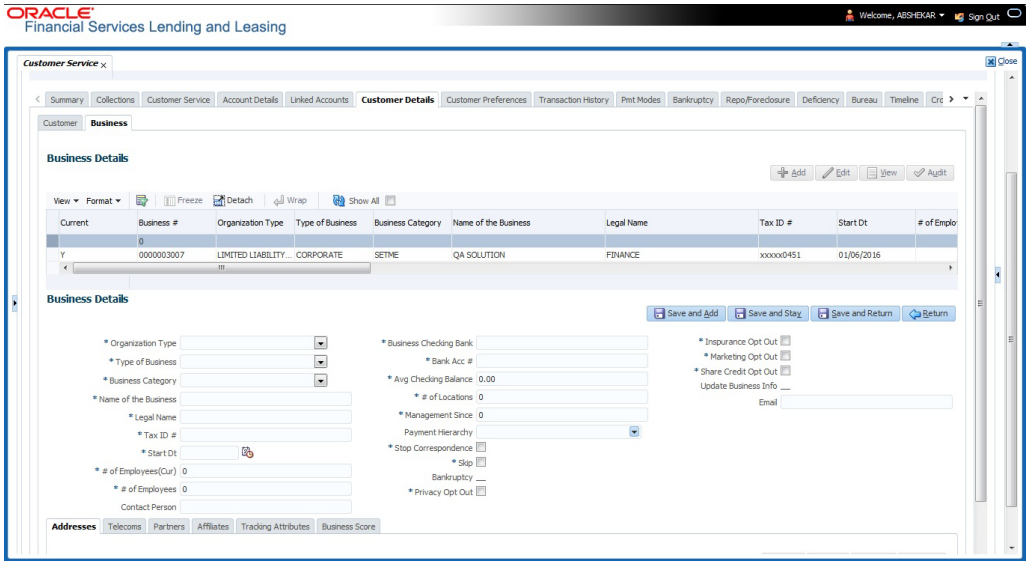
When you add new business or update existing details and save the record, the same becomes the current/primary business of the customer and the current indicator is set to 'Y' by default. In such a case, the previous business details are disabled (set to N). You can select the 'Show All' check box in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

4.8.2.1 Addresses sub tab

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

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

4.8.2.2 Telecoms sub tab

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

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

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

4.8.2.3 Partners sub tab

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

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

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.

4.8.2.4 Affiliates sub tab

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

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

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.

4.8.2.5 Tracking Attributes sub tab

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

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

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

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

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

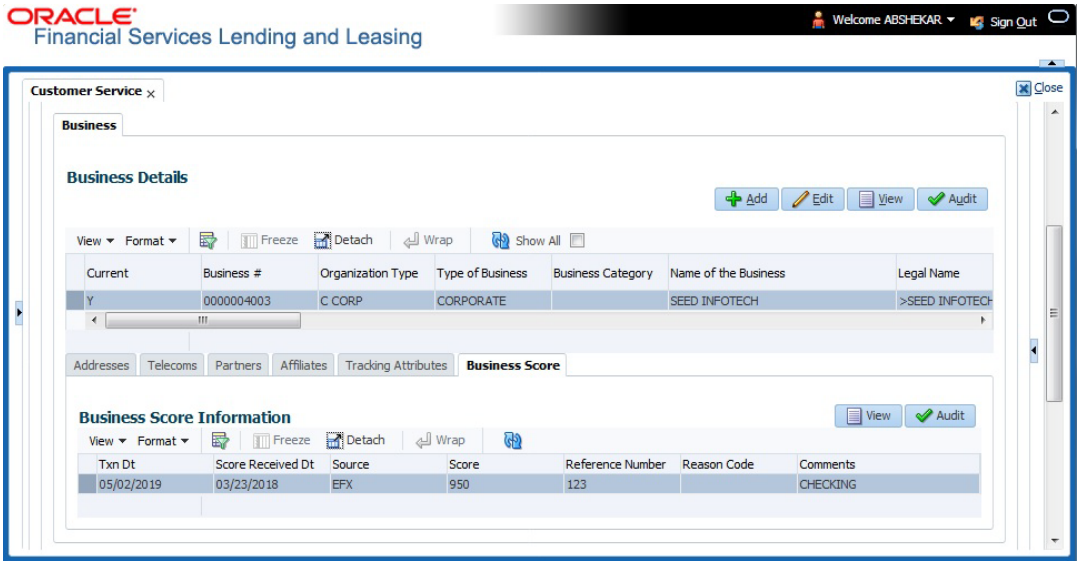
Save any changes you made to the account.

4.8.2.6 Business Score

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

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

regularly during the life cycle of business Loan 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.

4.9 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,

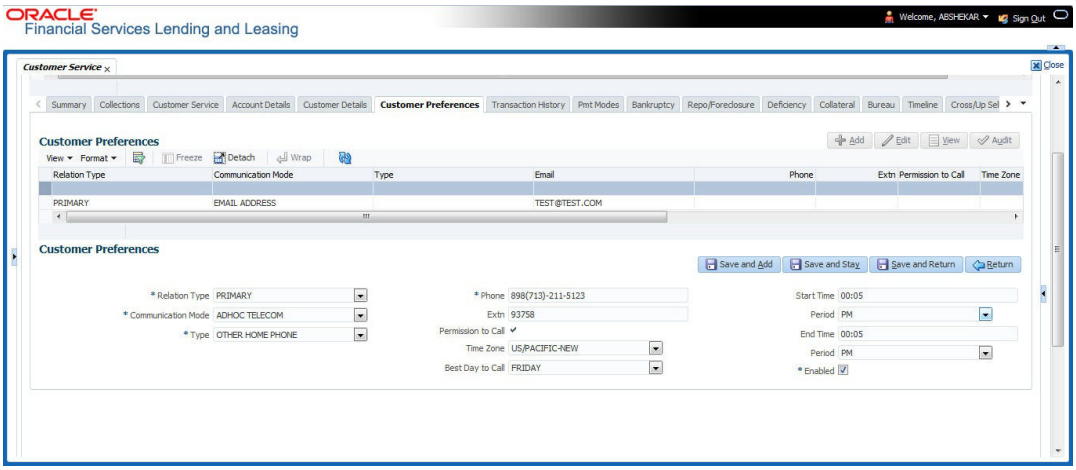
this tab is displayed as ‘Business Preferences’. In case both Customer and Business are involved in the account, this is still displayed as ‘Customer Details tab’.

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.

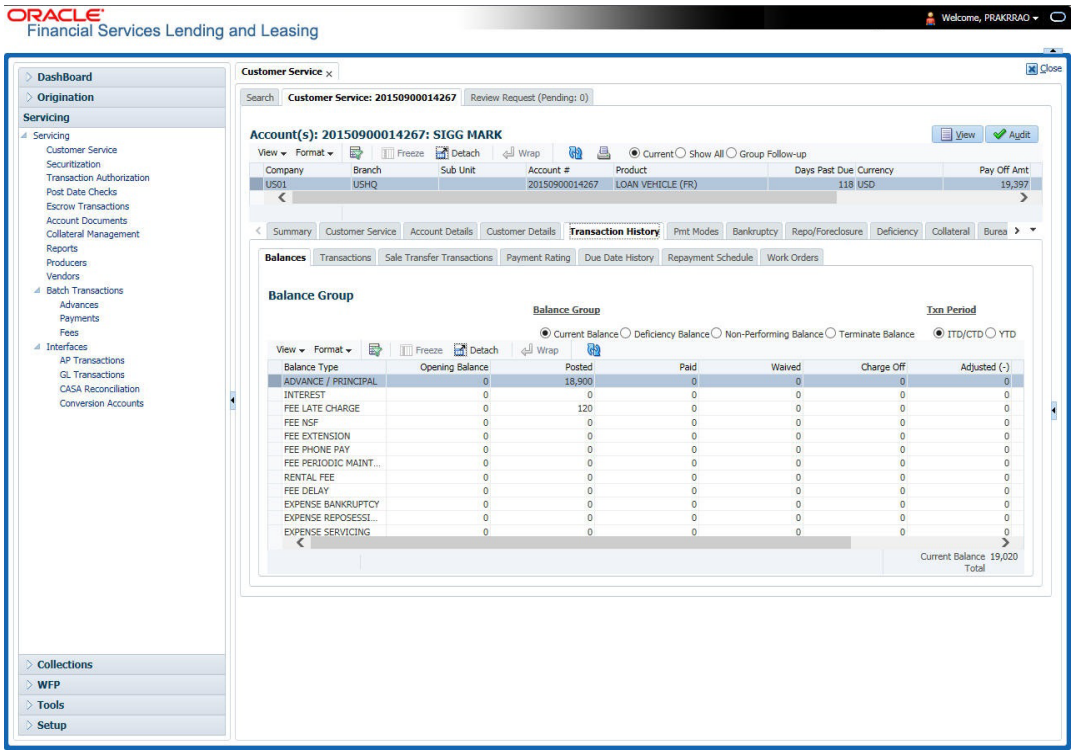
4. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

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

4.10 Customer Service screen's Transaction History tab

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



4.10.1 Balances sub tab

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

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

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

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

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

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

To view account balance information

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

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

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

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

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

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

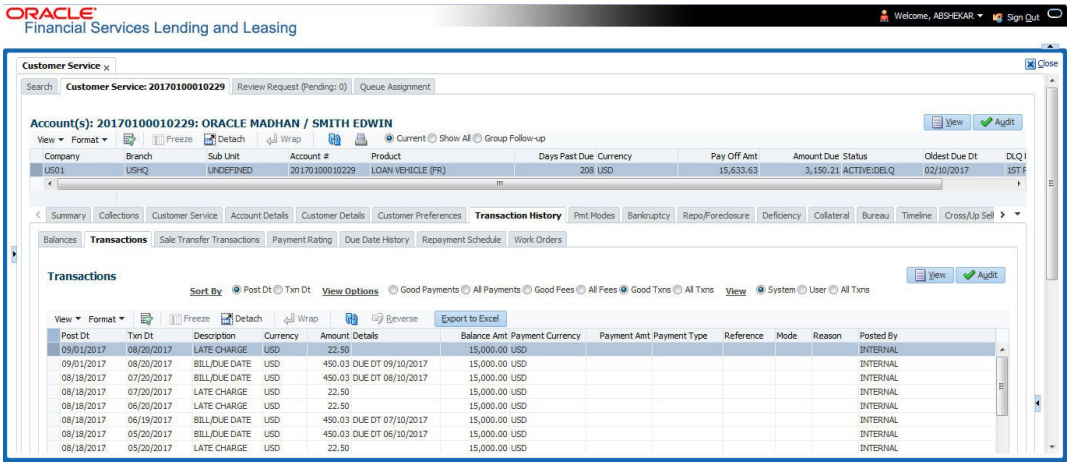
4.10.2 Transactions sub tab

The Transactions screen displays all transactions that have occurred over the life of account. Transactions can be sorted by when the transaction was created (Post Dt) or the effective date of transaction (Txn Dt). You can choose to view all transactions, filter System / User posted transactions, export account transaction details to a file, or reverse certain transactions. This information comes from the payments and advances applied to the account, maintenance tasks, and nightly processes such as billing.

To view the transaction history of an account

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

2. Click **Transaction History** tab, then click **Transactions** sub tab.



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

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

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

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

5. In the **Sort Option** section, choose **Post Dt** to sort entries on in **Transactions** section in order of when the transaction was made effective.

   -or-

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

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

In this field:	View:
Transactions section	

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

4.10.2.1 To Reverse (or Void) a Transaction

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
3. In the **Transactions** section, select the transaction you want to reverse.
4. Click **Reverse**. A confirmation dialog is displayed.
5. Click 'Yes' to reverse the transaction. On confirmation, the reversal is posted for processing.

Some transactions cannot be reversed. If a transaction cannot be reversed, the Reverse button will be dimmed when transaction is selected. If the Reverse button is unavailable, the transaction anniversary cannot be reversed.

Access to the **Reverse** button can be restricted by user responsibility and account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration screen.

(For more information, see **Txn Codes tab (Transaction Super Group screen)** section of the **Administration (System) Setup** chapter in the **Oracle Financial Services Lending and Leasing Setup Guide)**.

4.10.2.2 Voiding an Account

To void an account

Oracle Financial Services Lending and Leasing can be configured to void an account using the Reverse button on the Transaction screen.

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Transaction History** tab and then click **Transactions**.
3. In the **Transactions** section, select ACTIVE entry in the **Description** field.
4. Click **Reverse**.

On the Transactions screen, Oracle Financial Services Lending and Leasing creates an entry of REVERSE ACTIVE and reverses all transactions. The system also changes status of the account to CLOSED: VOID and changes status of the application to APPROVED-VOID (or whatever the account's last status was before funding).

To use this feature, ACTIVE _REV transaction code must be enabled and set to manual on the Transaction Super Group screen for your user responsibility and account's product type. (For more information, see the **Txn Codes tab (Transaction Super Group screen)** section of the **Administration (System) Setup** chapter in the **Oracle Financial Services Lending and Leasing Setup Guide)**.

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.

4.10.2.3 Export Account Transaction Details

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

To export account transaction details

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

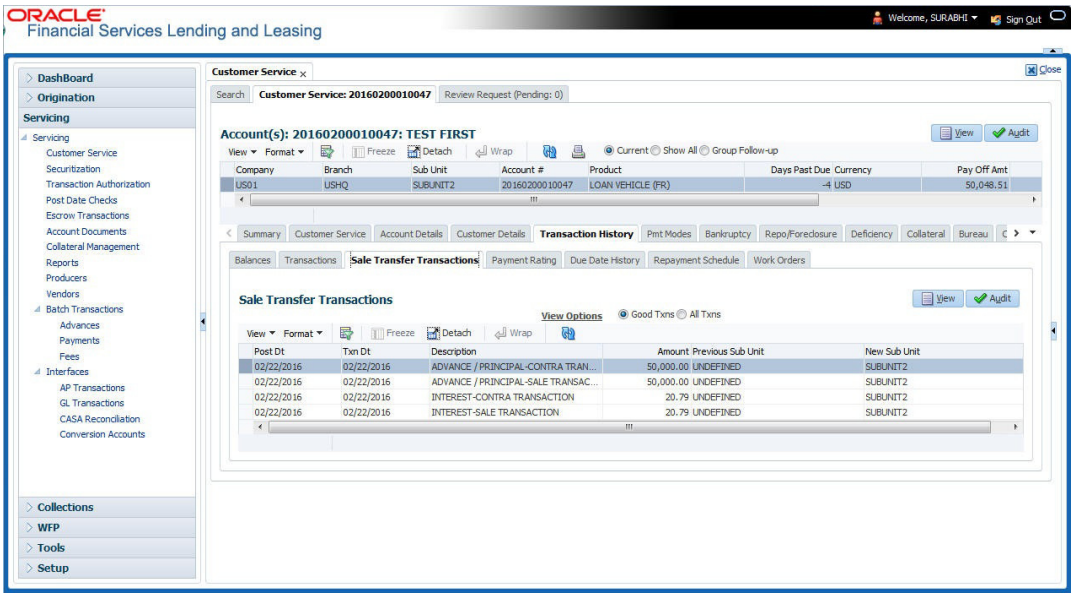
4.10.3 Sale Transfer Transactions

When an existing Sub Unit (referred to as the entity which is the source of funds for the credit application/Account) is transferred to a new Sub Unit, the balance in accounts are moved to the new Sub Unit by posting contra or reverse transactions and the same is re-posted to GL.

The sale transfer transaction sub tab displays all Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit.

To view the Sale Transfer Transaction

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



View the following information:

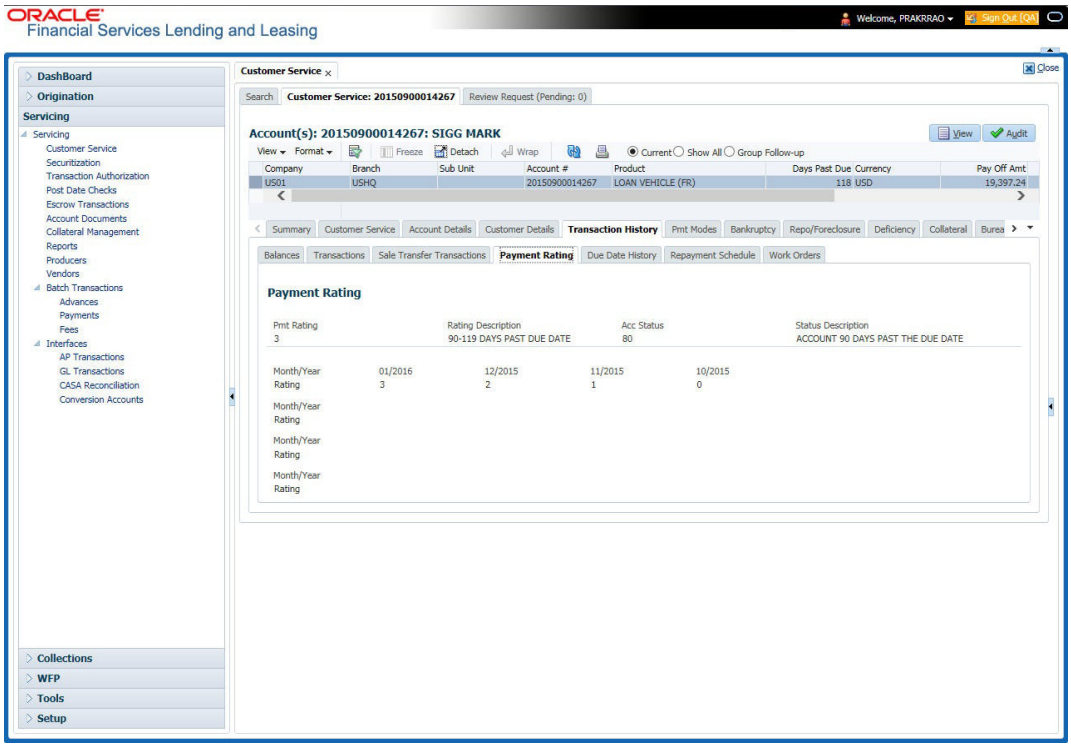
In this field:	View:
Post Dt	View the transaction post date.
Txn Dt	View the transaction date.
Description	View the description of the posted transaction.
Amount	View the balance amount in previous sub unit.
Previous Sub Unit	View the name of previous sub unit.
New Sub Unit	View the name of the new sub unit.

3. You can view the following type of sub unit transfer transactions:
   - Select **Good Txns** - System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions.
   - Select **All Txns** - System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions and Reverse Transactions.

4.10.4 Payment Rating sub tab

To view the transaction history of an account

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



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

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

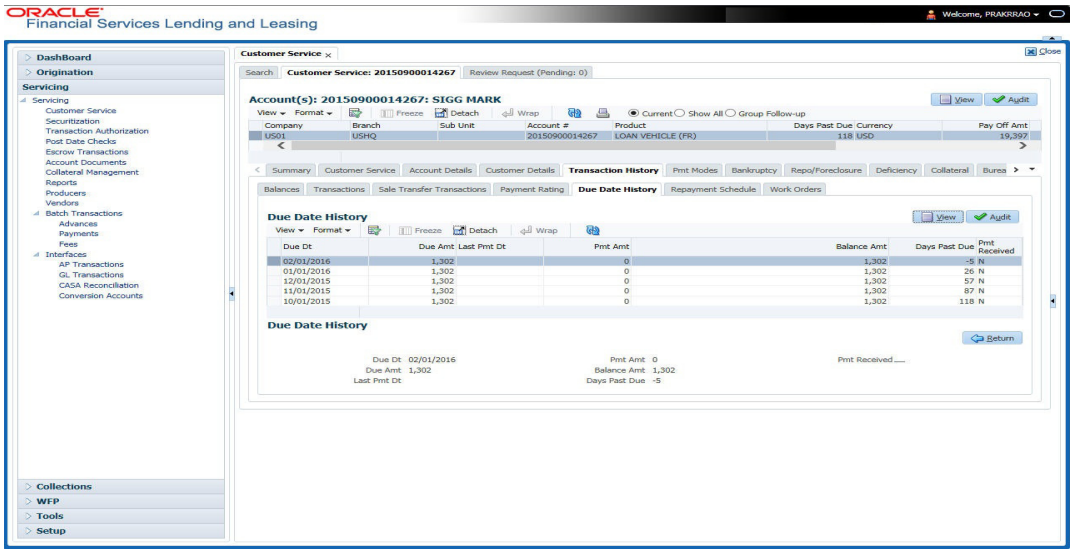
4.10.5 Due Date History sub tab

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

Due Date History sub tab displays all the dues that have crossed the system date and also the history that is currently available in Transaction History > Due Date History sub tab.

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

2. Click **Transaction History** tab, then click **Due Date History** sub tab.



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

View the following:

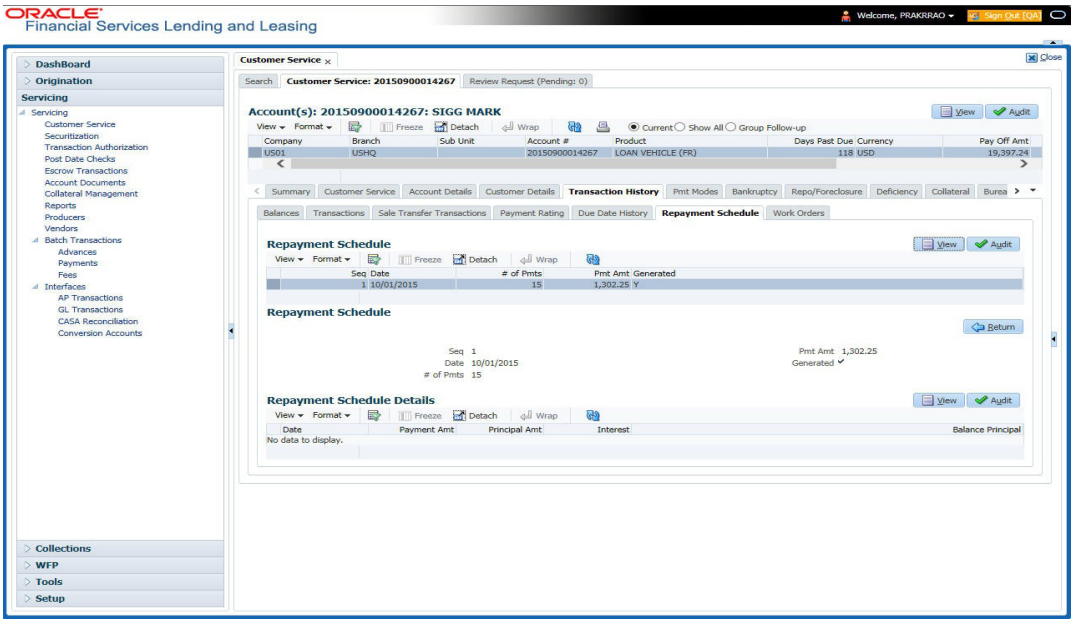
In this field:	View this:
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

4.10.6 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.

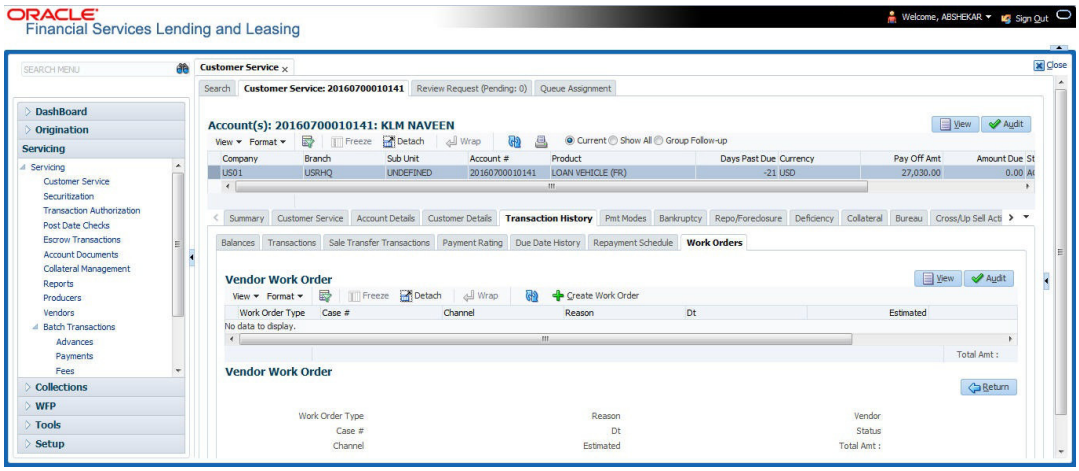
4.10.7 Work Order sub tab

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

To view the vendor work order screen

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

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



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

View the following display only information:

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

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

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

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

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

3. Click **Close** on the Vendor Management screen to return to the Customer Service screen.

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

4.11 Customer Service screen's Pmt Modes tab

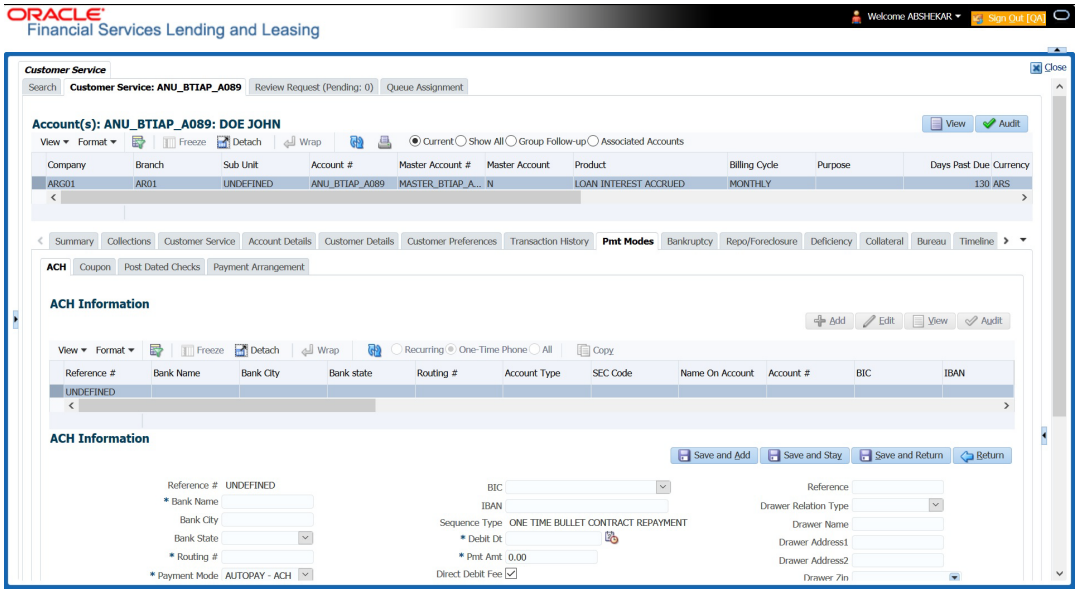
Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

4.11.1 ACH sub tab

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

To view the ACH information screen

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



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

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

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

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

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

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'.

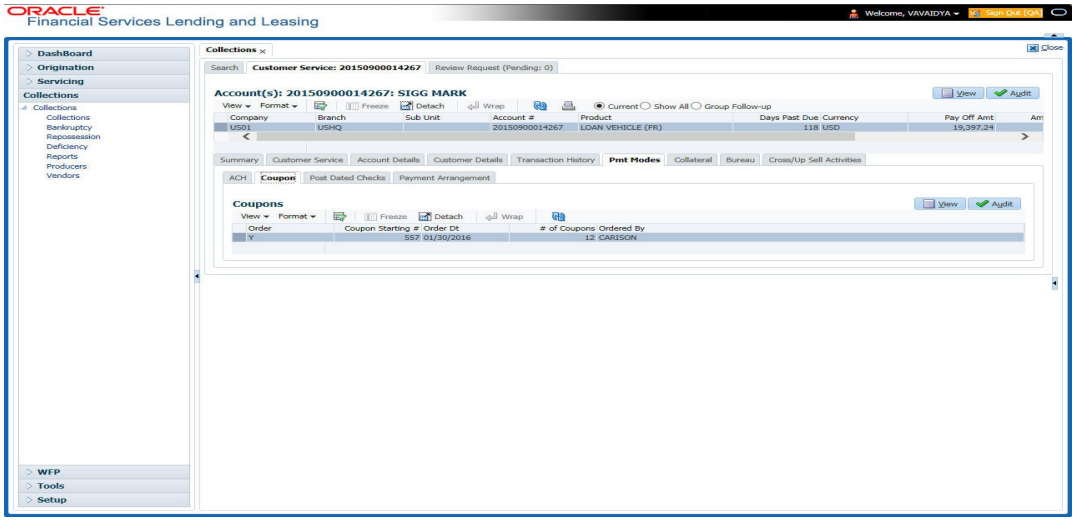
4.11.2 Coupon sub tab

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

To view the coupon screen

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

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



View the following:

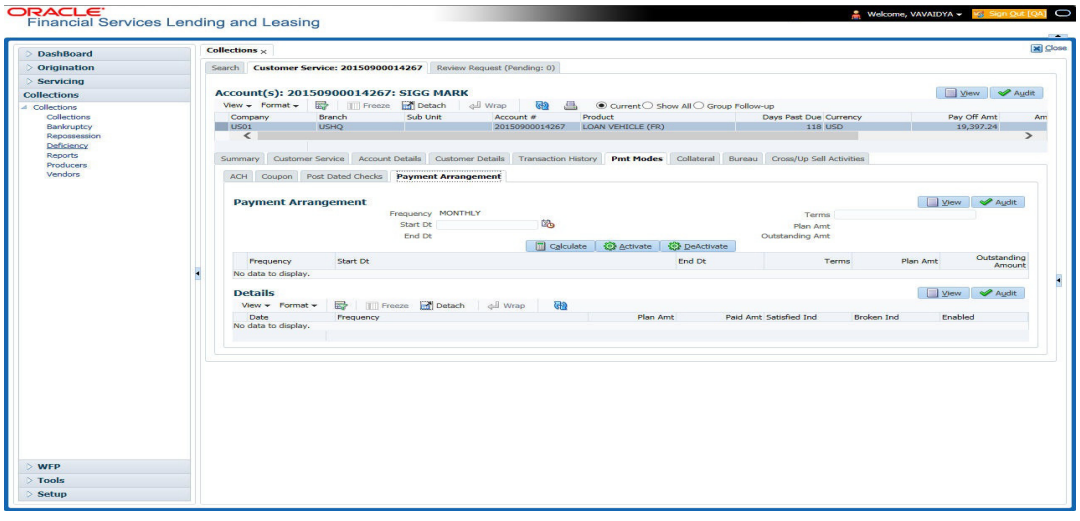
In this field:	View this:
Order	If the coupons are ordered for the selected account.
Coupon Starting #	The starting number of coupon ordered for the customer.
Order Date	The order date of the coupon.
# of Coupons	The total number of coupons ordered for the customer.
Ordered By	The person who ordered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

4.11.3 Post Dated Checks sub tab

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

To view the post dated checks details screen

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



View the following:

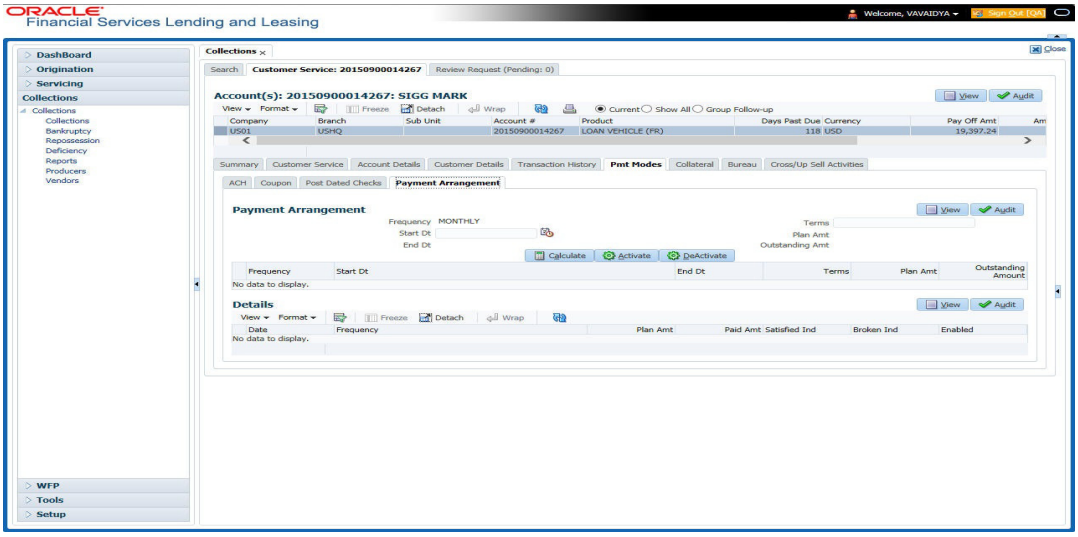
In this field:	View this:
PDC Type	The type of post dated check in use.
Status	The status of the post dated check.
Check #	The check number of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Bank Name	The bank name of the post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

4.11.4 Payment Arrangement sub tab

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

To view the Payment Arrangement details screen

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



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

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

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

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

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

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

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

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

4.12 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 Loan, 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.

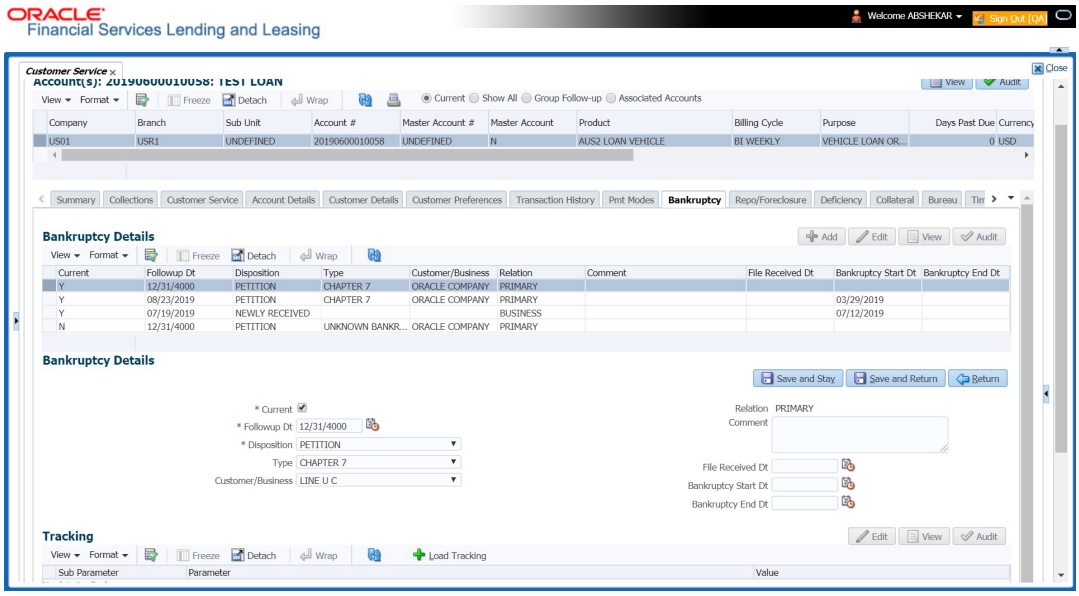
When a Bankruptcy condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be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

Field:	Do this:
File Received Dt	Select the file received date for the bankruptcy.
Bankruptcy Start Dt	Select the bankruptcy start date.
Bankruptcy End Dt	Select the bankruptcy end date.

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

4.12.1 Call Activities sub tab

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

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

4.12.2 Comments sub tab

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

For details on how to Record a Comment, refer *Comments sub tab* section in “Customer Service screen’s Customer Service tab” section.

4.12.3 Due Date History sub tab

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

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

4.13 Customer Service screen’s Repo/Foreclosure tab

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

4.13.1 Repossession sub tab

On occasion, a lender performs multiple repossessions for the same Loan. 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 Loan 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.

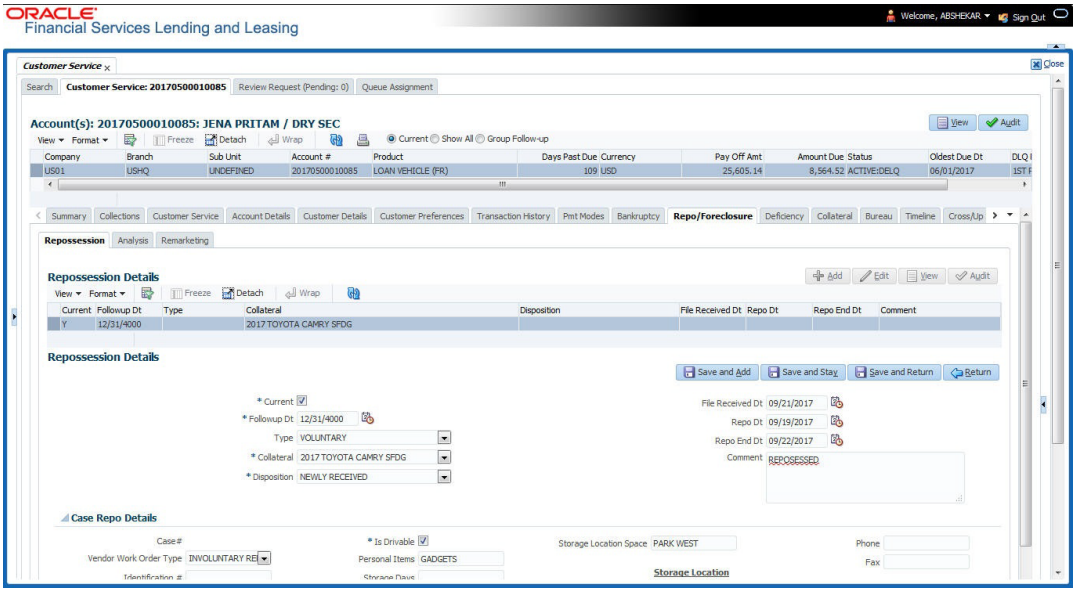
When a Repossession condition is opened on an account, the system defaults a detailed tracking record with 'Current' field enabled and 'Follow up date' defaulted to system date. The 'Disposition' is defaulted as 'NEWLY RECEIVED'. The system only adds a new detail tracking record. No processing will be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

4.13.2 Foreclosure sub tab

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

A lender can perform multiple foreclosures for the same Loan. 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 Loan account is home.

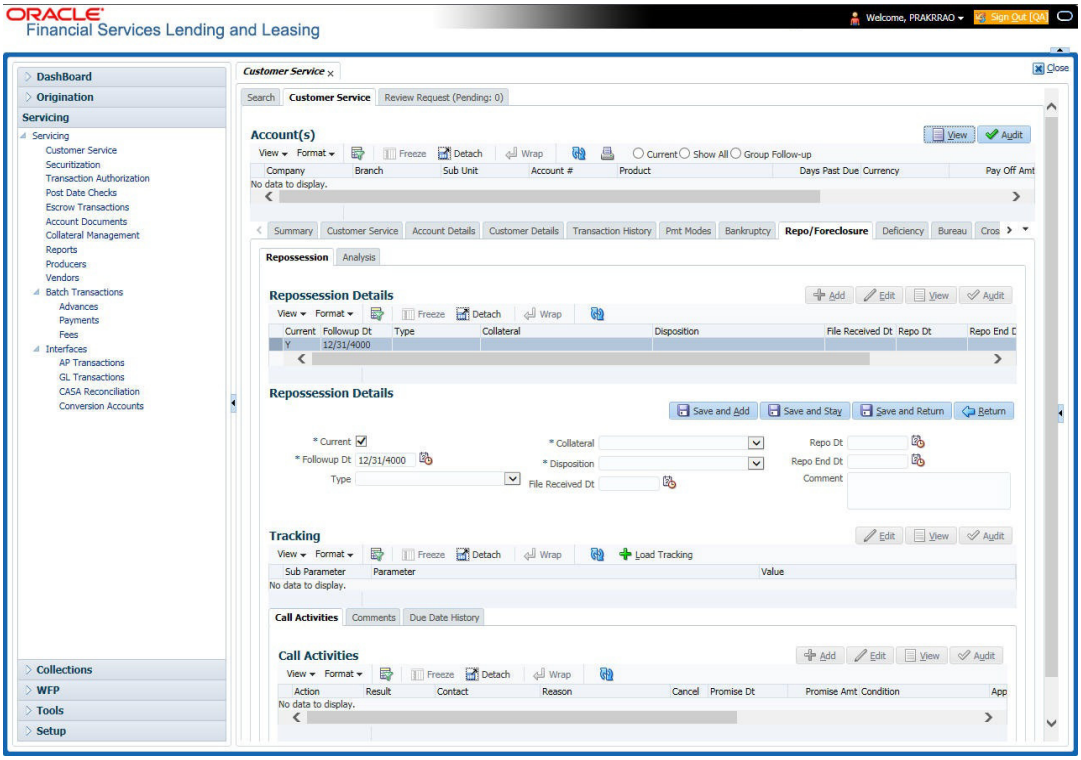
You can update the current record, but previous records cannot be modified.

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**.

4.13.3 Analysis sub tab

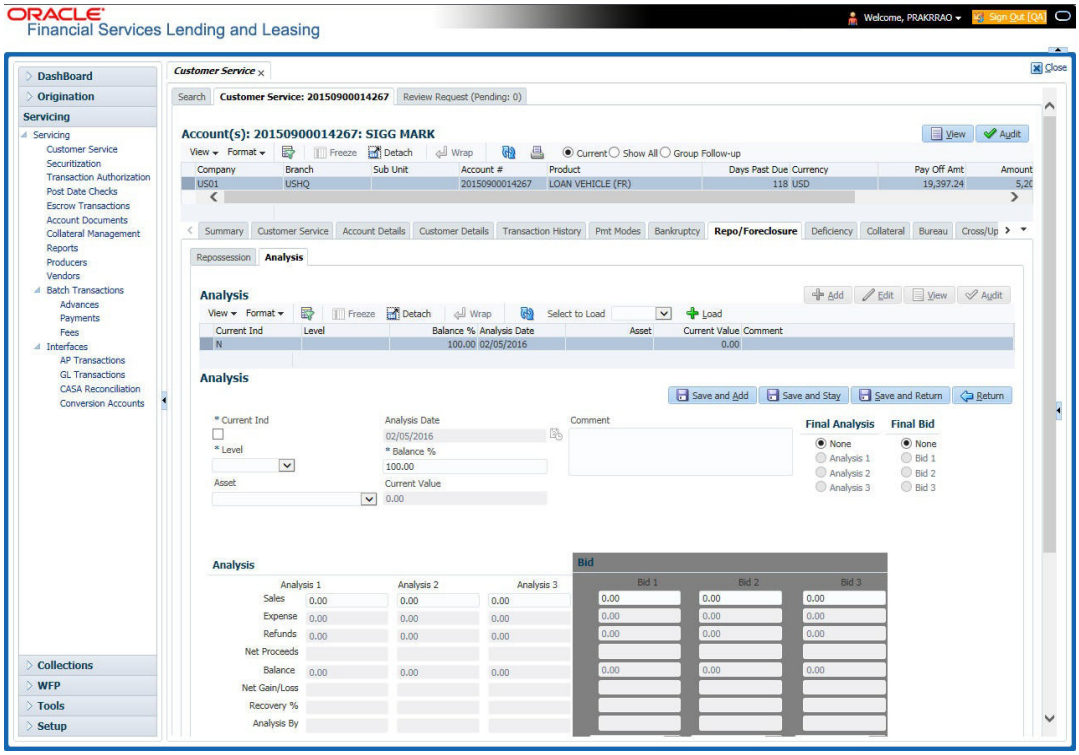
The Analysis screen enables you to create and analyze possible scenarios for re marketing and sale of the asset. This enables you to calculate the possible gain or loss in the sale of an asset. Expenses already incurred on the asset are displayed on Expenses sub screen. You can change the numbers if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

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

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

   -or-

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



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**.

4.13.4 Remarketing sub tab

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

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

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

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

4.13.5 Call Activities sub tab

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

For details on how to Record a Call Activity, refer *Call Activities sub tab* section in "Customer Service screen's Customer Service tab" section.

4.13.6 Comments sub tab

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

For details on how to Record a Comment, refer *Comments sub tab* section in "Customer Service screen's Customer Service tab" section.

4.13.7 Due Date History sub tab

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

For more details, refer *Due Date History sub tab* section in "Customer Service screen's Transaction History tab" section.

4.14 Customer Service screen's Deficiency tab

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

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

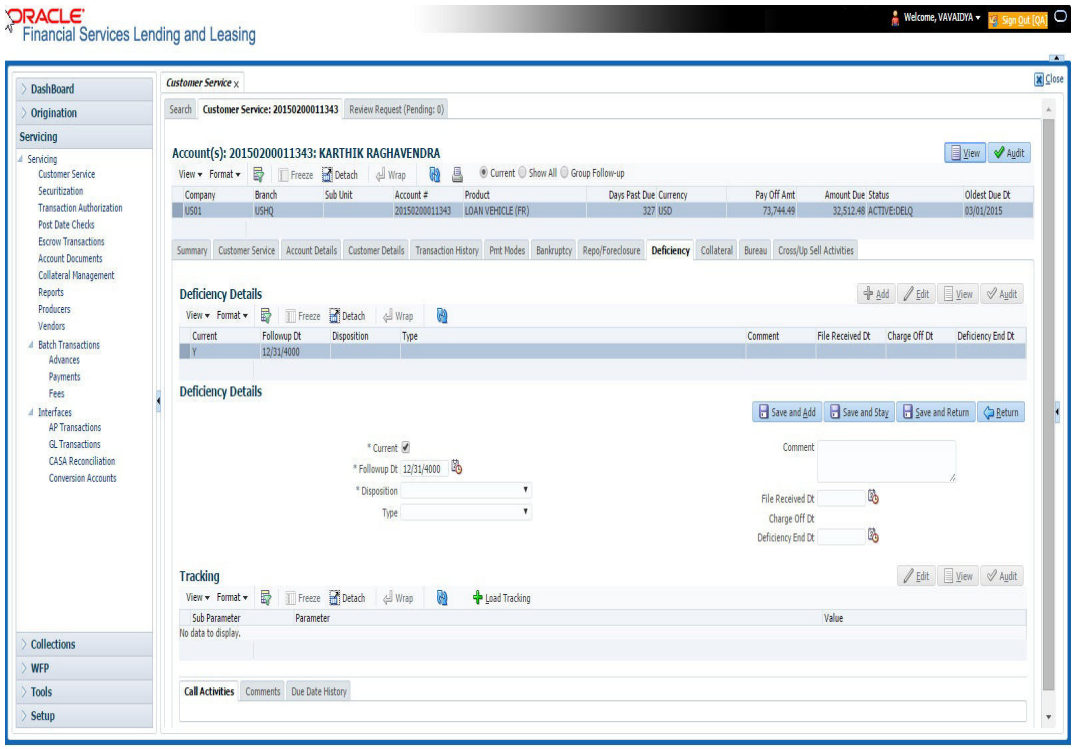
Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

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

To enter deficiency details for an account

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

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



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.

In this field:	Do this:
Deficiency End Dt	Specify the deficiency end date.

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

4.14.1 Call Activities sub tab

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

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

4.14.2 Comments sub tab

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

For details on how to Record a Comment, refer *Comments sub tab* section in “Customer Service screen’s Customer Service tab” section.

4.14.3 Due Date History sub tab

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

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

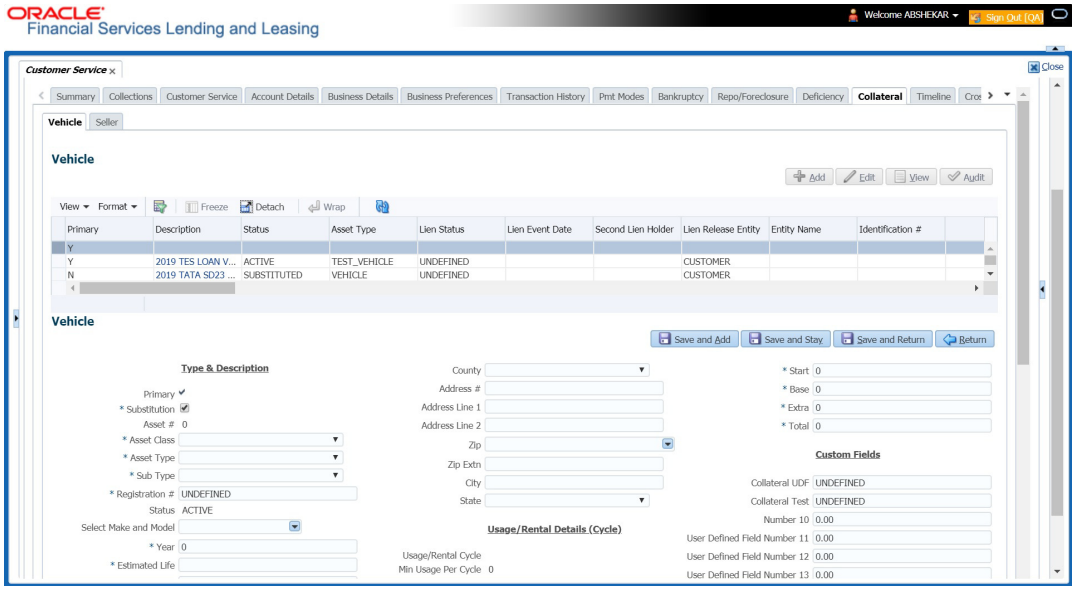
4.15 Customer Service screen’s Collateral tab

The Collateral screen displays collateral information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the Vehicle/Home/Other and Seller sub tabs. The Vehicle and Other sub tabs further consists of Valuation and Tracking sub tabs. The Collateral tab appears only for the secured loan accounts.

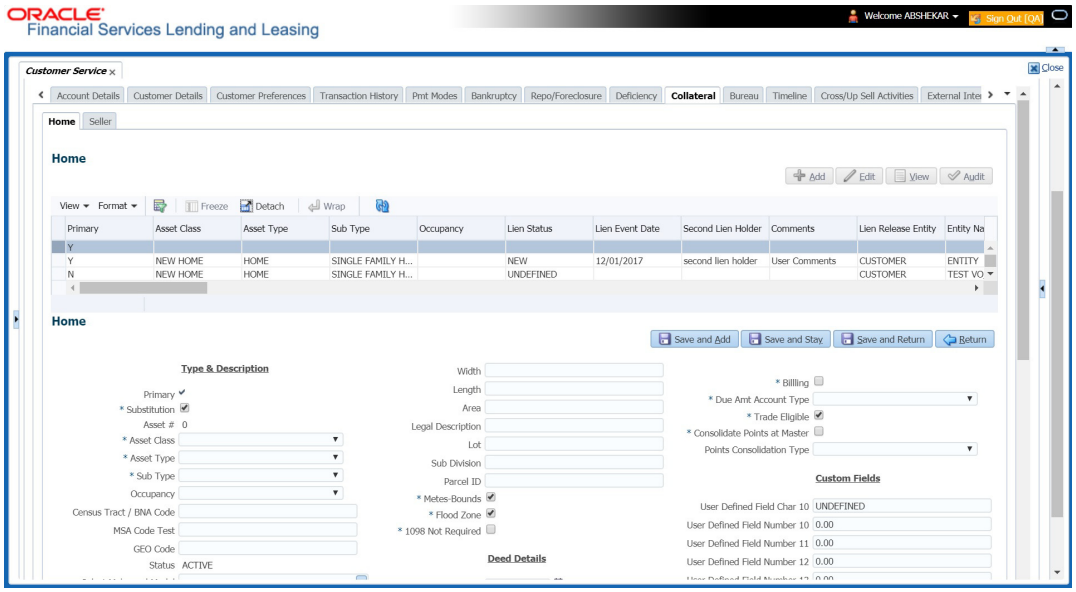
To view the collateral details

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

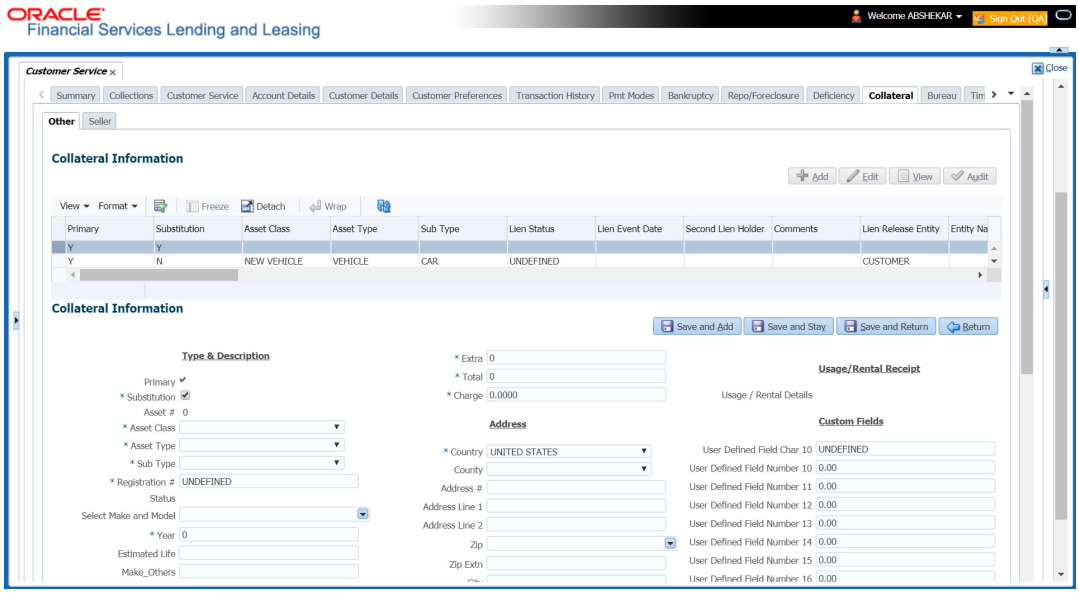
2. Click **Collateral** tab. System displays the following screen:
   If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:



– 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.

4.15.1 Valuation sub tab

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

To view the collateral or asset valuation for an account

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

In this field:	View this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	The valuation date of the vehicle.
Source	The valuation source.
Edition	The valuation edition.

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

Note

Assets can have exactly one current valuation.

4.15.2 Tracking sub tab

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

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

To view the collateral or asset tracking for an account

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

In this field:	View this:
Tracking Items section	

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

4.15.3 Vacation Ownership tab

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

In Vacation Ownership or Timeshare industry, 'points' represent monetary equivalent value and in a points-based timeshare ownership system, members/owners use the allotted points to exchange/trade collaterals. OFSLL uses these points for 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.

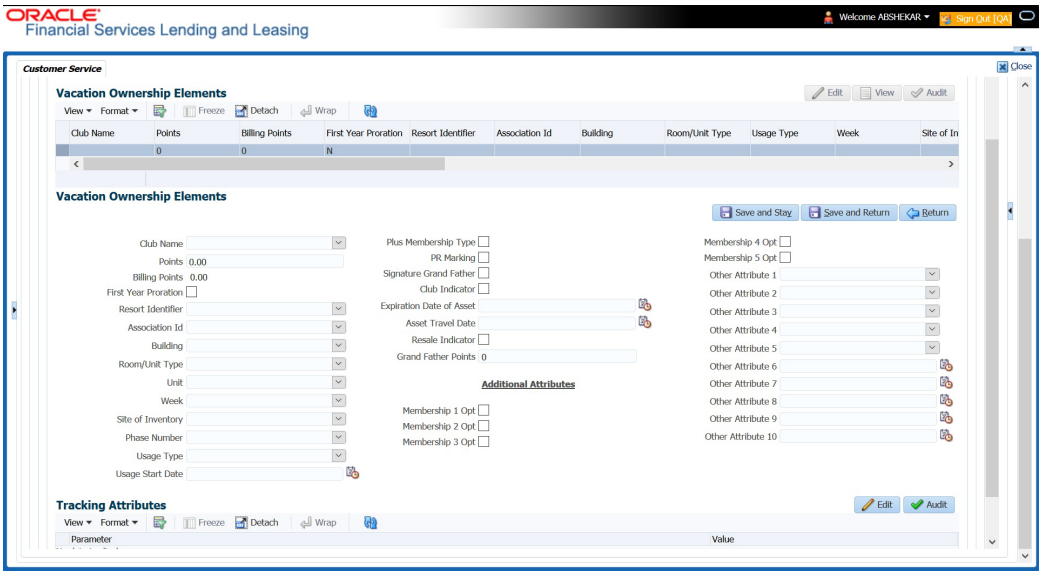
Data in Vacation Ownership tab can also be populated from the following options:

- 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.		

4.15.3.1 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.

4.15.4 Seller sub tab

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

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

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

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

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

4.16 Customer Service screen's Bureau tab

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

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Bureau** tab.
3. In the **View Report** section:
   – Click **Servicing** to view credit reports generated with the Customer Service screen.

   -or-

   – Click Origination to view credit reports generated during Loan origination.
4. In the **Bureau Details** section, select the report you want to view. The system displays report as a text file in the Text Report section.

To request a manual credit bureau report

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

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

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

Note

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

6. If you want to receive a copy of a previously pulled credit bureau report, enter credit bureau reorder number in the Credit Bureau Reorder # field on the Bureau Details section.

7. Click **Save**.

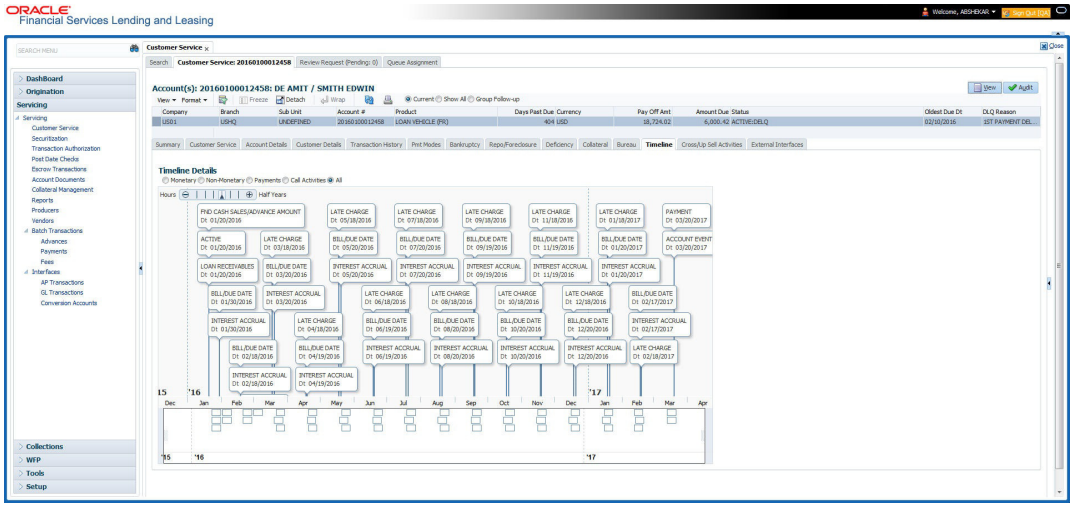
You can print the report by selecting the report and clicking on **Print Report**.

4.17 Customer Service screen's Timeline tab

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

To view account timeline

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



The Timeline Details section facilitates and displays the following options:

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

4.18 Customer Service screen's Cross/Up Sell Activities tab

The Customer Service screen's Cross/Up Sell Activities tab enables you to view and edit all the captured marketing trigger based events for respective customers linked primary accounts.

Oracle Financial Services Lending and Leasing Application has been integrated with a third party database marketing solutions provider to receive monitoring triggers related to marketing based call activities. Primarily the active customer details are shared through an input file and corresponding monitoring triggers data within the processed customer input file are uploaded back into designated location of OFSLL database through an automated interface.

The Customer Service screen's Cross/Up Sell Activities tab displays the first 10 marketing trigger based call activities with the opportunity details and follow-up requirements. You can select **View All** check box to view all the 'active' and 'closed' call activities.

4.18.1 Edit Cross/Up Sell Activity

To edit a reported Cross/Up Sell Activity

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

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

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

4.18.2 Create Simple Application

You can use the call activity data and directly initiate the Loan 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 Loan Origination User Manual.

4.18.3 Close Opportunity

You can close an opportunity based on the response received from customer and if there are no follow-ups required. However, you can close an opportunity and de-link the same from an account only when all the records are closed.

To close an opportunity

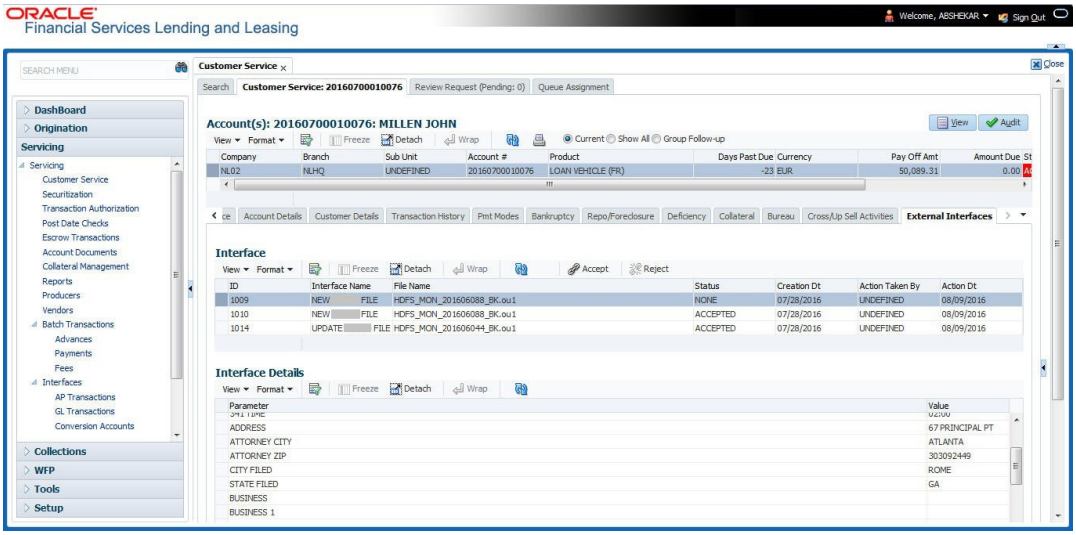
1. Open the **Customer Service** screen and load the account you want to work with.
2. On the Customer Service screen, click **Cross/Up Sell Activitie**s tab.
3. Ensure that all the records are marked as closed and click **Close Opportunity**.

4.19 Customer Service screen's External Interfaces tab

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

Oracle Financial Services Lending and Leasing has been integrated with a third party system to explicitly fetch the account specific information through an input data file. A set of automated batch jobs which are scheduled at regular intervals pulls the data shared by external system and populates in the respective account in Customer Service > External

Interfaces tab. For more information on available Batch Jobs, refer to Setup Guide > Administration > System > Batch Jobs section.



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

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

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

4.19.1 Accept or Reject Bankruptcy Details

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

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

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

To Accept Bankruptcy Details

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

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

4.20 Review Request

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

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

Note

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

4.20.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

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

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

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

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

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

Action Section

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

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to **CLOSED** and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to **COMPLETED** and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

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

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

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

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.

Fields	Descriptions
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

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

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

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

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

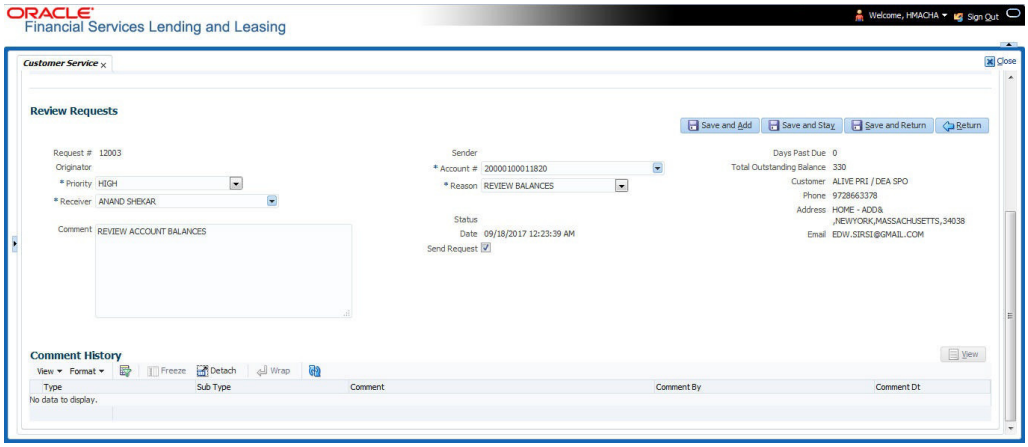
Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The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

4.20.2 Create and Send Review Request

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

To Create and Send Review Request

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



2. In the Review Requests section, select ‘Originator’.
3. Click ‘ADD’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester’s user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting ‘Forwarded only’ check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Days Past Due Total Outstanding Balance Customer Phone Address Email
Reason	Select the purpose for request from drop-down list.

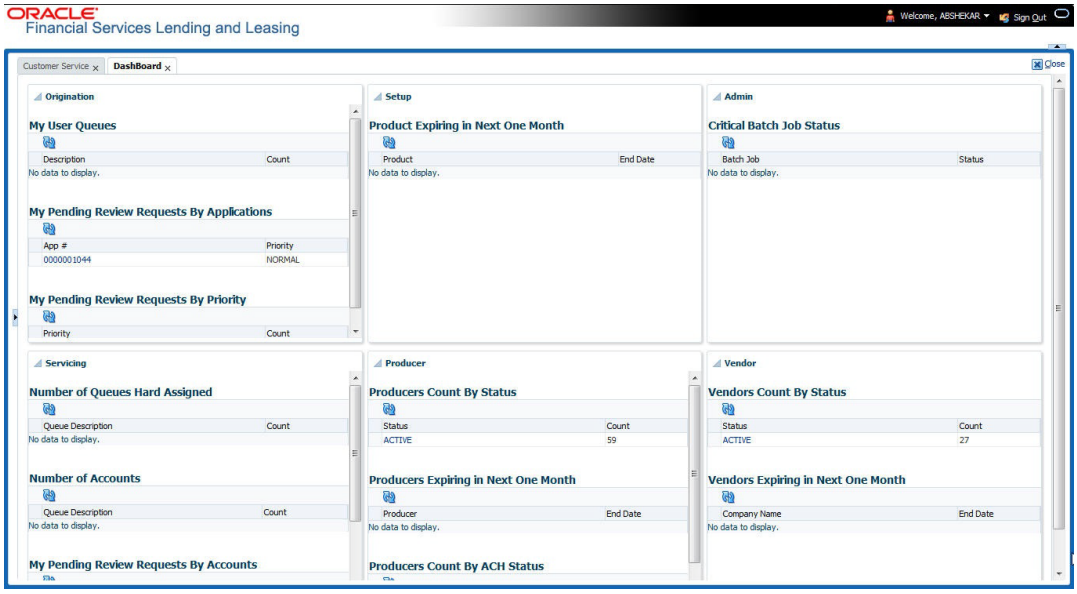
In this field:	View this:
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

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

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

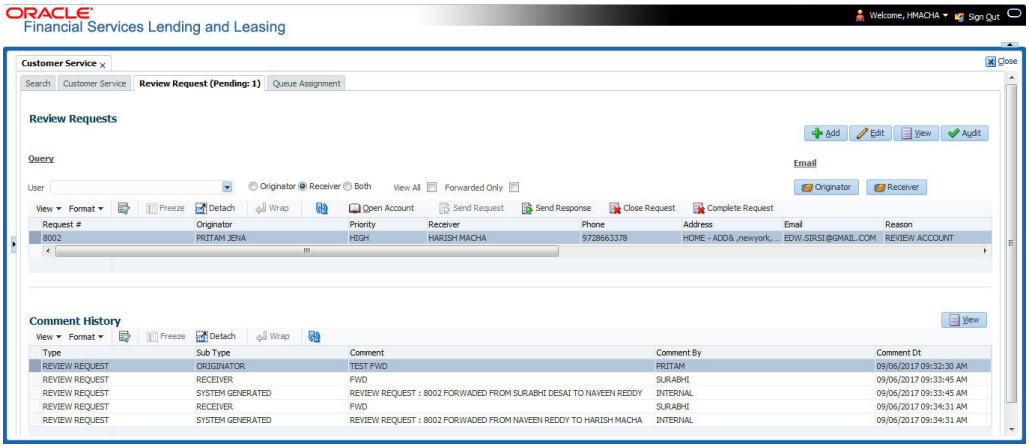
4.20.3 Reviewing a Request

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



To review requests

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



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

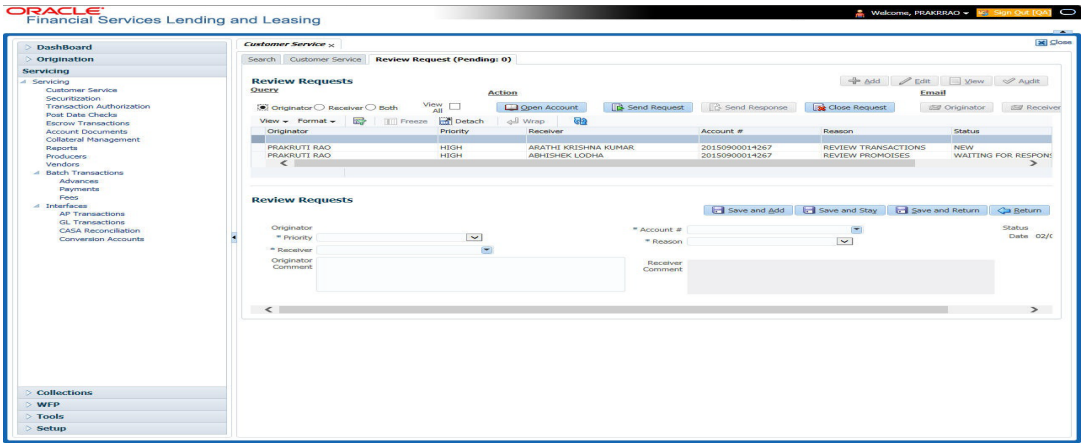
4.20.4 Responding to Review Request

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

However, system also allows 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.

4.20.5 Reassign Review Request

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

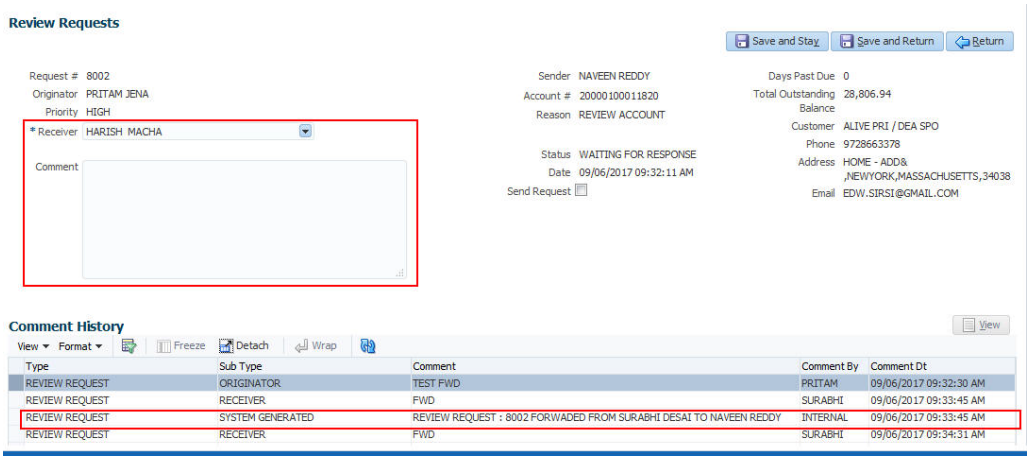
When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a ‘Sender’, you can view the reassigned review requests by selecting the ‘Forwarded Only’ check box in Query section. Also, on reassigning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

Note

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

To reassign review request

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.

4.20.6 E-mailing Review Request

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

To e-mail a review request

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

   -or-
3. Click ‘Receiver’ to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

4.20.7 Closing Review Request

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

To close a review request

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

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

4.20.8 Complete Review Request

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

To complete a review request

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

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

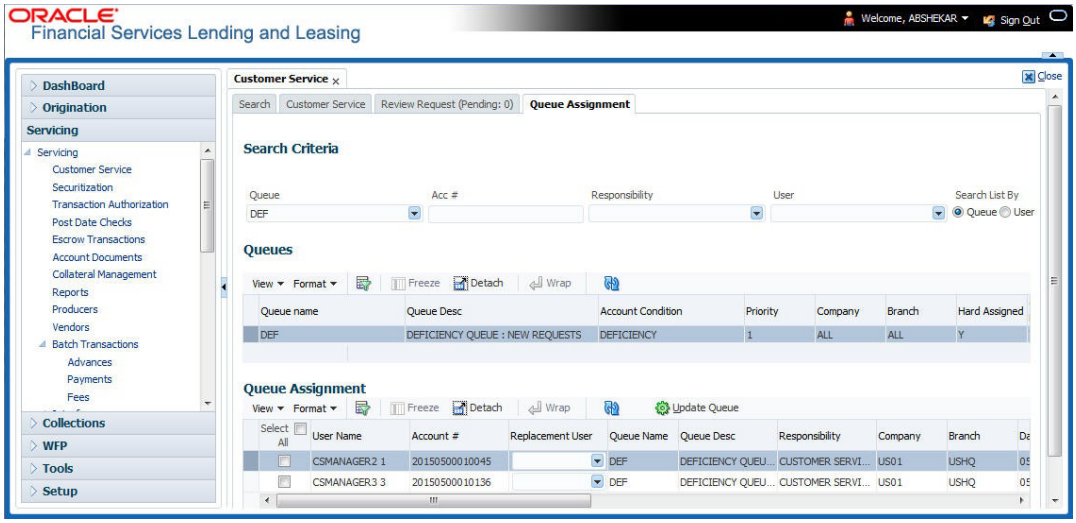
4.21 Queue Assignment

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

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

Navigating to Queue Assignment

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



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

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

4.21.1 Using Queue Search

In the Search Criteria section, you can primarily use the ‘Search List By’ filter to search based on either ‘Queues’ or ‘Users’ maintained in the system. Depending on the option selected, you

can further filter your search using the following list of parameters and query the database by providing one or more parameter values.

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

Note

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

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

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

Remove Account Filter

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

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

4.21.2 Queues sub tab

The Queues sub tab displays the search results for the specified search criteria and contains 'Enabled' and 'Hard Assigned' customer servicing queues with the following details:

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

4.21.3 Criteria sub tab

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

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.
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.

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

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

4.21.4 Queue Assignment sub tab

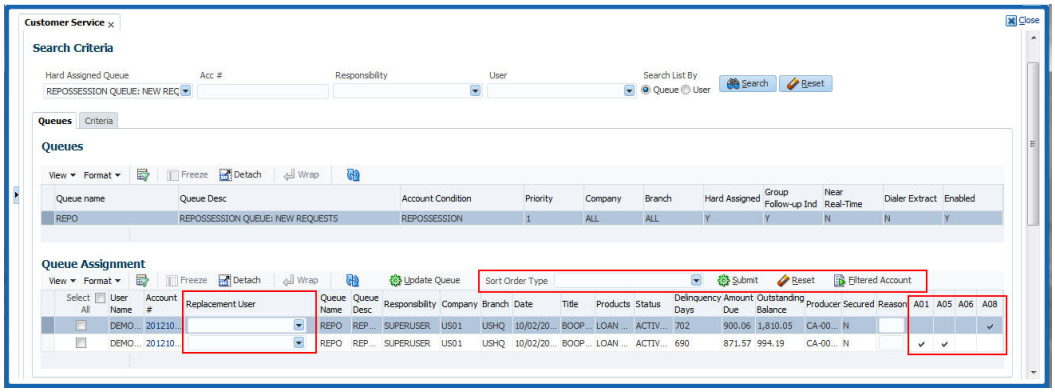
The Queue Assignment section, displays the user accounts associated with the selected queue and consists of the following details:

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

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

- Reassign Users in Queue
- Filter Accounts based on Queue Criteria
- View Accounts in Sort Order Sequence

- Track Activity Status



4.21.5 Reassign Users in Queue

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

4.21.5.1 Replace User in Queue

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

4.21.5.2 Bulk Replace Queue Users

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

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

- Alert flag as ‘N’
- Type
- Sub Type

- Comment Format QUEUE USER CHANGED FROM XXX TO YYY BECAUSE OF <<REASON>> ON <<DATEFORMAT>>

4.21.6 Filter Accounts based on Queue Criteria

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

4.21.7 View Accounts in Sort Order Sequence

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

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

On reviewing the account details, you can further navigate to the subsequent accounts in the sequence by clicking 'Filtered Account' button in Right-Splitter window > Quick Search section. Successively, clicking 'Filtered Account' button displays all the accounts and when the last account is reached, a message is displayed indicating 'There is no account in this queue'.

4.21.8 Track Activity Status

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

Note

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

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

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

5. Collections

5.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

After an application completes the Loan 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.

5.2 Search Tab

There are two types of search available.

- Account
- Customer

5.2.1 Searching for a Customer or Account

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

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

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

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

5.3 Customer Service screen

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

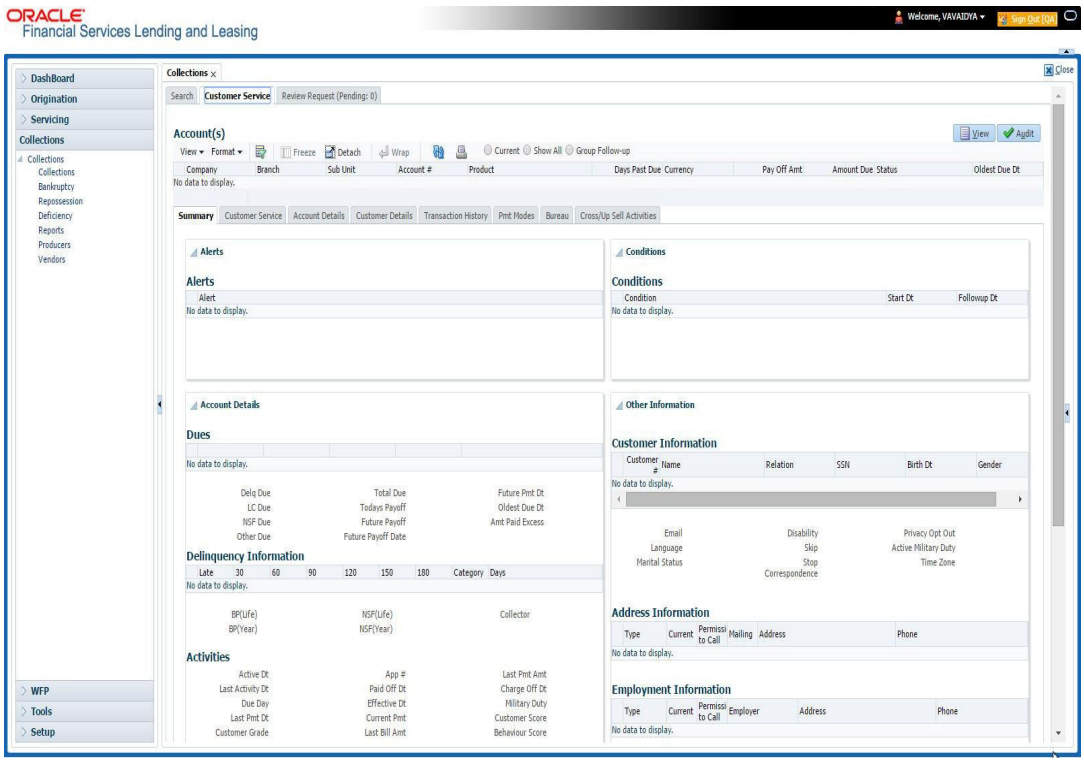
The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

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

For details on this screen refer Customer Service screen section in ***Customer Service*** *chapter.*

5.4 Customer Service screen's Summary tab

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



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

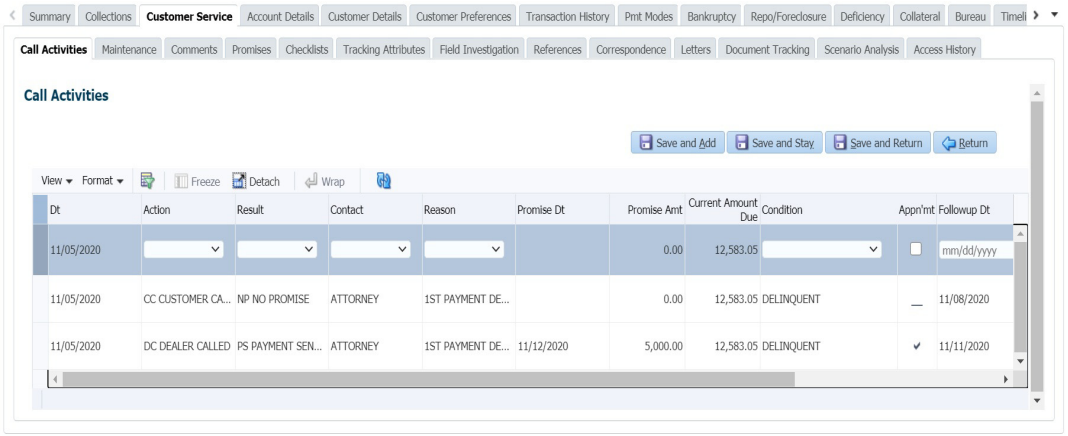
5.5 Customer Service screen's Customer Service tab

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

5.5.0.1 Recording a Call Activity

To record a call activity

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



*For details on this screen refer Customer Service screen's Customer Service tab section in **Customer Service** chapter.*

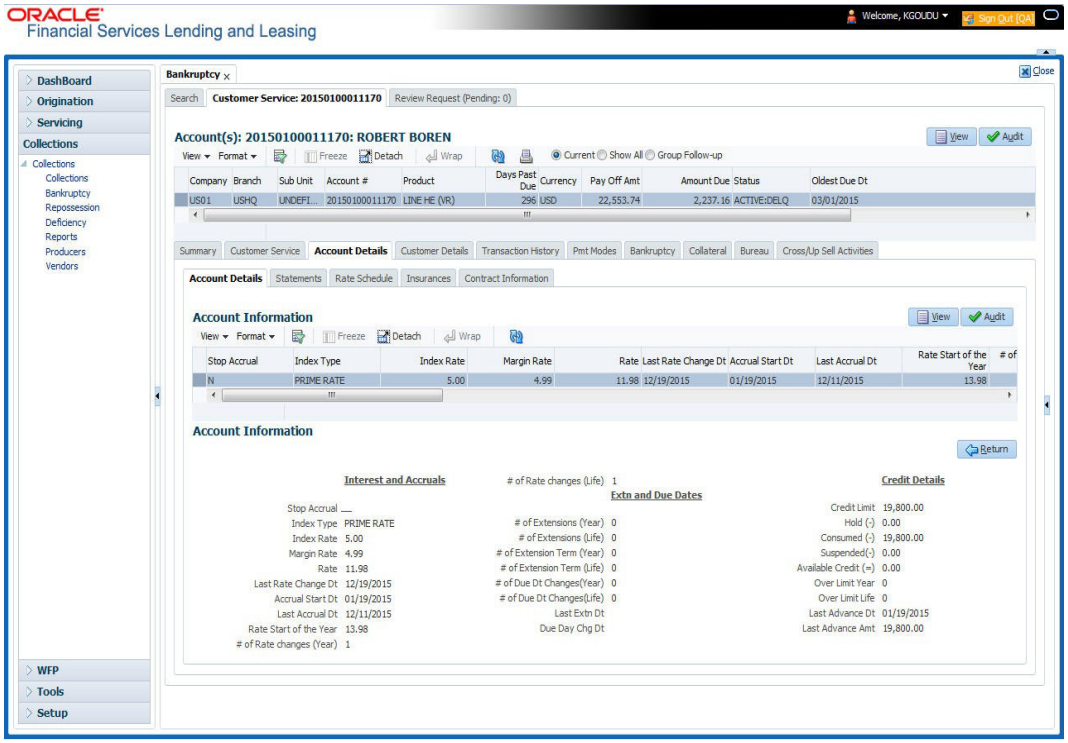
5.6 Customer Service screen's Account Details tab

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

5.6.1 Account Details sub tab

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

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



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

5.7 Customer Service screen's Customer Details tab

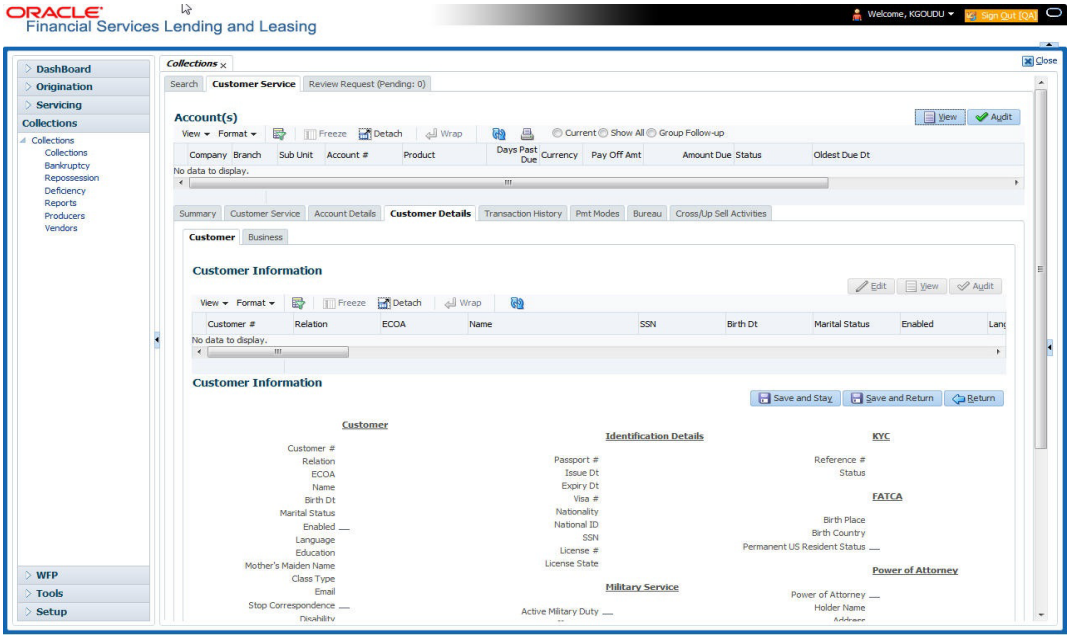
Open the **Customer Service** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

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

To view or edit customer information

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

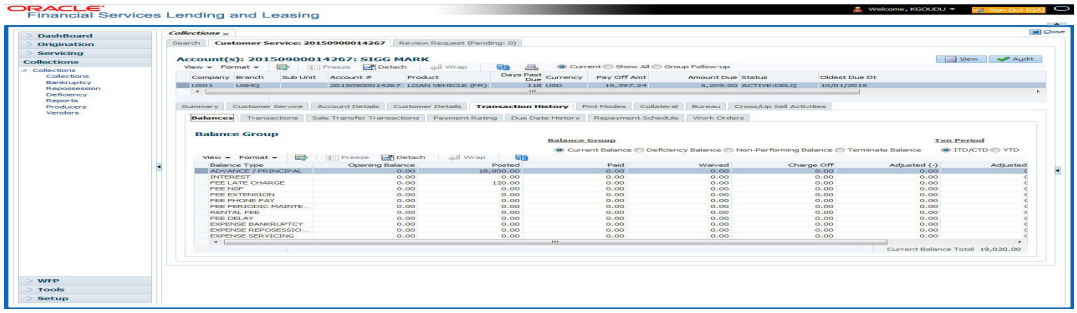
2. Click **Customer Details** sub tab.



*For details on this screen refer Customer Service screen's Customer/Business Details tab section in **Customer Service** chapter.*

5.8 Customer Service screen's Transaction History tab

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



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

5.9 Customer Service screen's Pmt Modes tab

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

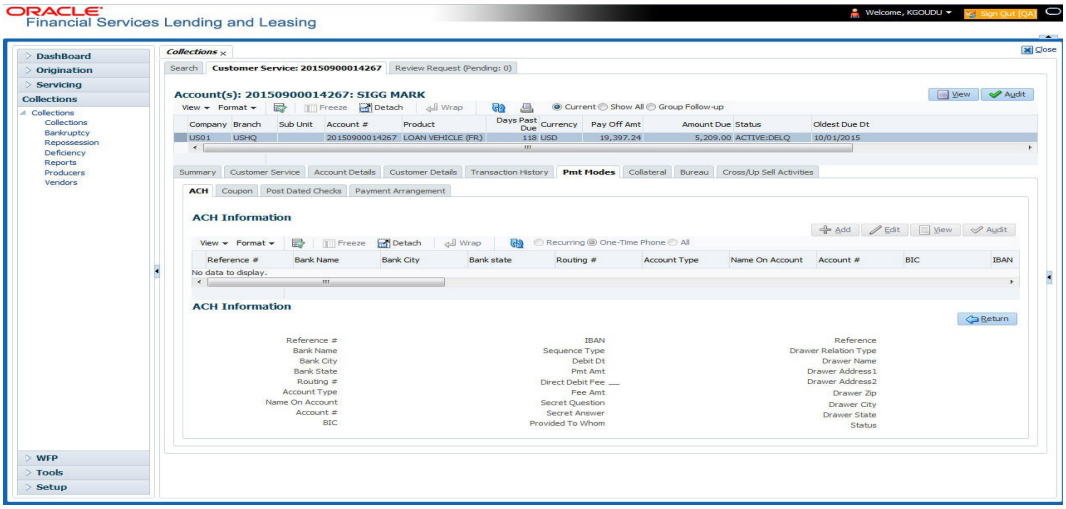
5.9.1 ACH sub tab

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

To view the ACH information screen

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

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



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

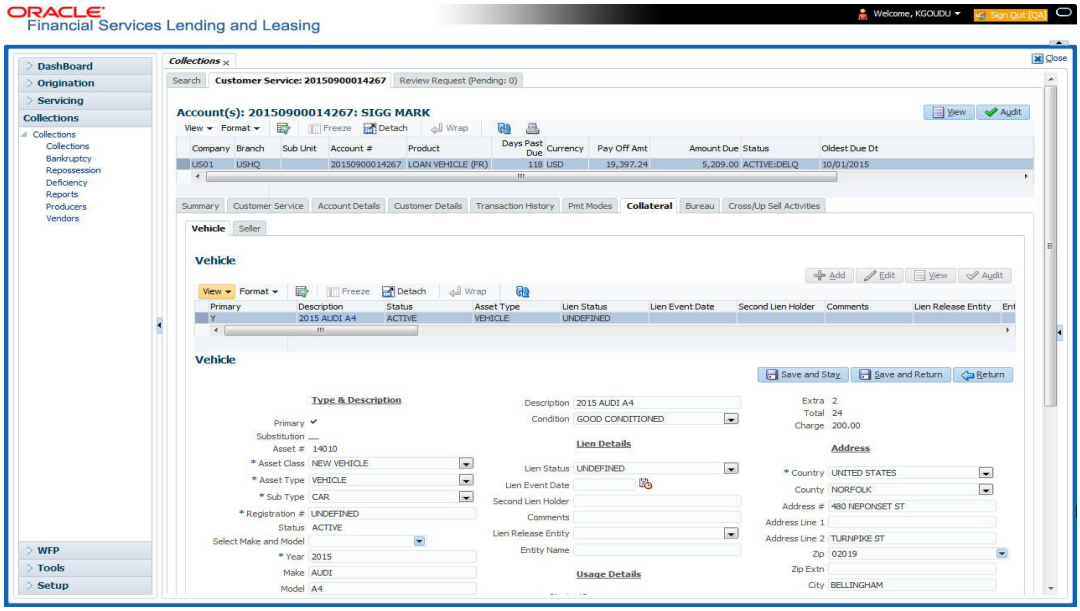
5.10 Customer Service screen's Collateral tab

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

The Collateral tab appears only for the secured loan accounts.

To view the collateral details

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



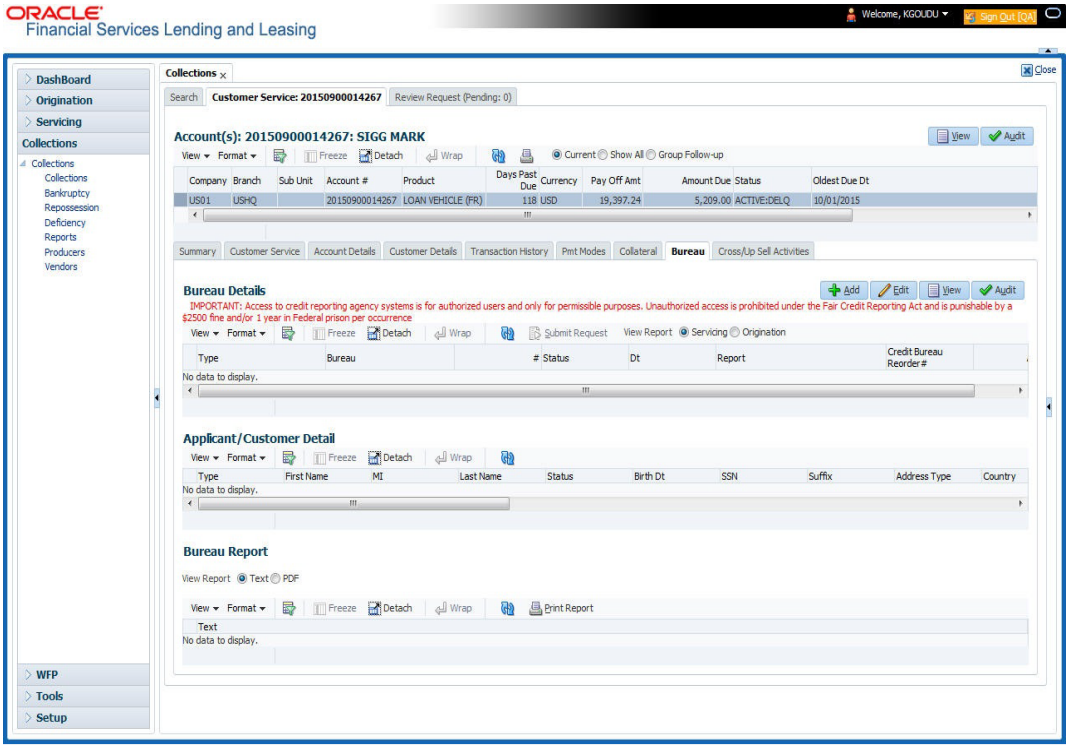
*For details on this screen refer Customer Service screen's Collateral tab section in **Customer Service** chapter.*

5.11 Customer Service screen's Bureau tab

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

To view an existing credit bureau report

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



3. *For details on this screen refer Customer Service screen's Collateral tab section in **Customer Service** chapter.*

5.12 Review Request

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

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request

- Closing Review Request
- Complete Review Request

Note

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

5.12.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

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

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

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

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

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

Action Section

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

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

Email Section

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

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

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

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.

Fields	Descriptions
Email	Applicant's email in the review request.
Status	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.

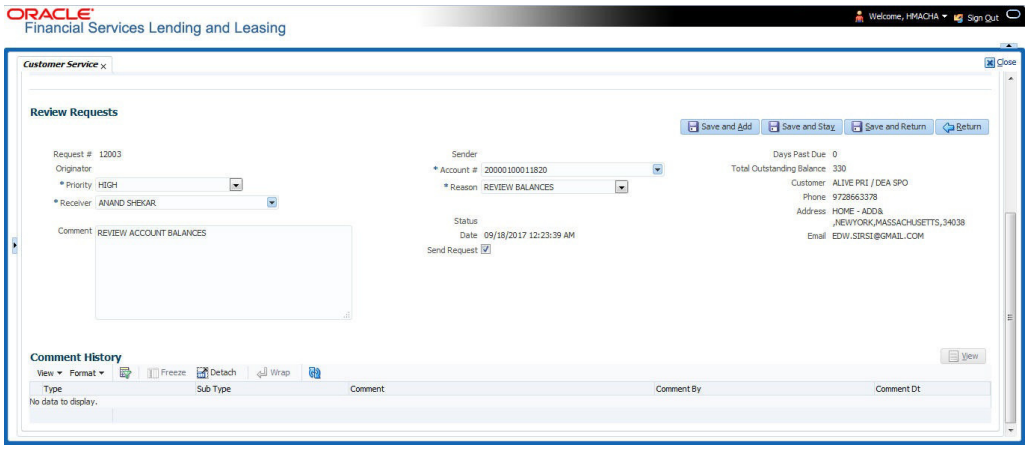
Comments From	Descriptions
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id>.
Comment By	View the user who has posted the comment. SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

5.12.2 Create and Send Review Request

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

To Create and Send Review Request

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



2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.

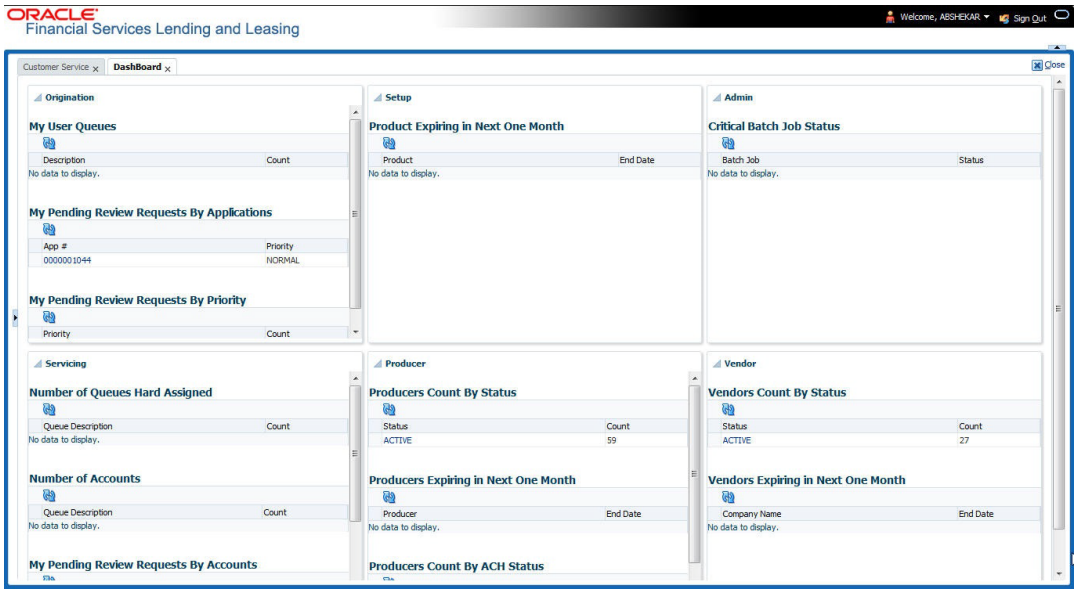
In this field:	View this:
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. Note: A forwarded review request can only be viewed in the 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.

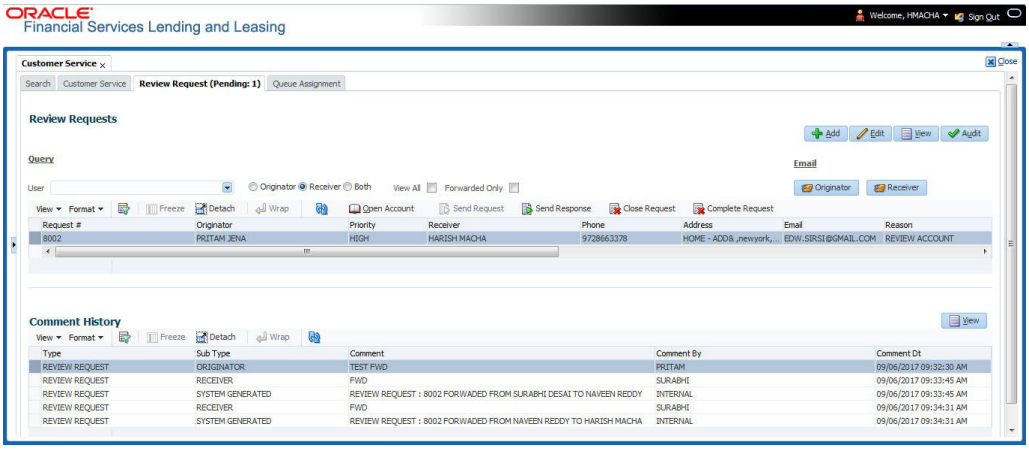
5.12.3 Reviewing a Request

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



To review requests

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



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

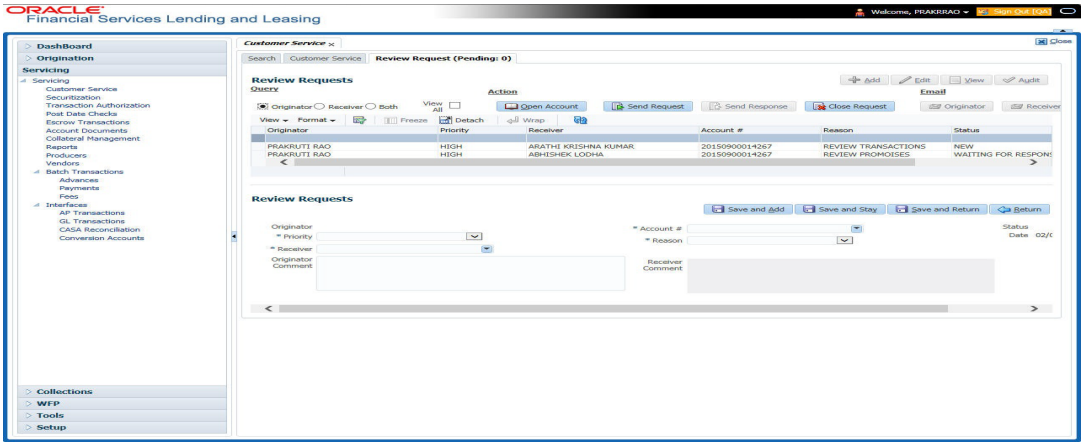
5.12.4 Responding to Review Request

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

However, system also allows 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.

5.12.5 Reassign Review Request

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

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

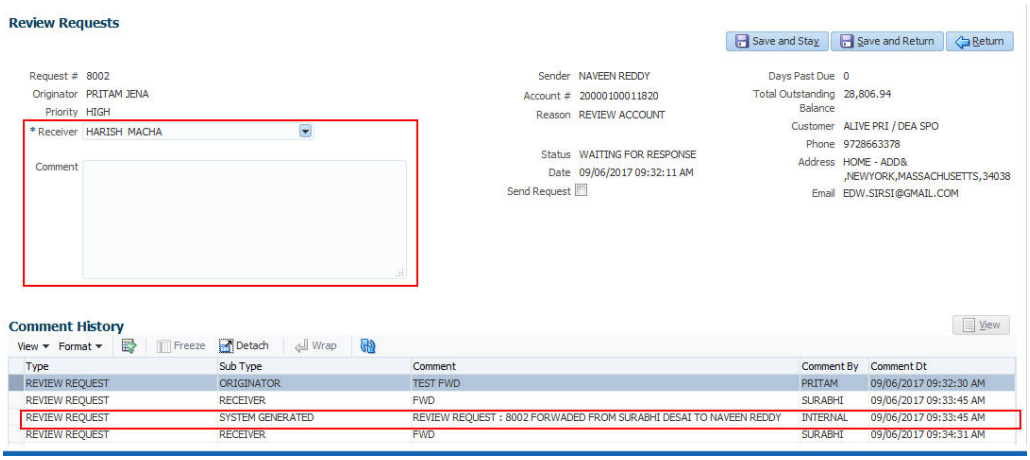
Note

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

To reassign review request

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

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



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

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

5.12.6 E-mailing Review Request

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

To e-mail a review request

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

   -or-
3. Click ‘Receiver’ to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

5.12.7 Closing Review Request

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

To close a review request

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

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

5.12.8 Complete Review Request

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

To complete a review request

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

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

6. Bankruptcy

6.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

After an application completes the Loan 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.

6.2 Search Tab

There are two types of search available.

- Account
- Customer

6.2.1 Searching for a Customer or Account

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

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

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

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

6.3 Customer Service screen

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

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

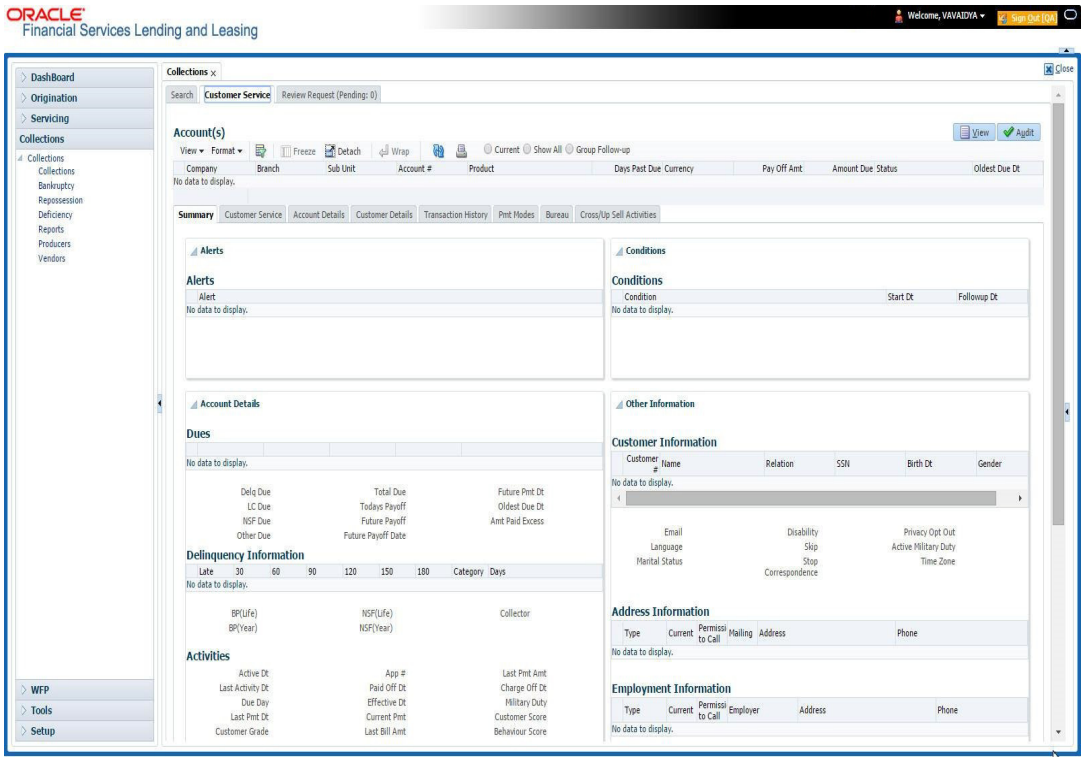
To view account details in the Account(s) and Customer(s) sections, open **Bankruptcy** screen and load the account you want to work with.

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

*For details on this screen refer Customer Service screen section in **Customer Service** chapter.*

6.4 Customer Service screen's Summary tab

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



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

6.5 Customer Service screen's Customer Service tab

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

6.5.1 Call Activities sub tab

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

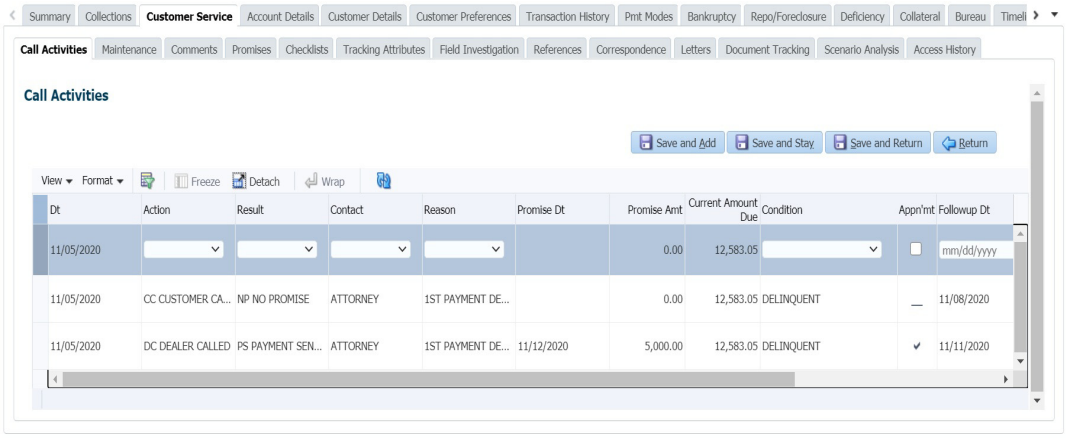
Each action and result has a code and description. The code for call action and call result is what appears on the Call Activity sub screen.

6.5.1.1 Recording a Call Activity

To record a call activity

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

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



For details on this screen refer Customer Service screen's Customer Service tab section in Customer Service chapter.

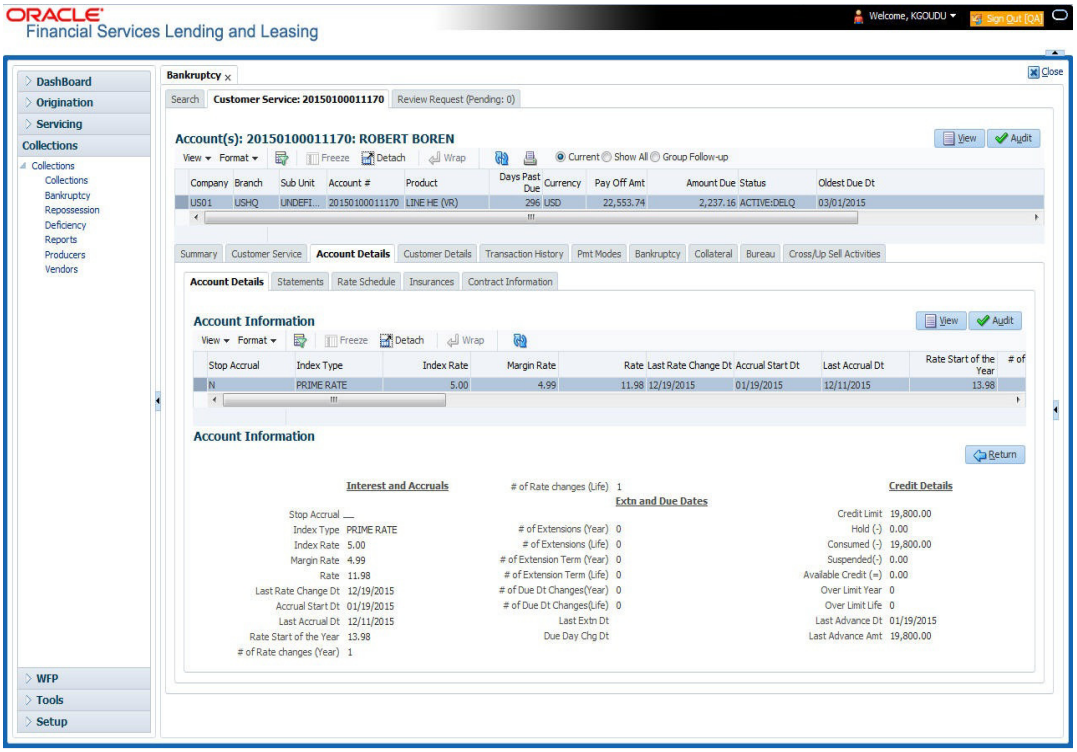
6.6 Customer Service screen's Account Details tab

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

6.6.1 Account Details sub tab

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

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



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

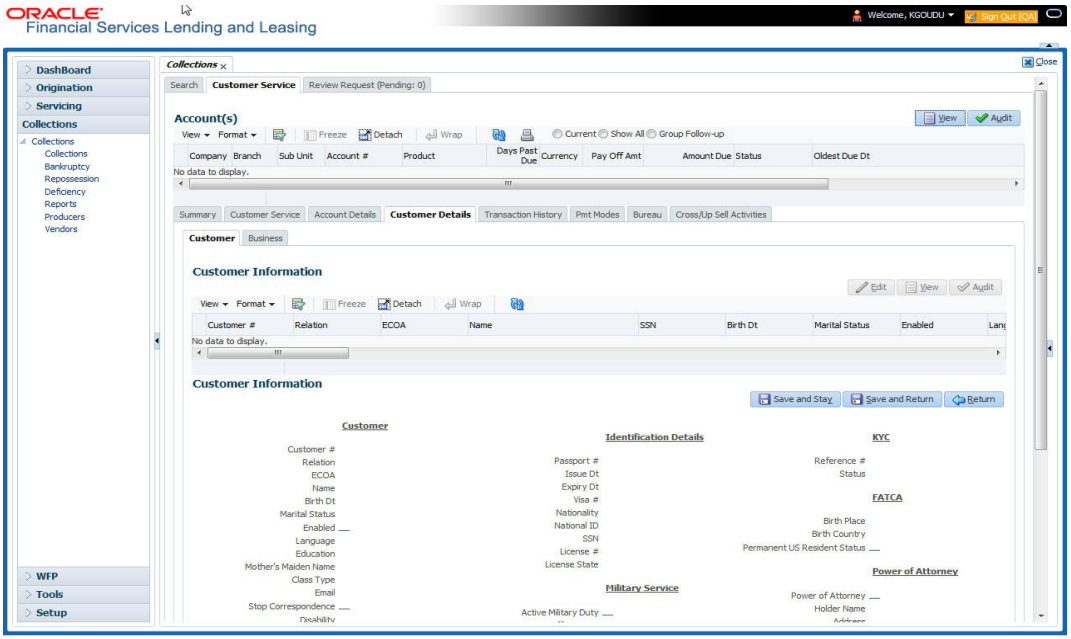
6.7 Customer Service screen's Customer Details tab

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

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

To view or edit customer information

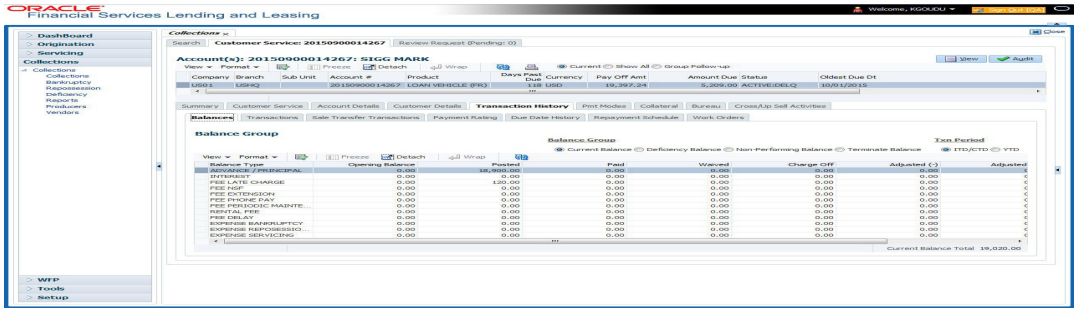
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



3. *For details on this screen refer Customer Service screen's Customer/Business Details tab section in* ***Customer Service*** *chapter.*

6.8 Customer Service screen's Transaction History tab

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



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

6.9 Customer Service screen's Pmt Modes tab

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

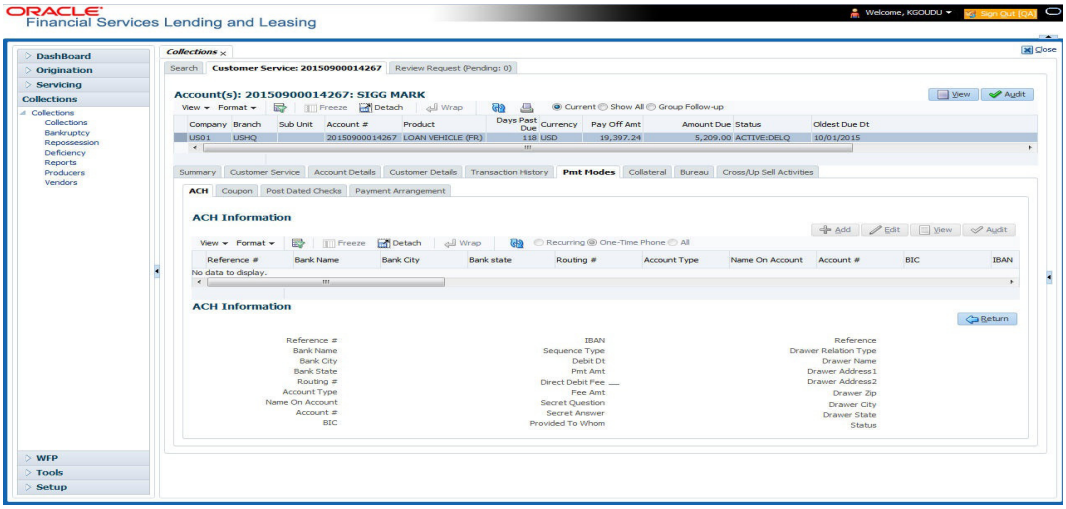
6.9.1 ACH sub tab

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

To view the ACH information screen

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

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



For details on Pmt Modes tab refer Customer Service screen's Pmt Modes tab section in Customer Service chapter.

6.10 Customer Service screen's Bankruptcy tab

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

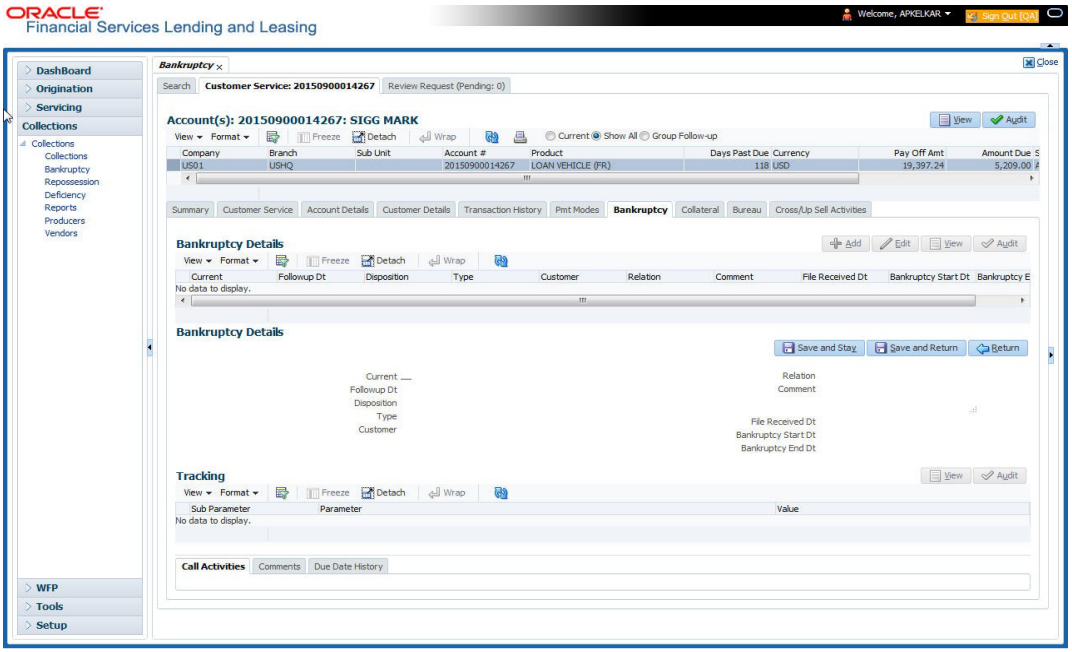
As there are occasions when a borrower files bankruptcy more than once during the tenure of the Loan , you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view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

To enter bankruptcy details for an account

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

-or-

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



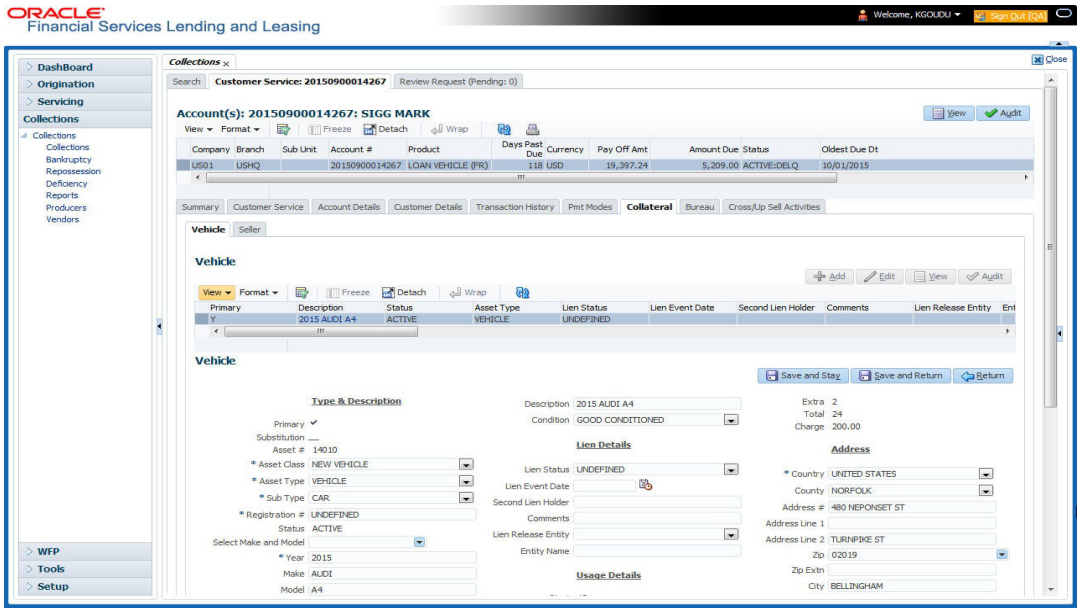
For details on this screen refer Customer Service screen's Bankruptcy tab section in ***Customer Service*** *chapter.*

6.11 Customer Service screen's Collateral tab

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

To view the collateral details

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



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

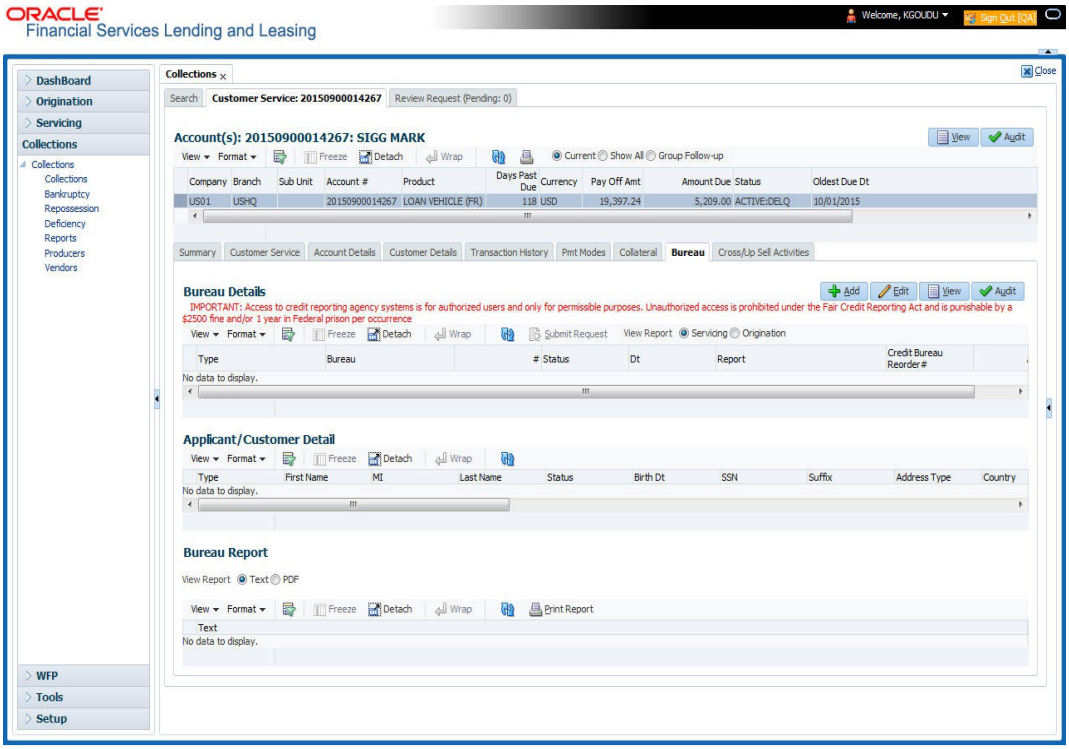
*For details on this screen refer Customer Service screen's Collateral tab section in **Customer Service** chapter.*

6.12 Customer Service screen's Bureau tab

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

To view an existing credit bureau report

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



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

6.13 Review Request

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

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

Note

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

6.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

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

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

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

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

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.

Query Options	Descriptions
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

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

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services 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.

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

Comment History

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

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

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

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

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

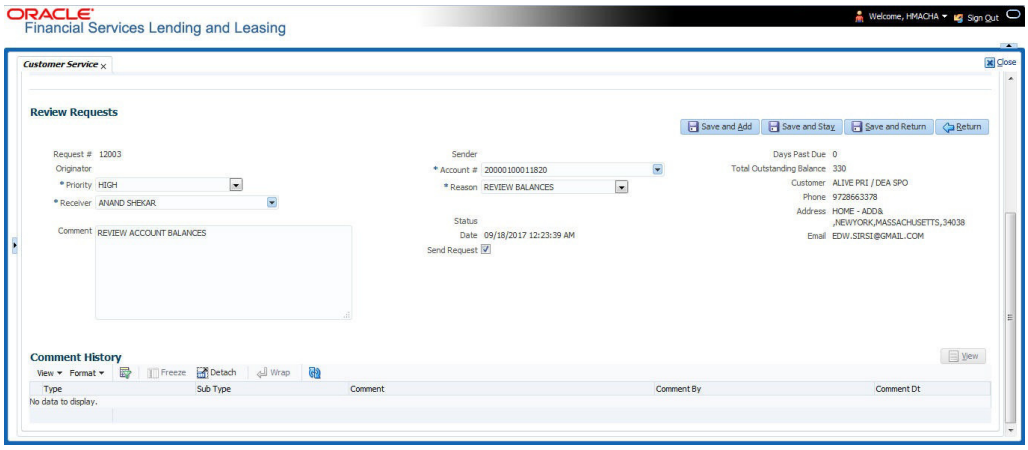
Comments From	Descriptions
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by 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.

6.13.2 Create and Send Review Request

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

To Create and Send Review Request

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



2. In the Review Requests section, select 'Originator'.
3. Click 'ADD'. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.

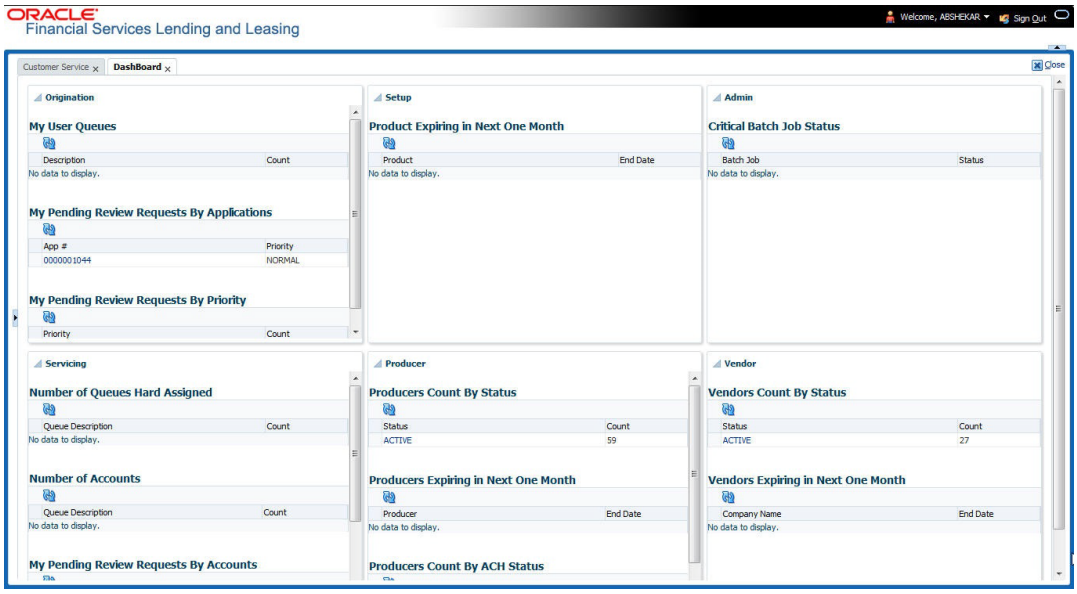
In this field:	View this:
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer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

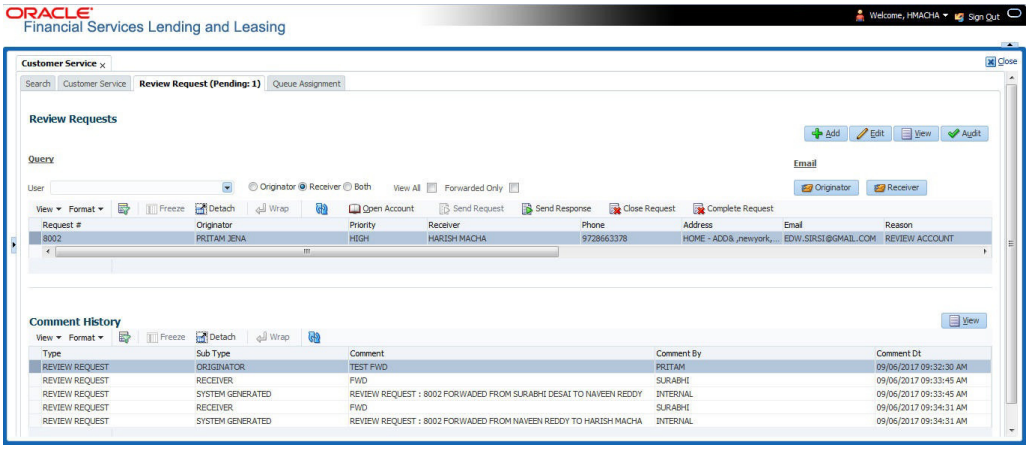
6.13.3 Reviewing a Request

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



To review requests

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



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

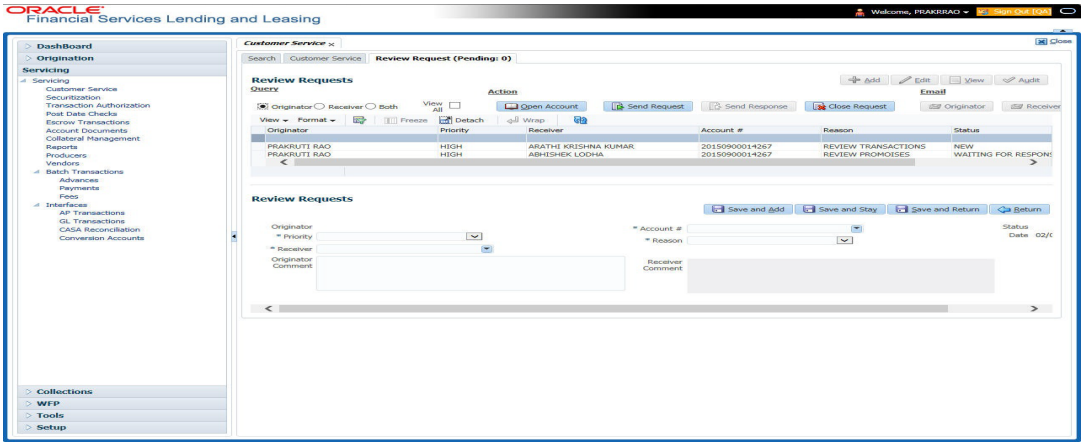
6.13.4 Responding to Review Request

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

However, system also allows 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.

6.13.5 Reassign Review Request

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

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

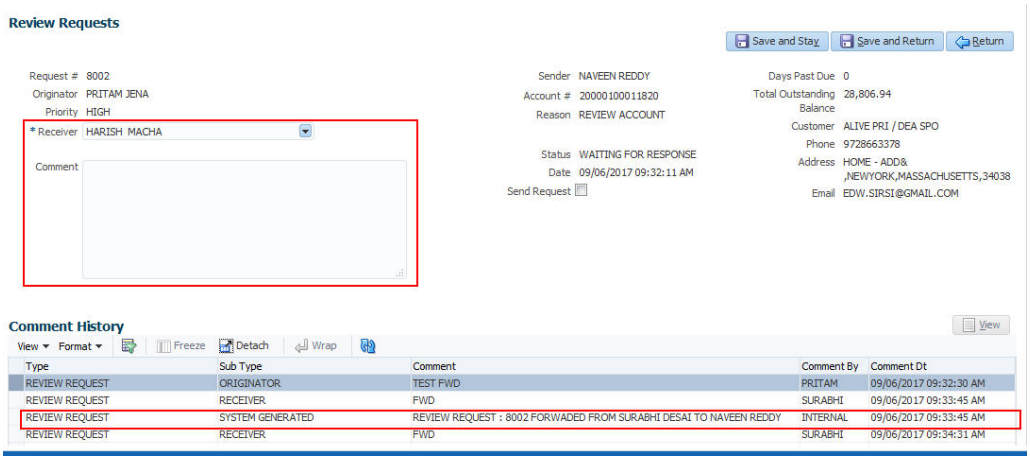
Note

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

To reassign review request

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

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



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

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

6.13.6 E-mailing Review Request

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

To e-mail a review request

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

   -or-
3. Click ‘Receiver’ to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

6.13.7 Closing Review Request

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

To close a review request

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

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

6.13.8 Complete Review Request

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

To complete a review request

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

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

7. sRepossession

7.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

After an application completes the Loan 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.

7.2 Search Tab

There are two types of search available.

- Account
- Customer

7.2.1 Searching for a Customer or Account

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

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

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

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

7.3 Customer Service screen

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

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

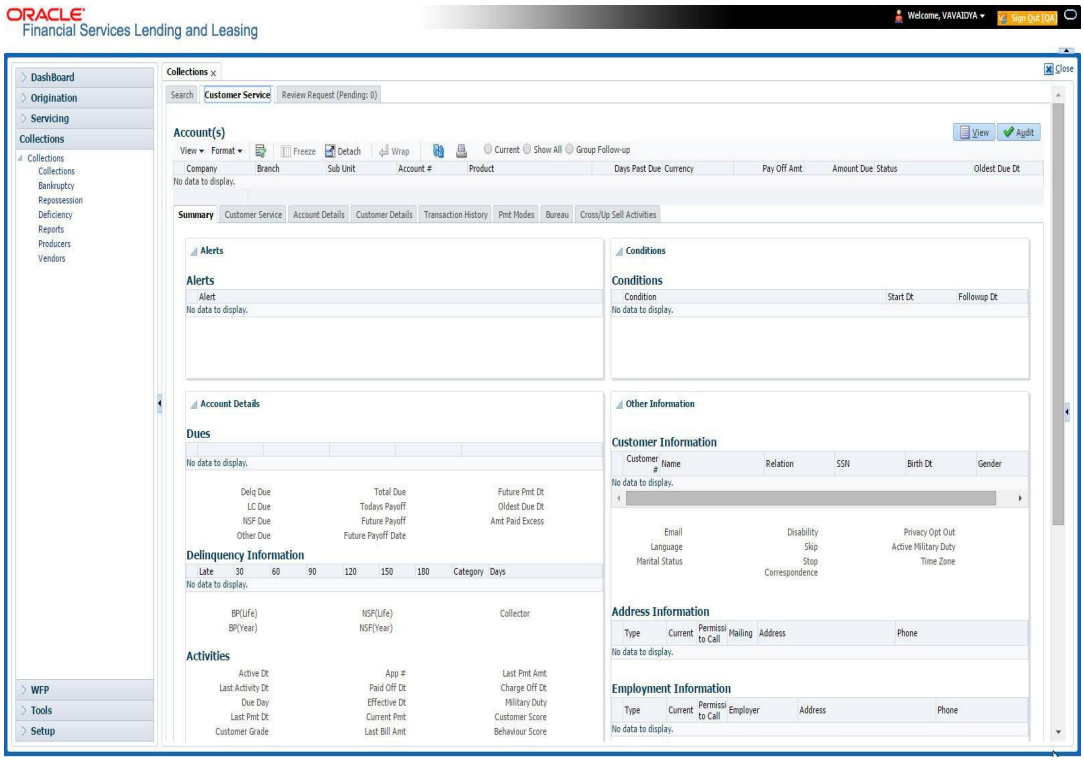
To view account details in the Account(s) and Customer(s) sections, open **Repossession** screen and load the account you want to work with.

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

*For details on this screen refer Customer Service screen section in **Customer Service** chapter.*

7.4 Customer Service screen's Summary tab

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



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

7.5 Customer Service screen's Customer Service tab

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

7.5.1 Call Activities sub tab

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

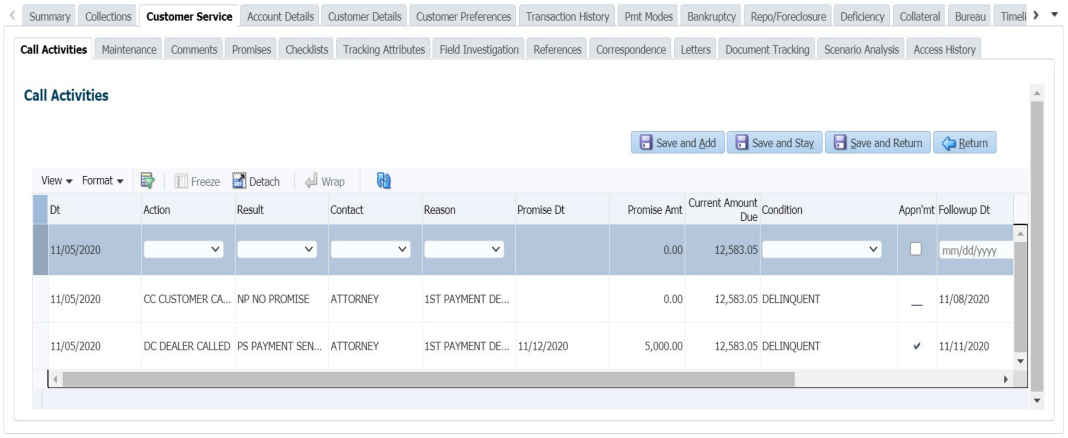
Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

7.5.1.1 Recording a Call Activity

To record a call activity

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

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



For details on this screen refer Customer Service screen's Customer Service tab section in ***Customer Service*** *chapter.*

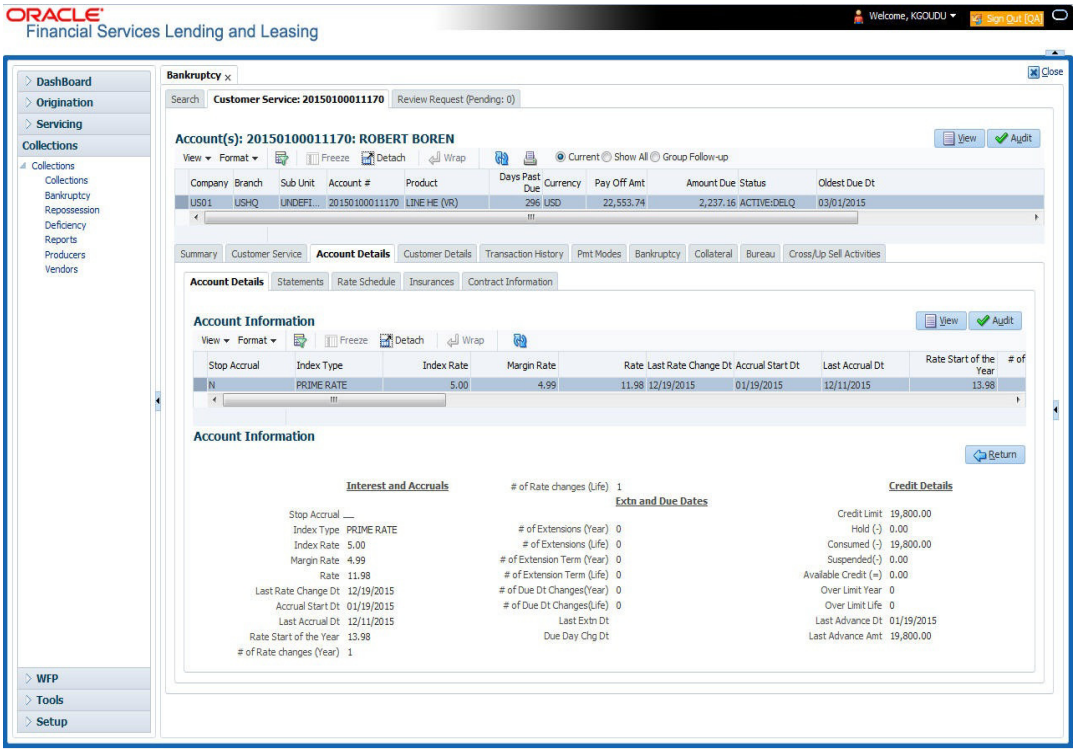
7.6 Customer Service screen's Account Details tab

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

7.6.1 Account Details sub tab

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

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



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

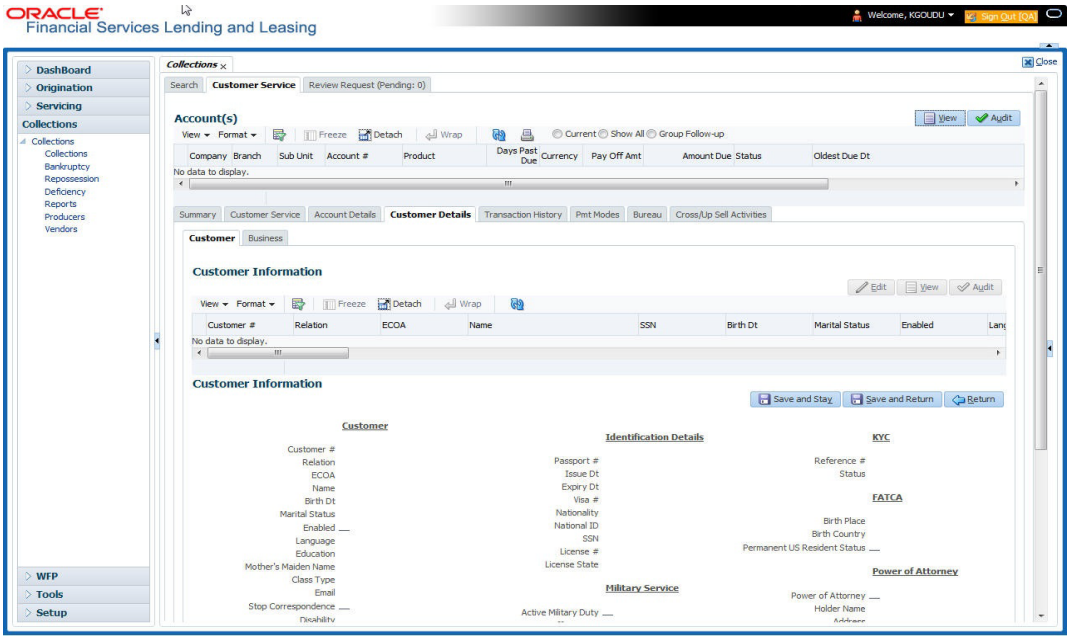
7.7 Customer Service screen's Customer Details tab

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

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

To view or edit customer information

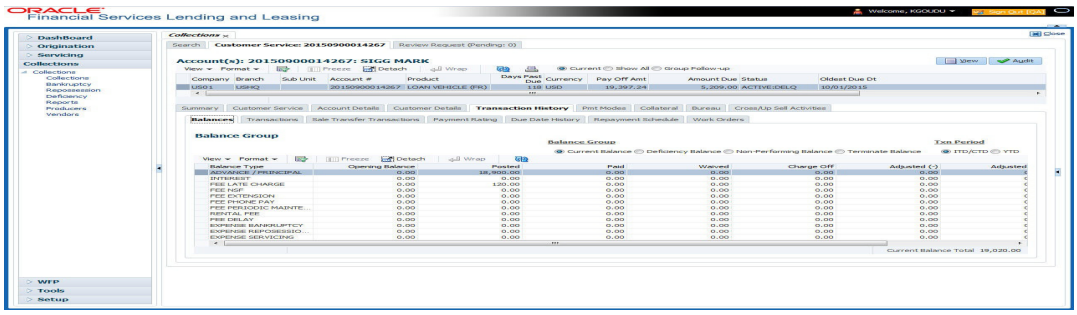
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



*For details on this screen refer Customer Service screen's Customer/Business Details tab section in **Customer Service** chapter.*

7.8 Customer Service screen's Transaction History tab

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



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

7.9 Customer Service screen's Pmt Modes tab

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

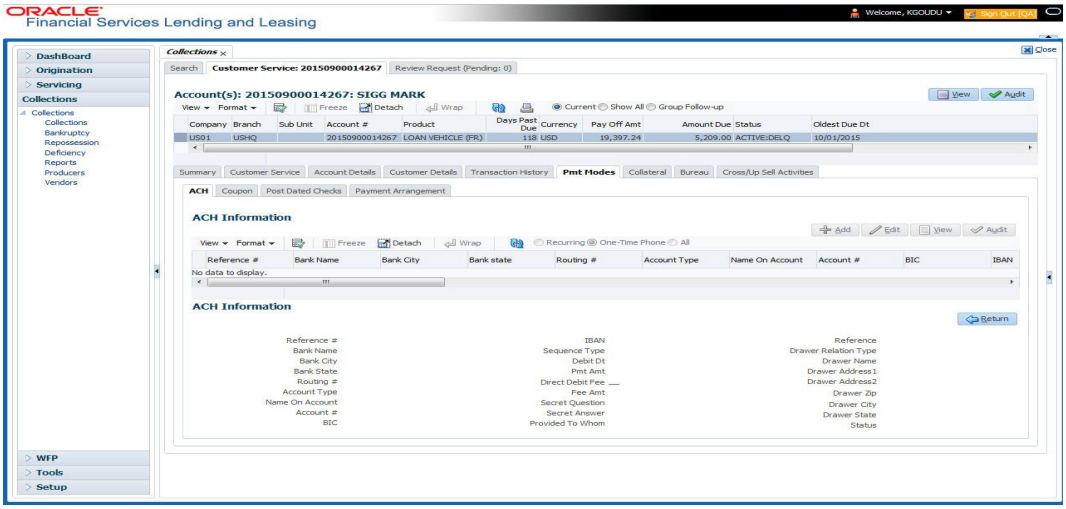
7.9.1 ACH sub tab

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

To view the ACH information screen

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

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



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

7.10 Customer Service screen's Repo/Foreclosure tab

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

7.10.1 Repossession sub tab

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

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

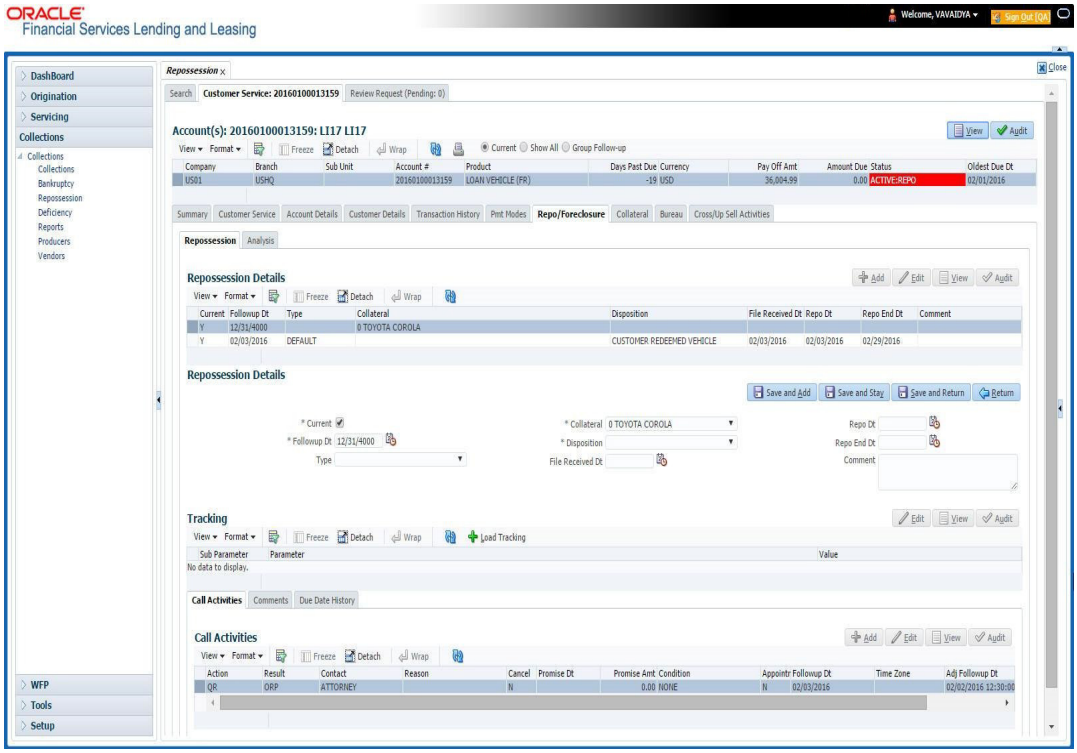
You can update the current record, but previous records cannot be modified.

To Specify repossession details for an account

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

   -or-

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



For details on this screen refer Customer Service screen's Repo/Foreclosure tab section in ***Customer Service*** *chapter.*

7.11 Customer Service screen's Collateral tab

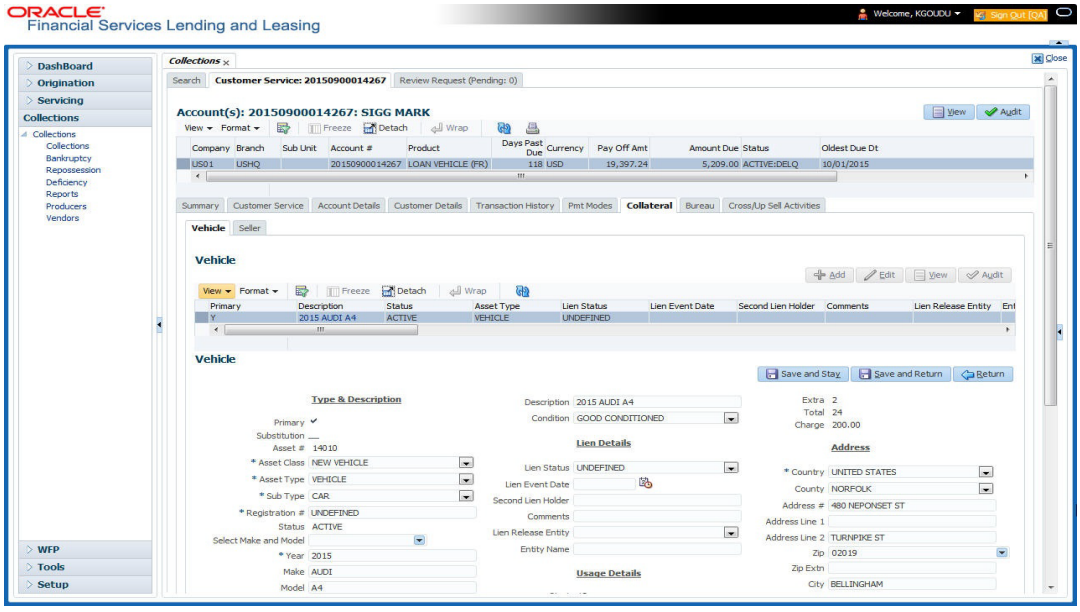
The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

To view the collateral details

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

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



– If the account's collateral is a vehicle, the **Collateral** screen opens at the **Vehicle** tab:

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

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

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

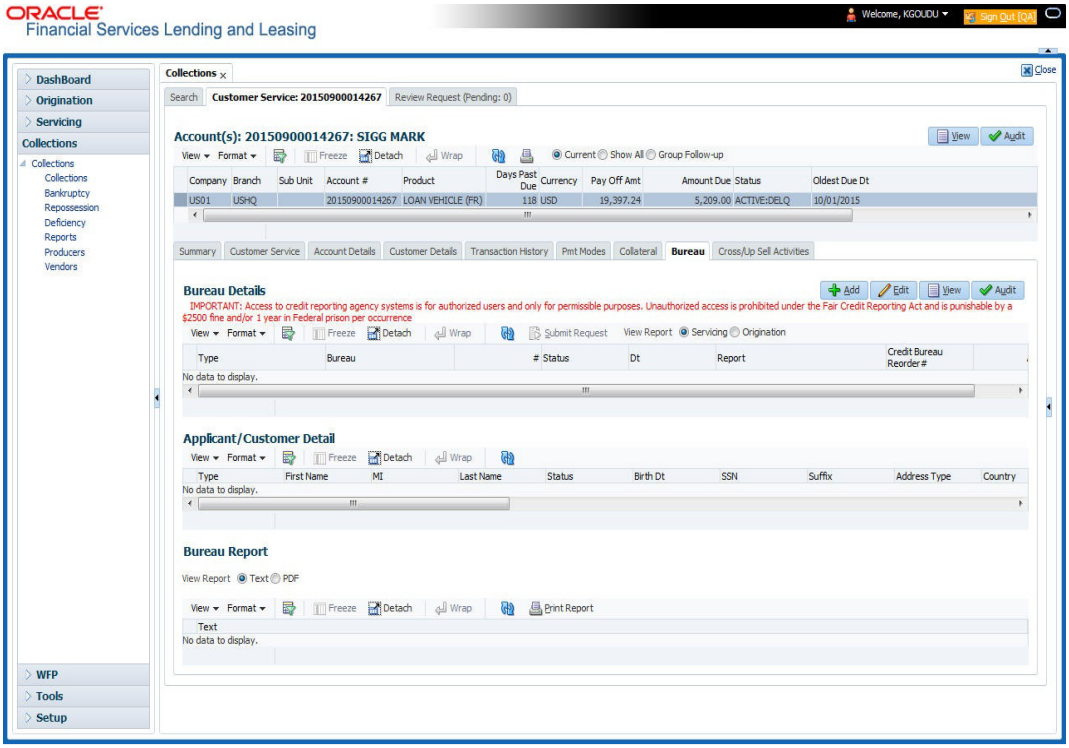
7.12 Customer Service screen's Bureau tab

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

To view an existing credit bureau report

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

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



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

7.13 Review Request

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

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

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

Note

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

7.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

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

Query Section

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

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

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

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

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

Action Section

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

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to **CLOSED** and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to **COMPLETED** and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

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

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

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

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.

Fields	Descriptions
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

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

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

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

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

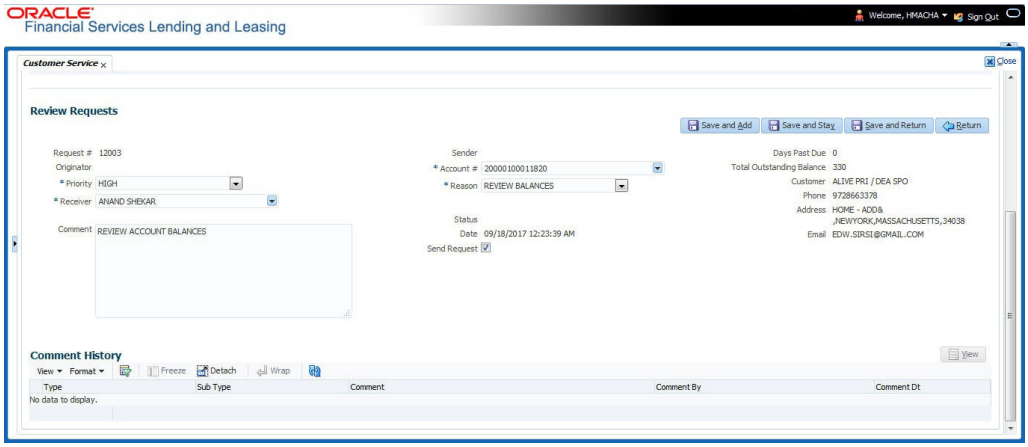
Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The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

7.13.2 Create and Send Review Request

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

To Create and Send Review Request

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



2. In the Review Requests section, select ‘Originator’.
3. Click ‘ADD’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester’s user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting ‘Forwarded only’ check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Days Past Due Total Outstanding Balance Customer Phone Address Email
Reason	Select the purpose for request from drop-down list.

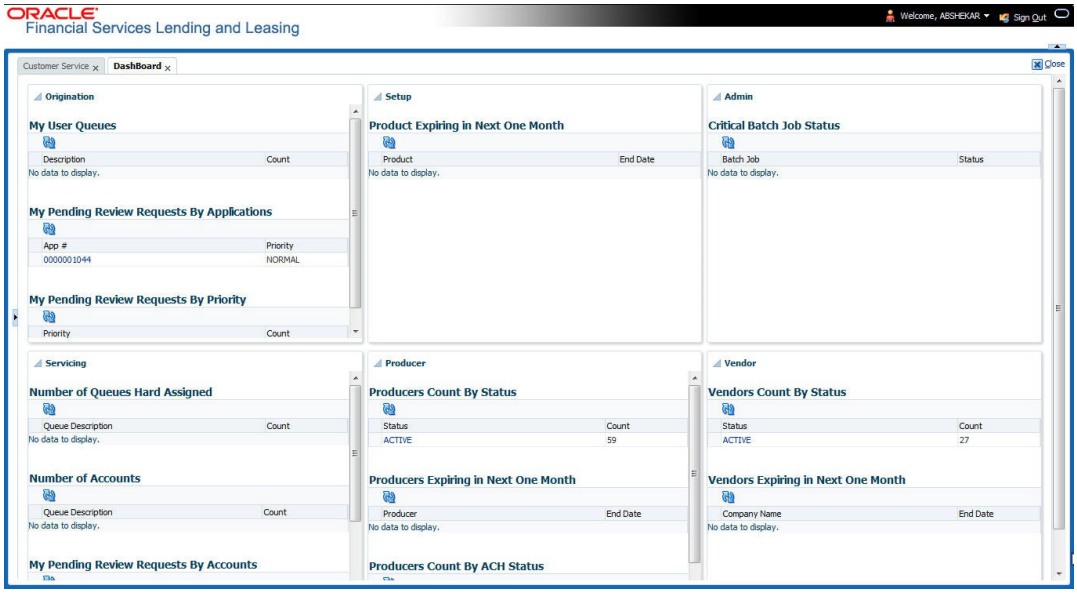
In this field:	View this:
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

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

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

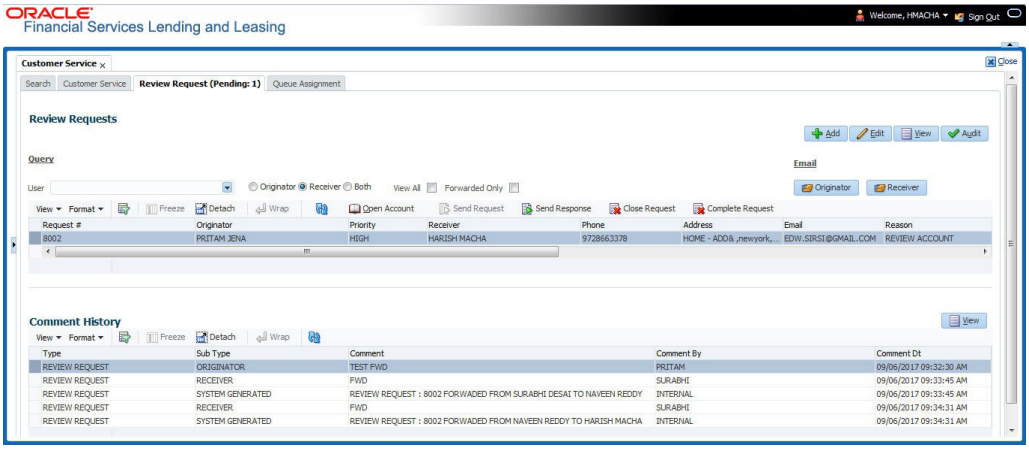
7.13.3 Reviewing a Request

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



To review requests

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



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

7.13.4 Responding to Review Request

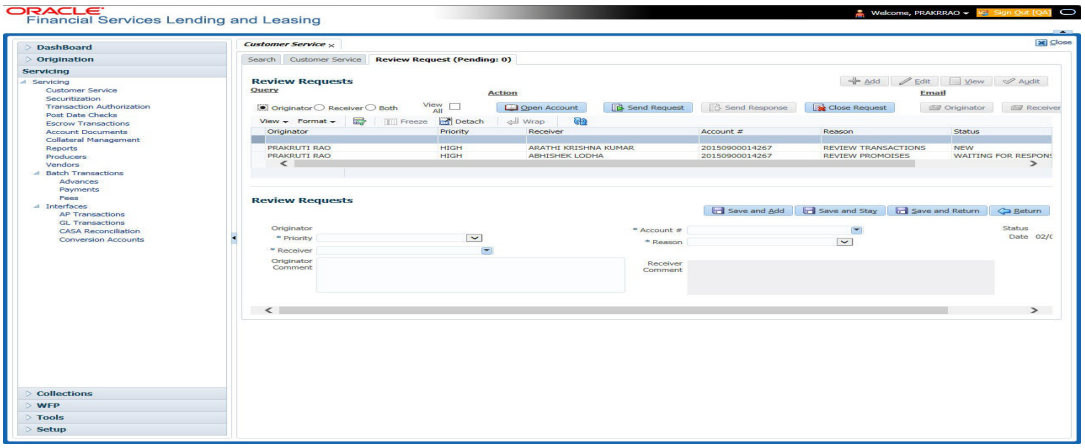
On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the ‘Comment History’ section as reference.

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

To respond to review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select ‘Review Requests’ tab.
2. In the Query section, click ‘Receiver’. System displays all open review request you have received.

3. In the Review Request section, select the record that you have reviewed.Click ‘Edit’.



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

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

7.13.5 Reassign Review Request

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

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

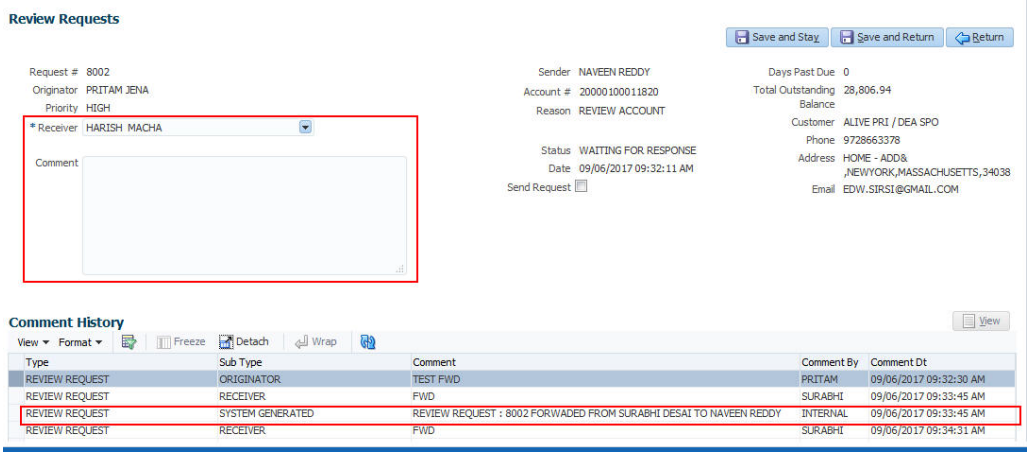
Note

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.

7.13.6 E-mailing Review Request

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

To e-mail a review request

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

   -or-
3. Click ‘Receiver’ to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

7.13.7 Closing Review Request

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

To close a review request

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

3. In the Action section, click ‘Close Request’.

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

7.13.8 Complete Review Request

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

To complete a review request

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

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

8. Deficiency

8.1 Introduction

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

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

Activating an Account

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

Posting and Reversing Payments

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

Account Mask

After an application completes the Loan 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.

8.2 Search Tab

There are two types of search available.

- Account
- Customer

8.2.1 Searching for a Customer or Account

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

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

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

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

8.3 Customer Service screen

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

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

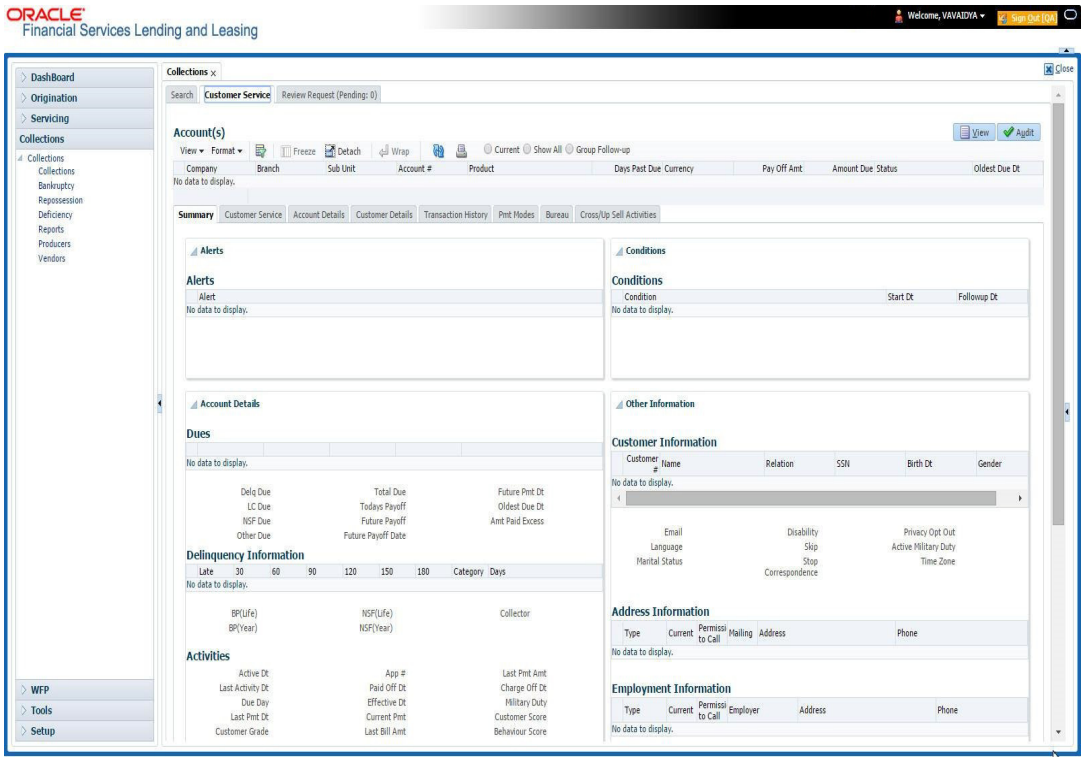
To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

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

*For details on this screen refer Customer Service screen section in **Customer Service** chapter*

8.4 Customer Service screen's Summary tab

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



*For details on this screen refer Customer Service screen's Summary tab section in **Customer Service** chapter*

8.5 Customer Service screen's Customer Service tab

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

8.5.1 Call Activities sub tab

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

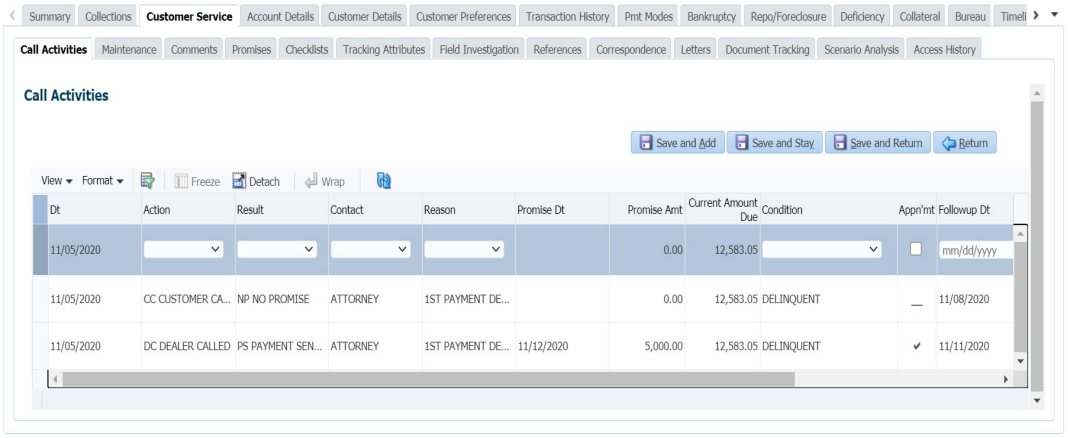
Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

8.5.1.1 Recording a Call Activity

To record a call activity

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

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



*For details on this screen refer Customer Service screen's Customer Service tab section in **Customer Service** chapter*

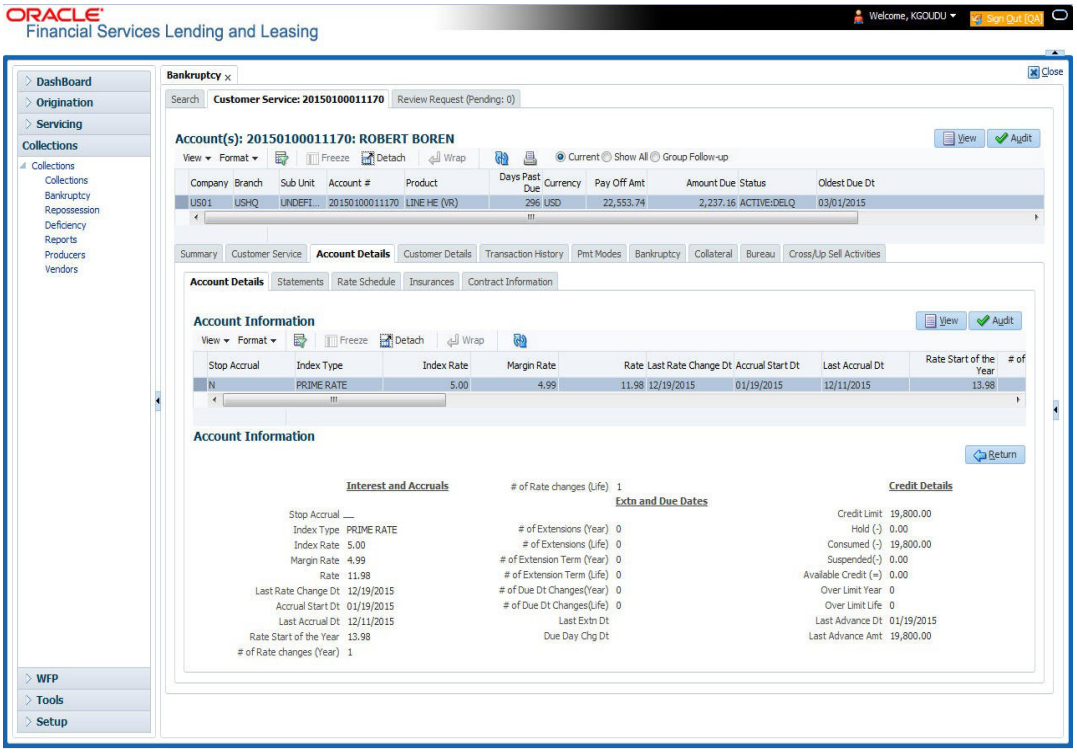
8.6 Customer Service screen's Account Details tab

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

8.6.1 Account Details sub tab

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

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



*For details on this screen refer Customer Service screen's Account Details tab section in **Customer Service** chapter*

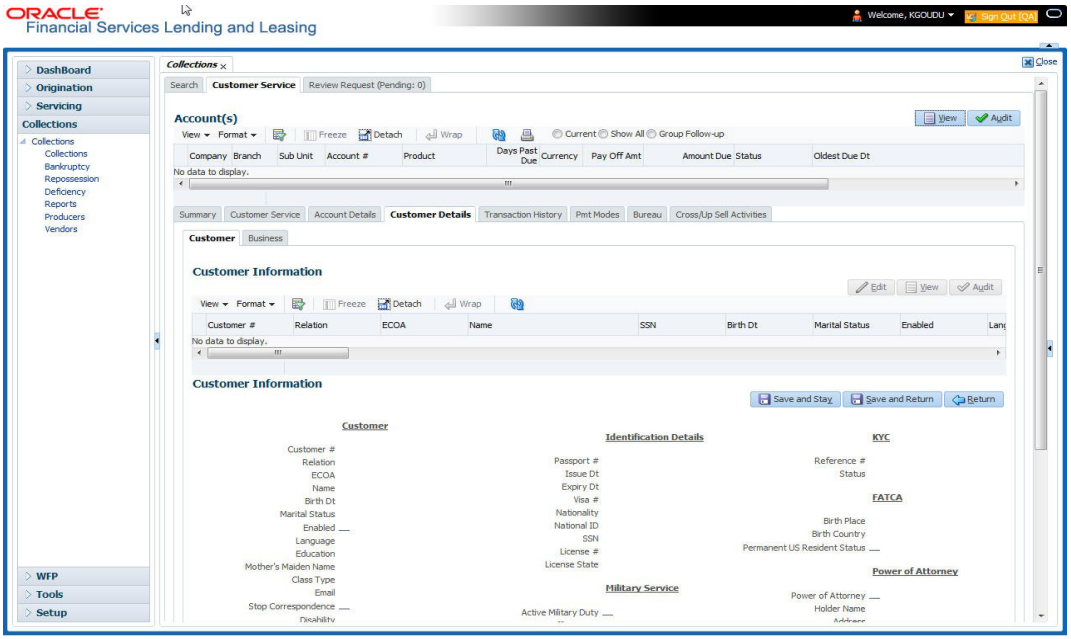
8.7 Customer Service screen's Customer Details tab

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

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

To view or edit customer information

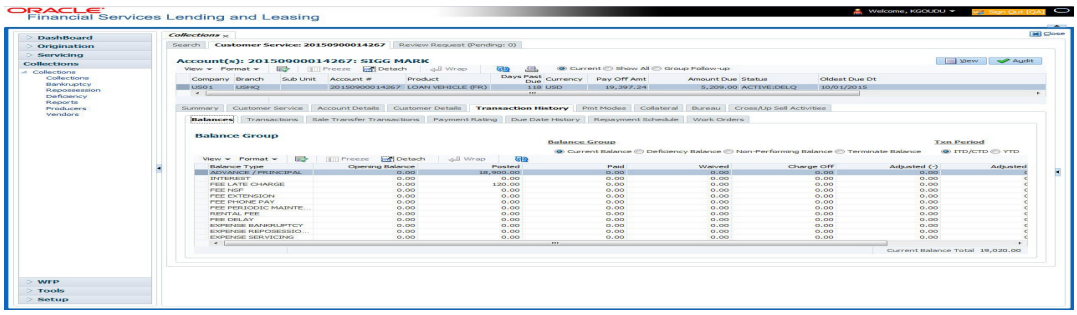
1. Open the **Customer Service** screen and load the account you want to work with.
2. Click **Customer Details** sub tab.



*For details on this screen refer Customer Service screen's Customer/Business Details tab section in **Customer Service** chapter.*

8.8 Customer Service screen's Transaction History tab

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



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

8.9 Customer Service screen's Pmt Modes tab

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

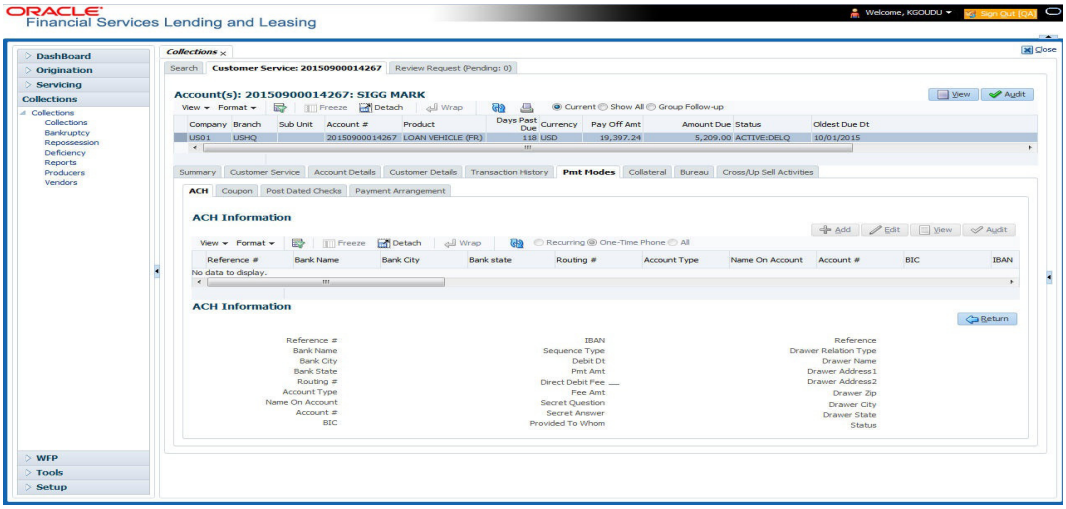
8.9.1 ACH sub tab

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

To view the ACH information screen

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

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



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

8.10 Customer Service screen's Deficiency tab

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

The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

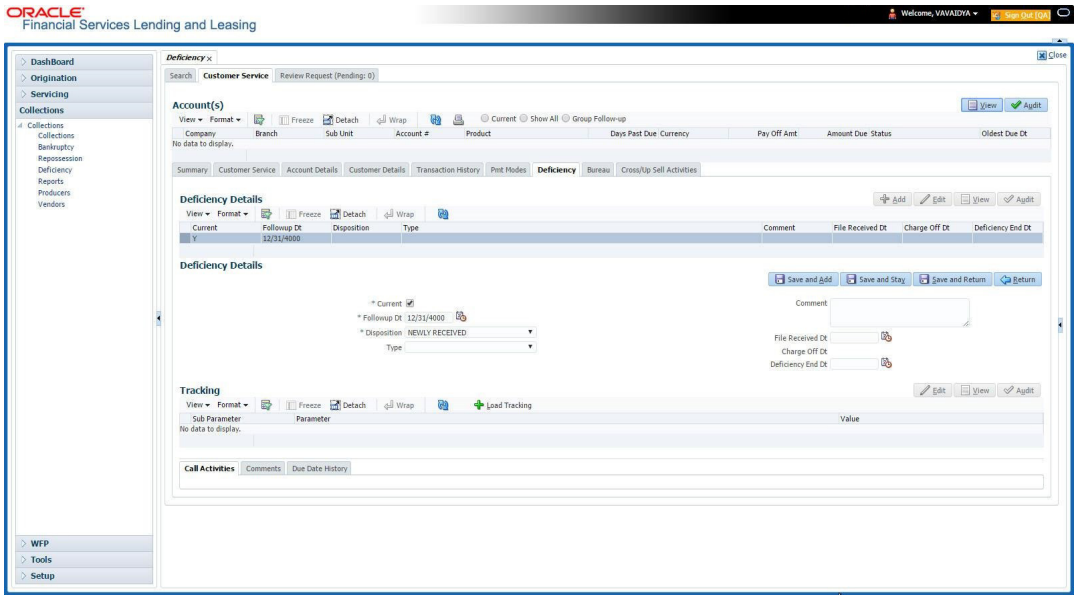
Note

To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

To enter deficiency details for an account

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

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



For details on this screen refer Customer Service screen's Deficiency tab section in ***Customer Service*** *chapter.*

8.11 Customer Service screen's Collateral tab

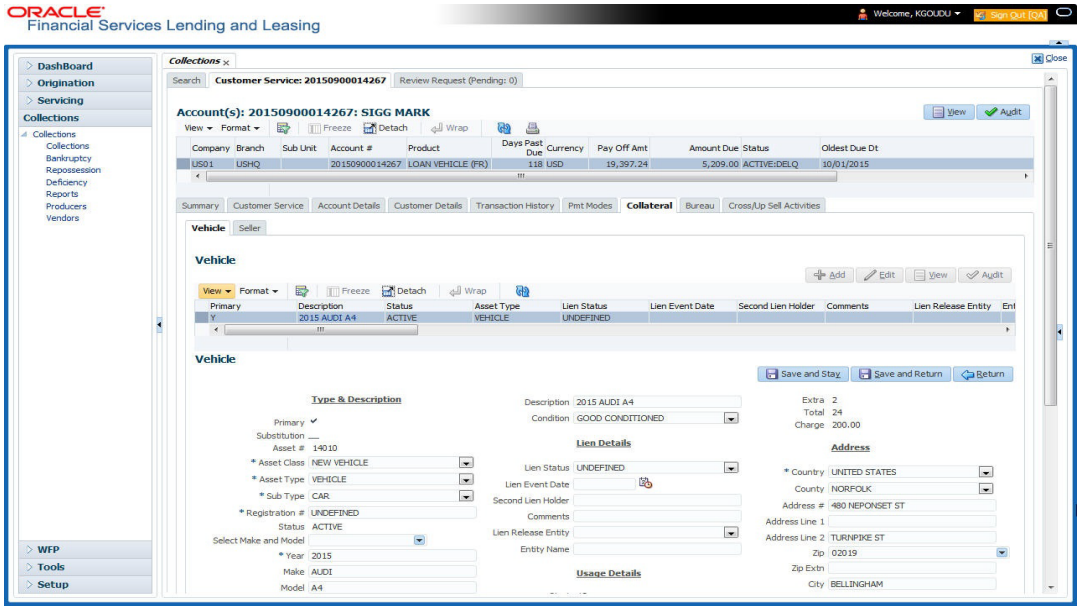
The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

To view the collateral details

1. Open the **Repossession** screen and load the account you want to work with.

- Click **Collateral** tab. The system displays the following screen:



  - If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:
  - If the account's collateral is a home, the **Collateral** screen opens at **Home** tab.
  - If the account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at **Other** Collateral.

*For details on this screen refer Customer Service screen's Collateral tab section in **Customer Service** chapter.*

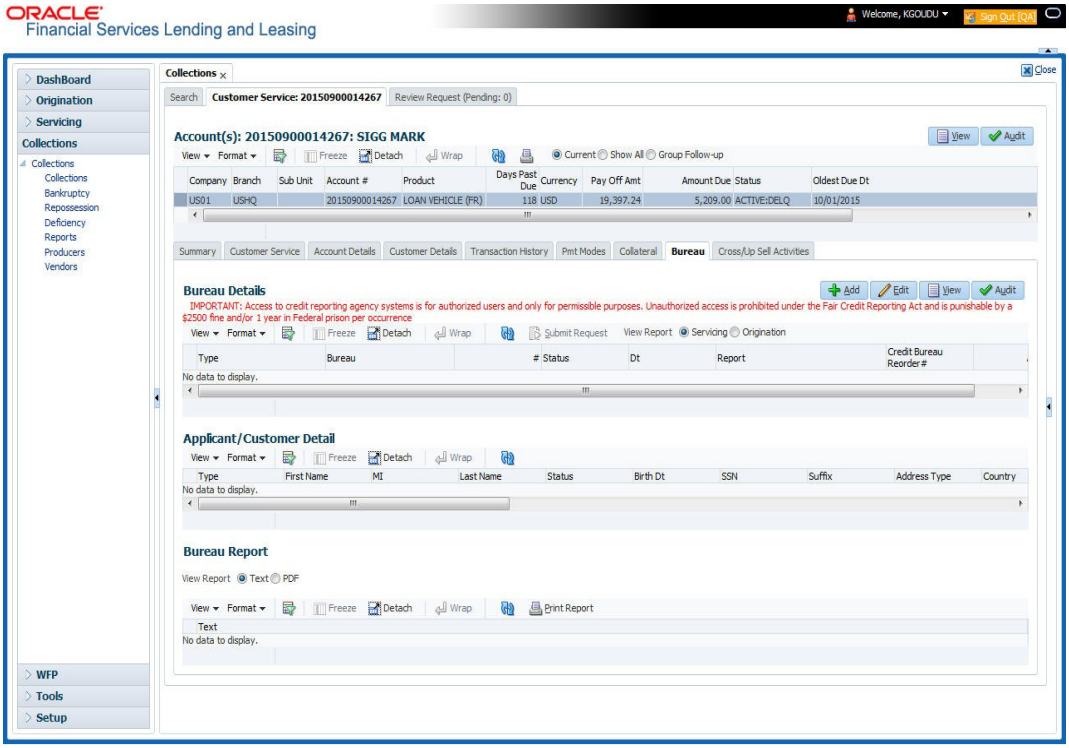
8.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Loan servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

To view an existing credit bureau report

1. Open the **Customer Service** screen and load the account you want to work with.

2. On the Customer Service link bar, click **Bureau**.



*For details on this screen refer Customer Service screen's Collateral tab section in **Customer Service** chapter.*

8.13 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

8.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COMPLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.

Action Options	Descriptions
Close Request	Changes the status of review request to **CLOSED** and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to **COMPLETED** and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the **Originator** column on Review Request page.
Receiver	Sends an email of review request to the person listed in the **Receiver** column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column: WAITING FOR RESPONSE - when request is sent to reviewer RETURN TO ORIGINATOR - when reviewer has responded to request CLOSED - when the request is closed COMPLETED - when the request is completed
Date	The date and time when the review request was created.

Fields	Descriptions
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

Comment History

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

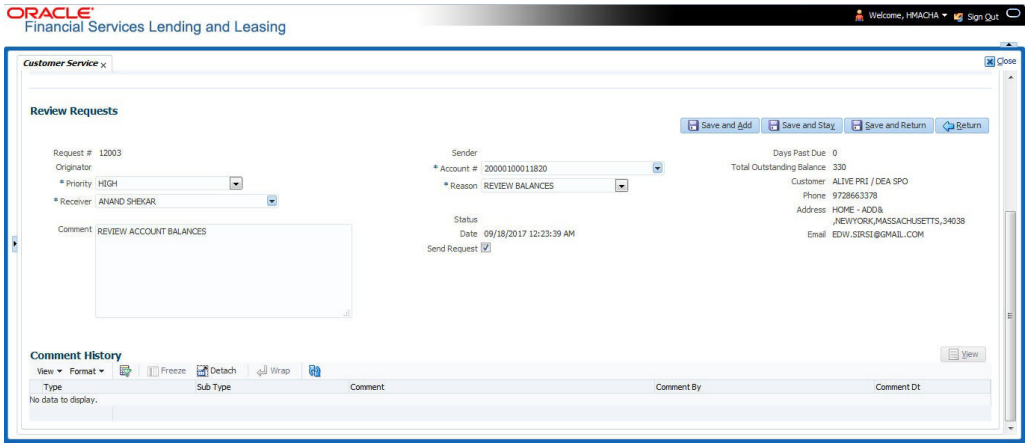
Comments From	Descriptions
Type	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COMMENT_SUB_TYPE_CD lookup code. Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a comment in the next column.
Comment	View the Originator's or Reviewer's comment. SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <Request #> 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.

8.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select ‘Review Requests’ tab.



2. In the Review Requests section, select ‘Originator’.
3. Click ‘ADD’. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester’s user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer. Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting ‘Forwarded only’ check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Days Past Due Total Outstanding Balance Customer Phone Address Email
Reason	Select the purpose for request from drop-down list.

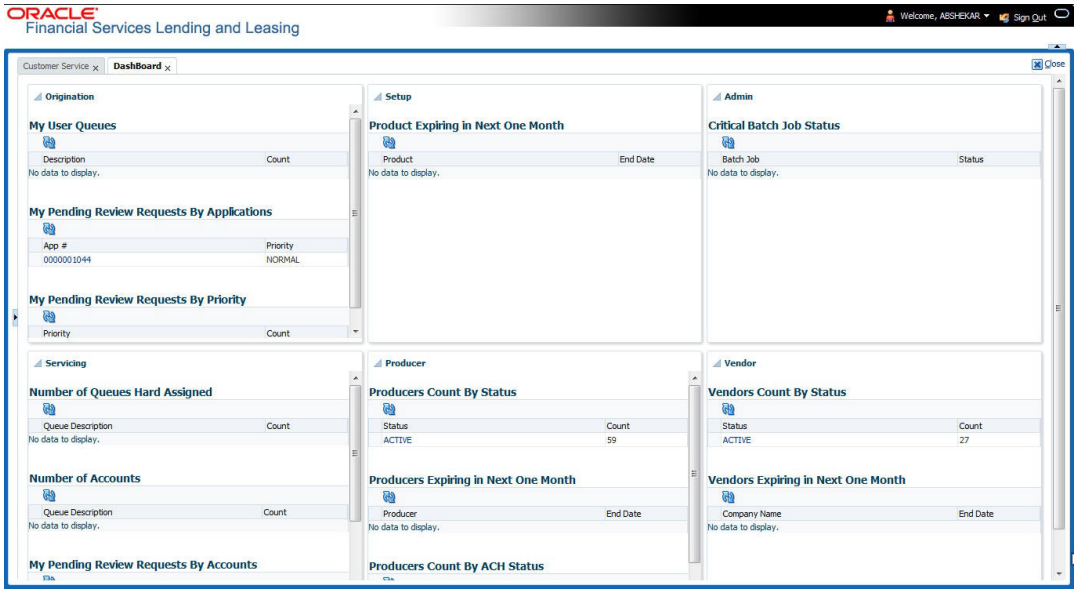
In this field:	View this:
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immediately on creating the request. However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

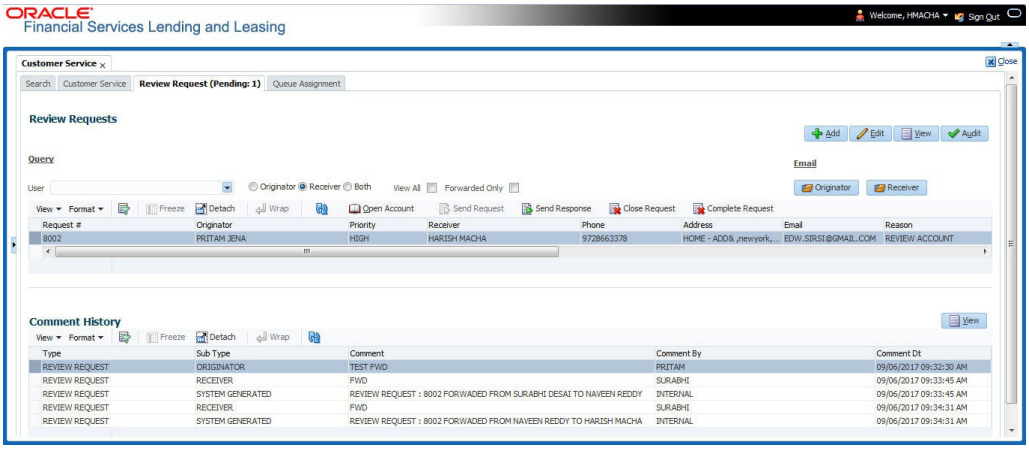
8.13.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select ‘Review Requests’ tab.



2. In the Query section, click ‘Receiver’. System displays all open review request you have received.
3. Click ‘Open Account’. The Account details are displayed in Customer Service > Summary tab.
4. Review the details in particular to the details specified in the comment (if any).

8.13.4 Responding to Review Request

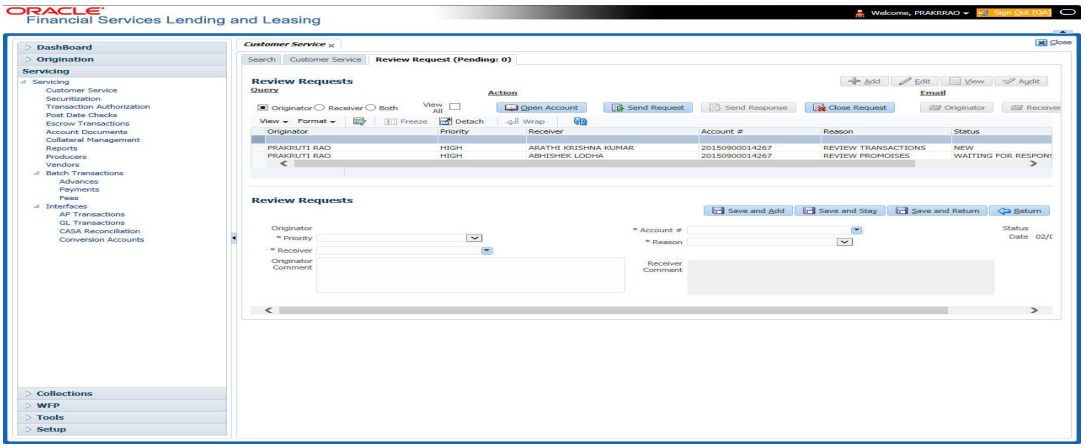
On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the ‘Comment History’ section as reference.

However, system also allows 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.

8.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the ‘Sender’ and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a ‘Sender’, you can view the reassigned review requests by selecting the ‘Forwarded Only’ check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in ‘Comment History’ section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as ‘SYSTEM GENERATED’ and Comment By as ‘INTERNAL’.

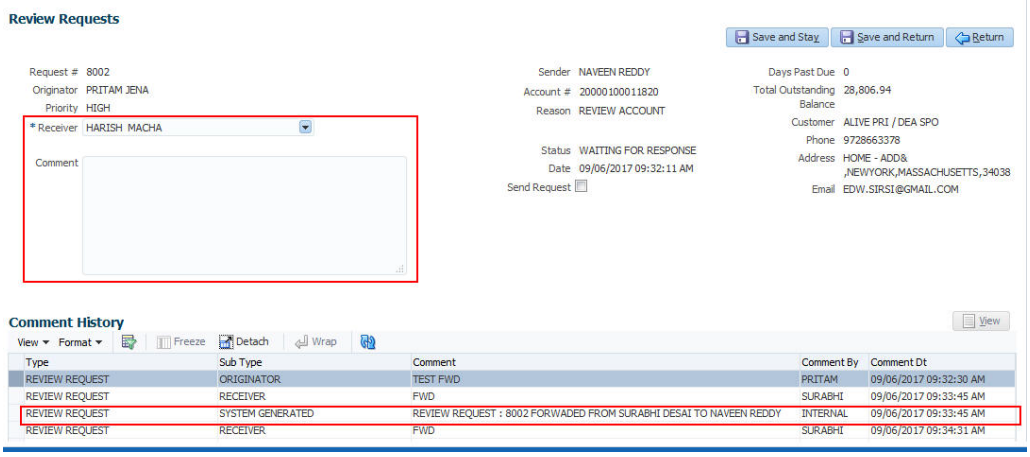
Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select ‘Review Requests’ tab.
2. In the Query section, click ‘Receiver’. System displays all open review request you have received.

3. In the Review Request section, select the record that you have reviewed and click **Edit**.



4. Select the required reviewer from 'Receiver' drop down list.
5. (Optional) Specify the reason for reassignment in the **'Comment**' field. The same is tracked in 'Comment History' section.
6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

8.13.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority 'section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.

   -or-
3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

8.13.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
2. Select the request you want to close in the Review Request section.

3. In the Action section, click ‘Close Request’.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting ‘View All’ in the Query section.

8.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as ‘COMPLETE’ in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select ‘Review Requests’ tab.
2. Select the request you want to close in the Review Request section.
3. In the Action section, click ‘Complete Request’.

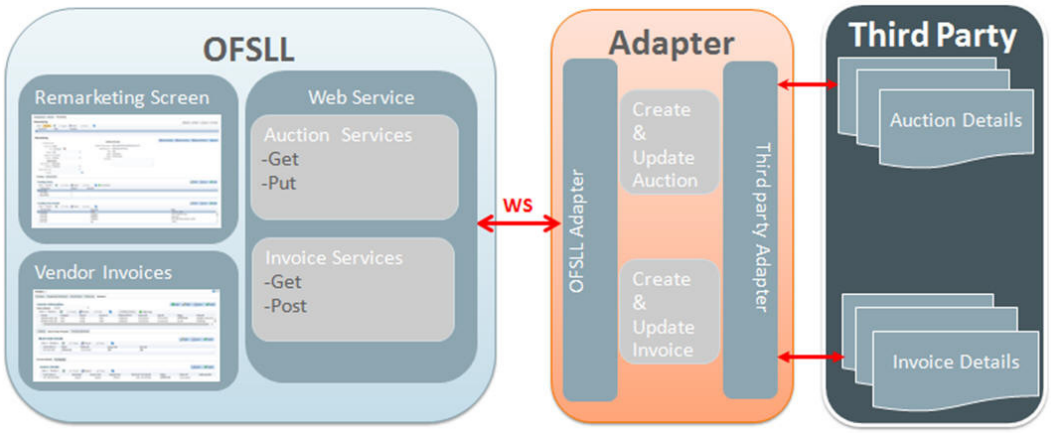
The system assigns the request as ‘COMPLETED’ and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting ‘View All’ in the Query section.

9. Remarketing

9.1 Introduction

Remarketing in auto financing space refers to re-sell of customer asset(s) through auctioning. To recover bad debt, Auto-Lending institutions integrate with external auctioning service providers to manage vehicle remarketing portfolios of repossessed customer asset(s).

OFSLL provides a generic interface to support remarketing with middle layer integration between Auto Lending institutions and auctioning service providers. Starting from initiating a remarketing request till invoice validation, processing, status updates, and refunds tracking, all correspondence with the third party auctioning systems are handled within OFSLL.



Following are the stages of collateral remarketing:

- Assignment Allocation
  - Define Vendor Assignment Criteria
  - Vendor Assignment Allocation
- Remarketing Request
  - Interfacing Remarketing Details with Third Party Auctioning System
- Invoicing
  - Post Transaction
  - Business Rules for Invoice Validation

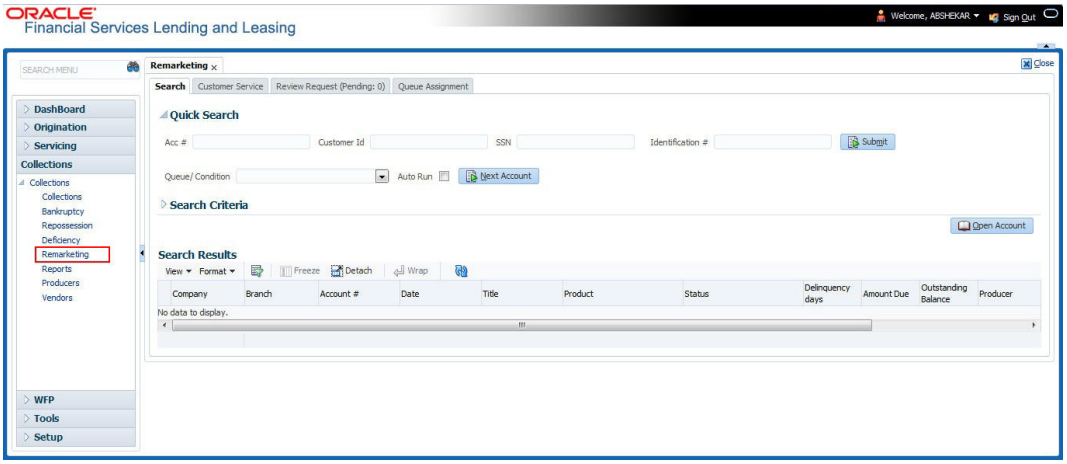
9.2 Pre-requisites

Following are the pre-requisites while working with Collateral Remarketing.

- A Lookup code GAI (GENERIC AUCTION INTERFACE) has to be available under VENDOR ASSIGNMENT CHANNEL CODES (VENDOR_ASG_CHANNEL_CD) in Setup > Administration > System > Lookups to identify all the channels used for third party auctioning system.
- A Lookup code REM (RE SALE) has to be available under VENDOR ASSIGNMENT TYPE CODES (VENDOR_ASG_TYPE_CD) in Setup > Administration > System > Lookups.
- The current and next status are to be defined in the cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Administration > System > Collection cycles screen.

9.3 Navigation

The link to access remarketing screen is available under Collection module in the LHS menu.



Click Collections > Remarketing. The page by default opens with Customer Service > 'Search' tab. Search for the required account which is already repossessed using the search options. For more information on using Search, refer to 'Searching for an Account and Customer' section.

On loading the account you want to work with, navigate to Customer Service > Repo/ Foreclosure > Remarketing tab.

9.4 Assignment Allocation

The first step in collateral remarketing is to define a Vendor assignment criteria and add vendors to the defined criteria using the Assignment Allocation screen. This section consists of the following:

- Define Vendor Assignment Criteria
- Vendor Assignment Allocation

9.4.1 Define Vendor Assignment Criteria

A criteria here refers to the combination of options selected in 'Vendor Assignment Criteria' section. Based on the criteria, system can filter and displays only those available vendors who provide remarketing service in that territory.

The below examples illustrate the vendor selection process in remarketing screen.

Example 1:

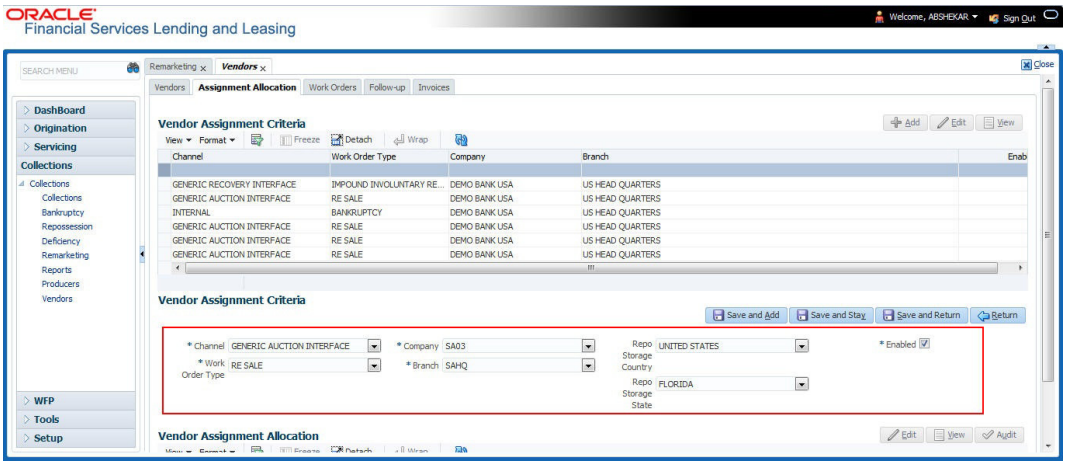
Vendor	Channel Sub Code	Work Order Type	Country	Repossession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	Default selected
Vendor B	GAI	RE SALE	USA	Florida	1	Listed
Vendor C	GAI	RE SALE	USA	Florida	2	Listed

Example 2

Vendor	Channel Sub Code	Work Order Type	Country	Repossession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	No Vendor is selected by default, but listed as per 'Vendor creation sequence id' for selection.
Vendor B	GAI	RE SALE	USA	Florida	0	
Vendor C	GAI	RE SALE	USA	Florida	0	

From the LHS menu, navigate to Collections > Vendors > Work Order > Assignment Allocation screen. Click 'Add' in the Vendor Assignment Criteria section and specify the required field details.

The 'Vendor Assignment Criteria' section by default consists of Channel, Work Order Type, Company and Branch fields for selection. For defining Remarketing criteria, select the Channel which has sub code as 'GAI' and Work Order Type as 'RE SALE'.



On selection, two additional fields - 'Repo Storage Country' and 'Repo Storage State' are enabled for selection. Details in these two fields indicates the current location of the repossessed asset. This facilitates to identify vendor based on repossession (storage) - State and Country while creating remarketing request.

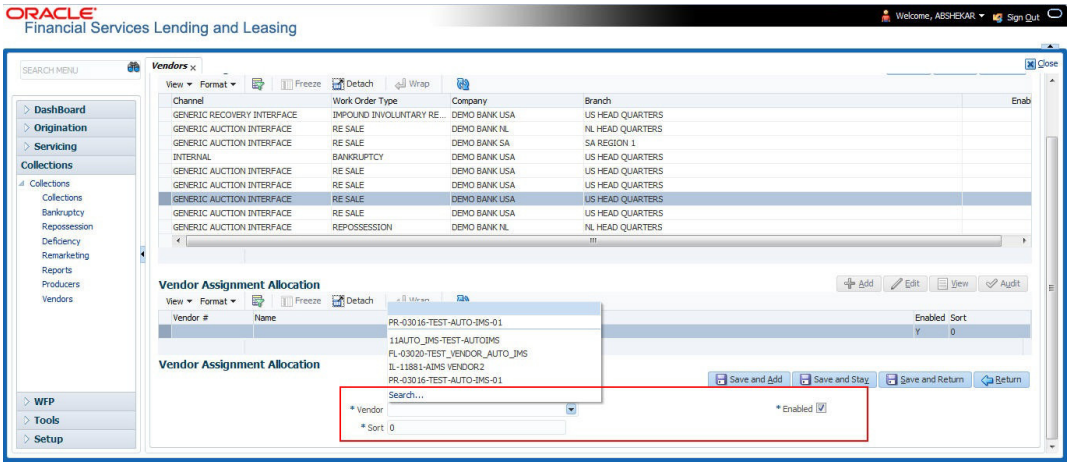
For more information on field selection, refer to 'Vendor Assignment Criteria' section in Vendors chapter.

9.4.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, you can add vendors to the defined Vendor Assignment Criteria. Unlike other vendor assignment criteria, on selecting a remarketing criteria, an 'Add' button is enabled in 'Vendor Assignment Allocation' header allowing you to add Vendor(s) and define the Sort order.

Note

For remarketing criteria (Channel sub code= ‘GAI’) system does not auto-populate the vendor list with Assigned Cases and % Allocation. Also the option to define the weightage for each vendor is disabled.



The Vendor drop-down list is populated based on the selected Channel, Work Order Type, Company, and Branch. For every Vendor Assignment Criteria you can add a Vendor(s) and define the sort order irrespective of repossession State and Country.

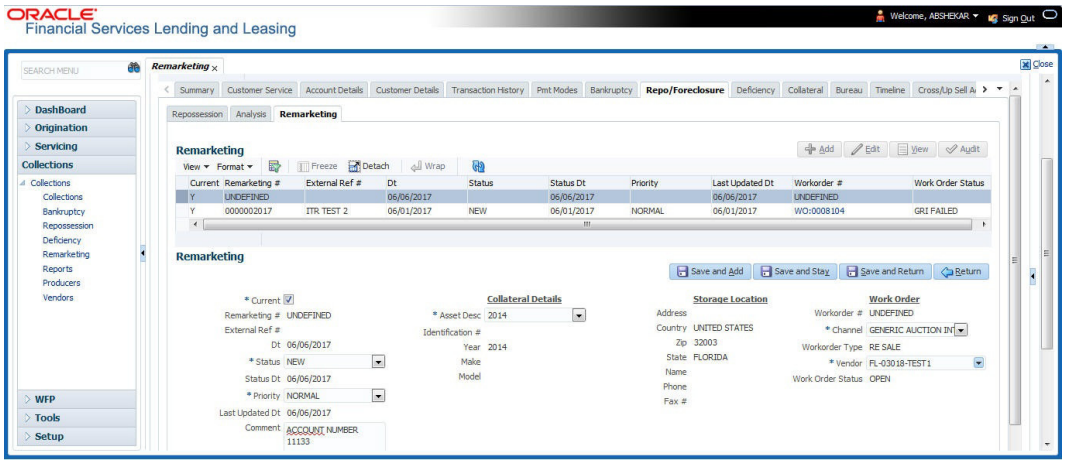
9.5 Remarketing Request

Through the remarketing screen, you can trigger remarketing request and auto generate re-sale work orders. A collateral remarketing request is an instruction to the vendor of third party auctioning system to pick-up the repossessed asset from the storage location and proceed with auction.

In an integrated environment, a remarketing request to third party auctioning system is always triggered though a Work Order and contains the following details:

- Collateral details where you want to remarket the asset.
- Vendor who needs to be allocated for servicing the request.

To proceed with creating remarketing request, navigate to Customer Service > Repo/ Foreclosure > Remarketing tab and click ‘Add’.



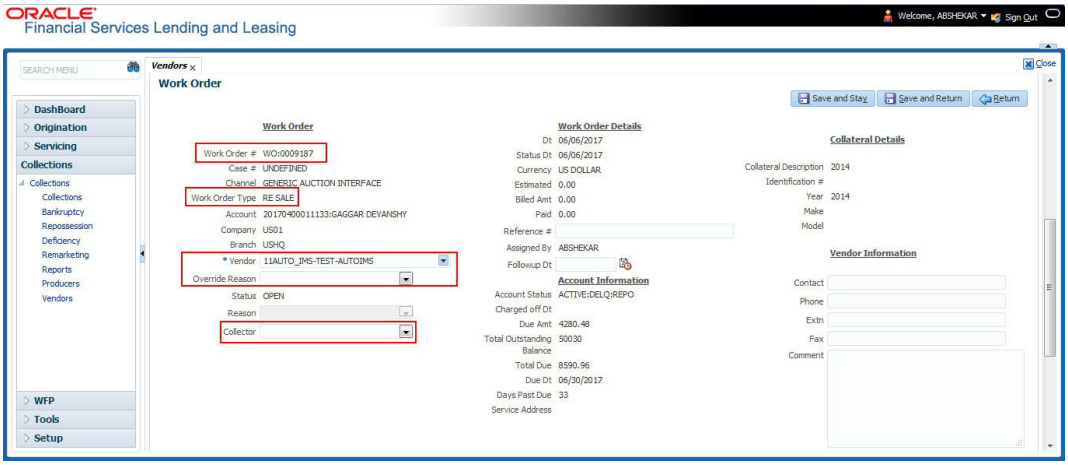
To record a remarketing request, populate the following details:

Field:	Do this:
Current	This check box is auto-selected and indicates if this is the current enabled collateral remarketing record in the account. Though OFSLL support multiple auctions of single collateral, only one of them is enabled with current indicator for each collateral in an account. If a second record is added for same collateral, previous record is marked as 'N' automatically indicating that there can only be one Current record at any give instance. However, system does not allow to add remarketing record if the Collateral status is SOLD.
Remarketing #	Indicates OFSLL auto generated reference number for remarketing record.
External Ref #	Indicates remarketing external reference number generated in third-party auction interface.
Dt	Current date selected as Remarketing creation date.
Status	Indicates the current status of remarketing request which is NEW by default. The status is based on cycle setup defined in Remarketing Collection Cycle. For details on all the available status, refer to 'Remarketing Status List' section.
Status Dt	Indicates the date when the status was last updated.
Priority	Select the Priority of remarketing request from the drop-down list. The available options are NORMAL (default), HIGH, and LOWER.
Last Updated Dt	Indicates the date when any of the remarketing attributes were last updated.
Comment	Enter additional information, if any. Note that during status changes (either done manually or auto), system auto updates a comment with old status in Status History tab. In case a comment is updated manually without any status changes, the same is not updated into Status History.
Collateral Details: Details of this section are auto updated from repossession tab.	
Asset Desc	Select the repossessed asset from the drop-down list.
Identification #	Indicates the collateral identification number.
Year	Indicates the year when the collateral was manufactured.
Make	Indicates the manufacturing company of the collateral.
Model	Indicates the collateral model.
Storage Location: Location where the repossessed asset is currently available.	
Address	Storage location address.
Country	Storage location Country.

Field:	Do this:
Zip	Storage location zip code.
State	Storage location State.
Name	Contact person name at storage location.
Phone	Contact person contact number at storage location.
Fax #	Contact person fax number at storage location.
Work Order: Details of the work order for remarketing request.	
Workorder #	Indicates the work order number which is auto generated by the system. On successful work order creation, the same is enabled with a link and clicking on the same opens Vendors > Work Orders tab with details.
Channel	Select the remarketing channel from the drop-down list. This list consists of only those vendor channels with sub code 'GAI'.
Workorder Type	Indicates the work order type as RE SALE.
Vendor	Select the vendor who should serve the remarketing request from the drop-down list. The list is populated based on storage location of the repossessed asset and vendors who provide auction service in that territory. System auto generates the list based on the defined Vendor Assignment Criteria.
Work Order Status	Indicates the current status of work order and by default is OPEN for new remarketing request.

On updating all the required parameters, click 'Save and Stay' or any of the Basic Actions mentioned in Navigation chapter.

On successful update, a Work Order with the specified details is created. The same can be viewed by clicking on the Workorder#.



The Work Order screen allows you to change the selected Vendor, select 'Override Reason' (if any) and also select the 'Collector'. For more information on updating Work Order details, refer to Vendors > Work Orders section.

The Remarketing screen consists of the following sub tabs:

- Remarketing Proceed Details
- Status History sub tab
- Tracking Attributes sub tab
- Expenses sub tab
- Refunds sub tab

9.5.1 Interfacing Remarketing Details with Third Party Auctioning System

The following types are interfaces are supported between OFSLL and third party auctioning system:

- JMS notification
- Web services

9.5.1.1 JMS Notification

On every manual status change in collateral remarketing, a JMS (Java Message Service) notification is sent to third party auctioning system to act upon the notification.

For example, after the remarketing request is created with work order details, the same is to be registered in third party auctioning system for further action. A JMS notification is sent with status as 'NEW' and subsequently when the status of Remarketing request is changed to 'SEND TO AUCTION', another notification is sent with this status.

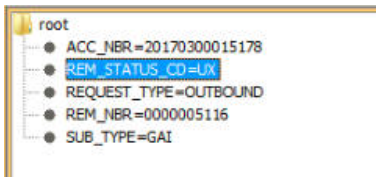
However, it is upto the discretion of third party auctioning system to accept/reject and acknowledge the notifications. When accepted, an auction is created in third party auctioning system and a reference number for the same is shared as acknowledgement. This is then appended to the remarketing request as External Ref # and status is updated as 'AUCTION ACCEPTED'. The external reference number can be used for further interactions.

When there are subsequent changes to the existing remarketing request in OFSLL, the same is updated in Remarketing/ Work Orders screen and status of remarketing request is changed to 'UPDATE TO AUCTION'. Another JMS notification is triggered for updating the details in third party auctioning system and response as either UPDATE ACCEPTED / REJECTED are tracked back into the system.

Similarly, if there are any changes to auction in third party auctioning system, the details are updated in OFSLL and the status of the remarketing is updated to "RECEIVED UPDATE'.

For details on all the available status, refer to 'Remarketing Status List' section.

A sample instance of JMS notification is indicated below:



9.5.1.2 Web Service Request / Response

To support collateral remarketing, the following web services are hosted by OFSLL to interface with third party auctioning system:

- Get Remarketing - to receive latest remarketing details from OFSLL.
- Put Remarketing - to update remarketing request details from third party auctioning system into OFSLL.

- Get Invoice - to receive invoice details from OFSLL to third party auctioning system.
- Post Invoice - to create invoice details in OFSLL Vendors > Invoice screen.

For details about each web services with sample request and response files, refer to 'Collection web services' document in OTN library. (http://docs.oracle.com/cd/E82458_01/webservice.htm).

9.5.1.3 Remarketing Status List

Following are the status available for collateral remarketing. Based on each status, there can be interaction between OFSLL and third party auctioning system. Ensure that the 'Current' and 'Next' status are defined in cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Collection Cycles screen.

Note that the status indicated as (manual) in the below table are to be updated manually in OFSLL Remarketing screen.

Status	Description
NEW (Manual)	New remarketing request created in OFSLL.
SEND TO AUCTION (Manual)	Remarketing request sent from OFSLL to third party auctioning system.
AUCTION ACCEPTED	Response from third party auctioning system indicating that the remarketing request is accepted.
AUCTION REJECTED	Response from third party auctioning system indicating that the remarketing request is rejected.
UPDATE TO AUCTION (Manual)	Changes to remarketing request sent from OFSLL to update in third party auctioning system.
UPDATE ACCEPTED	Response from third party auctioning system indicating that the changes to remarketing request are accepted.
UPDATE REJECTED	Response from third party auctioning system indicating that the changes to remarketing request are rejected.
RECEIVED UPDATE	Response from third party auctioning system on updates to the remarketing request.
HOLD (Manual)	Hold remarketing request sent from OFSLL to third party auctioning system (Ex: payment/updates from customer).
HOLD ACCEPTED	Response from third party auctioning system indicating that Hold remarketing request is accepted.
HOLD REJECTED	Response from third party auctioning system indicating that Hold remarketing request is rejected.
VOID (Manual)	Void (decline) remarketing request sent from OFSLL to third party auctioning system.
VOID ACCEPTED	Response from third party auctioning system indicating that Void remarketing request is accepted.

Status	Description
VOID REJECTED	Response from third party auctioning system indicating that Void remarketing request is rejected.
REDEEM (Manual)	Redeem (pull back) remarketing request sent from OFSLL to third party auctioning system.
REDEEM ACCEPTED	Response from third party auctioning system indicating that Redeem remarketing request is accepted.
REDEEM REJECTED	Response from third party auctioning system indicating that Redeem remarketing request is rejected.
INVOICING	Implicit status updated in OFSLL on receiving Invoice from third party auctioning system.
INVOICE REJECTED	Implicit status updated in OFSLL if the Invoice received from third party auctioning system is rejected.
COMPLETED	Implicit status updated in OFSLL to indicate as remarketing complete.

9.5.2 Remarketing Proceed Details

Subsequent updates of collateral auctioning are tracked and updated in the Remarketing Proceed Details section against the remarketing request. This tab gives insight on individual collateral re-sale proceeds that are provided by the third party auctioning system and the total percentage of debt recovered for each asset re-sale.

Following are the Remarketing Proceed Details updated:

Remarketing Proceed Details	
Sales	Indicates the Gross Sales Amount.
Expense	Indicates the total expense incurred in sales.
Refunds	Indicates the Refunds arising post the sales.
Net Proceeds	Indicates the Gross Sale Amount (Total Expense + Total Refunds).
Balance	Indicates the Payoff Quote of Account when payment is posted.
Net Gain/Loss	Indicates the profit or loss of sales (Net Proceeds - Balance).
Recovery %	Indicates the total recovery percentage which is calculated as ((Net Proceeds - Balance) / Balance)x100

9.5.3 Status History sub tab

The Status History sub tab records all the status updates (both manual and auto) of a particular remarketing request. This tab consists of the following details:

Field:	View:
Status	Previous status before the current update.
User	User who updated the status.
Start Dt	Status change start date.
End Dt	Status change end date.
Comments	Comments recorded in remarketing comments field.

9.5.4 Tracking Attributes sub tab

Tracking attributes allows you track and update the details of each integration element between OFSLL and third party auctioning system, and notify the same with status change in the remarketing request along with a comment.

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed.

1. Click ‘Load Tracking’ button and select the required parameter from the list.
2. Click ‘Edit’ and update the required details.

9.5.5 Expenses sub tab

The Expenses sub tab records all the expenses received as part of Invoice. This tab consists of the following details:

Field:	View:
Expense-Type	Work Order service name.
Currency	Expense currency.
Amt	Payment amount charged by vendor.

9.5.6 Refunds sub tab

When customer has opted for an extended warranty or have insured the collateral and the same has been re-sold within the warranty period, then there is a refund to be paid to the customer. However, note that only the details of the refund are recorded in the system and the process of refunds settlement to customer account and accounting are to be handled manually.

In the Refunds sub tab, click ‘Add’ and update the following details:

Field:	Do this:
Refund	Select the type of refund from the drop-down list.
Currency	Select the refund currency from the drop-down list.

Field:	Do this:
Refund Amt	Specify the refund amount to be paid to customer.
Manual	Checked by default indicating that all refunds are settled manually.

Save the refund details clicking ‘Save and Stay’ or any of the Basic Actions mentioned in Navigation chapter.

9.6 Invoicing

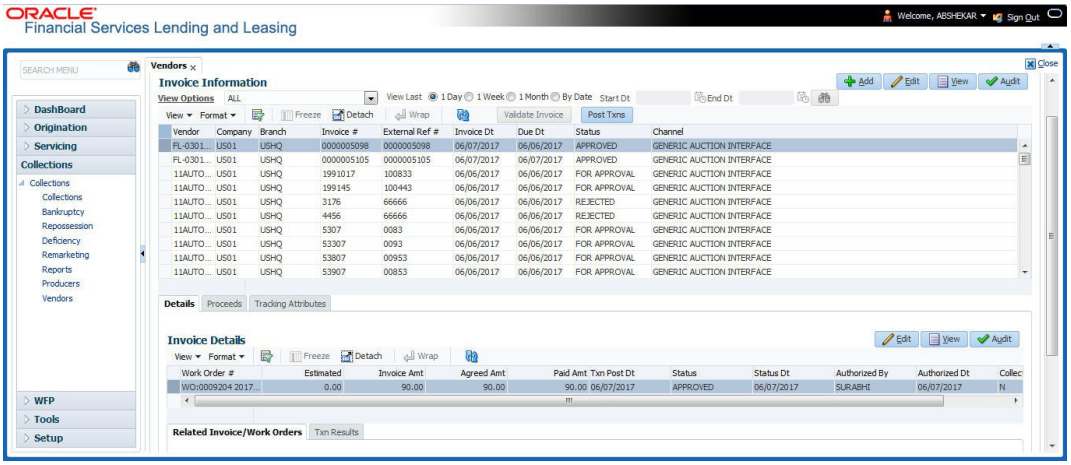
When a repossessed asset is sold by the third party auctioning system, an invoice is created in OFSLL (through POST INVOICE web service) with the total value of sale and the additional cost incurred. For more information, refer Web Service Request / Response section.

Unlike other invoices where one invoice is generated for each asset, those received for Channel sub code ‘GAI’ will have details of multiple assets sold in any given auction. Hence the invoice would be on per-auction basis with details of all the vehicles auctioned.

The invoice received in OFSLL will have the following two components:

- Incoming payment (Proceed)- An amount generated for resale of the asset to be added into the system.
- Vendor Fees (Invoice Details) - Cost that the vendor has charged for the service such as service fee, vehicle repair and so on.

To view the invoice information, navigate to Collections > Vendors > Invoices tab.



On selecting an invoice received from channel sub code ‘GAI’, the invoice screen will have a rearrangement of following sub tabs:

- Details sub tab
- Proceeds sub tab
- Tracking Attributes sub tab

Before posting the invoice details, system auto validates the invoice information against specific pre-defined Business Rules. For more information on the Business Rules, refer to ‘Business Rules for Invoice Validation’ section.

It is mandatory for every invoice to satisfy all the pre-defined business rules. Else, the invoice is either marked for approval or is rejected. However, auto-update of status is controlled by

the ‘Current/Next’ status definition defined in Cycle Setup screen and an invoice can also be rejected when cycle setup is not configured.

Post the validation, the invoice is categorized into the following status:

- FOR APPROVAL - Auto-update for manual approve/reject.
- APPROVED - Auto-update if auto validation succeeds.
- REJECTED - Auto-update if auto validation fails.
- IN PROCESS - Auto-update if transaction posting onto the account fails.

Note the following details in the invoice information screen:

Field:	View this:
Invoice Type	PAYABLE or PAYMENT RECEIVED. Indicates if the invoice is already paid or a payment to vendors is to be initiated from OFSLL.
Funds Received Dt	Indicates the date on which the invoice amount is received from third party auctioning system. This date is used to post payment transaction on the account from Invoice screen, when the status is APPROVED. This field is also editable if the invoice type is PAYABLE.
Total Gross Proceed Amt	Indicates the total of Gross Proceed Amount recorded at each Work Order.
Total Net Proceed Amt	Indicates the total of Net Proceed Amount recorded at each Work Order.
Total Expense Amt	Indicates the total Invoice Amount at individual invoice details expenses.
Actual Net Proceed Amt	Indicate the difference in Total Gross proceed Amount - Total Net Expense Amount.

For more information about other options available in Invoices screen, refer to Vendors chapter.

9.6.1 Post Transaction

Once the invoice details are approved, you can post a transaction for the approved invoice through the Invoice screen by clicking on ‘Post Txns’ button. The button is enabled only for invoice with status APPROVED and IN PROCESS.

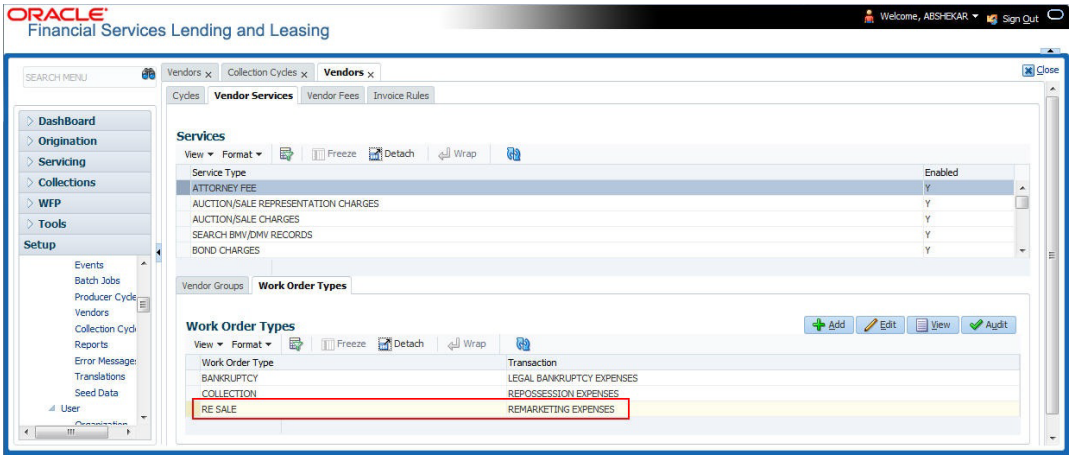
Before posting the transaction, verify the status of ‘Collectible’ in Invoice Details section. During auto invoice validation, the Collectible field is automatically marked as ‘Y’ if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.

If the Collectible field is ‘Y’ then the transaction is posted as ‘Expense’ onto the account based on the setup. Else, if the Collectible field is ‘N’ accounting for the same needs to be manually handled.

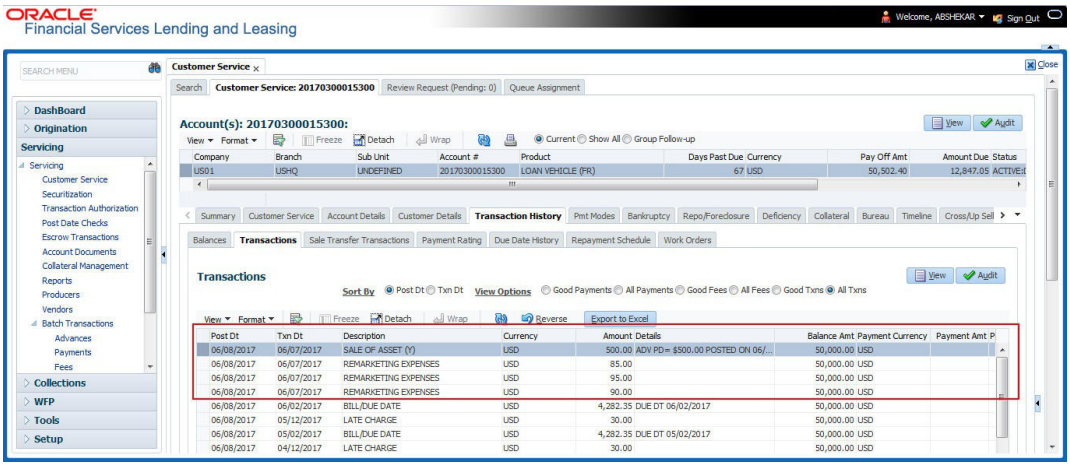
On clicking ‘Post Txns’ button in invoice screen, the following transactions are initiated:

1. Sale of Asset transaction - indicates the amount received after selling the asset. Also while posting this transaction, system calculates the Spread based on matching spread in Spread Matrix or from Contract Spread.
2. Expense transactions. indicates the additional charges incurred by vendor to sell the asset and corresponding association of those transactions which are in-turn posted on to the account.

Depending on the Vendor Services setup defined in Setup > Administration > System > Vendors > Vendor Services > Work Order Types tab, specific transactions are posted. However, the same is configurable.



All the transactions posed on the account are recorded and listed in the Collections > Customer Service > Transaction History > Transactions tab.



Note

The posted transaction can be reversed in the Transactions tab, but this does not impact/ change the status of Invoice or Remarketing.

9.6.2 Business Rules for Invoice Validation

The pre-defined business rules facilitate to validate all incoming invoices. For all the invoices received for collateral remarketing should have an invoice type as ‘PAYMENT RECEIVED’.

Following are the pre-defined business rules in the system and every incoming invoice need to satisfy the below rules for auto updating the invoice status as APPROVED. Else, the same is marked FOR APPROVAL / REJECTED.

- **Rule 1**: Each work order that is part of the invoice should have the status as OPEN and Work Order type as RE SALE. Else, the invoice is updated as REJECTED.
- **Rule 2**: Validate invoice for the status of 'Collectible' in Vendors > Invoice tab > Invoice Details section.

  During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

  In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.
- **Rule 3**: Validate invoice details based on Estimated and Invoiced amount and update the corresponding status in Invoice Details sections of Vendors screen.
  - If the Invoice Amount is 'Less than or equal to' Estimated amount, the status of Invoice Details is updated to 'APPROVED'.
  - If the Invoice Amount is 'greater than' the Estimated amount, then the invoice details need manual approval and the status of Invoice is updated 'FOR APPROVAL'.
- **Rule 4**: Validate Invoice Proceed based on the difference between Net and Gross Proceeds to sum of Invoice amount received at invoice details per work order.

  If the difference is zero, Proceed is auto APPROVED. Else, marked FOR APPROVAL.
- **Rule 5**: Based on the Invoice Details status and Invoice Proceed status, the status of Invoice, Work Order, and Remarketing are auto updated as indicated below:

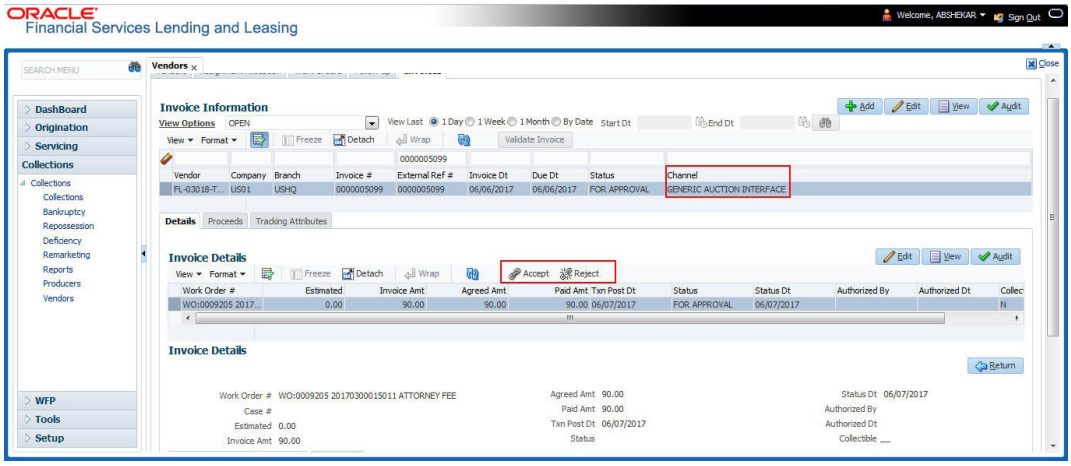
Invoice details status	**Invoice Proceed status**	**Invoice status**	**Work Order Status**	**Remarketing status**
APPROVED	APPROVED	APPROVED	INVOICING	INVOICING
REJECTED	REJECTED	REJECTED	OPEN	INVOICE REJECTED
FOR APPROVAL	FOR APPROVAL	FOR APPROVAL	INVOICING	INVOICING

In the above table, the status is updated based on the below consideration:

- APPROVED - if all the other status are APPROVED.
- REJECTED - if atleast one of the status is REJECTED.
- FOR APPROVAL - if atleast one of the status is FOR APPROVAL and the rest are APPROVED.

9.6.3 Details sub tab

The Details sub tab displays the Invoice details received from the third party auctioning system, and allows to Approve or Reject the invoice with status marked FOR APPROVAL. An invoice is auto-updated to status FOR APPROVAL based on the business rule validation.



To Approve/Reject an invoice, ensure that you have the necessary access rights assigned to your login. Select the required invoice record and click ‘Accept’ or ‘Reject’ in the Invoice Details section. Click ‘Yes’ to confirm the action and refresh to view the status updates.

9.6.4 Proceeds sub tab

The Proceeds sub tab helps the financial institutions to know the Net amount that remains in the account post the re-sale of all assets in the auction. The Proceed Details sub tab displays the following information:

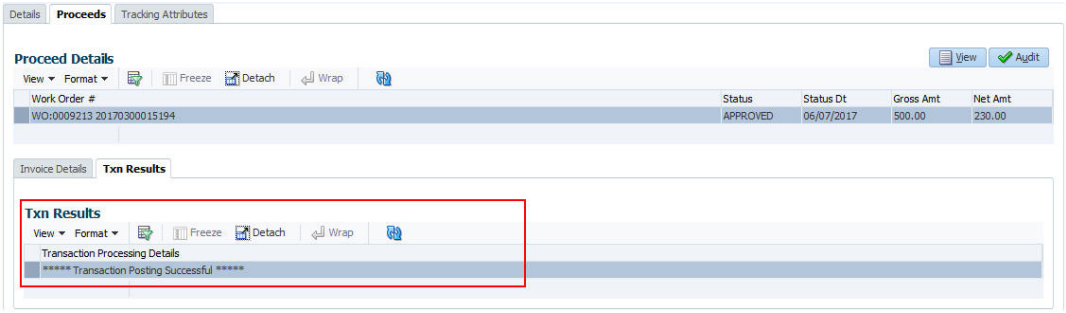
- Work Order #
- Status
- Gross Amt
- Net Amt
- Fee Amt
- Authorized By
- Authorized Dt

The Net amount is the total amount paid by the third party auctioning system with the close of auction.

The following tabs are available under Proceed Details sub tab:

- Related Invoice/Work Orders
- Txn Results

The Transaction Results tab records all the errors (if any) for the posted transaction.



9.6.5 Tracking Attributes sub tab

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed. For more information, refer to Tracking Attributes sub tab section.

10. Customer Credit Limit

10.1 Introduction

Customer Credit limit in general refers to the maximum amount of credit that a financial institution can extend to a prospective customer which can then be leveraged by an underwriter while funding an application.

In Oracle Financial Services Lending and Leasing, you can define the Customer Credit Limit during underwriting stage based on the customer credit worthiness or historical customer data. Using this limit, applications can be funded up to the credit limit amount allowed. However, application funding with or without customer credit limit is controlled based on the setup and applications can still be funded with the normal process when a particular customer is not allocated with any credit limit.

A customer credit limit facilitates for quick decisioning by an underwriter and also facilitates for auto approval of accounts on-boarded from external system with basic validations. While approving, underwriter has to ensure that the sum of utilizations should always be equal to the financed amount which can be distributed within applicants primary / secondary or business categories.

A minimum of one application has to be funded to define customer credit limit for funding subsequent applications and the defined information is updated into credit limit details. A credit limit once defined can further be increased from servicing module by posting the required transaction which is referenced in origination module during application funding.

On receiving a payment, the amount is reinstated to the credit limit balance which can be re-used while funding next application. Similarly, the credit limit balance is also updated when account is moved to VOID status. On reversing a payment, the Total Utilization of credit limit is increased by the principal portion of the payment and decreased with the Available Amt field. Also, the Suspended and Hold amount fields are increased and decrease based on the respective transactions posted.

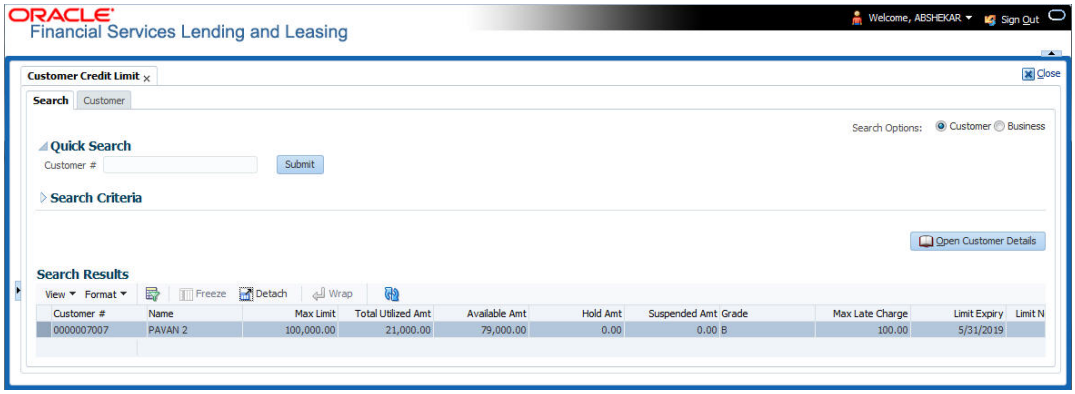
When two applications are being funded simultaneously (i.e. moving application to ‘Approved Funded’ status), the utilization amount will be considered for first application while the second one will be on HOLD since there could be a difference in the available credit limit after funding. In such a case, you need to re-hash the application, fetch the details in Origination > Decision tab, (if required) increase credit limit from servicing module, and then proceed for funding.

While processing applications using Customer Credit Limit, the ‘Update Customer Info’ (check box in applicant tab) and ‘Link to Existing Customer’ (check box in contract tab) are selected by default for all the existing customers. This is to ensure the application details are propagated to customer accounts.

On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the 'Customer Credit Limit Expiry date' of any one or all of the customer(s) who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than 'Customer Credit Limit Expiry date' and does not allow to post the transaction.

Navigating to Customer Credit Limit screen

From the LHS menu, select Servicing > Customer Credit Limit. The screen by default opens with 'Search' tab.



Customer Credit Limit screen consists of the following tabs:

- Search
- Customer

10.1 Search tab

The Search tab available in Customer Credit screen facilitates to locate the Customer or Business applicant's details maintained in the system and consists of the following sections:

- Quick Search
- Search Criteria

To search for a Customer/Business

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing** > **Customer Credit Limit** tab.
2. In the 'Search Options', select the option against Customer or Business to search for corresponding details.
3. Do one of the following:
   - In 'Quick Search' section, specify the Customer or Business number and click 'Submit'.

     -Or-
   - In the 'Search Criteria' section, use 'Comparison Operator' and 'Value' columns to enter search criteria and click 'Search'.

   System displays the matching records in the 'Search Results' section at the bottom of the screen.
4. Select the required record and click 'Open Customer Details'. The details of that particular record is displayed in the adjacent Customer/Business tab. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

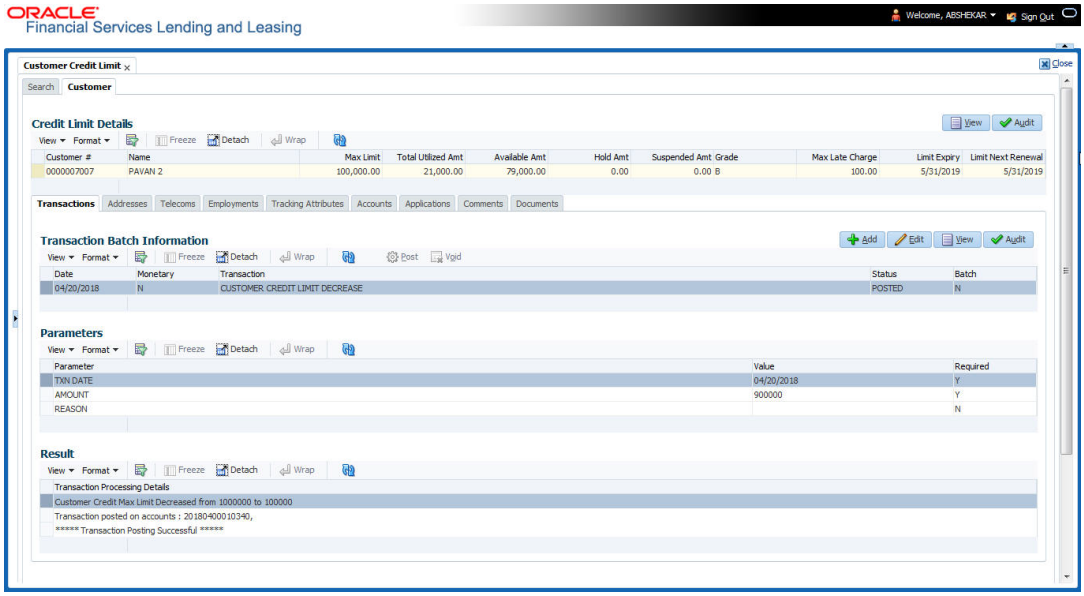
You can click 'Reset Criteria' at any time to clear search parameter values.

10.2 Customer/Business tab

The Customer / Business tab displays the Credit Limit Details that are recorded while funding the application.

To view Customer/Business details

1. Click Servicing > Customer Credit Limit screen.
2. In the Search tab, search for the required customer/business applicant details and click 'Open Customer Details'.



The following credit limit details of the Customer/ Business are as displayed:

Customer Details	Business details
Customer # (Customer ID is displayed in case of Individual Customer)	Business # (Business ID is displayed in case of Business Customer)
Name	Name
Max Limit	Max Limit
Total Utilized Amt	Total Utilized Amt
Available Amt	Available Amt
Hold Amt	Hold Amt
Suspended Amt	Suspended Amt
Grade	Grade
Max Late Charge	Max Late Charge
Limit Expiry	Limit Expiry
Limit Next Renewal	Limit Next Renewal

The 'Credit Limit Details' tab allows to capture additional details in the below sub tabs.

10.2.1 Transactions sub tab

The Transactions sub tab allows you post the following non-monetary transactions to update the customer/business credit details in respective tabs.

- Customer Credit Limit Transactions:
  - Customer Credit Limit Increase
  - Customer Credit Limit Decrease
  - Decrease Customer Credit Limit HOLD
  - Increase Customer Credit Limit HOLD
  - Increase Customer Credit Limit SUSPEND
  - Decrease Customer Credit Limit SUSPEND
- Business Credit Limit Transactions:
  - Business Credit Limit Increase
  - Business Credit Limit Decrease
  - Decrease Business Credit Limit HOLD
  - Increase Business Credit Limit HOLD
  - Increase Business Credit Limit SUSPEND
  - Decrease Business Credit Limit SUSPEND
- Customer/Business Credit Limit Maintenance
- Customer/Business Address Maintenance
- Customer/Business Telecom Maintenance
- Business Partners Maintenance
- Business Affiliates Maintenance

For information on how to post non-monetary transaction, refer to Creating Monetary and Non monetary Transactions section in Customer Service > Maintenance chapter.

For information on defining parameters for each of the above transactions, refer to Customer Credit Limit Transactions section in Appendix chapter.

10.2.2 Addresses sub tab

The Addresses sub tab allows you to maintain address information of the customer/business. This tab is similar to the Addresses sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Addresses sub tab section.

On updating the address information in this tab, system automatically posts 'ADD CUSTOMER ADDRESS PHONE' transaction to update the details into Customer Service screen's Customer Details > Addresses sub tab.

10.2.3 Telecoms sub tab

The Telecoms sub tab allows you to maintain Telecom information of the customer/business. This tab is similar to the Telecoms sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Telecoms sub tab section.

On adding the Telecom information in this tab, system automatically posts 'ADD CUSTOMER TELECOM' transaction and similarly during update, system posts 'CUSTOMER TELECOM MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Telecoms sub tab.

10.2.4 Employments sub tab

The Employments sub tab allows you to maintain employment information of the customer. This tab is similar to the Employment sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Employments sub tab section.

On updating the Telecom information in this tab, system automatically posts 'EMPLOYMENT ADDRESS MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Employment sub tab.

10.2.5 Partners sub tab

The Partners sub tab allows you to maintain business partner Information. This tab is similar to the Partners sub tab in Customer Service screen's Business Details tab. For information on updating the field details, refer to Partners sub tab section.

On adding the Partner information in this tab, system automatically posts 'ADD BUSINESS PARTNER' transaction and similarly during update, system posts 'BUSINESS PARTNERS MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Partners sub tab.

10.2.6 Affiliates sub tab

The Affiliates sub tab allows you to maintain business affiliate information. This tab is similar to the Affiliates sub tab in Customer Service screen's Business Details tab. For information on updating the field details, refer to Affiliates sub tab section.

On updating the Affiliates information in this tab, system automatically posts 'ADD BUSINESS AFFILIATES' transaction to add new affiliate details and 'BUSINESS AFFILIATES MAINTENANCE' to update the existing affiliate details into Customer Service screen's Business Details > Affiliates sub tab.

10.2.7 Tracking Attributes sub tab

The Tracking Attributes sub tab allows you to add tracking attribute information to customer/ business. This tab is similar to the Tracking Attributes sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Tracking Attributes sub tab section.

10.2.8 Accounts sub tab

The Accounts sub tab allows you to view customer/business accounts information maintained in the system. This tab is similar to the Existing Accounts sub tab in Origination screen's Applicant tab. For information on the field details, refer to 'Existing Accounts' section in Origination User Guides.

10.2.9 Applications sub tab

The Applications sub tab allows you to view customer/business applicant's information maintained in the system. The application details are fetched based on 'Customer / Business number' and displays only non-funded applications with 'Existing Customer flag = Y' in Origination > Applicant tab and 'Link to existing customer flag = Y' in Contract tab. The following application details are displayed:

- App #
- Company
- Branch

- Date
- Title
- Product
- Status
- Sub Status
- Collateral Description
- Identification #

Note

The Collateral Description and Identification # displayed here are populated from primary collateral details.

10.2.10 Comments sub tab

The Comments sub tab allows you add additional customer/business information as comments. Comments updated from Customer/Business > Comments tab are categorized with default Type as ‘Regular’ and Sub type as ‘Customer/Business’.

For information on adding comments, refer to Customer Service > Comments sub tab section.

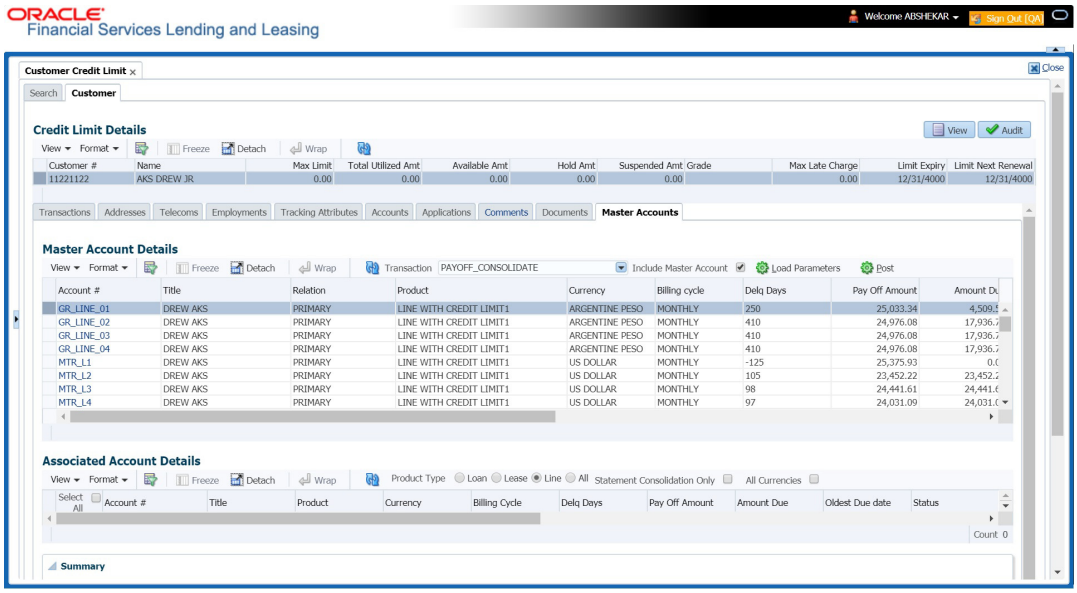
10.2.11 Documents sub tab

The Documents sub tab allows you to view the customer/business applicant’s documents attached to a particular account. For detailed information about the usability of this tab, refer to Document Tracking sub tab section.

10.2.12 Master Account tab

The Master Account tab in Customer Credit Limit screen displays all the Customer / Business Master Accounts and its associated accounts maintained in the system.

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.

10.2.12.1 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).

10.2.12.2 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.

11. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Loan and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

11.1 Loan Calculator

The Loan Calculator screen facilitates you to calculate various parameters. You can also define flexible repayment options, and generate amortization schedules.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

11.1.1 Parameters

The Parameters section allows you to calculate the payment amount, term, interest rate, loan amount, and blended rate. You can also generate a quote based on the details specified.

In the **Parameters** section, you can select the following parameters:

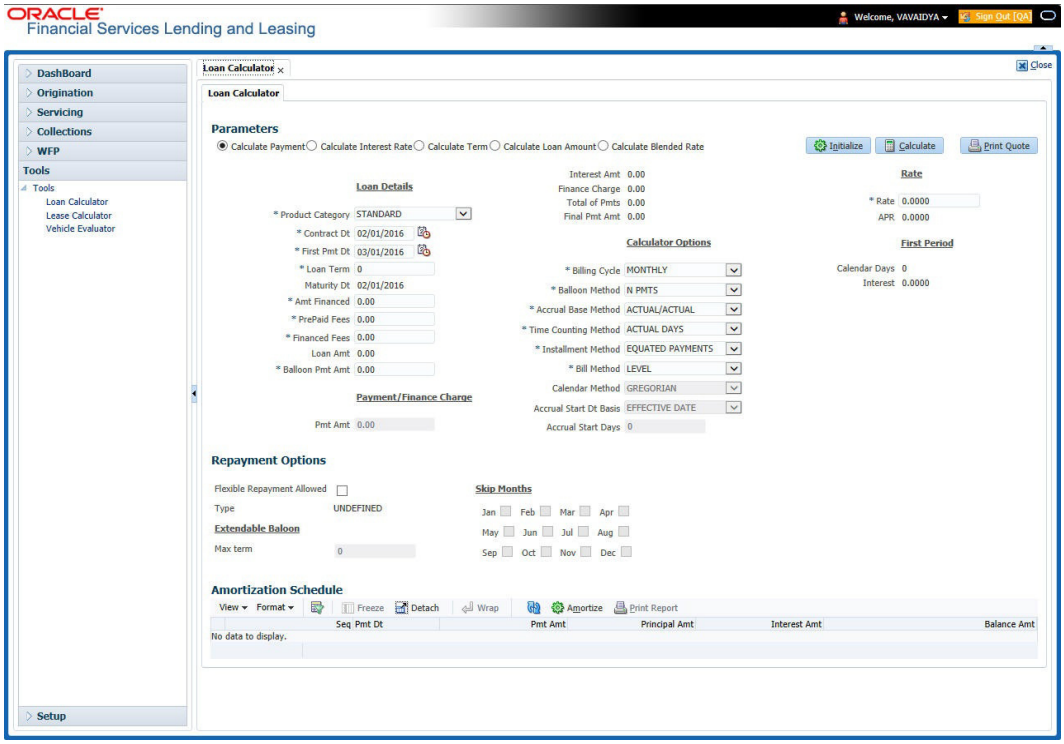
- Calculate Payment
- Calculate Interest Rate
- Calculate Term
- Calculate Loan Amount
- Calculate Blended Rate

11.1.1.1 Calculating Payments

The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information you provide, such as the amount financed, terms, interest rate and finance fee. You can click **Initialize** in **Loan Calculator** screen to clear (or ‘refresh’) the **Loan Calculator** screen at any time.

To calculate a loan payment

1. Click **Tools > Tools > Loan Calculator.**



2. Click **Initialize** and maintain the following fields.

Field:	Do this:
Loan Details Section	
Product Category	Select the category as Standard for conventional loan product and Islamic for the Islamic loan product.
Contract Dt	Specify the contract date. The system displays current date as the default value.
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as default value.
Loan Term	Specify the number of payments.
Maturity Dt	System automatically displays the maturity date based on the values entered for first payment date, term and billing cycle (i.e. Maturity Date = First Payment Date + Term (based on billing cycle).
Amt Financed	Specify the amount financed.
Pre Paid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: amount financed plus the pre-paid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.

Field:	Do this:
Payment/Finance Charge	
Pmt Amt	View the payment amount.
Interest Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final Pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency. System supports 'Biennial' (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on BILL_CYCLE_CD lookup, the billing cycle 'frequency' can be defined. During 'Term' calculation, the 'Rate' field is always considered as per Year only. System displays an error to refine the input data if the calculation for Biennial term goes beyond 15 years and Triennial term goes beyond 10 years. For additional considerations of Biennial and Triennial term calculations (if any), refer to product release notes available at OTN library.
Balloon Method	Select the balloon method.
Accrual Base Method	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. For more information, see the Installment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. If **Effective Date** is selected, then the interest is calculated from Contract date and if **Payment Date** is selected then the interest is calculated on basis of (first payment date minus one billing cycle). This field will be enabled only if the product category is selected as Islamic.

Field:	Do this:
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.
Rate	
Rate	Specify the interest rate. **Note**: For Islamic products this field is displayed as 'Profit Rate'.
APR	View the system calculated the Annual Percentage Rate.
First Period section	
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

3. Specify the required information and click **Calculate**.The system computes the standard loan payments with the details specified.

Installment Methods

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

When completing Frequency fields, note the following:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
- Bimonthly in the system means 'once every two months' and not 'twice a month'.

For more information on frequency, see 'Appendix B: Payment Amount Conversions' section.

11.1.1.2 Calculating Interest Rates

The **Calculate Interest Rate** option back-calculates the interest rate and APR using the amount financed, standard payment and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Interest Rate**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate.The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

11.1.1.3 Calculating Term

The Calculate Term option back-calculates the term and APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Term**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate.
   The system computes the payment change schedule.

You can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

The system will use this information during the funding process when you select an instrument.

11.1.1.4 Calculating Loan Amount

The **Calculate Loan Amount** option calculates loan affordability of a customer based on term, payment amount and the rate quoted.

To calculate an Interest Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate.
   The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

11.1.1.5 Calculating Blended Rate

The **Blended Rate** option calculates a combined single rate (Blended Rate) for multiple amounts each of at different rates. On selecting this option, system displays the ‘Advances’ section to add multiple records to derive the blended rate. It also provides the amortization schedule of the loan.

To calculate an Blended Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select Calculate **Calculate Blended Rate**. The system enables the Advances section.
3. Click **Add** and maintain the following details:

Field	Do this:
Amt Financed	Specify the financed amount.
PrePaid Fees	Specify the pre-paid fees.
Financed Fees	Specify the financed fees.
Balloon Pmt Amt	Specify the balloon payment amount.
Rate	Specify the rate.
Payment Amt	The system displays the calculated payment amount on clicking 'Calculate' button.
Interest Amt	The system displays the calculated interest amount on clicking 'Calculate' button.
Action	Click add button to add next contract details.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
6. After you specify all the required information click calculate.
   The system computes the blended rate of contracts.

You can perform the following activities when the Blended Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

11.1.2 Repayment Options

If the calculation involves flexible repayment options, you can include the same through the following options:

Option	Description
Flexible Repayment Allowed	Select the check box to include a flexible repayment schedule in calculation. On selection, the following sections are enabled. • REPAYMENT SCHEDULE • PAYMENT CHANGE SCHEDULE • RATE SCHEDULE Based on the selection of repayment type in the subsequent field, any or all of the above sections are enabled to define the required flexible repayment schedules.

Option	Description
Type	Select any of the following repayment type that you want to use from the drop-down list. • UNDEFINED • SKIP PERIOD • USER DEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON

1. Depending on the repayment type selected, complete the following sections:

- If you have selected the type as UNDEFINED (default), you can specify only the 'Rate Schedule' as explained in step 2.
- If you have selected the type as SKIP PERIOD, select the months which you want to exclude in repayment schedule by selecting the adjacent check box.
- If you have selected the type as USER DEFINED, click **Add** in 'Repayment Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

- If you have selected the type as GRADUATED PAYMENT, click **Add** in 'Payment Change Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated.It prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the 'Extendable Baloon' section.

2. If the calculation includes a promotion, complete the Rate Schedule section. Click **Add** and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

   When you fund the loan application, the system copies repayment schedule information to the loan account on Customer Service screen where it appears in the Repayment Schedule section.

11.1.3 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule. Click **Amortize** in the 'Amortization Schedule' section. The system generates an amortized schedule with the calculated data with the following headers:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

11.1.4 Printing a Quote

You can generate a summarised report using the calculated loan details in the format of quote with charges, payment structure, financed amount allocation, and amortization scheduled.

In the Loan Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

Loan Details

The Loan Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Loan Term, Rate, and Total Loan Amount (Inc. Fee).

Payment/Finance Charge

The Payment/Finance Charge section consists of Total Interest Amount, Finance Charge, Total Of Payments, and Balloon Payment Amount.

Payment Structure

The Payment Structure section consists of details based on the number of payments, billing cycle followed and the payment amount. The payment structure repeats based on the flexible repayment options defined.

Financed Amount Allocation

The Financed Amount Allocation section consists of total amount that can be financed at the specified rate. If there are multiple records included to derive blended rate, then the Financed Amount Allocation varies based on the total number records.

Amortization Schedule

The Amortization Schedule section consists of records in tabular format with the following details:

- Pmt No.
- Payment Date
- Scheduled Payment
- Principal
- Interest
- Ending Balance

11.1.5 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment / Interest Rate / Term / Loan Amount” and click **Calculate.** System displays calculated values based on selection.

Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

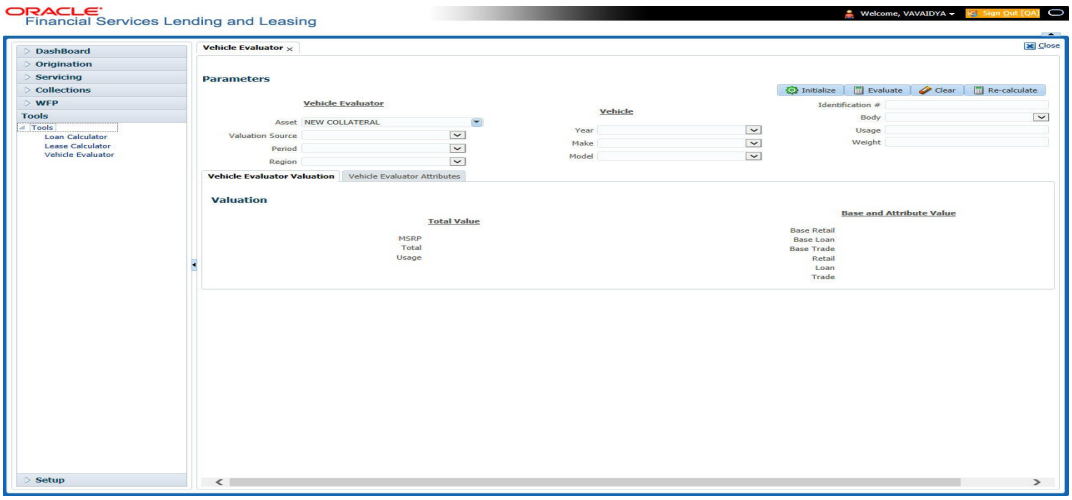
11.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application’s collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear.**

To calculate a vehicle value

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.

11.2.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.

  The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value

sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

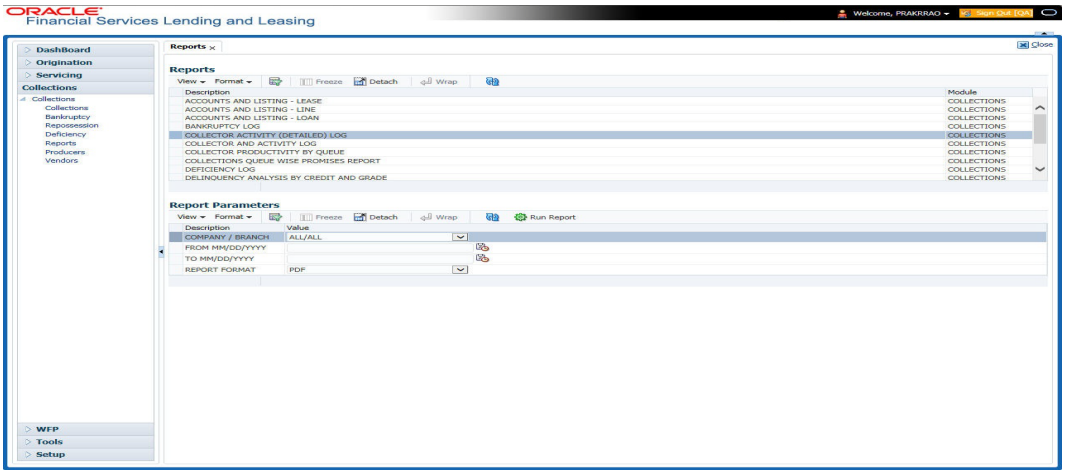
The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

12. Oracle Financial Services Lending and Leasing Reports

During day, or at end of the day, you may want to retrieve any information from several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Collections > Collections > Reports.**



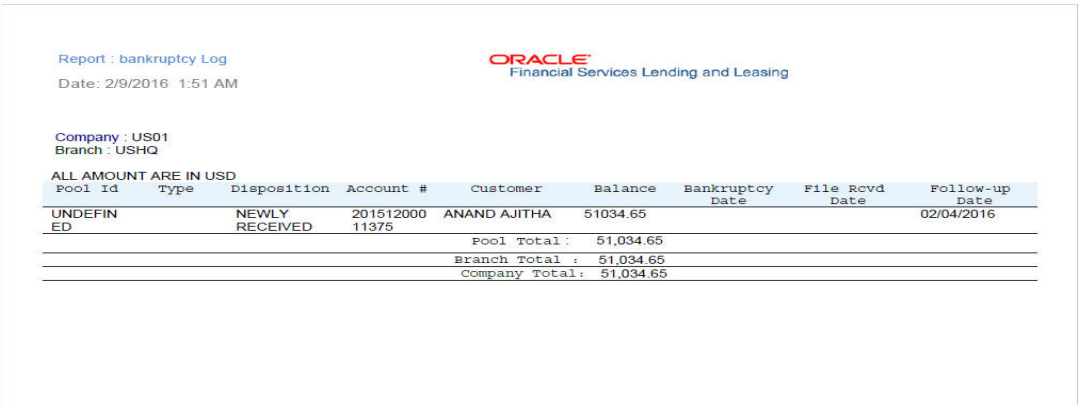
12.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report



Report : bankruptcy Log
Date: 2/9/2016 1:51 AM

ORACLE
Financial Services Lending and Leasing

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN USD

Pool Id	Type	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date
UNDEFIN ED		NEWLY RECEIVED	201512000 11375	ANAND AJITHA	51034.65			02/04/2016
				Pool Total :	51,034.65			
				Branch Total :	51,034.65			
				Company Total:	51,034.65			

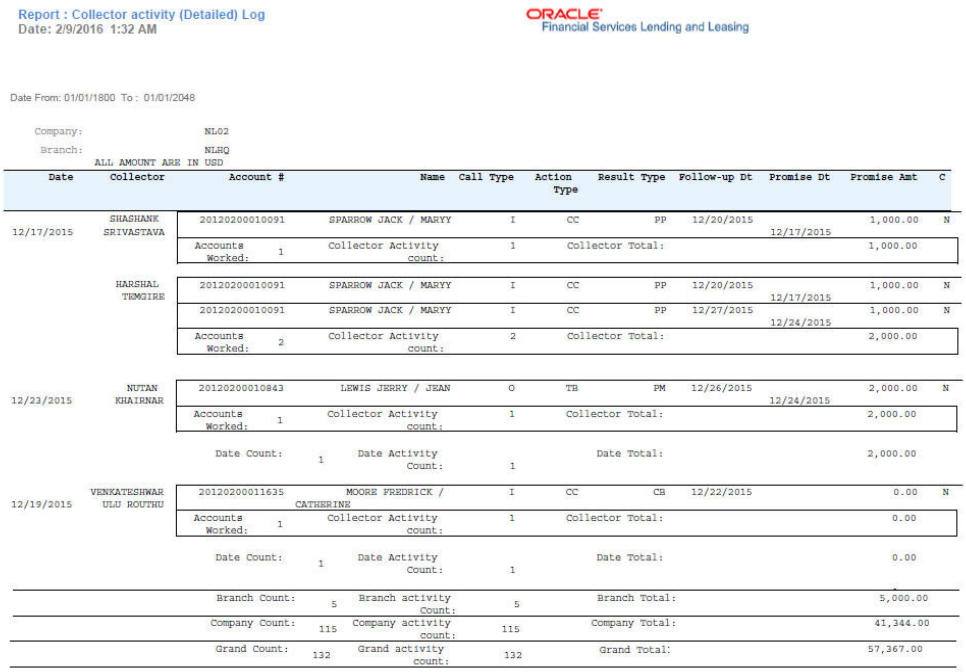
12.2 Collector Activity (Detailed) Log

This collection report lists collector activity details.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity (Detailed) Log report



Report : Collector activity (Detailed) Log
Date: 2/9/2016 1:32 AM

ORACLE Financial Services Lending and Leasing

Date From: 01/01/1800 To : 01/01/2048

Company: NL02
Branch: NLHQ
ALL AMOUNT ARE IN USD

Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	C
12/17/2015	SHASHANK SRIVASTAVA	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N
	Accounts Worked: 1	Collector Activity count: 1			Collector Total:				1,000.00	
	HARSHAL TEMGIRE	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/20/2015	12/17/2015	1,000.00	N
		20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	N
	Accounts Worked: 2	Collector Activity count: 2			Collector Total:				2,000.00	
12/23/2015	NUTAN KHAIRNAR	20120200010843	LEWIS JERRY / JEAN	O	TB	PM	12/26/2015	12/24/2015	2,000.00	N
	Accounts Worked: 1	Collector Activity count: 1			Collector Total:				2,000.00	
	Date Count: 1	Date Activity Count: 1			Date Total:				2,000.00	
12/19/2015	VENKATESHWAR ULU ROUTHU	20120200011635	MOORE FREDRICK / CATHERINE	I	CC	CB	12/22/2015		0.00	N
	Accounts Worked: 1	Collector Activity count: 1			Collector Total:				0.00	
	Date Count: 1	Date Activity Count: 1			Date Total:				0.00	
	Branch Count: 5	Branch activity Count: 5			Branch Total:				5,000.00	
	Company Count: 115	Company activity count: 115			Company Total:				41,344.00	
	Grand Count: 132	Grand activity count: 132			Grand Total:				57,367.00	

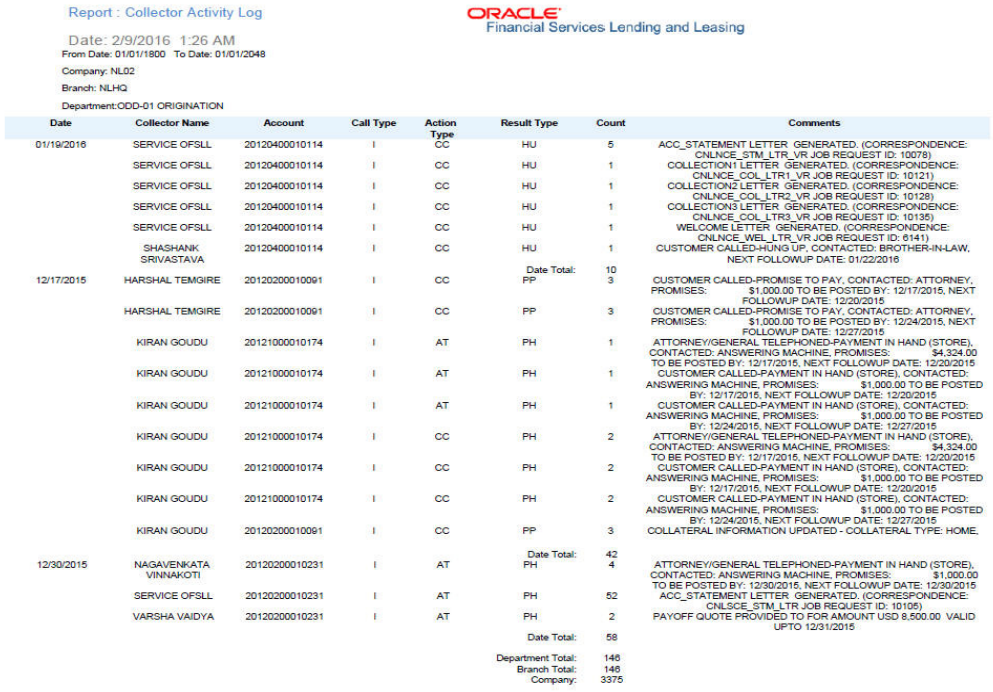
12.3 Collector Activity Log

This collection report lists collector.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Account Number
- Department
- User Name
- Report Format

Example of the Collector Activity Log report



Report : Collector Activity Log

Date: 2/9/2016 1:26 AM

From Date: 01/01/1800 To Date: 01/01/2048

Company: NL02

Branch: NLHQ

Department:ODD-01 ORIGINATION

ORACLE Financial Services Lending and Leasing

Date	Collector Name	Account	Call Type	Action Type	Result Type	Count	Comments
01/19/2016	SERVICE OFSLL	20120400010114	I	CC	HU	5	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 10078)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR1_VR JOB REQUEST ID: 10121)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR2_VR JOB REQUEST ID: 10128)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 10135)
	SERVICE OFSLL	20120400010114	I	CC	HU	1	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 6141)
	SHASHANK SRIVASTAVA	20120400010114	I	CC	HU	1	CUSTOMER CALLED-HUNG UP, CONTACTED: BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016
					Date Total:	10	
12/17/2015	HARSHAL TEMGIRE	20120200010091	I	CC	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: $1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	HARSHAL TEMGIRE	20120200010091	I	CC	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: $1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	I	AT	PH	1	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	I	CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20120200010091	I	CC	PP	3	COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: HOME,
					Date Total:	42	
12/30/2015	NAGAVENKATA VINNAKOTI	20120200010231	I	AT	PH	4	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: $1,000.00 TO BE POSTED BY: 12/30/2015, NEXT FOLLOWUP DATE: 12/30/2015
	SERVICE OFSLL	20120200010231	I	AT	PH	52	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLSCE_STM_LTR JOB REQUEST ID: 10106)
	VARSHA VAIDYA	20120200010231	I	AT	PH	2	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015
					Date Total:	58	
					Department Total:	146	
					Branch Total:	146	
					Company:	3375	

12.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Productivity by Queue report



Report : Collector productivity By Queue

Date: 2/9/2016 1:24 AM

Creation Date From: To:

ORACLE Financial Services Lending and Leasing

12.5 Deficiency Log

This collection report lists deficiencies.

Parameters:

- Company/Branch
- Report Format

Example of the Deficiency Log report



Report : Deficiency Log
Date: 2/9/2016 1:07 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ
ALL AMOUNT ARE IN USD

Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance
UNDEFINED		NEWLY RECEIVED	201202000 10091	SPARROW JACK / MARYY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65
		NEWLY RECEIVED	201202000 10108	DALE ALAN / JESSICA/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65
		NEWLY RECEIVED	201201000 10315	ANDERSON NEO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201201000 10688	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201201000 11412	ANDERSON NEO / ANNA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201201000 11420	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201202000 10463	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 10471	POTTER HARRY / RUDY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11544	SPARROW JACK / MARYY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11552	DALE ALAN / JESSICA/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11560	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11578	POTTER HARRY / RUDY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201203000 10321	DICKENS GEORGE / BETH/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 10826	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 11692	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27

Pool ID	Type	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rcvd Date	Balance
		RECEIVED	11741	VR				
		NEWLY RECEIVED	201204000 10544	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	15798.03
		NEWLY RECEIVED	201204000 11865	SAXTON MARTIN / CHELSEA/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	18630.61
		NEWLY RECEIVED	201204000 11873	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	15798.03
		NEWLY RECEIVED	201204000 11899	TETSUYA KOMURO / AKIRA/LOAN-SG	12/24/2015	12/24/2015	07/10/2012	14993.07
		Pool Count:	17				Pool Total:	240,576.90
		Branch Count:	17				Branch Total:	240,576.90
		Company Count:	33				Company Total:	490,659.00

12.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

Parameters:

- Company/Branch
- Producer

Example of the Delinquency Analysis by Credit and Grade report



Report : Delinquency Analysis By Credit Grade
Date: 2/9/2016 1:03 AM

ORACLE Financial Services Lending and Leasing

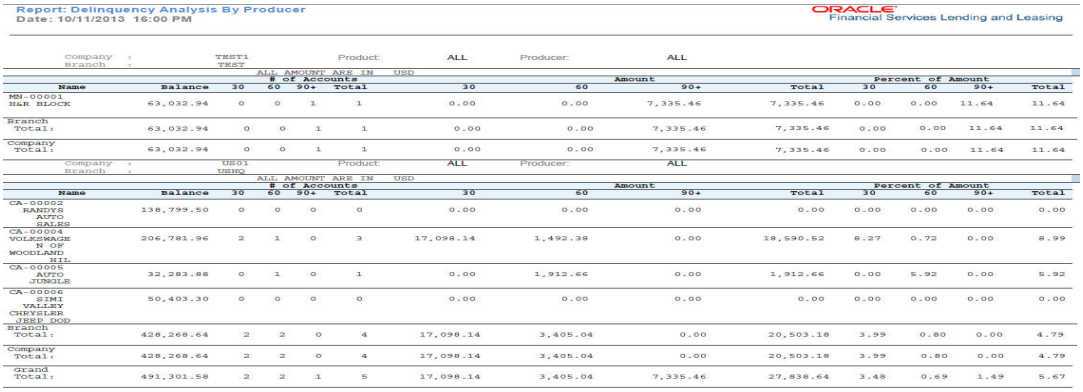
12.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

Parameters:

- Company/Branch
- Product
- Producer
- Report Format

Example of the Delinquency Analysis by Producer report



Report: Delinquency Analysis By Producer
Date: 10/11/2013 16:00 PM

ORACLE Financial Services Lending and Leasing

Company : TEST1 Product: ALL Producer: ALL
Branch : TEST

ALL AMOUNT ARE IN USD

Name	Balance	# of Accounts 30	60	90+	Total	Amount 30	60	90+	Total	Percent of Amount 30	60	90+	Total
MN-00001 H&R BLOCK	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Branch Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Company Total:	63,032.94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64

Company : US01 Product: ALL Producer: ALL
Branch : USHQ

ALL AMOUNT ARE IN USD

Name	Balance	# of Accounts 30	60	90+	Total	Amount 30	60	90+	Total	Percent of Amount 30	60	90+	Total
CA-00002 RANDYS AUTO SALES	138,799.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CA-00004 VOLKSWAGEN OF WOODLAND HIL	206,781.96	2	1	0	3	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.99
CA-00005 AUTO JUNGLE	32,283.88	0	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92
CA-00006 SIMI VALLEY CHRYSLER JEEP DOD	50,403.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Branch Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Company Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67

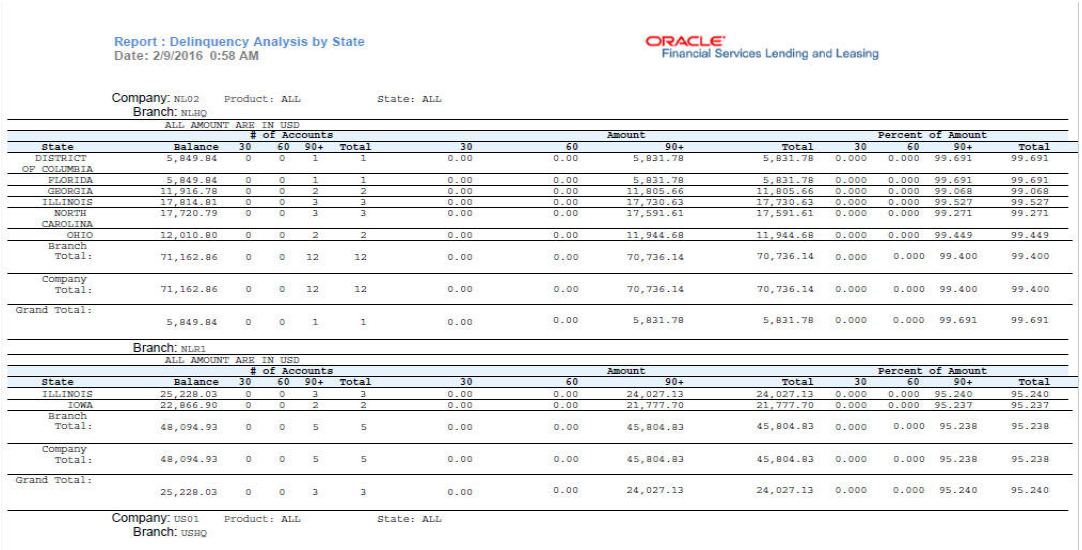
12.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

Parameters:

- Company/Branch
- Product
- State
- Report Format

Example of the Delinquency Analysis by State report



Report : Delinquency Analysis by State
Date: 2/9/2016 0:58 AM

ORACLE Financial Services Lending and Leasing

Company: NL02 Product: ALL State: ALL
Branch: NLHQ

ALL AMOUNT ARE IN USD

State	Balance	# of Accounts 30	60	90+	Total	Amount 30	60	90+	Total	Percent of Amount 30	60	90+	Total
DISTRICT OF COLUMBIA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691
FLORIDA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691
GEORGIA	11,916.78	0	0	2	2	0.00	0.00	11,805.66	11,805.66	0.000	0.000	99.068	99.068
ILLINOIS	17,814.81	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.000	0.000	99.527	99.527
NORTH CAROLINA	17,720.79	0	0	3	3	0.00	0.00	17,591.61	17,591.61	0.000	0.000	99.271	99.271
OHIO	12,010.80	0	0	2	2	0.00	0.00	11,944.68	11,944.68	0.000	0.000	99.449	99.449
Branch Total:	71,162.86	0	0	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400
Company Total:	71,162.86	0	0	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400
Grand Total:	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691

Branch: NLR1

ALL AMOUNT ARE IN USD

State	Balance	# of Accounts 30	60	90+	Total	Amount 30	60	90+	Total	Percent of Amount 30	60	90+	Total
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240
IOWA	22,866.90	0	0	2	2	0.00	0.00	21,777.70	21,777.70	0.000	0.000	95.237	95.237
Branch Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238
Company Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238
Grand Total:	25,228.03	0	0	3	3	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240

Company: US01 Product: ALL State: ALL
Branch: USHQ

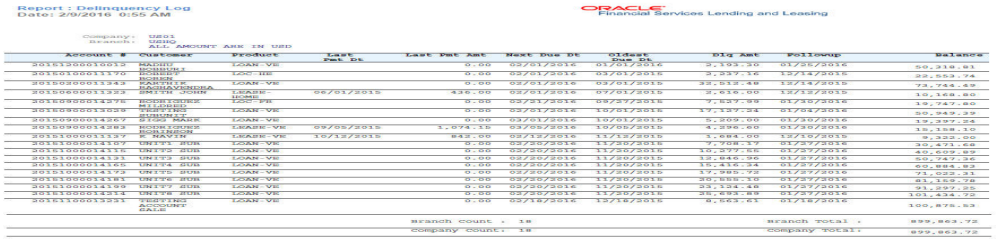
12.9 Delinquency Log

This collection report lists delinquencies.

Parameters:

- Company/Branch
- Report Format

Example of the Delinquency Log report



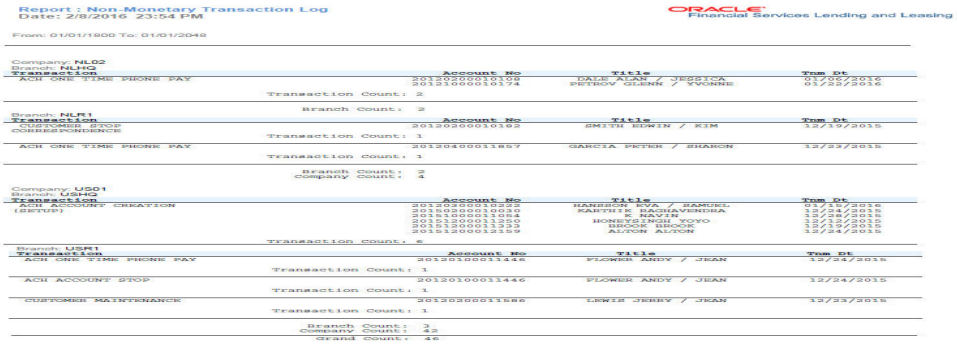
12.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Non Monetary Txns Log report



12.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format
- Queue Name

Example of the Collection Queue Wise Promise report


Report : Collection Queue Promises Log
Date: 2/9/2016 1:43 AM

ORACLE
Financial Services Lending and Leasing

Date From: To:

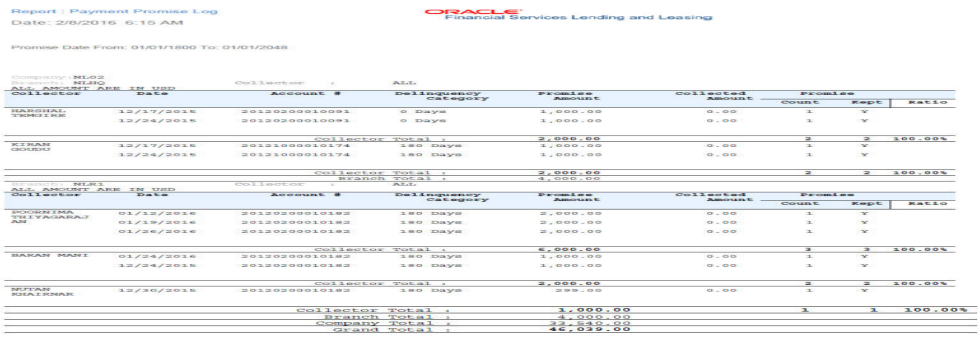
12.12 Payment Promise Log

The collection report lists payment promises.

Parameters:

- Company/Branch
- Collector
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Promise Log report


Report : Payment Promise Log
Date: 2/8/2016 6:15 AM

ORACLE
Financial Services Lending and Leasing

Promise Date From: 01/01/1800 To: 01/01/2048

Collector	Date	Account #	Delinquency Category	Promise Amount	Collected Amount	Promises Count	Kept	Ratio
HARSHAL TAMGIRE	12/17/2015	201202000110091	0 Days	1,000.00	0.00	1	Y	
	12/24/2015	201202000110091	0 Days	1,000.00	0.00	1	Y	
Collector Total :				2,000.00		2	2	100.00%
KIRAN GOUDU	12/17/2015	201211000110174	180 Days	1,000.00	0.00	1	Y	
	12/24/2015	201211000110174	180 Days	1,000.00	0.00	1	Y	
Collector Total :				2,000.00		2	2	100.00%
Branch Total :				4,000.00				
Branch: NL01	Collector:		ALL					
Collector	Date	Account #	Delinquency Category	Promise Amount	Collected Amount	Promises Count	Kept	Ratio
POORNIMA THIYAGARAJAN	01/12/2016	201202000110182	180 Days	2,000.00	0.00	1	Y	
	01/19/2016	201202000110182	180 Days	2,000.00	0.00	1	Y	
	01/26/2016	201202000110182	180 Days	2,000.00	0.00	1	Y	
Collector Total :				6,000.00		3	3	100.00%
BARAN MANI	01/24/2016	201202000110182	180 Days	1,000.00	0.00	1	Y	
	12/24/2015	201202000110182	180 Days	1,000.00	0.00	1	Y	
Collector Total :				2,000.00		2	2	100.00%
MUTAN RAJAIMAR	12/30/2015	201202000110182	180 Days	299.00	0.00	1	Y	
Collector Total :				1,000.00		1	1	100.00%
Branch Total :				4,000.00				
Company Total :				12,340.00				
Grand Total :				46,039.00				

12.13 Repossession/Foreclosure Log

This collection report lists bankruptcy accounts.

Parameters:

- Company/Branch
- Report Format

Example of the Repossession/Foreclosure Log report

Report : Repossession/Foreclosure Log
Date: 3/14/2016 18:29 PM

ORACLE Financial Services Lending and Leasing

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

Type	Disposition	Account #	Customer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date
	NEWLY RECEIVED	20150600010169	UNIT1 SUB 0 TOYOTA CAMRY	51,373.78			03/04/2016
	NEWLY RECEIVED	20150600010169	UNIT1 SUB	51,373.78			03/04/2016
		Type Count: 2	Type Total:	102,747.56			
		Branch Count: 2	Branch Total:	102,747.56			
		Company Count: 2	Company Total:	102,747.56			
		Grand Count: 2	Grand Total:	102,747.56			

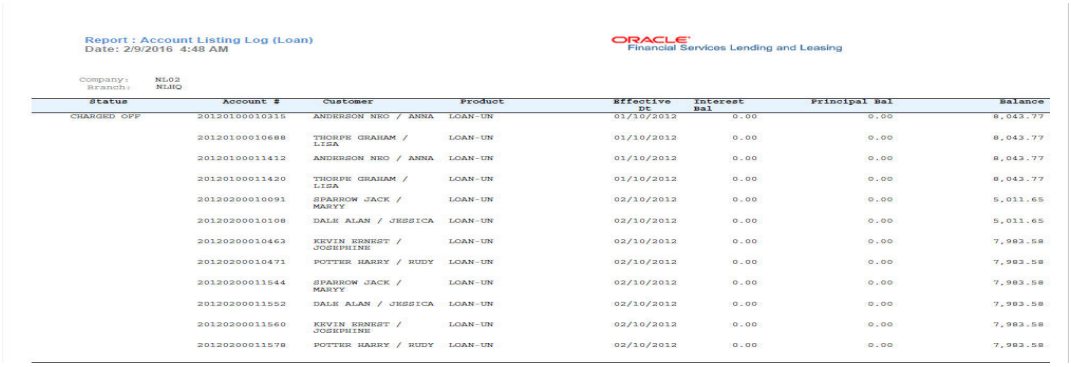
12.14 Accounts and Listing - Loan

This report lists the accounts log.

Parameters:

- Company/Branch
- Account Status
- Report Format

Example for Accounts and Listing report



Report : Account Listing Log (Loan)
Date: 2/9/2016 4:48 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ

Status	Account #	Customer	Product	Effective Dt	Interest Bal	Principal Bal	Balance
CHARGED OFF	20120100010315	ANDERSON NEO / ANNA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77
	20120100010688	THORPE GRAHAM / LISA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77
	20120100011412	ANDERSON NEO / ANNA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77
	20120100011420	THORPE GRAHAM / LISA	LOAN-UN	01/10/2012	0.00	0.00	8,043.77
	20120200010091	SPARROW JACK / MARYY	LOAN-UN	02/10/2012	0.00	0.00	5,011.65
	20120200010108	DALE ALAN / JESSICA	LOAN-UN	02/10/2012	0.00	0.00	5,011.65
	20120200010463	KEVIN ERNRST / JOSEPHINE	LOAN-UN	02/10/2012	0.00	0.00	7,983.58
	20120200010471	POTTER HARRY / RUDY	LOAN-UN	02/10/2012	0.00	0.00	7,983.58
	20120200011544	SPARROW JACK / MARYY	LOAN-UN	02/10/2012	0.00	0.00	7,983.58
	20120200011552	DALE ALAN / JESSICA	LOAN-UN	02/10/2012	0.00	0.00	7,983.58
	20120200011560	KEVIN ERNRST / JOSEPHINE	LOAN-UN	02/10/2012	0.00	0.00	7,983.58
	20120200011578	POTTER HARRY / RUDY	LOAN-UN	02/10/2012	0.00	0.00	7,983.58

13. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Loan. Indirect Loan are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding

  -or-
- Up front on a monthly basis

  -or-
- When the interest is earned

  -or-
- When the payment is received from customer based on the set up compensation plans.

The Producer screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer screen, you will primarily use the following sub tabs:

1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

The Producers screen completed during setup, can be used to view and maintain producer details.

The ‘Producers’ screen consists of the following tabs:

- Producer Details tab

- Search tab

13.1 Producer Details tab

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

13.1.1 Producer Details tab Extensibility

The Producer Details tab is a customizable tab in OFSLL in which you can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, non-mandatory fields and also set the field as mandatory/non-mandatory for user input.

To facilitate such customizations, during product installation/upgrade there are additional 20 ‘Custom’ user defined fields provided by default along with ‘Base’ fields with the below combination in main Producer Details tab and its sub tabs.

- 10 free text fields - ‘User Defined Field Char’
- 5 numeric fields - ‘User Defined Field Num’
- 5 date fields - ‘User Defined Field Date’

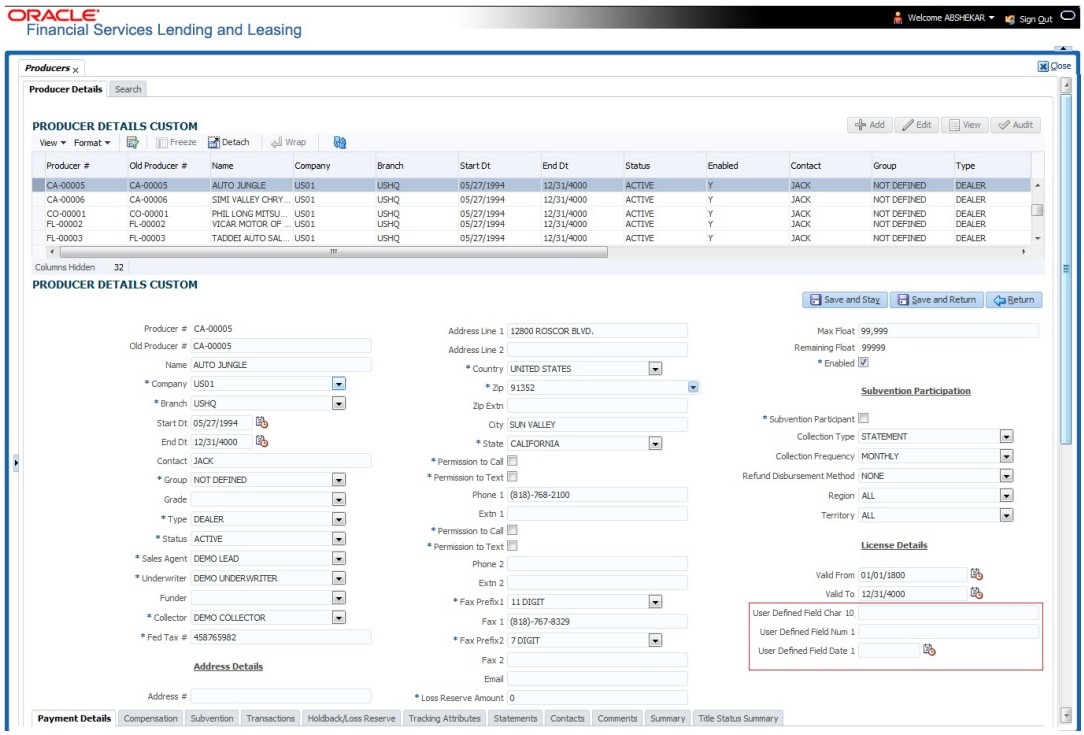
The above user defined fields, also referred to as ‘User Defined Fields’ are to be basically enabled in Setup > Administration > User > Access > ‘Field Access Definition’ tab and access is to be provided in ‘Security User Access Definition Details’ sub tab for the field(s) to appear in Producer Details tab. The enabled fields can customized in the ‘Label Configuration’ tab available in Setup > Administration > System > Label Configuration screen.

For detailed information, refer to appropriate sections in Setup Guides.

Navigating to Producer Details

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers > Producer Details**.

2. The system displays the Producers screen.



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 Loan origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the **Collector** field in **Delinquency Information** section of **Account Details** screen on the **Customer Service screen**).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.

Field:	Do this:
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.

Field:	Do this:
Territory	Select the territory of producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

13.1.2 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

To complete the Payment Details

1. Click **Collection > Collections > Producers > Payment Details**.
2. In the **Payment Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.

Field:	Do this:
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	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 **Collection > Collections > Producers**.
   - Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in 'Producers' screen.
2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
3. In the 'Payment Details' section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.

13.1.3 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

1. Click **Collection > Collections > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

13.1.4 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. Click **Collection > Collections > Producers > Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.

Field:	Do this:
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.5 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Collection > Collections > Producers > Comments** sub tab.
2. In the **Comments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

13.1.6 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Collection > Collections > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.

Field:	View this:
Amount	The application funded status total amount.

13.1.7 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

To view Title Status Summary on the Summary

1. Click **Collection > Collections > Producers > Title Status Summary** sub tab.
2. Sort the list of statuses to be displayed based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and click 'Search'. View the following field details.

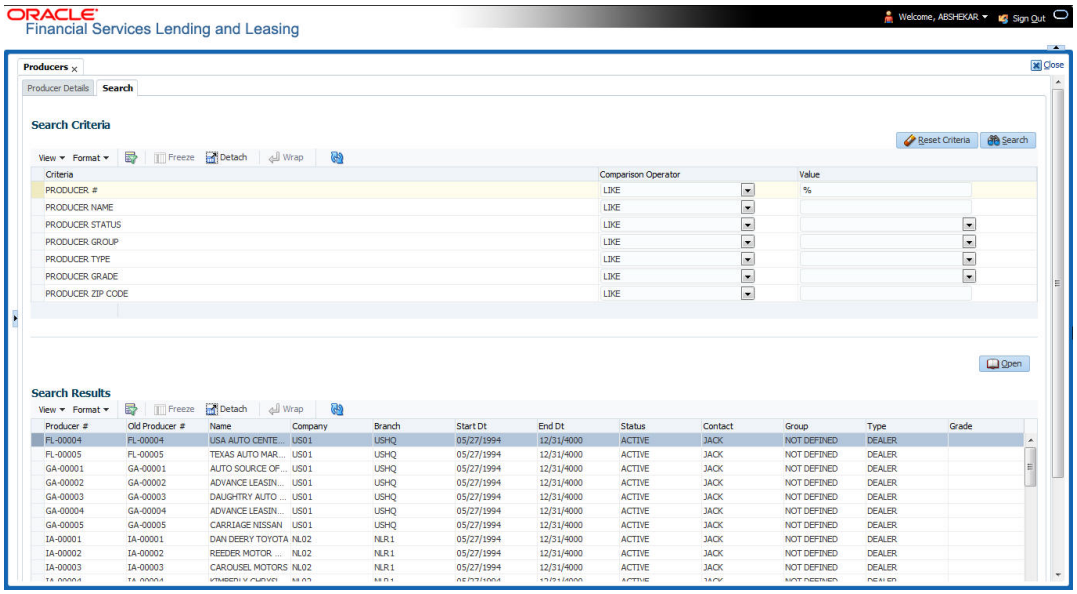
Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.

13.2 Search Tab

A Search tab is available on the Producers screen to help locate producer information such as producer number, name, status, group, type, grade, and zip code maintained in the system. This is the information that is used on the Producer Details screen.

To search for a producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers > Search** tab.



2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate a producer.
3. Click **Search**.

System displays the result in the ‘Search Results’ section at the bottom of the screen with the following details:

- Producer #
- Old Producer #
- Name
- Company
- Branch
- Start Dt
- End Dt
- Status
- Contact
- Group
- Type
- Grade

4. Select the required record and click ‘Open’. The details of only that particular Producer is displayed in ‘Producer Details’ tab. However, system displays the producer details only for authorized users based on access/permissions defined in setup.

Note

When a single producer record is opened from Search tab, the ‘Producer Details’ tab enables a ‘Remove Filter’ option. Clicking on the same removes the filter criteria and displays all the producer records maintained in the system.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

14. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collections > Collections > Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
   - Vendors
   - Assignment Allocation
   - Work Orders
   - Follow-up
   - Invoices
   - Search

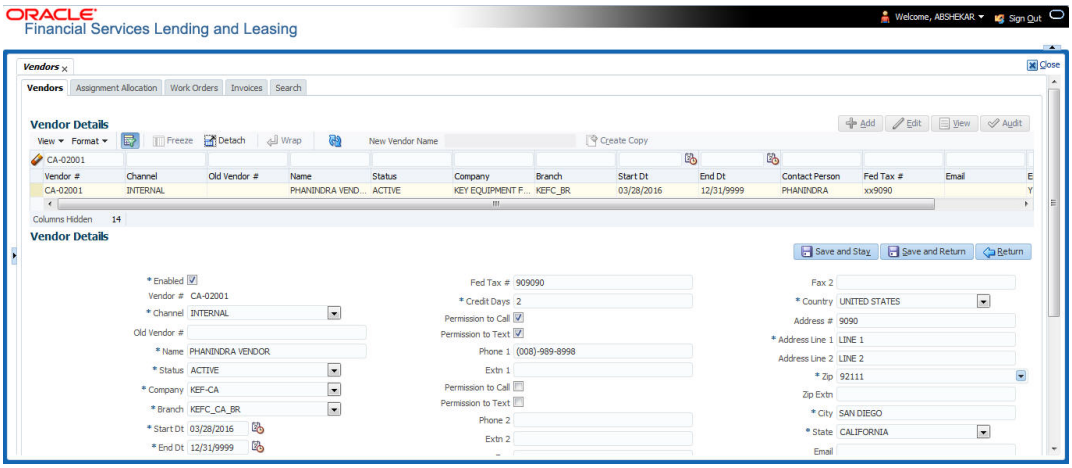
14.1 Vendors tab

1. Click **Collections > Collections > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
   - Payment Details
   - Vendor Groups
   - Tracking Attributes
   - Comments
2. In the **Collections > Collections > Vendors > 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 **Collections > Collections > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter 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 **Collections > Collections > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the Basic Actions mentioned in Navigation chapter.

14.1.3 Tracking Attributes

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-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 **Collections > Collections > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the Basic Actions mentioned in Navigation chapter.

14.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

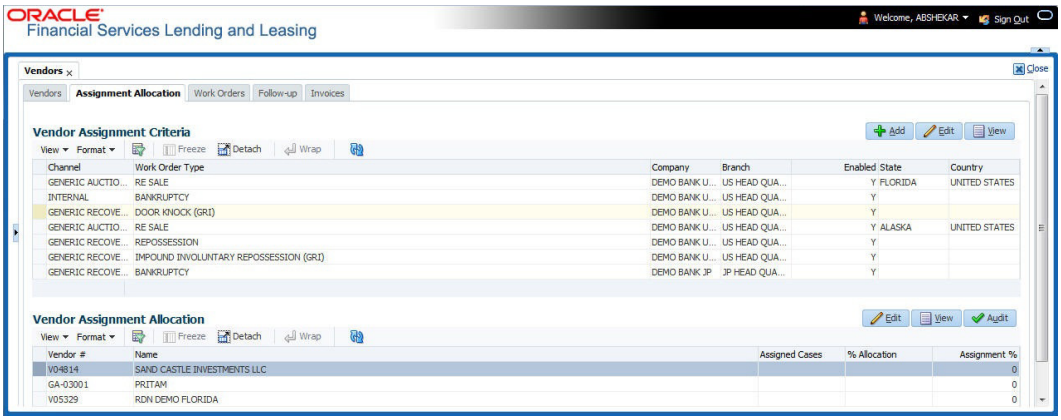
Click **Collections > Collections > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

14.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Repo Storage Country	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the Country where the repossessed asset is currently stored from the drop-down list.
Repo Storage State	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the State where the repossessed asset is currently stored from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop-down list.
Enabled	Check this box to enable the vendor assignment criteria.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

14.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

For 'GENERIC AUCTION INTERFACE' related Vendor Assignment Criteria, you can add vendors to the defined criteria from 'Vendor Assignment Allocation' section. For more information, refer to 'Remarketing' chapter in Collections User Guide.

1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

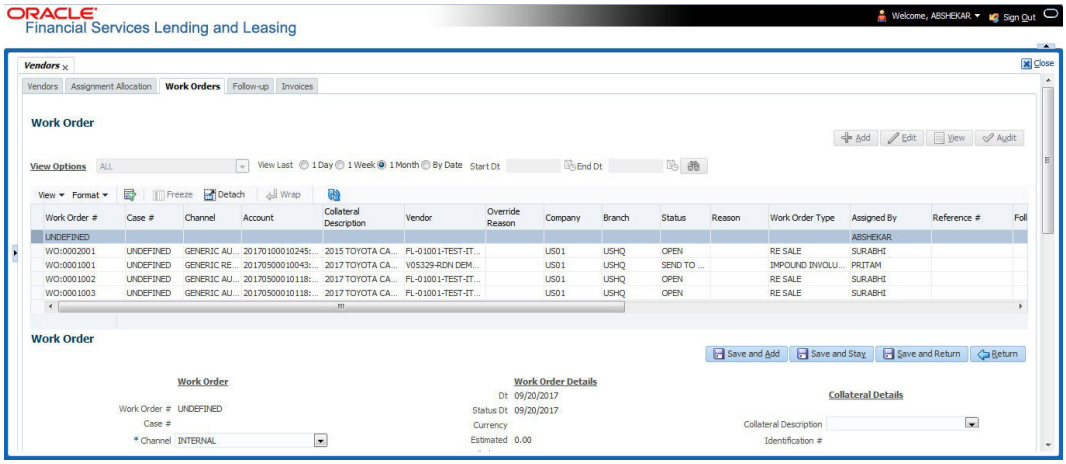
Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

14.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

1. Click **Collections > Collections > Vendors > Work Order**. The details are grouped under three tabs:
   - Services
   - Work Order History
   - Tracking Attributes
2. In the **Collections > Collections > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the 'View Options' drop down list. You can further sort the list of work orders based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.
3. Perform any of the Basic Operations mentioned in Navigation chapter.



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 **Collections > Collections > Vendors > Work Order > Services**, perform any of the Basic Operations mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.

A brief description of the fields is given below:

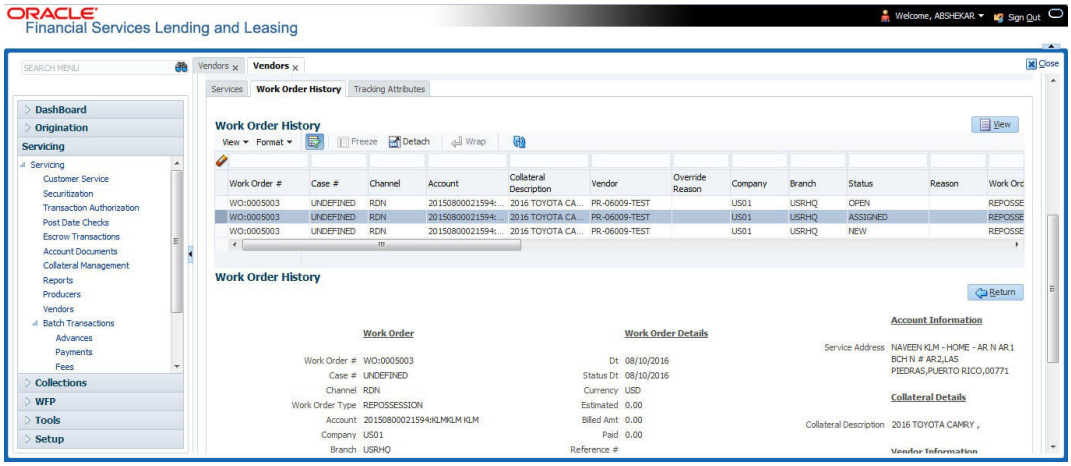
Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the Basic Actions mentioned in Navigation chapter.

14.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click **View**.



14.3.3 Tracking Attributes

Click **Collections > Collections > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param-eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

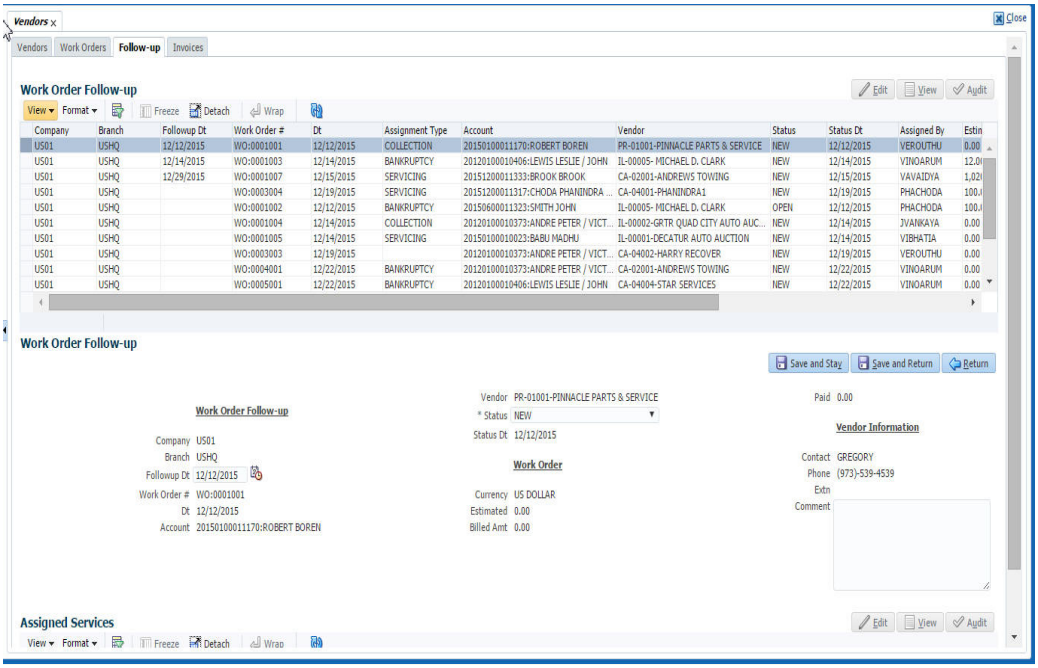
Perform any of the Basic Actions mentioned in Navigation chapter.

14.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Collections > Collections > Vendors > Follow-up** tab. The details are grouped into two:
   - Work Order Follow-up
   - Assigned Services

2. In the **Collections > Collections > Vendors > Follow-up > Work Order Follow-up**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record.



A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.

Field:	Do this:
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

14.4.1 Assigned Services

In the **Collections > Collections > Vendors > Follow-up > Assigned Service**, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

14.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

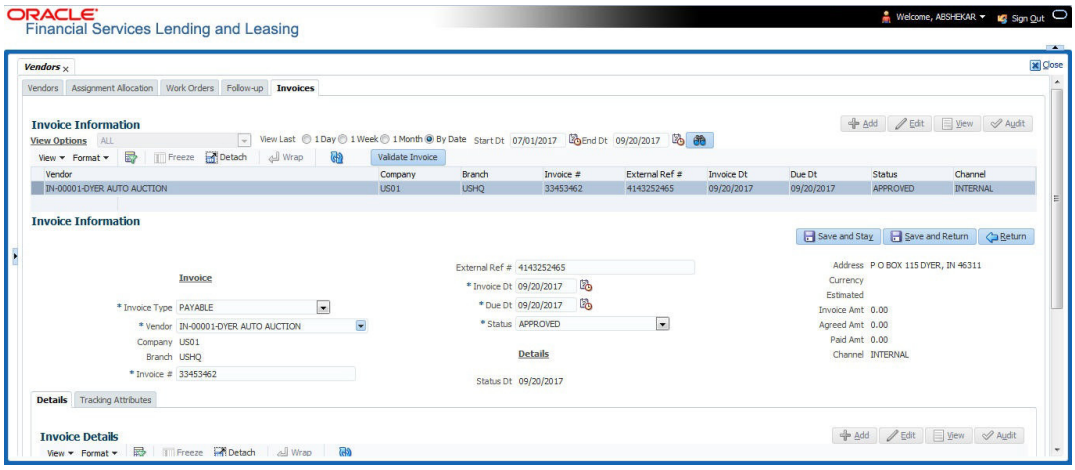
Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status ‘FOR APPROVAL” and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. Click **Collections > Collections > Vendors > Invoices** tab. The details are grouped into following sections:
   - Details
     - Payment Schedules sub tab
     - Related Invoice/Work Orders sub tab
   - Tracking Attributes
2. In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the ‘View Options’ drop down list. You can further sort the list of invoice based on elapsed days by selecting the ‘View Last’ option as 1 Day / 1 Week / 1 Month / By Date. When ‘By Date’ is selected you can specify a date range (within 3 months) in ‘Start Dt’ and ‘End Dt’ fields using the adjoining calendar and clicking ‘Search’.
3. Perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref #	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally generated invoice and 'Generic Recovery Interface (GRI)' for externally generated invoice.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

14.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

1. In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.
2. Select the required invoice form the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

14.5.2 Invoice Details sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, perform any of the 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 **Collections > Collections > Vendors > Invoices > Invoice Details**, select the required invoice record.
2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
3. Click  Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

14.5.4 Payment Schedules sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disbursement Currency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

14.5.5 Related Invoice/Work Order Details sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details**, view the following details.

A brief description of the fields is given below:

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.

Field:	Do this:
WO 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 **Collections > Collections > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

   On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Field:	Do this:
Sub-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

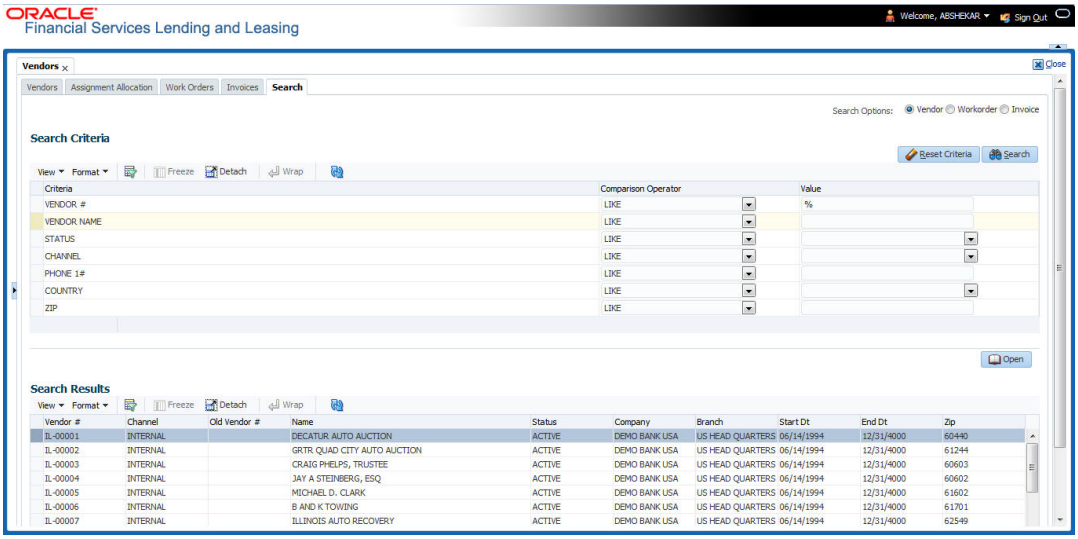
either of the sections, the status of invoice is also updated as ‘REJECTED’ in Invoice Information section without allowing further edits on the same.

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 **Collection > Collections > 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.

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 Loan.

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 Loan:

- 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
- Generate a backdated 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 Loan to interest bearing Loan
- 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
- Account Settlement Transaction
- Account Acceleration

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

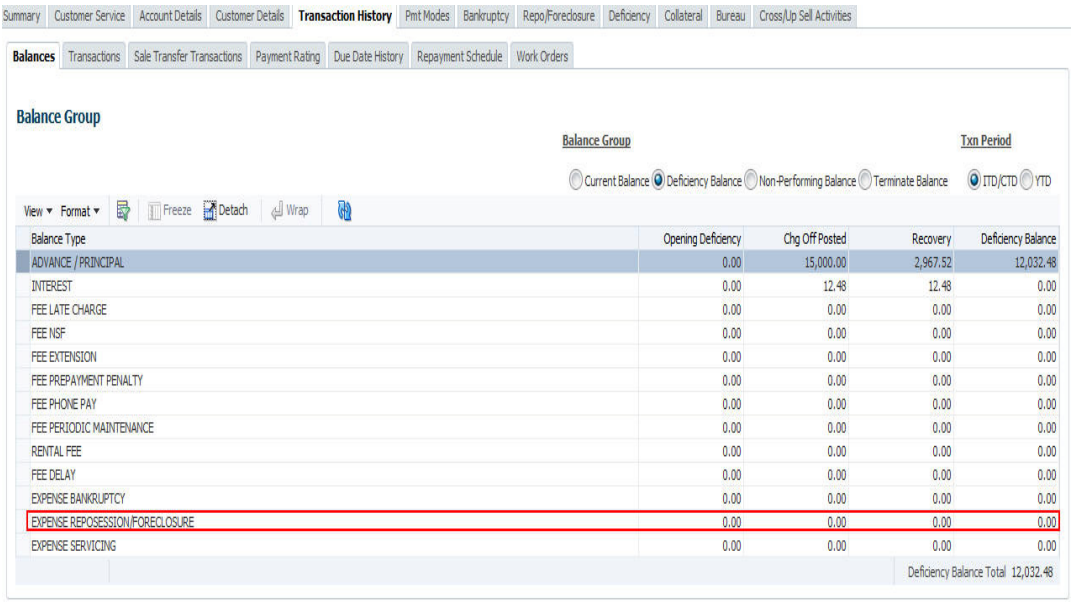
A.1.3 Repossession Expenses

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

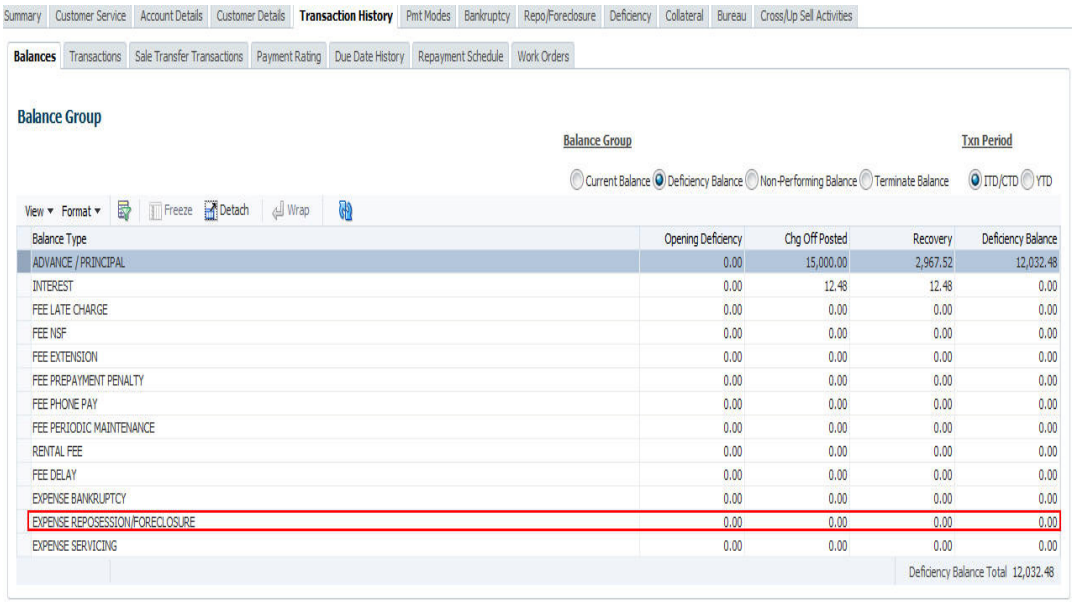
A.1.4 Bankruptcy Expenses

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 Loan 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 Loan and adjusts the Loan receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Loan. After you post the transaction Loan will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract link's Contract screen. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

To add financed insurance

Transaction	Parameters
Insurance addition	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

A.1.6.2 Insurance Cancellation

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes premium refund amount based on the refund method associated with insurance item.

To cancel a financed insurance

Transaction	Parameters
Insurance Cancellation	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Cancellation Reason
	Current Usage

If you enter a value for INSURANCE REFUND AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Loan based on remaining balances. After posting the transaction, Loan 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 Loan and Loan 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 Loan up to the required basis points using the INDEX / MARGIN RATE CHANGE monetary transaction.

To change an index/margin rate

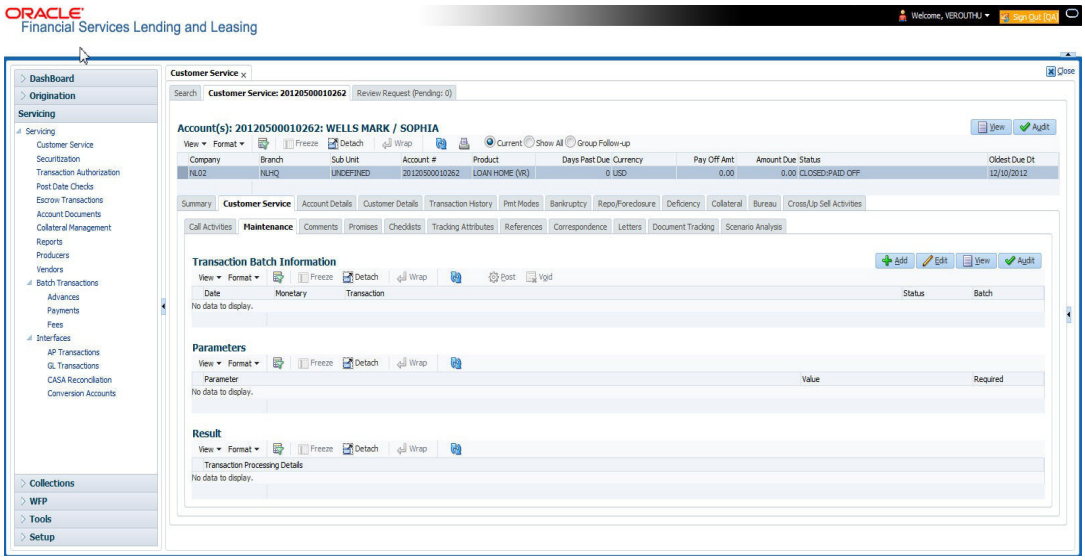
Transaction	Parameters
INDEX / MARGIN RATE CHANGE	TXN DATE - Select the date from adjoining calendar.
	INDEX - Select from the drop-down list as either Prime Rate or Flat Rate.
	MARGIN RATE - Specify the Margin Rate.
	REASON - Specify additional information (if any).
	TXNS ADJUSTMENT TYPE - Select one 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 Loan. 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 Loan

Transaction	Parameters
PAYOFF QUOTE	TXN DATE
	PAYOFF QUOTE VALID UPTO DATE
	ASSESS PAYOFF QUOTE FEE
	PAYOFF QUOTE LTR PRINT
	COMMENT

A.1.9 Backdated Payoff Quotes

OFSLL supports generating a backdated payoff quote to identify the total balance amount owed on account to satisfy the Loan as of a specific bankruptcy petition file date. Backdated Payoff quote can be generated anytime in the system and may be requested during a call from a customer, dealer, or insurance agent or a government official.

To generate Backdated Payoff quote, post the below monetary transaction by specifying the bankruptcy date or any other date which is before the current system date.

Transaction	Parameters
BACK DATED PAYOFF QUOTE	Payoff Quote Valid Up To Date
	Assess Payoff Quote Fee
	Payoff Quote Ltr Print
	Comment

The Backdated payoff quote appears in Results section of Maintenance screen.

A.1.10 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

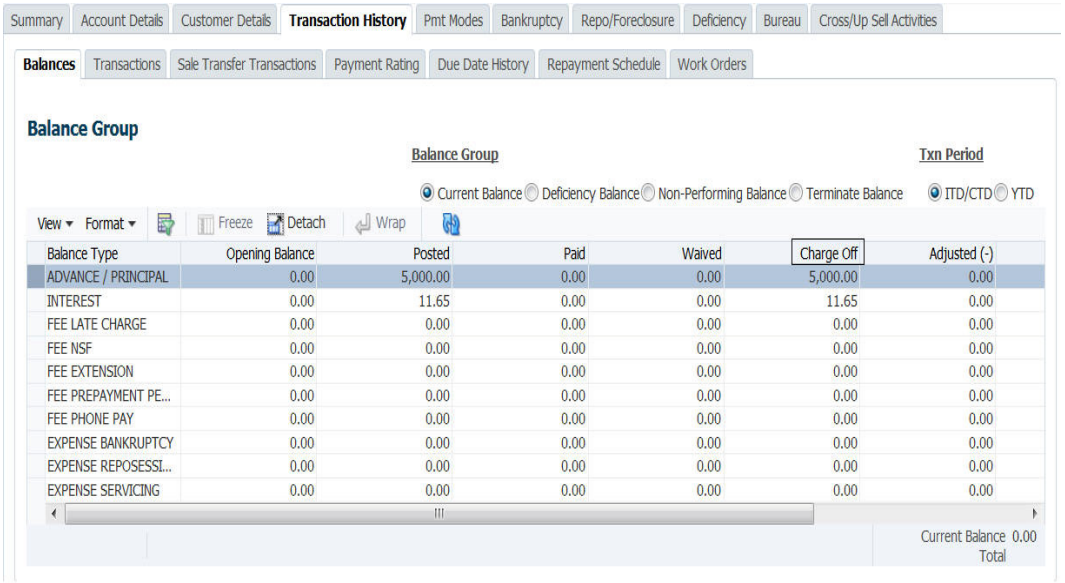
Transaction	Parameters
Paid off	Txn Date

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.

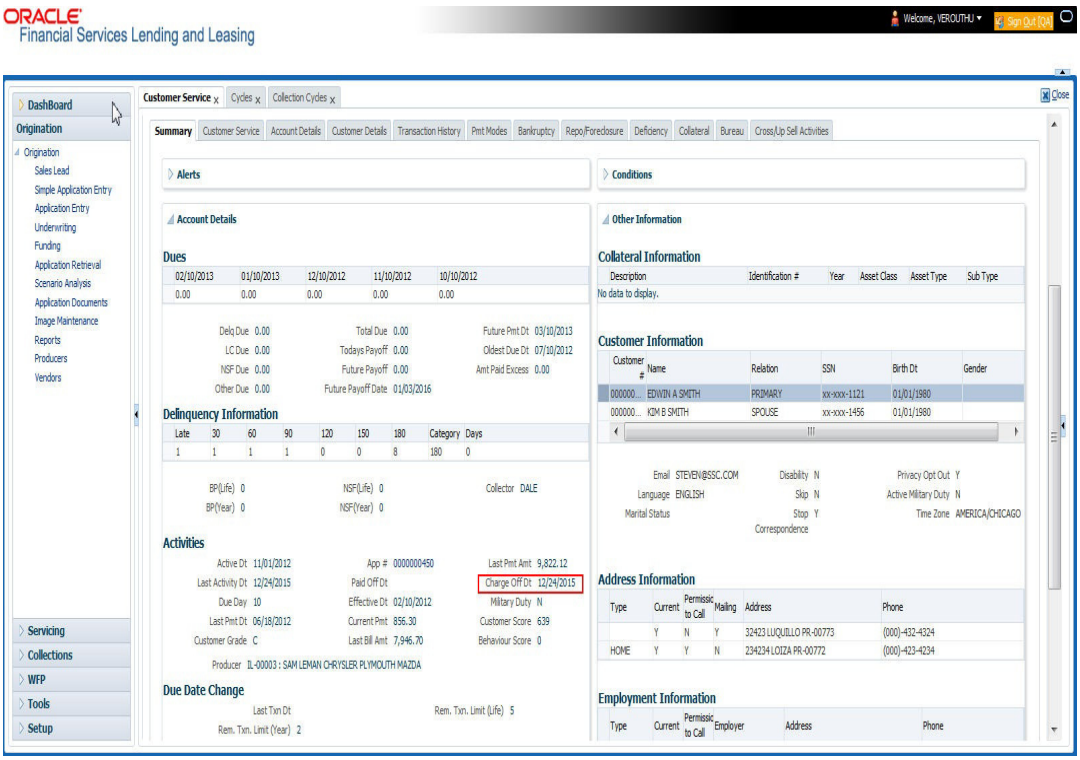
A.1.11 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Loan 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 Loan 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,

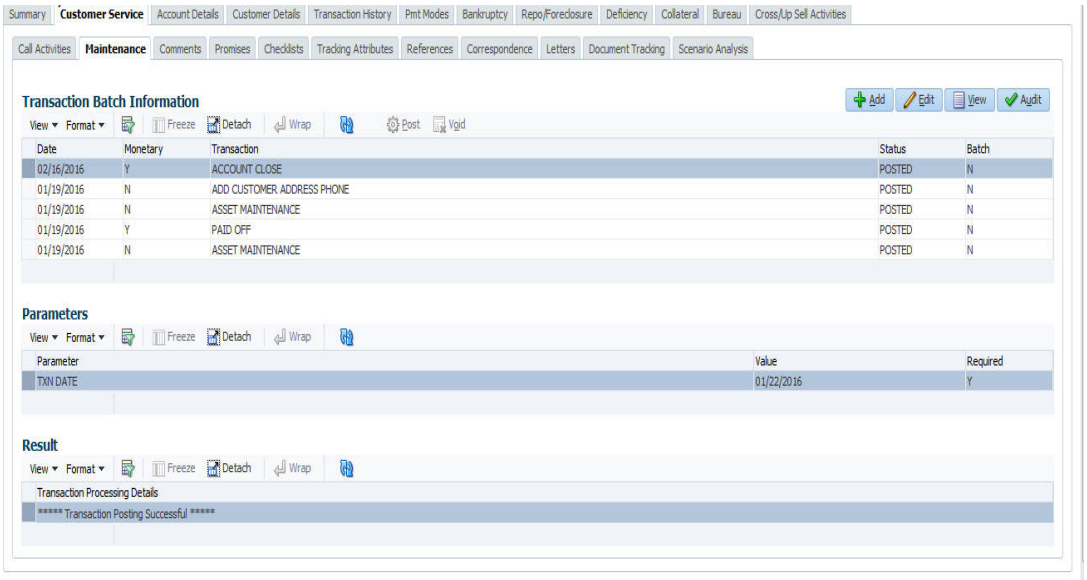
- If PROCESS MASTER ACCOUNT is selected as 'YES', then CHARGE OFF transaction is automatically posted to corresponding Master Account. If selected as 'No', then CHARGE OFF transaction is posted to current account and its Linked account.

- 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.1.12 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.



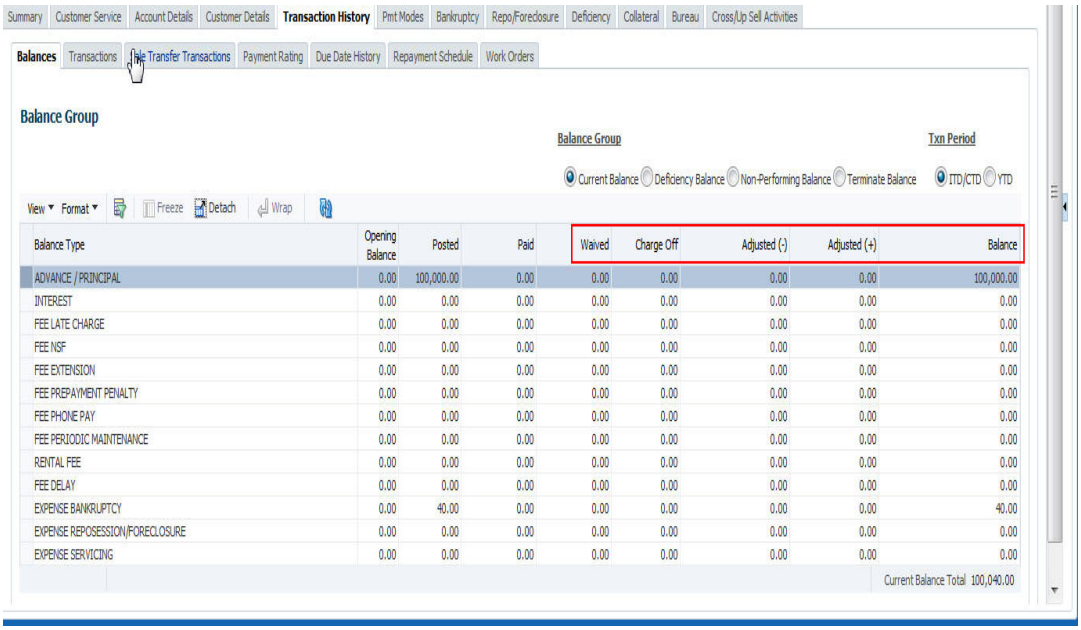
To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.13 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.1.14 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

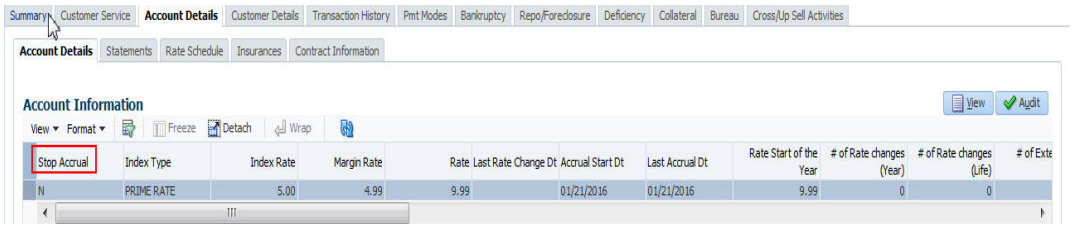
To waive the interest

Transaction	Parameters
Waive Inter-est	Txn Date Amount

A.1.15 Interest Accrual

You can start or stop interest accrual on a Loan.

On the Loan 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.1.16 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 Loan.

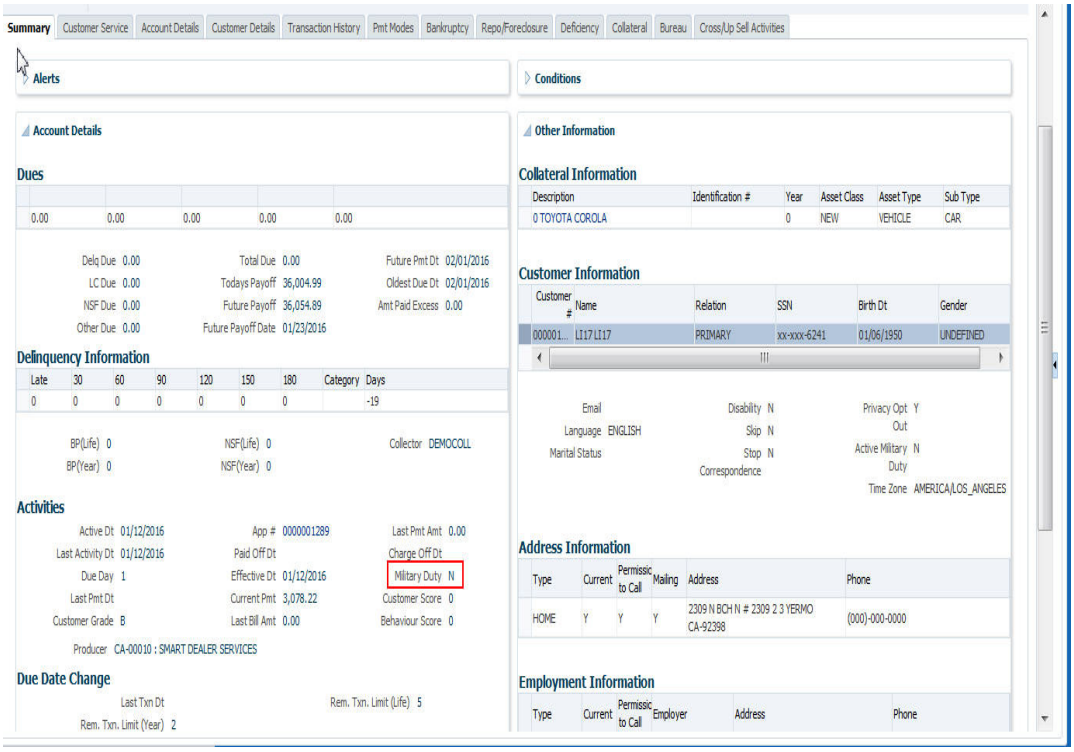
Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to

exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

To indicate that a borrower is on active military duty

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on Customer Details screen.



If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions screen.

While posting an SCRA transaction for a borrower who is on 'Active Military Duty', system processes a lower payment amount regardless of prior payment history.

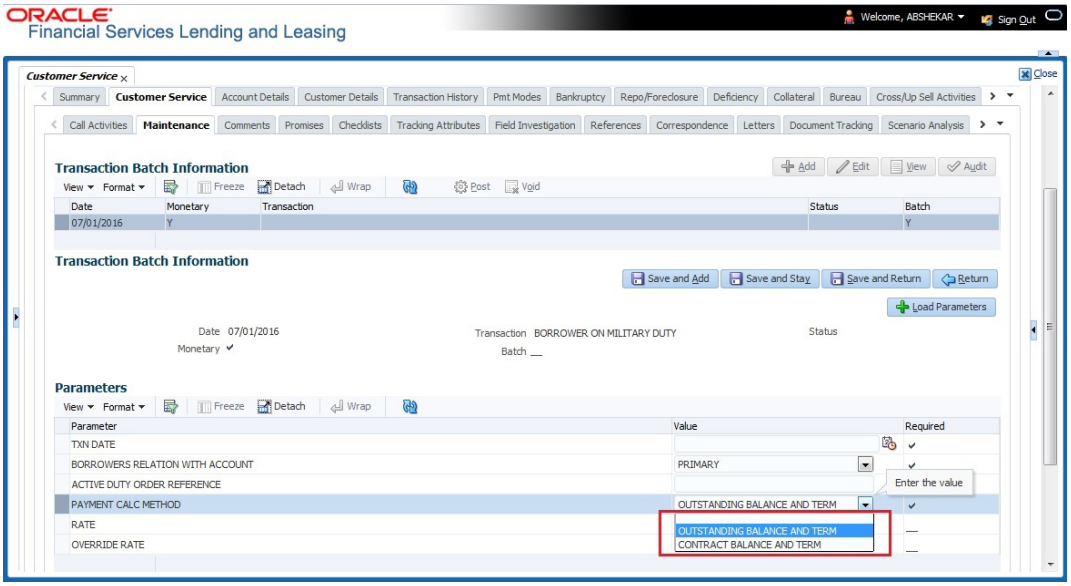
To indicate the payment parameters when the borrower is on active military duty

Parameter Name - CUST_ON_MLTRY_DUTY

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference
	Payment Calculation Method
	Rate
	Override Rate

The Payment Calculation Method has the following options in drop-down list for selection:

- **Outstanding Balance & Term** - System calculates the new payment amount using Outstanding Principal, SCRA Rate, Remaining Term.
- **Contract Balance & Term** - System calculates the new payment amount using Contract principal, SCRA Rate, Contract Term.



Note

If the borrower is delinquent during the life of loan, any outstanding balance would be paid along with last installment amount.

OFF-Military Duty

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restores the interest and instalment amount for the remaining term of the loan.

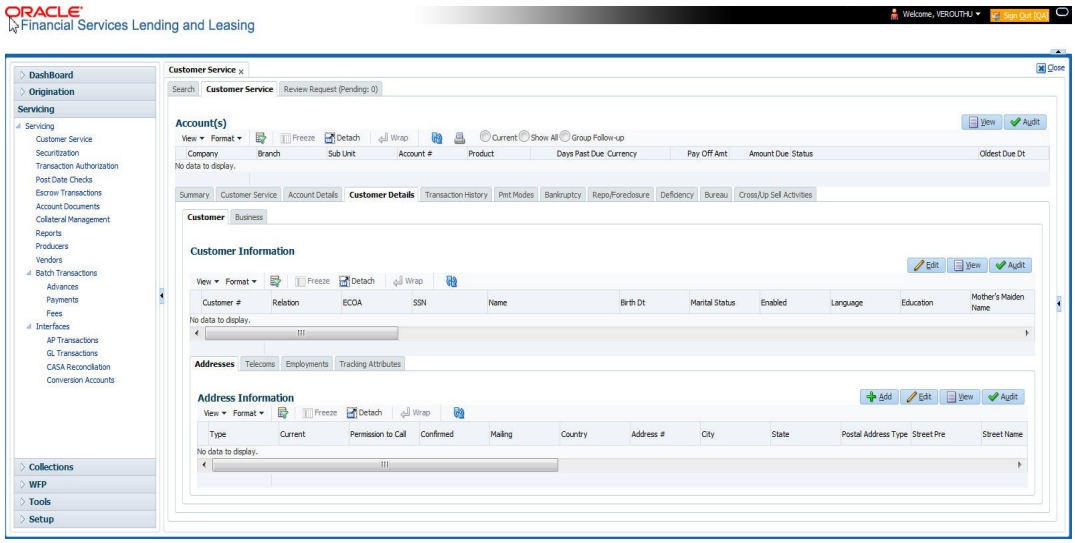
To indicate that a borrower is no longer on active military duty

Transaction	Parameters
BORROWER OFF MILI-TARY DUTY	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	SCRA OFF PAYMENT CALC METHOD

To adjust the contracted interest rate and Payment Amount, the SCRA off Payment Calculation Method has the following options in drop-down list for selection:

- Restore Account Payment - System restores contract interest rate and instalment amount.
  - Remaining balance (if any) after 'Restore to Account Payment' is adjusted to the last instalment amount as a balloon payment.
  - In case if a 'Rate Change' transaction is posted on account before posting 'On Military Duty' transaction, system calculates the remaining payment amount as per the changed interest rate and not the contract rate.
- Calculate New Payment - System recalculates the payment amount using contract interest rate.

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are de-selected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.

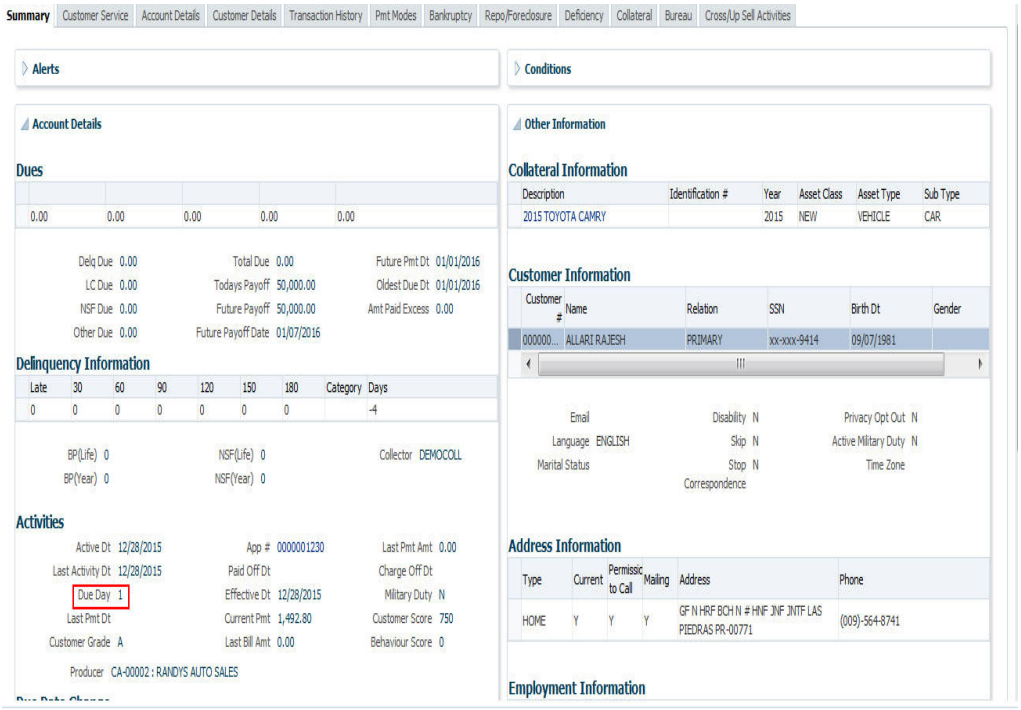


A.1.17 Due Date Change

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 Loan 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.1.17.1 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

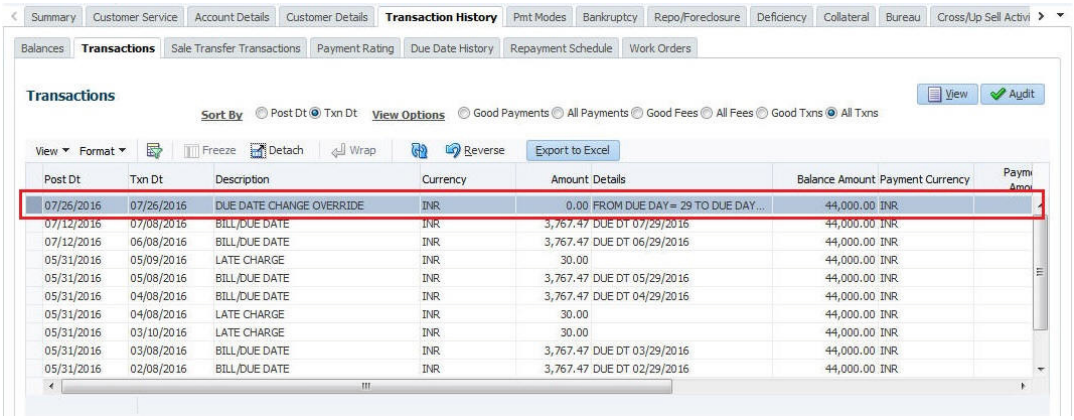
Transaction	Parameters
DUE DATE CHANGE OVERRIDE	TXN DATE
	DUE DAY
	DUE DATE
	ACH DUE DATE CHANGE
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' on master account displays 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

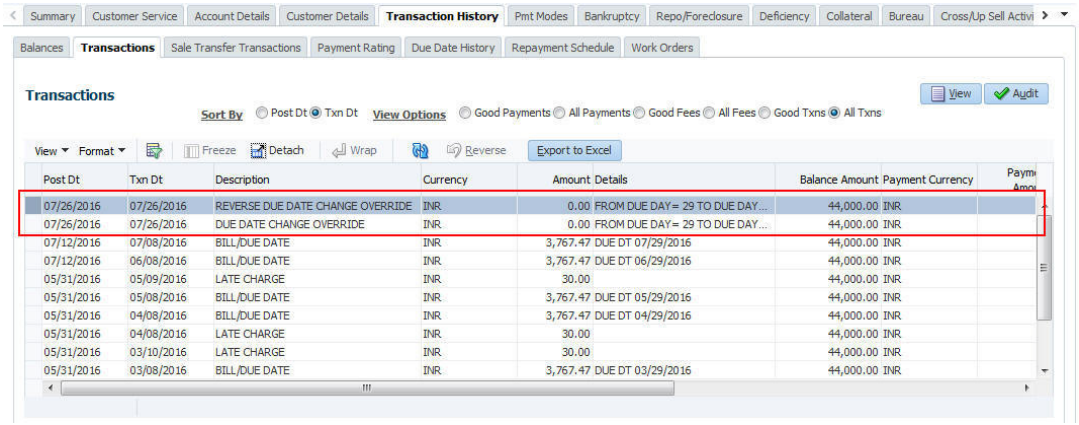
'Max Due Day Change/Life'. The transaction is displayed in Customer Service > Transaction History > Transactions screen.



A.1.17.2 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.1.18 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:

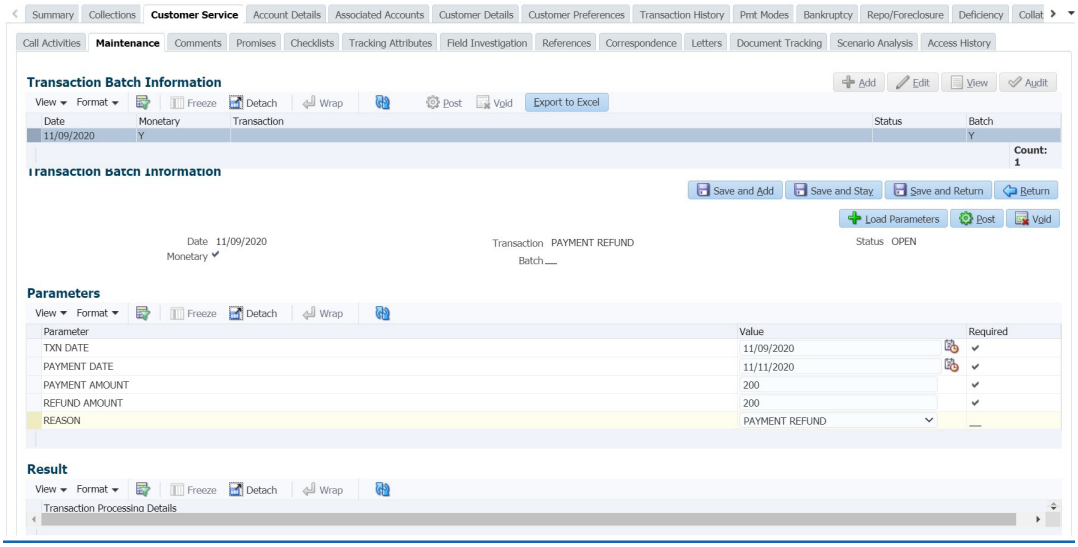
- New Term is calculated from ACC_DUE_DT_NEXT onwards. (Say, New Terms)
- Number of terms is calculated from Contract date to ACC_DUE_DT_NEXT (Say, Passed Terms).
- Updates ACC_TERM_CUR with sum of PASSED TERMS + NEW TERMS.
- Updates ACC_MATURITY_DT_CUR with sum of ACC_DUE_DT_NEXT + NEW TERMS.

To change the term

Transaction	Parameters
CHANGE TERM	TXN DATE
	PAYMENT AMOUNT
	BALLOON PAYMENT AMOUNT

A.1.19 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Loan. 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).

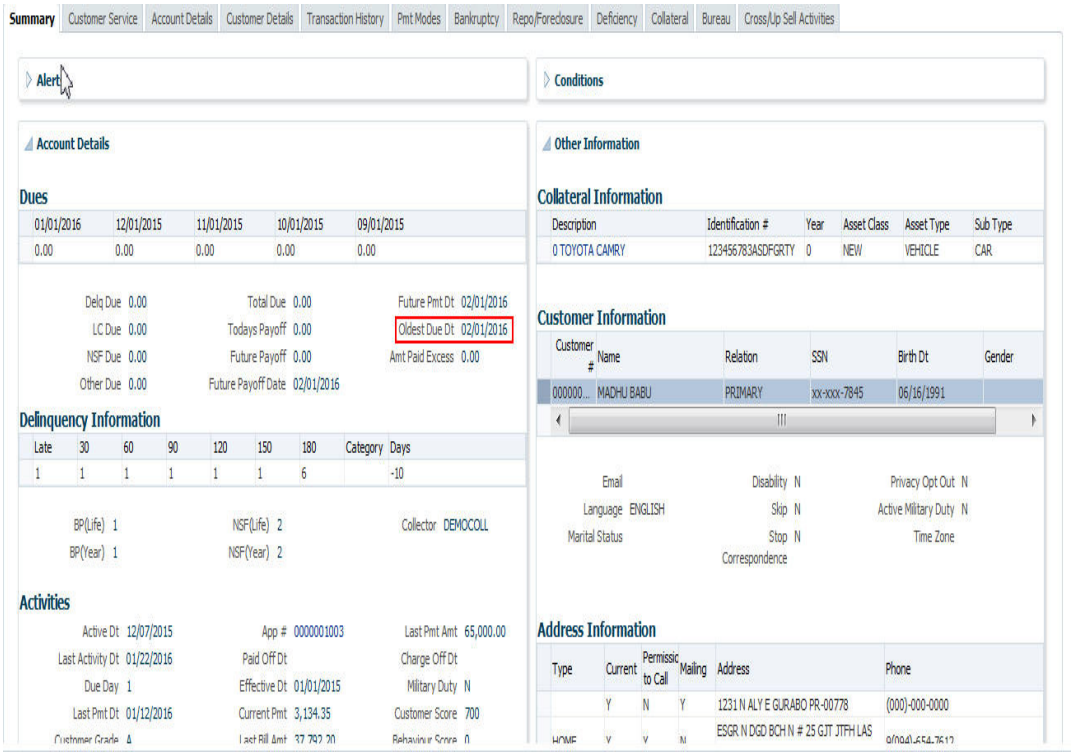
Note that except 'Reason' all the other parameters are mandatory for posting payment refund transaction. However, system validates for appropriate reason code when auto-posted from Payment Maintenance screen.

On successfully posting the transaction, the payment refund details are recorded in Customer Service > Transaction History > Transactions tab.

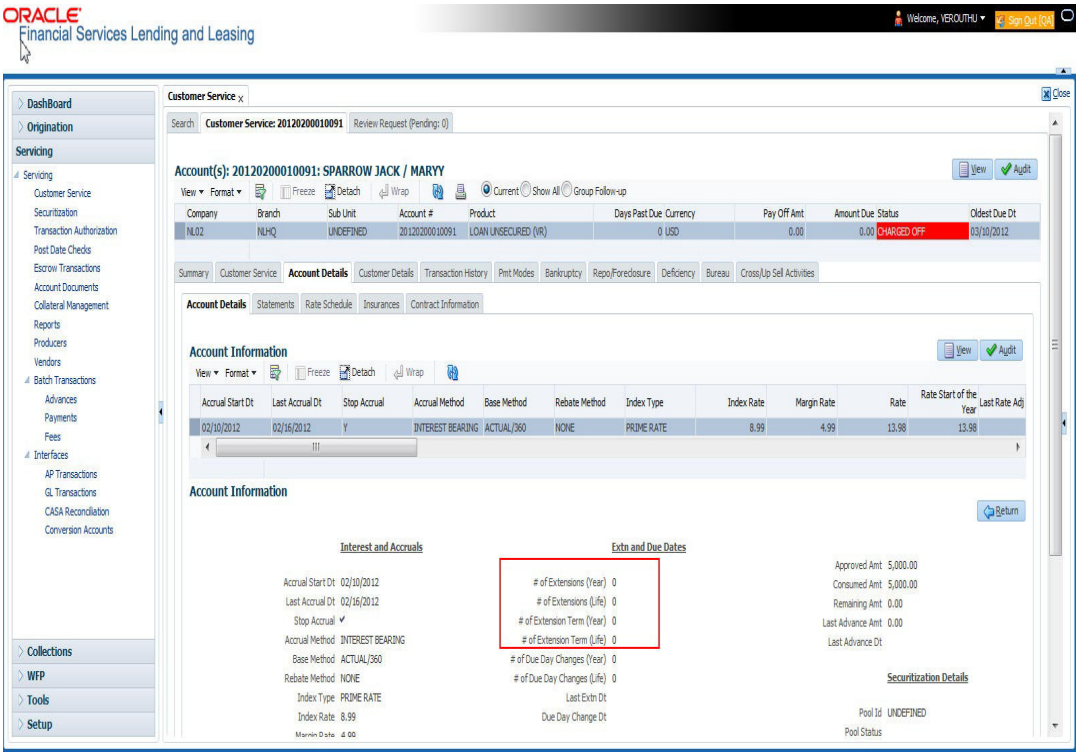
A.1.20 Extensions

Extension transactions allow you to extend a Loan 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. In case of precomputed Loan, this is generally done to recoup the interest lost.

The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.



It also notes the change with an entry on the Loan 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.

To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

A.1.20.1 Extension Override

You can post 'EXTENSION OVERRIDE' transaction when you want the system to bypass extension validations which are defined at contract level.

Note the following:

- You can post a 'EXTENSION OVERRIDE' transaction only if you are authorized.
- There are no validations done when an extension override transaction is posted.
- Backdating an extension is allowed and also while backdating, system validates for the number of payments as of Transaction date.
- If 'EXTENSION OVERRIDE' transaction is posted on a backdated transaction which has 'TXN Date' appearing before the transaction extension date, then all the transactions from the date of previous extension will be reversed and re-posted. Here again, no validation rules are checked.
- You can post an 'EXTENSION OVERRIDE' transaction on seriously delinquent Loan accounts (only for IBL and not for pre-compute loans or amortized loans). On posting the transaction the following changes are done:
  - The Due buckets in Customer Service > Summary > Account Details > Dues section are moved from 'Oldest Due Date'.
  - In the Customer Service > Account(s) section, the fields 'Days Past Due' and 'Amount Due' are updated based on revised 'Oldest Due Date'.

To apply an extension override

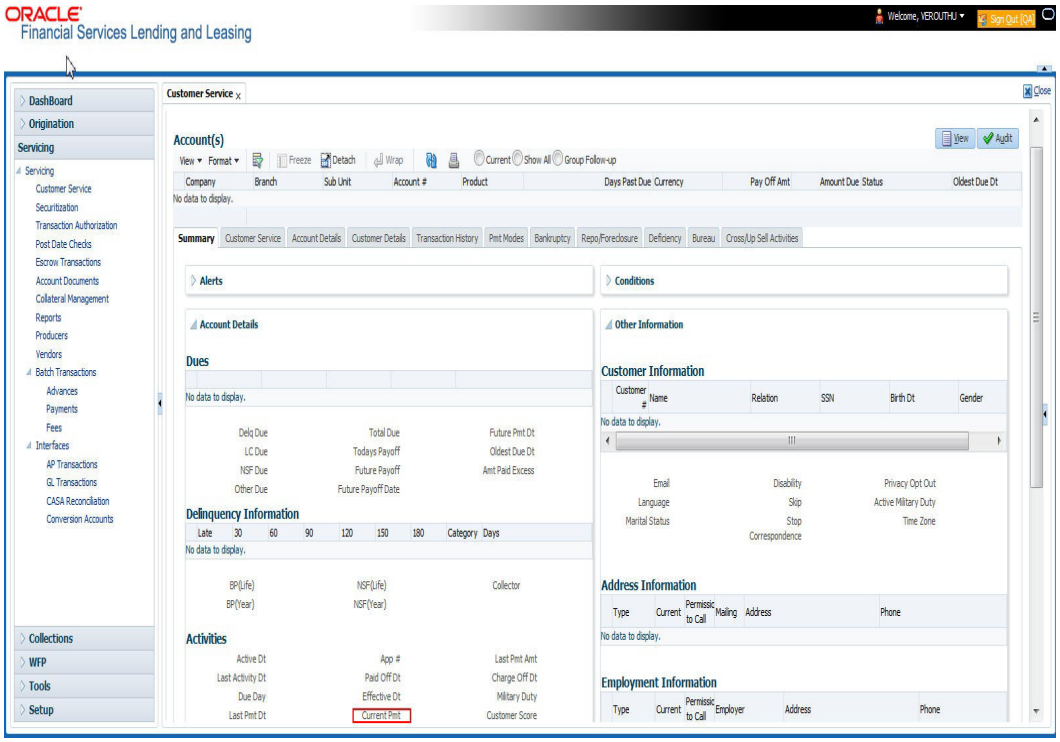
Transaction	Parameters
OVERRIDE	TXN DATE Select the extension transaction date from adjoining calendar.
	EXTENSION TERM Specify the required extension term in months.
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either Yes or No from the drop-down list. Selecting 'Yes' posts the extension transaction to 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.

A.1.21 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

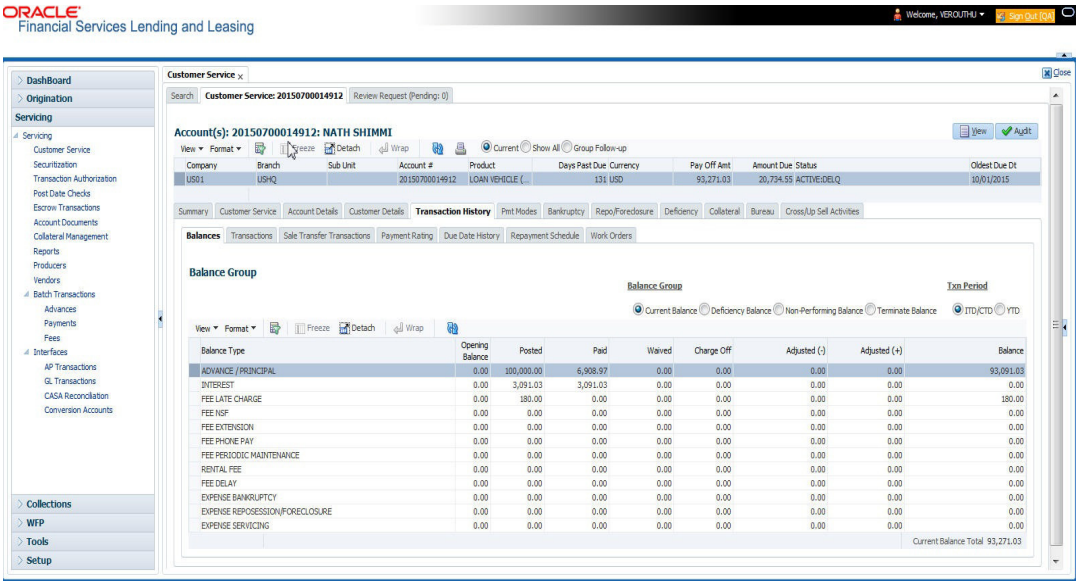
Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.22 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.1.23 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.1.24 Escrow balance refund

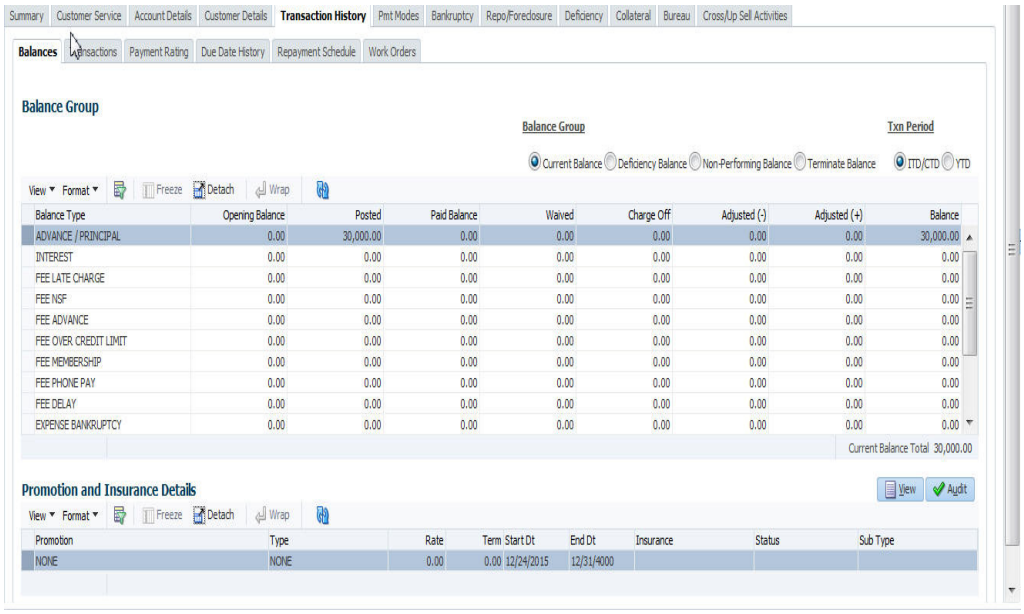
If an account is paid off resulting in a positive (greater than $0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than $0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

A.1.25 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.1.26 Nonperforming Accounts

Loan accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on balances of the account (principal, interest, fee and expense) as a result of the above transactions.

To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

To reverse a nonperforming condition

Transaction	Parameters
Resume Account Perform-ing	Txn Date

A.1.27 Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

When converting a precomputed Loan into a simple interest Loan, 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 Loan.

The resulting ‘new’ simple interest Loan will have the same account number with details entered/computed above.

Caution: The converting a precomputed Loan into a simple interest Loan transaction can be performed only by closing the nonperforming condition.

To reschedule precomputed Loan to interest bearing Loan

Transaction	Parameters
Reschedule Pre-Compute Loan to Interest Bearing Loan	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.1.28 Account Settlement Transaction

A delinquent account can be settled when the lender agrees for a specific 'settlement amount' with the borrower. Here the 'settlement amount' is the net amount agreed for settlement between both the parties. If the borrower makes that payment within the 'Good through date', lender would consider that corresponding account is paid off / closed even if actual payment is less than the actual outstanding balance.

Note that, system does not allow to post account settlement transaction on 'Charged Off' accounts. Similarly when ‘Account Settlement Transaction’ is in force, system does not allow to charge-off the account.

To post an account settlement transaction

Transaction	Parameters
ACCOUNT SETTLEMENT	TXN DATE
	EFFECTIVE DATE
	GOOD THROUGH DATE
	AGREED SETTLEMENT AMOUNT
	COMMENT

Here, the transaction date can be back dated but the effective Date for the settlement need to be the current date or a future date.

On posting the transaction successfully, the new account condition 'Account Under Settlement' is updated with end date as 'Good Through Date'.

- On 'Good Through Date' if the settlement amount is partially or not honoured, system automatically closes the ‘Account Under Settlement’ condition posted on the account and also remove the settlement details posted on the account.
- In case the entire settlement amount is received on or before the 'Good Through Date', on executing the ‘Account Settlement Processing’ batch on that day, system closes the

'Account Under Settlement' condition. The 'Settlement Information' in Customer Service Summary screen and Account Details screen is retained to indicate the last settlement information that lead to the PAIDOFF status of the account.

- 'Paid Off' transaction is automatically posted so that account balance will be updated as zero.
- System ignores the Write-off Tolerance amount to post Paid-Off transaction and outstanding balances will be waived.

The 'Settlement Information' is updated in following screens:

- Customer Service > Summary > Account Details > Settlement Information
- Customer Service > Account Details'

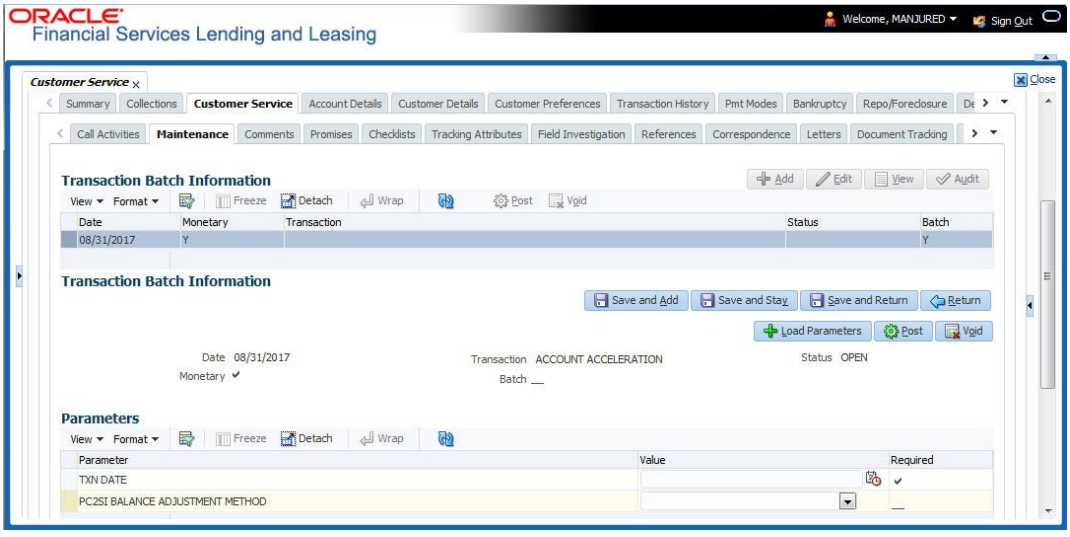
If required, this settlement monetary transaction can also be reversed from the 'Payment Maintenance' screen by clicking the 'Reverse' button.

A.1.29 Account Acceleration

OFSLL supports accelerating a fraudulent loan account for immediate settlement for both pre-compute and non-pre-compute loans. During account acceleration, the loan maturity date is moved to the specified date (either current date or back date) and appropriate transactions are posted for Principal and Interest Adjustment calculations.

Before posting an account acceleration transaction, refer to Appendix - Account Acceleration chapter for detailed information on the process and operational changes on accelerated account.

You can accelerate only those accounts which are in 'ACTIVE' status and post the transaction either manually in the Customer Service > Maintenance screen or through Web Service (generic post transaction service).



To post an account acceleration transaction

Transaction	Parameters	Description
ACCOUNT ACCELERATION	TXN DATE	Select the date from which the acceleration is effective on the account. The same can either be the current date or a back date (up to ‘contract date' or 'account back date 'whichever is higher) but not a future date. The selected date will be the acceleration start date and the new maturity date of the account. In case of pre-compute loan accounts, the same date is used for the following actions: - As the effective date for PC (pre-compute) to SI (simple interest) conversion. - As the date for calculating the account finance charge rebate.
	PC2SI BALANCE ADJUSTMENT METHOD	For 'Pre-Compute' accounts, select one of the following parameter from the drop-down list. The values in this list are populated based on the lookup code ‘PC2SI_BAL_METHOD_CD (PC2SI BALANCE ADJUSTMENT METHOD CODES)’ - PRINCIPA L FIRST - INTEREST FIRST For details on how the PC to SI conversion calculation is done based on above selection, refer to Appendix - Account Acceleration chapter. For ‘Non-Pre-Compute' accounts, select the parameter value as ‘Undefined’. Else, system displays an error on selecting any other value as 'Balance Adjustment Method mandatory for Pre-Compute a/c'.

On posting the transaction, there are certain pre-defined validations preformed before proceeding with the transaction. Also, on successfully posting the transaction there are certain operational changes on the accelerated account and common actions / implications on posting of transaction (PC or Non PC Account Types).

Reversing Account Acceleration

Acceleration applied on an account can be reversed if required so that the account is reinstated to its previous status. However, the reversal is to be triggered immediately after posting the transaction such that the post maturity interest accruals, fee/expenses posting, and customer payments posting are not initiated.

However during reversal of an account acceleration, there are some changes are performed on the account and the same is detailed in Appendix - Account Acceleration chapter.

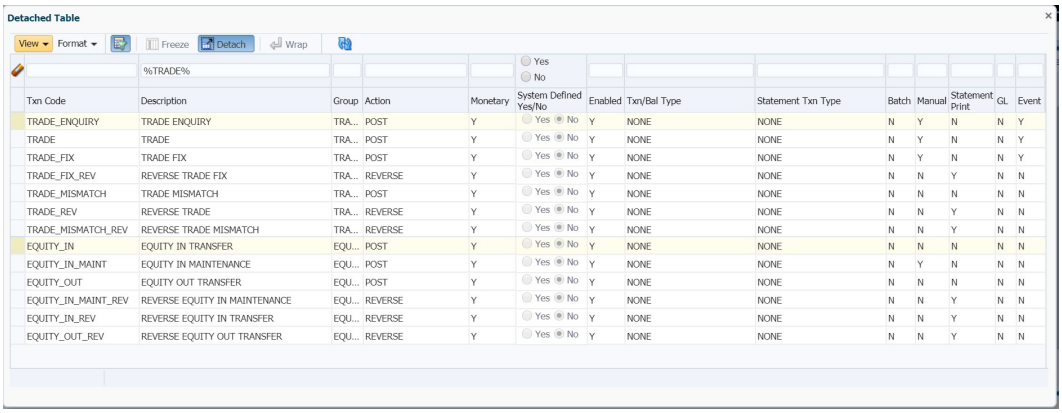
To reverse an account acceleration transaction

Transaction	Parameters
ACCOUNT_ACCELERATION_REV	Txn Date

A.1.30 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	Y	N	N	N
EQUITY_OUT	EQUITY OUT TRANSFER	EQU...	POST	Y	Yes No	Y	NONE	NONE	N	N	N	N	N
EQUITY_IN_MAINT_REV	REVERSE EQUITY IN MAINTENANCE	EQU...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_IN_REV	REVERSE EQUITY IN TRANSFER	EQU...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_OUT_REV	REVERSE EQUITY OUT TRANSFER	EQU...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N

A.1.30.1 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.

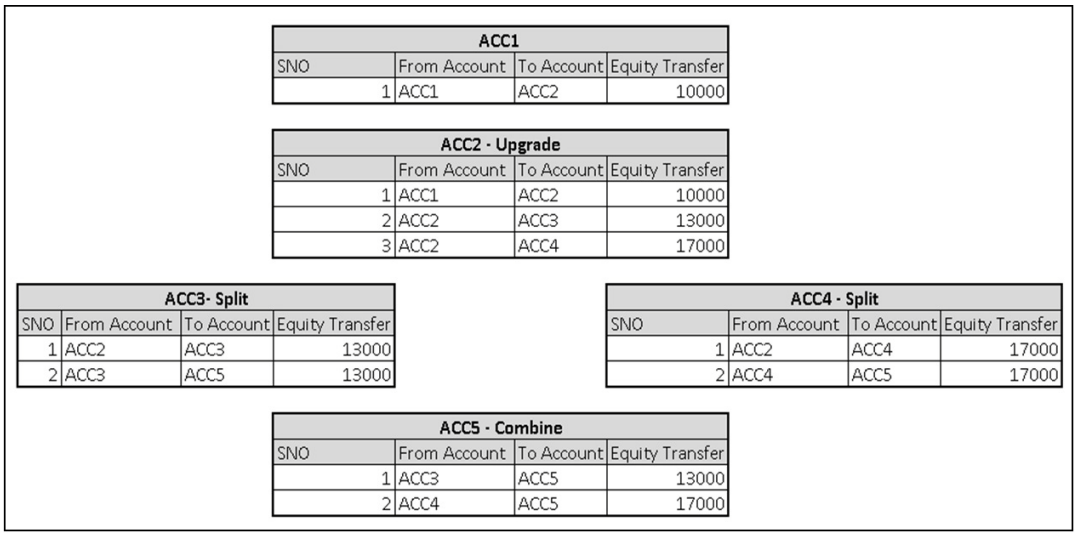
On successful posting the transaction, a comment is posted on the Account indicating ACCOUNT TRADE EQUITY PROVIDED TO FOR AMOUNT USD <AMOUNT> VALID UPTO <DATE>.

A.1.30.2 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.1.30.3 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.1.30.4 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.1.30.5 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.1.30.6 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.1.31 Billing Cycle Change

You can change the billing cycle/statement of a Loan 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.1.32 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.

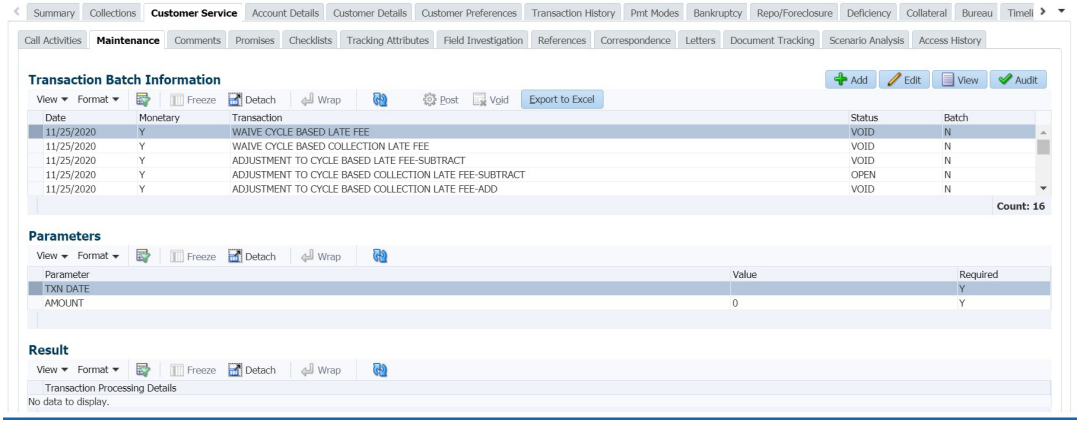
Accordingly, as part of capitalization process two transactions are posted on the account and the same can be viewed in Customer Service > Transaction History > Transactions tab. Also, two entries are posted in Customer Service > Balances tab indicating the balance deduction in Capitalized (-) column and principal addition in Capitalized (+) column respectively.

A.1.33 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.

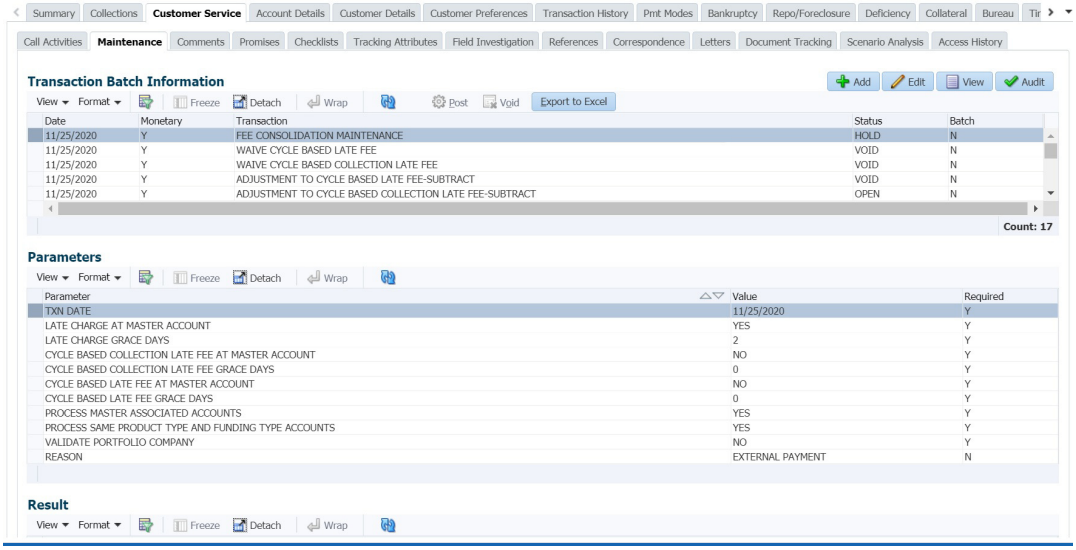


To post Adjustment / Waive Maintenance transaction

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.1.34 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 Loan:

- 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
- Recourse Details Maintenance
- Sub Unit Account Transfer
- 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.

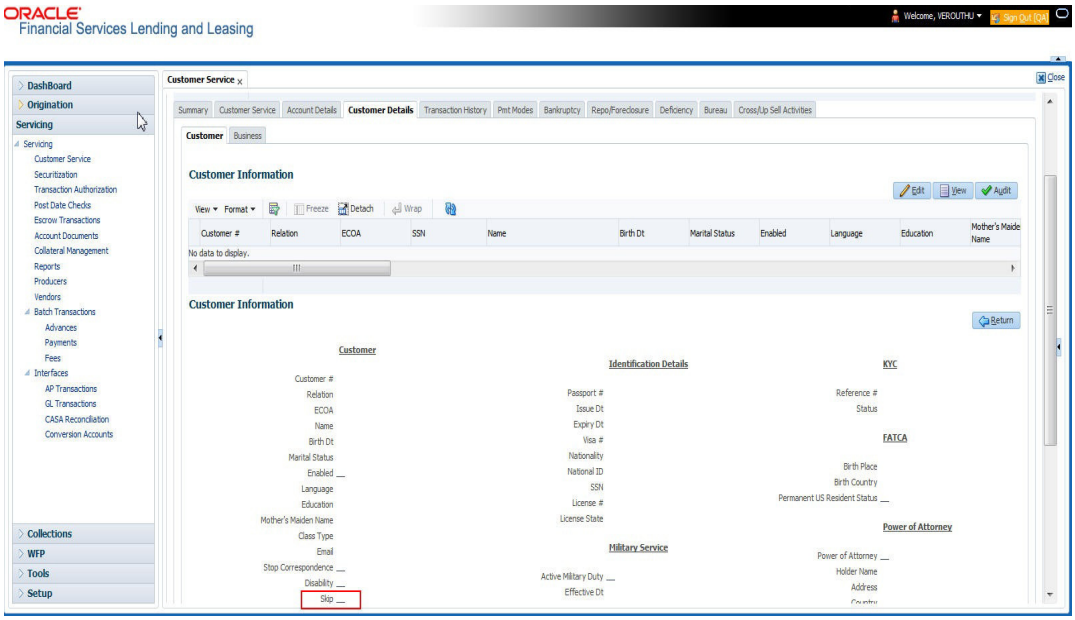
To mark a customer as “skipped”

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.



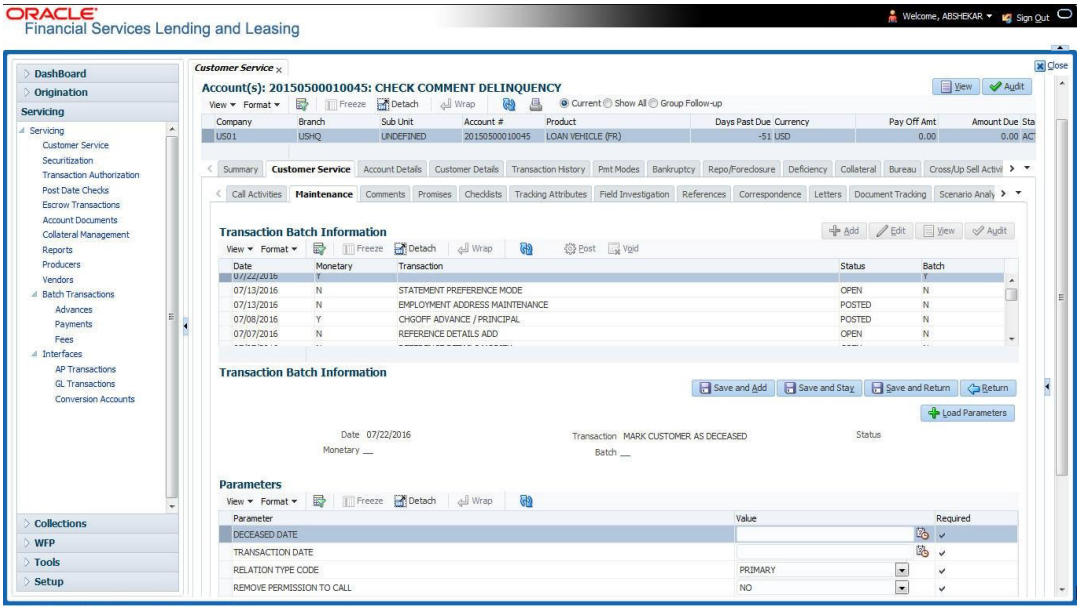
To remove the Skip indicator, follow the above procedure and update the ‘CUSTOMER/ BUSINESS SKIP INDICATOR’ as ‘NO’.

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”

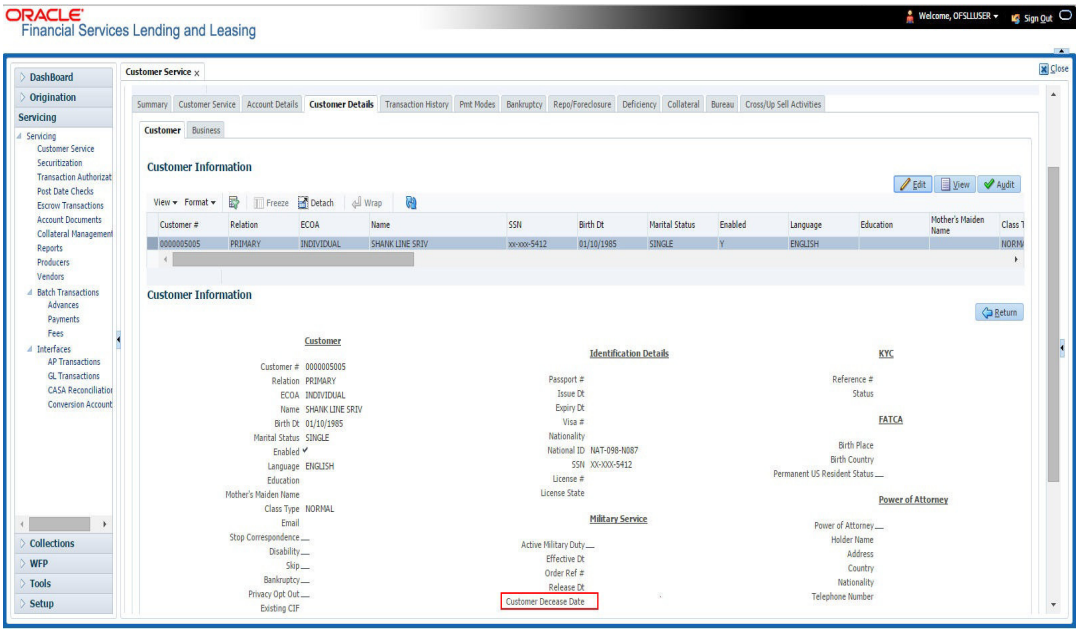
Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL



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:

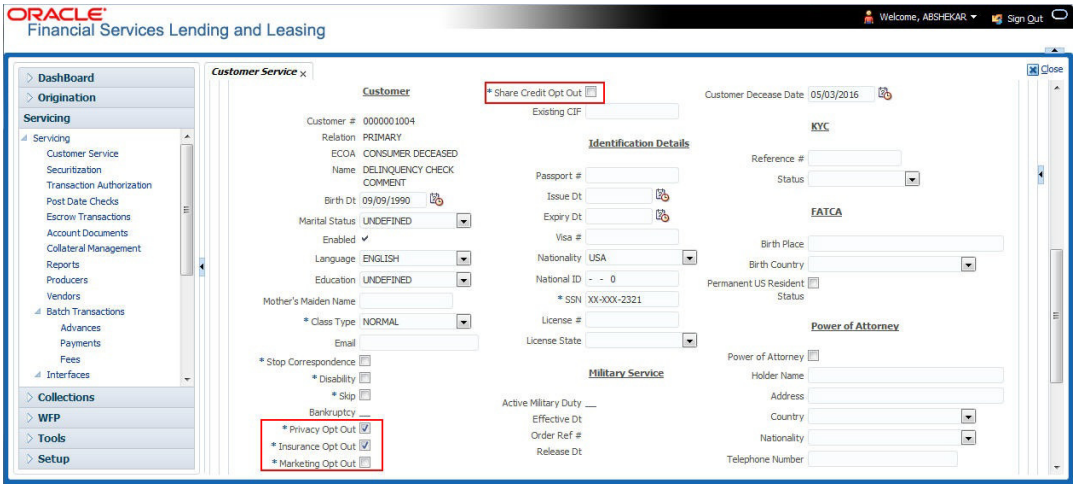
Transaction Code: BUS_PRIVACY_INFO

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

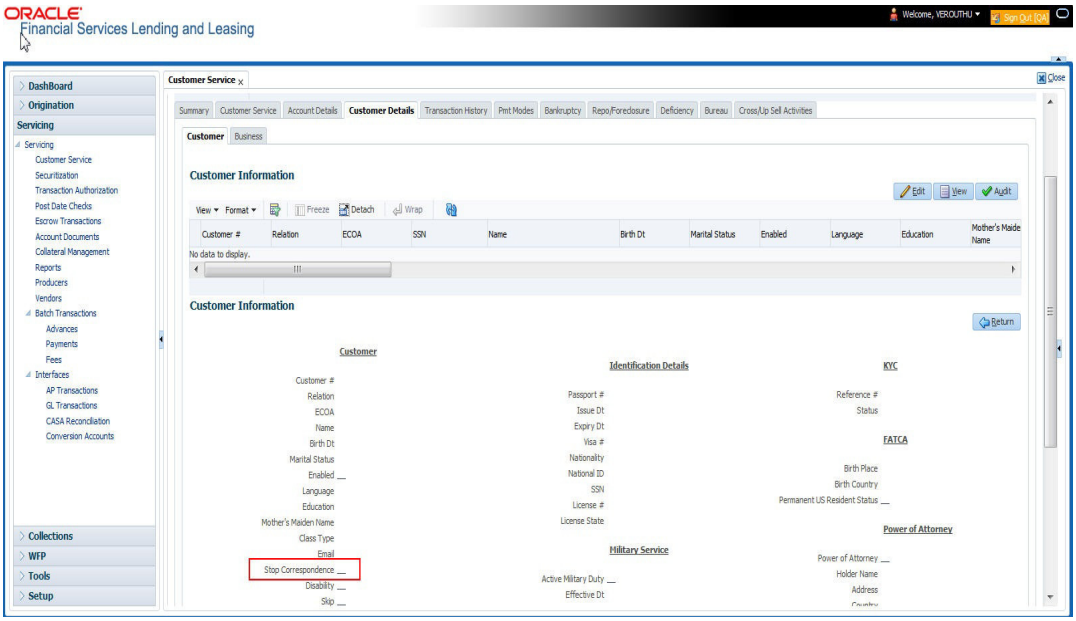
Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

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 Loan 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)

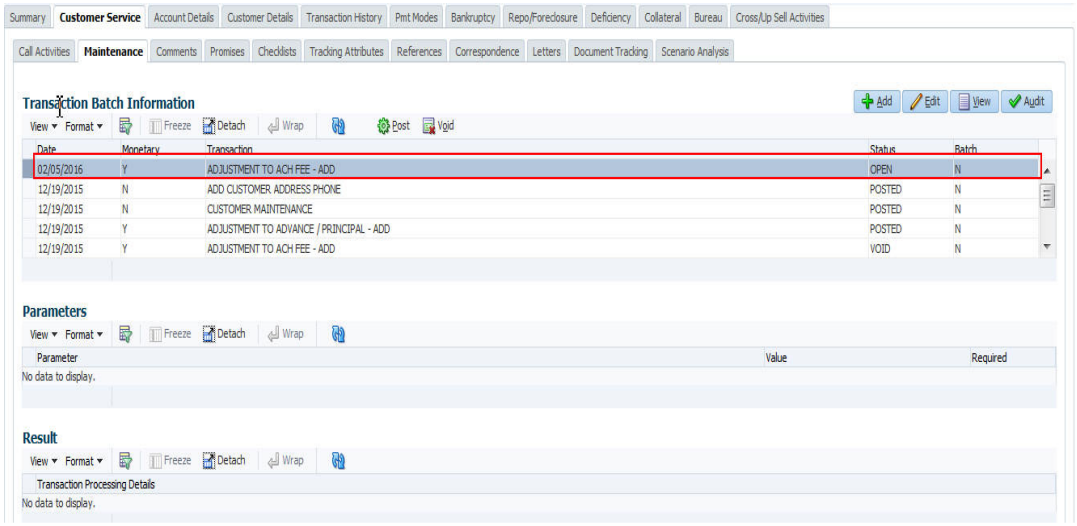
You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

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 Loan account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose **Void**.

A.2.14 Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.

To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

Note

A Warranty Refund transaction posted or reversed on the Maintenance screen should be matched with a payment posting or reversal.

A.2.15 Insurance Maintenance

To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

The above refers to the account insurance and not asset or collateral insurance. For example, ‘Credit Life and Disability’.

A.2.16 Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.

To add new escrow insurance details

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference

To add new escrow tax details

Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
	Reason
	Reference

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disburse-ments	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

To refund or adjust insurance

Transaction	Parameters
Insurance Payment Mainte-nance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

Note

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.

A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

A.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW - To add contact reference to an account
- REF_STATUS_MAINT - To modify contact reference attached to the account

Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1

Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

- Transaction Code: ACC_STMT_PREFERENCE_MODE

- Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREFERENCE MODE	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

A.2.23 Recourse Details Maintenance

You can post the following nonmonetary transactions to change existing recourse information such as changing recourse type preference from Partial to Full or vice versa, recourse reason, percentage of recourse allowed or flat amount.

- Transaction Code: RECOURSE_MAINT
- Description: RECOURSE DETAILS MAINTENANCE

Transaction	Parameters
RECOURSE DETAILS MAINTENANCE	TRANSACTION DATE
	RECOURSE TYPE
	RECOURSE REASON
	MAX RECOURSE %
	RECOURSE AMOUNT

A.2.24 Sub Unit Account Transfer

Post the following transaction to transfer account from one Sub Unit to other.

ACC_SUBUNIT_XFER

System automatically triggers a monetary transaction internally to tag the 'New Sub Unit' to respective account. On successful transaction posting, a record added in 'Transaction History'.

Transaction	Parameters
ACCOUNT SUB UNIT TRANS-FER	AMORTIZED BALANCE TRANSFER
	COMMENTS
	SALE TRANSFER EFFECTIVE DATE
	SUB UNIT CODE

Sub Unit Account Transfer - Reversal

Post the following transaction to transfer to reverse an account from one Sub Unit to other.

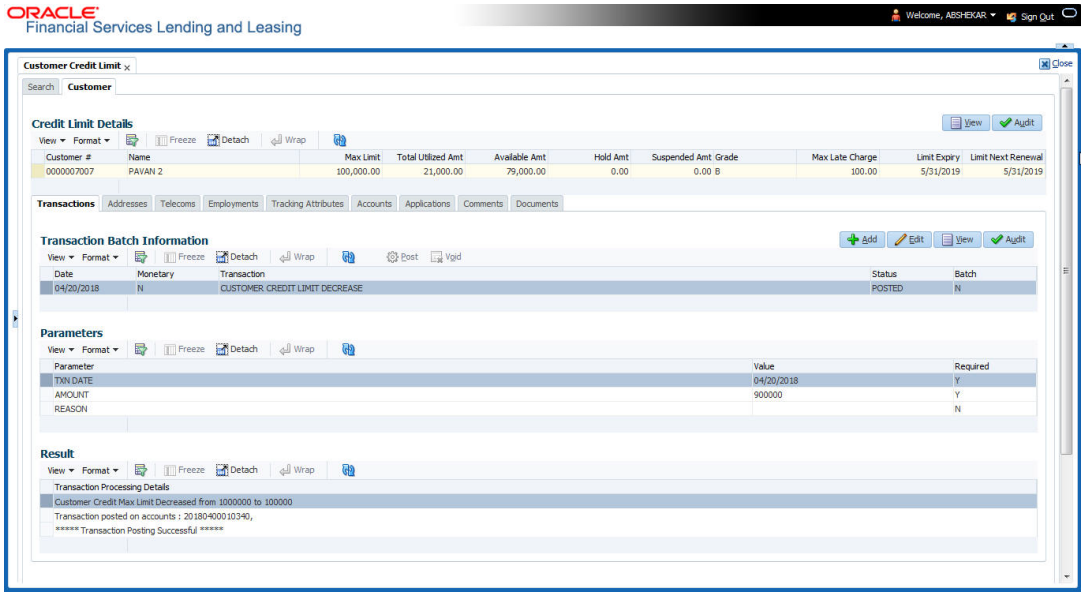
ACC_SUBUNIT_XFER_VOID

Transaction	Parameters
VOID ACCOUNT SUB UNIT TRANSFER	COMMENTS
	SALE TRANSFER EFFECTIVE DATE

A.2.25 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.2.25.1 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.2.25.2 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_SUS-PEND_INCREASE	INCREASE BUSINESS CREDIT LIMIT SUS-PEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	BUS_CRLMT_SUS-PEND_DECREASE	DECREASE BUSINESS CREDIT LIMIT SUS-PEND AMOUNT

For the above transactions, following parameters are to be defined:

- Date: The transaction date
- Amount: Amount to increase / decrease credit limit, Hold and Suspend.
- Reason: Additional information if any.

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

A.2.25.3 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.2.25.4 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.2.25.5 Customer/Business Telecom Maintenance

To add Customer/Business Telecom details into the following tabs, you can post 'ADD CUSTOMER TELECOM / ADD BUSINESS TELECOM' transaction.

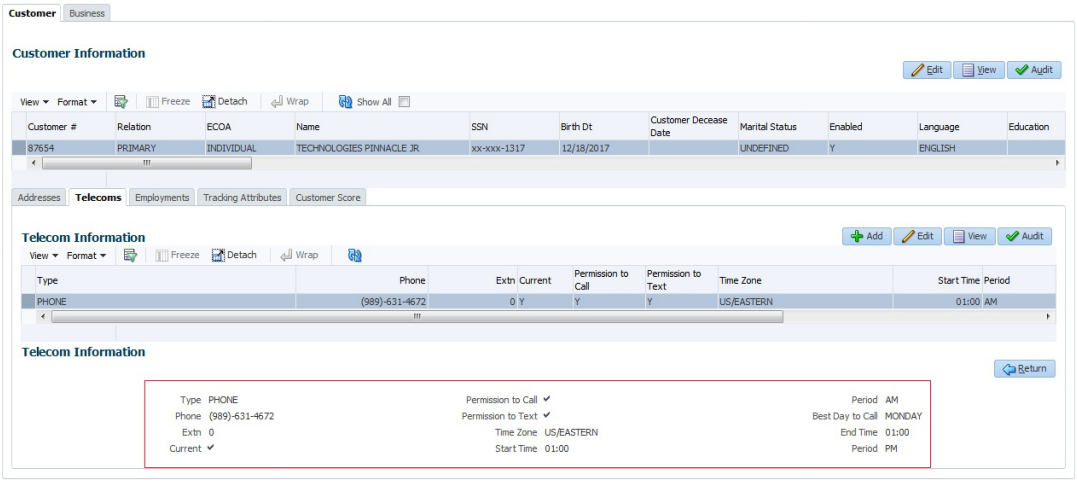
To update Customer / Business Telecom details into the following tabs, you can post CUSTOMER TELECOM MAINTENANCE / BUSINESS TELECOM MAINTENANCE transactions.

- 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.2.25.6 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.2.25.7 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.2.26 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.2.27 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.2.28 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.2.29 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.2.30 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

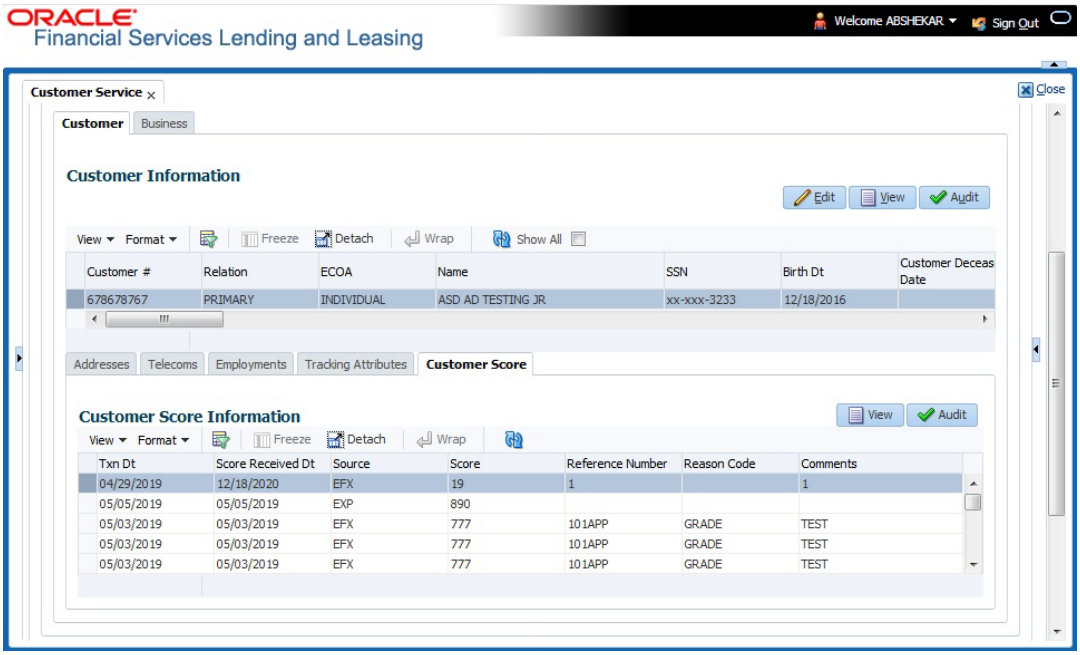
On posting 'CUSTOMER CREDIT SCORE UPDATE' transaction on any customer account, system automatically posts the transaction to all the linked accounts of that customer.

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.2.31 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.2.32 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.2.33 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.2.34 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.2.35 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.2.36 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.2.36.1 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.2.36.2 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.

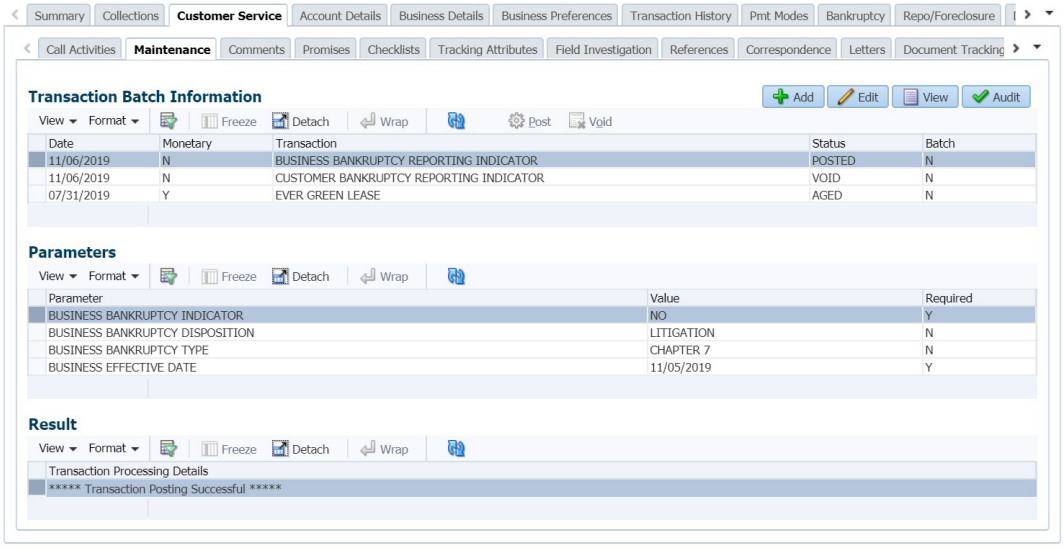
On successfully posting the transaction, a set of changes are done to traded accounts. Refer to 'Trade Reversal/Rescission and Charge-off of Account' section in Appendix - Trading of Accounts chapter.

A.2.37 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.2.38 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.2.39 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.2.40 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

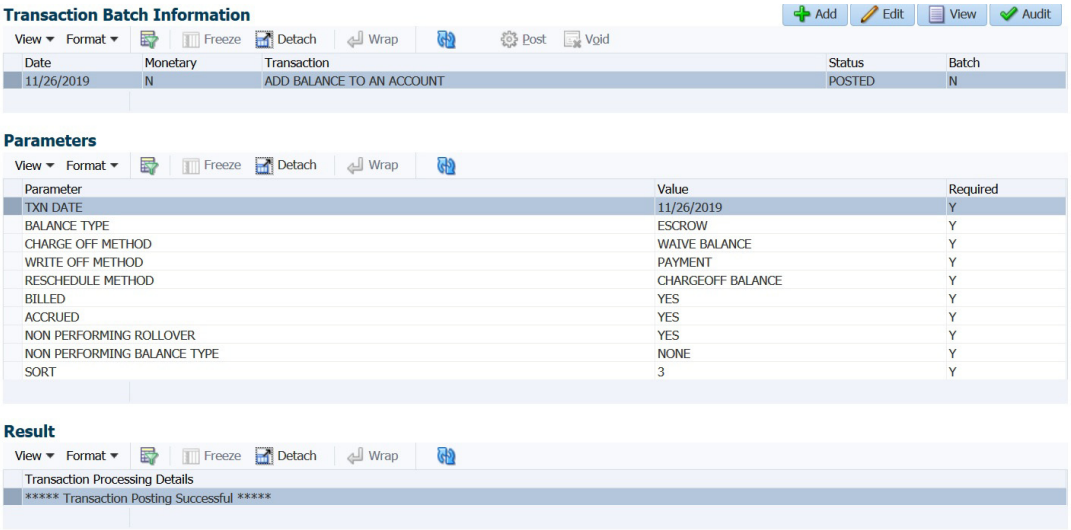
Note the following:

- 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.2.41 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.2.42 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.2.43 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.2.44 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.2.45 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.2.46 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'.

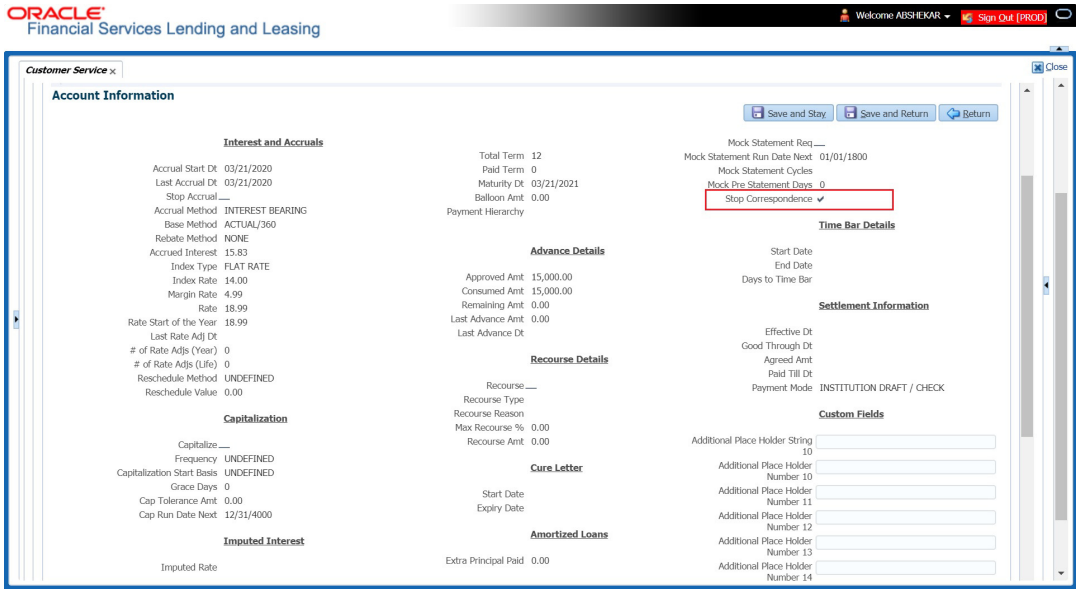
Individual account level correspondence can be stopped by posting ACCOUNT STOP CORRESPONDENCE (ACC_STOP_CORR_MAINT) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

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.2.47 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 Loan.
- 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 Loan	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).

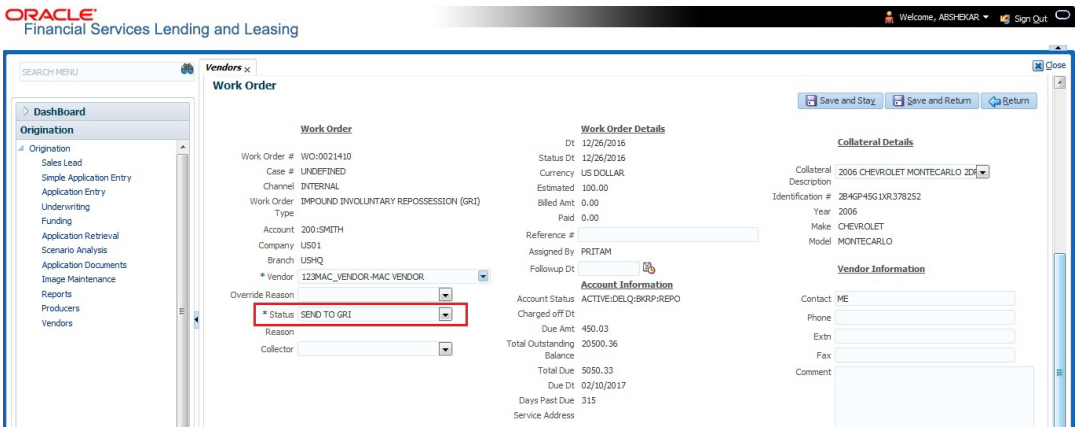
Note that, system does not allow to create a work order during the following conditions:

- 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.

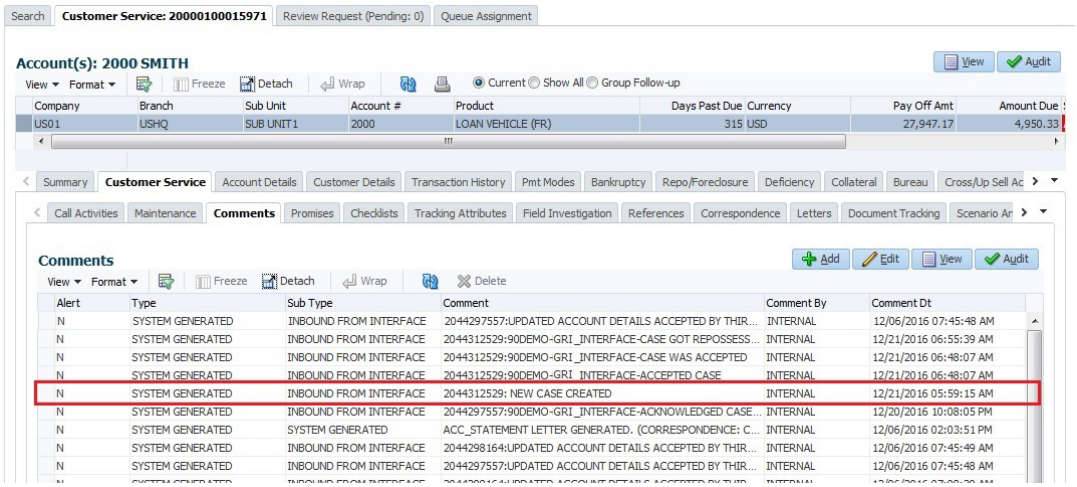


The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- 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.

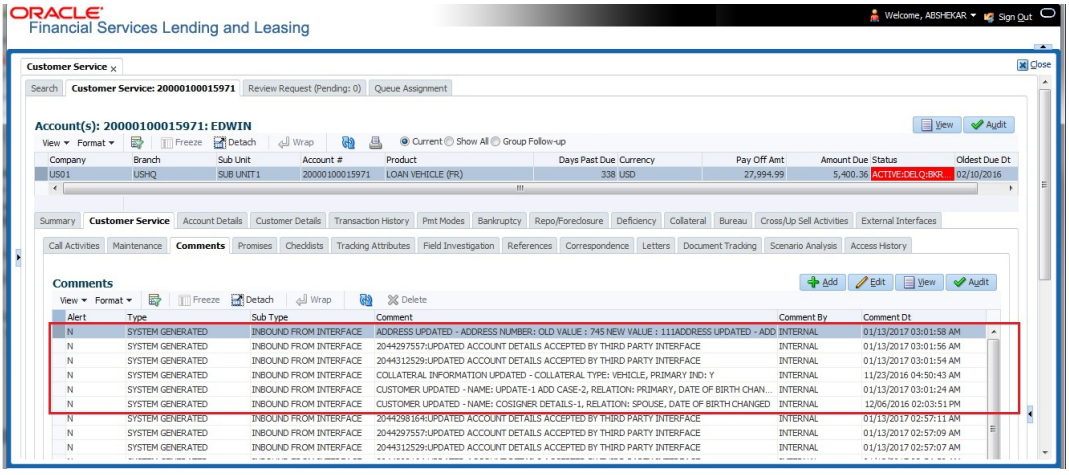
C.3 Update Case

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.

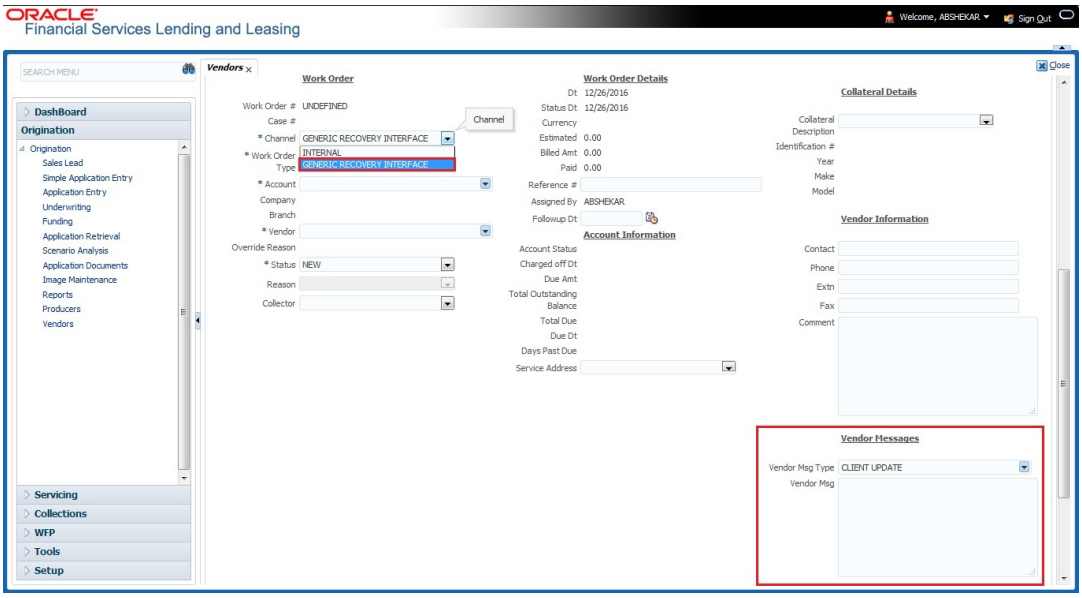
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

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’.

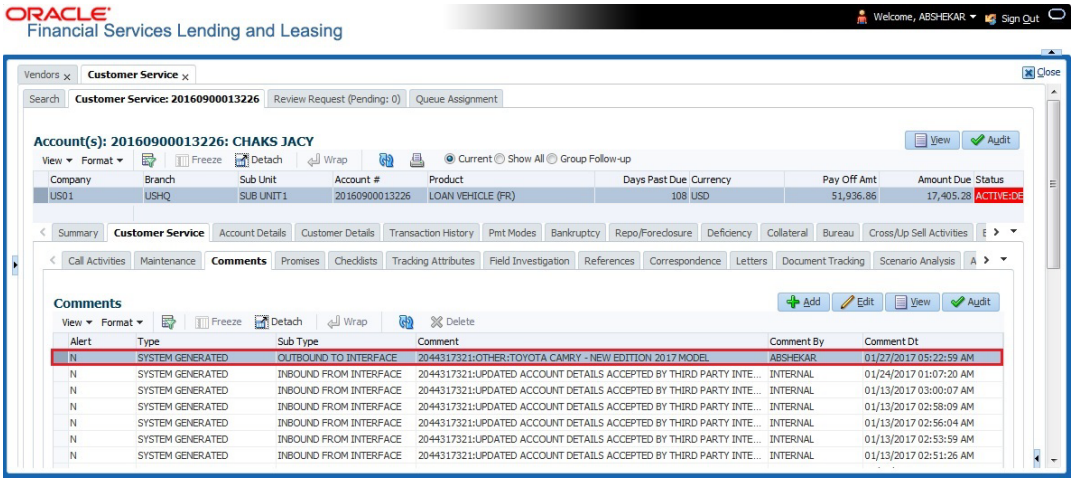


Accordingly, in the ‘Vendor Messages’ section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers ‘addCaseUpdate()’ to update the same details in the third party system.

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



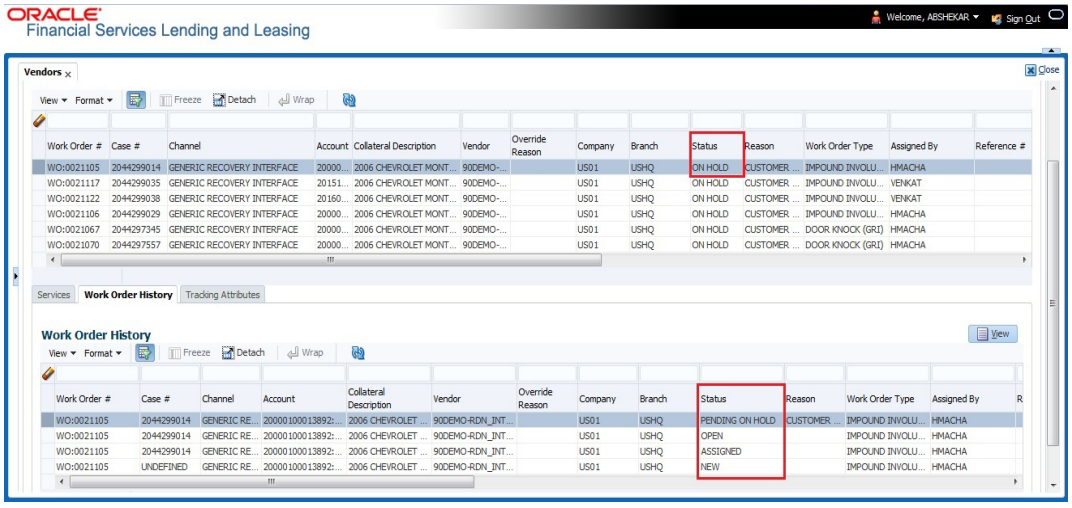
C.5 Hold Case

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.

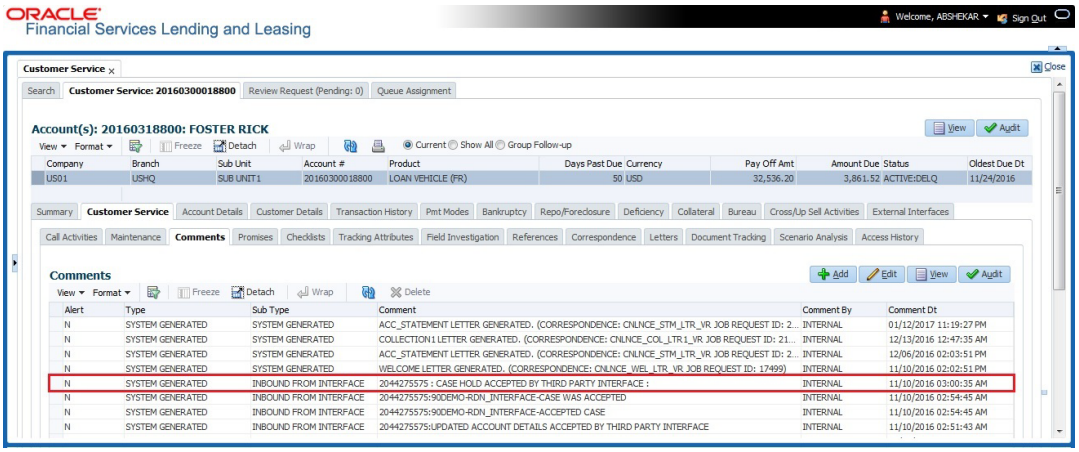
For information on updating the work order details, refer to section Vendors > Work Orders tab.



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.



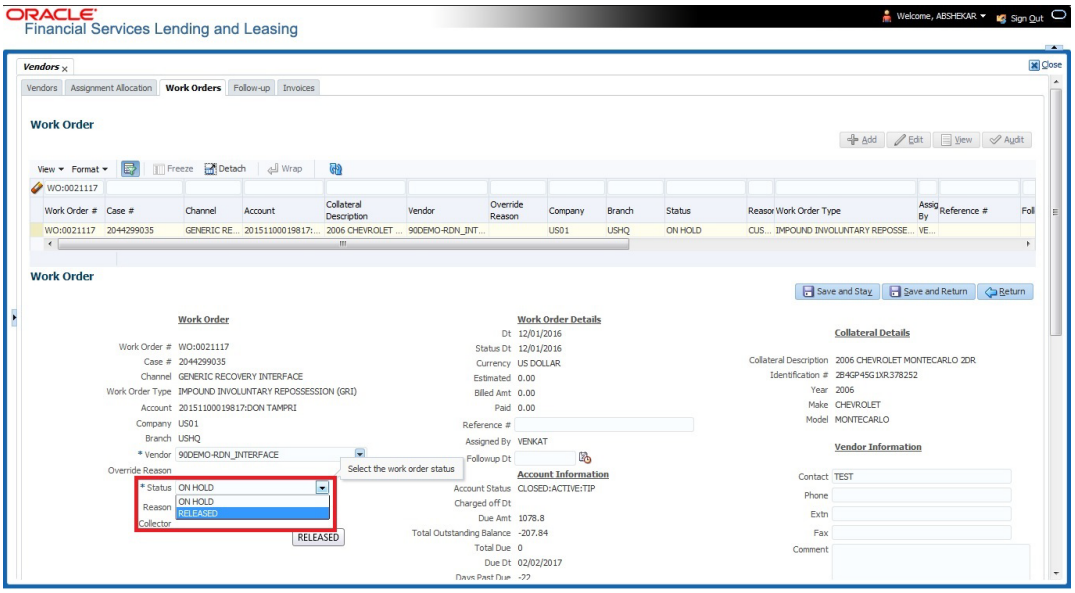
In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- 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.

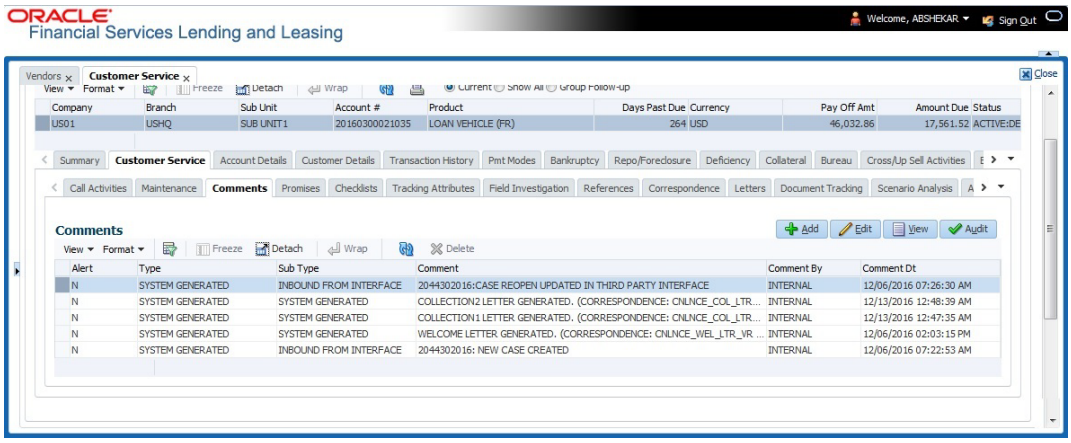
This ensures that a work order in hold status is processed further with third party vendor managed systems.



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.

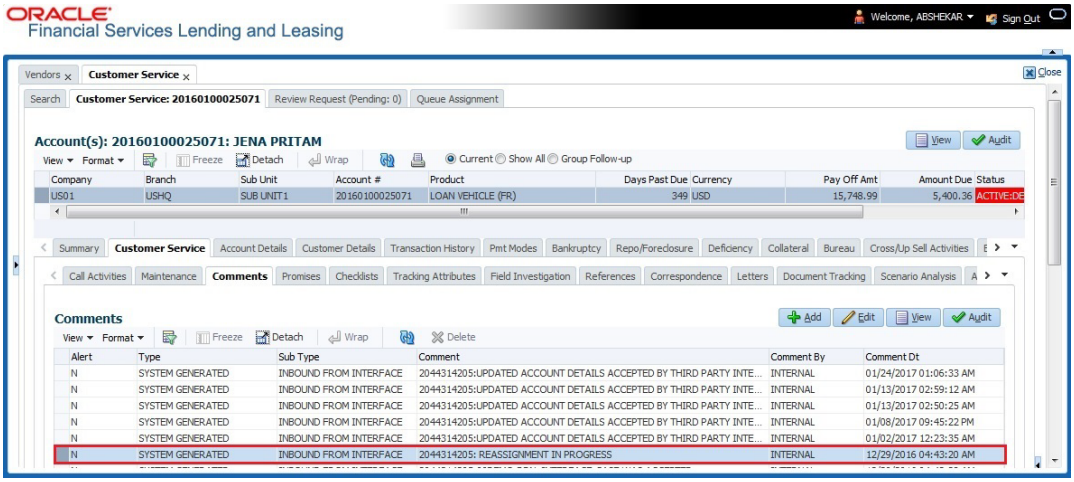
Note the following:

– 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.

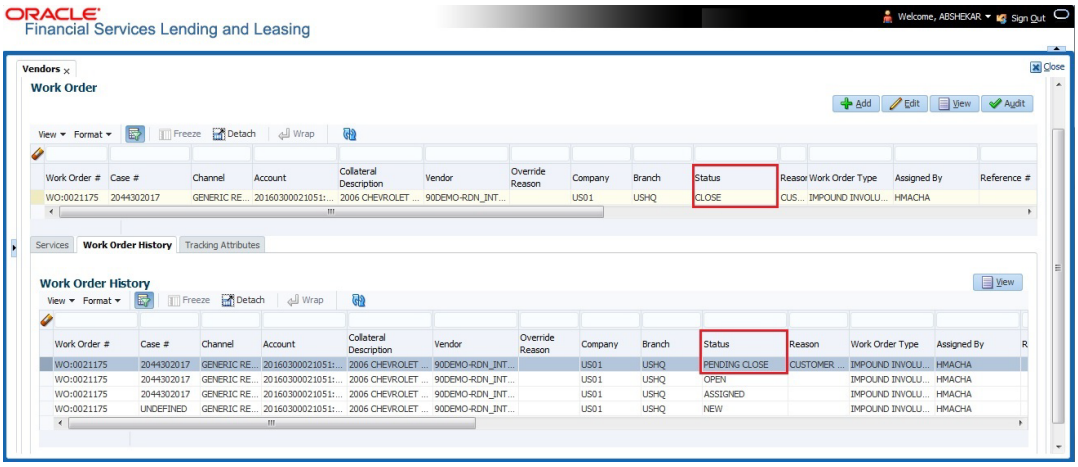
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

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.

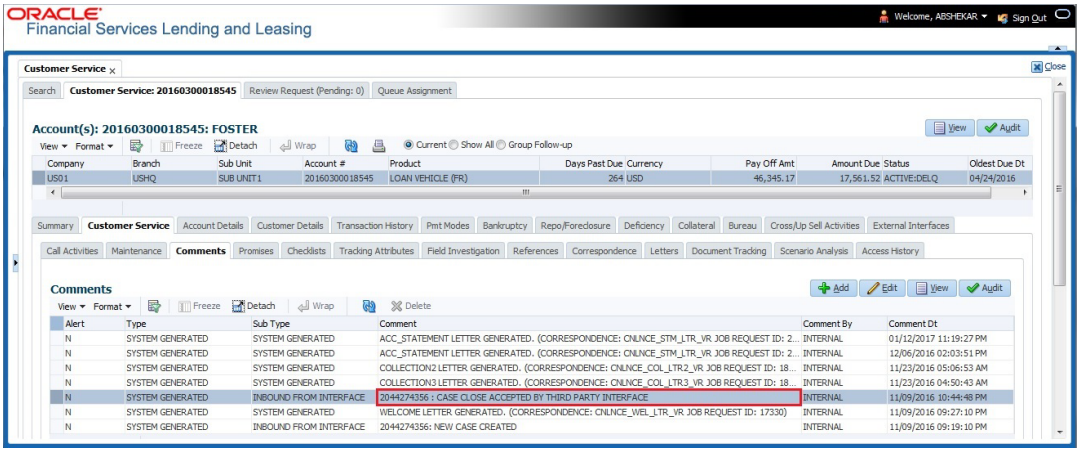
Accordingly, when the status of a work order is changed to ‘PENDING CLOSE’ in Work Orders screen, system triggers ‘closeCase()’ web service request to update the status of

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’.

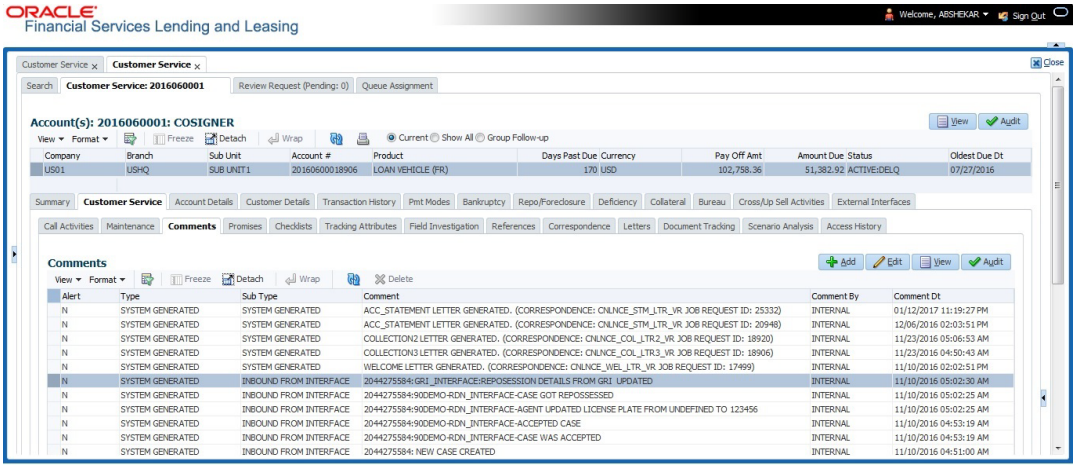
C.10 Case Repossession

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.

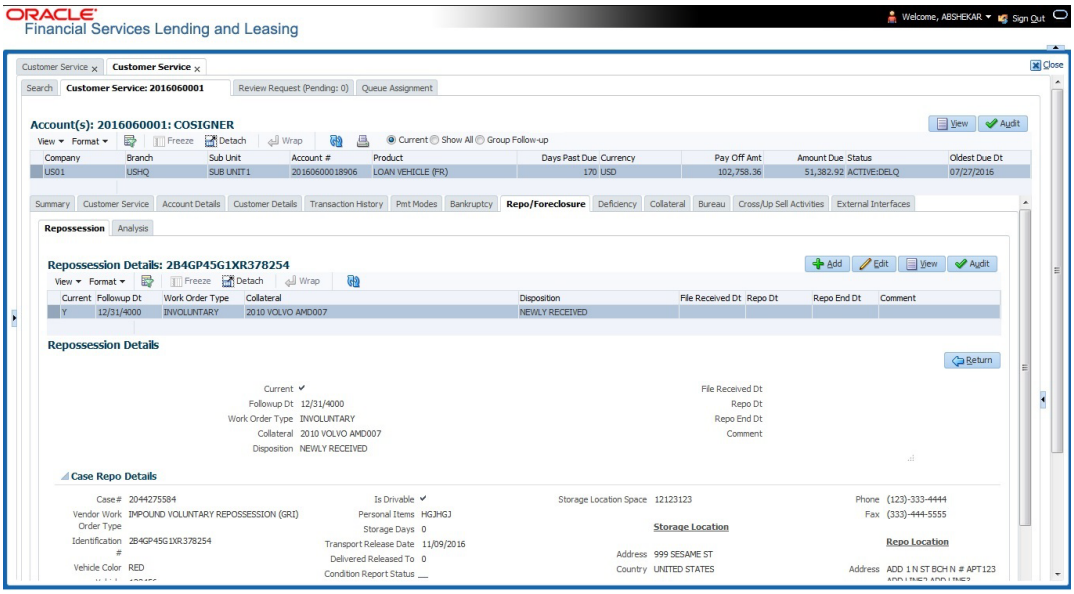
On receiving the case status update as ‘REPOSSESSED’ (i.e. Event Type 300) from FIREHOSE web service response, system triggers ‘getRepossessionDetails()’ web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

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



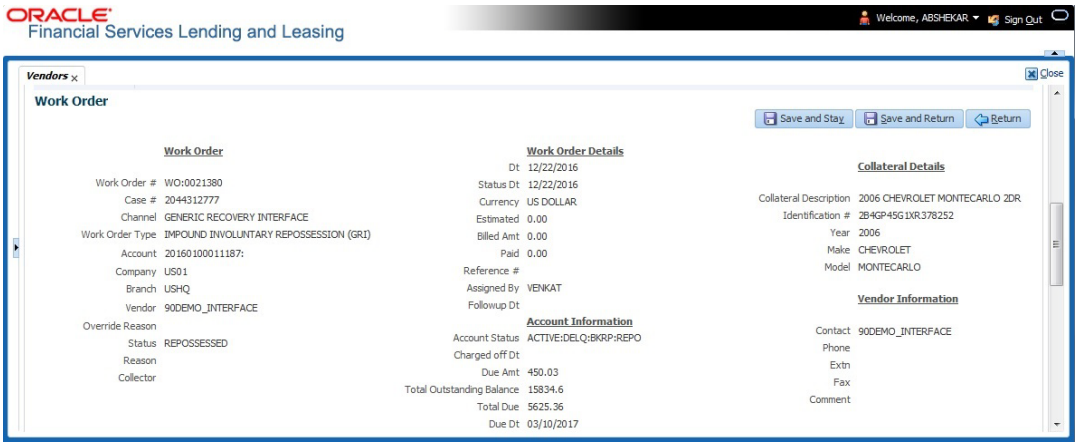
The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



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.

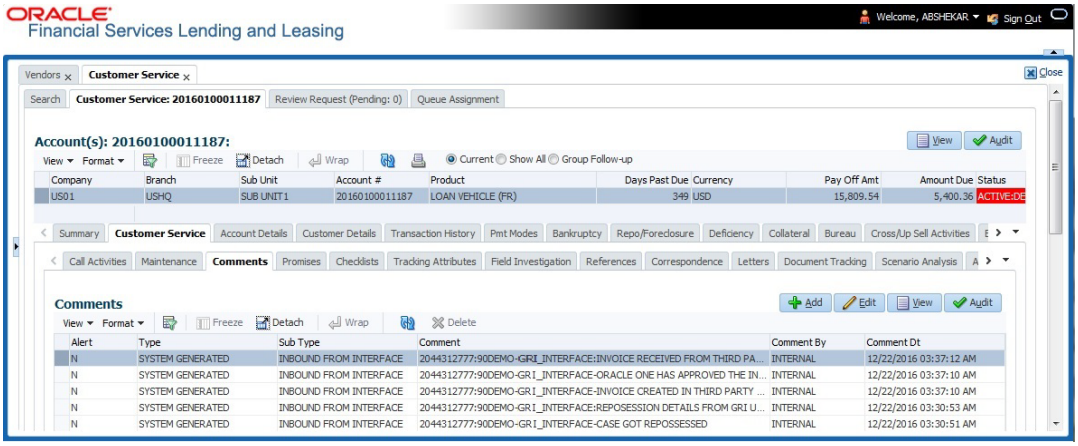
Subsequently, when the case status update is received as ‘REPOSSESSED’ (i.e. Event Type 300) from FIREHOSE web service response, system triggers ‘getCaseInvoiceData()’ web service request to retrieve the invoice and asset details from the third party system.



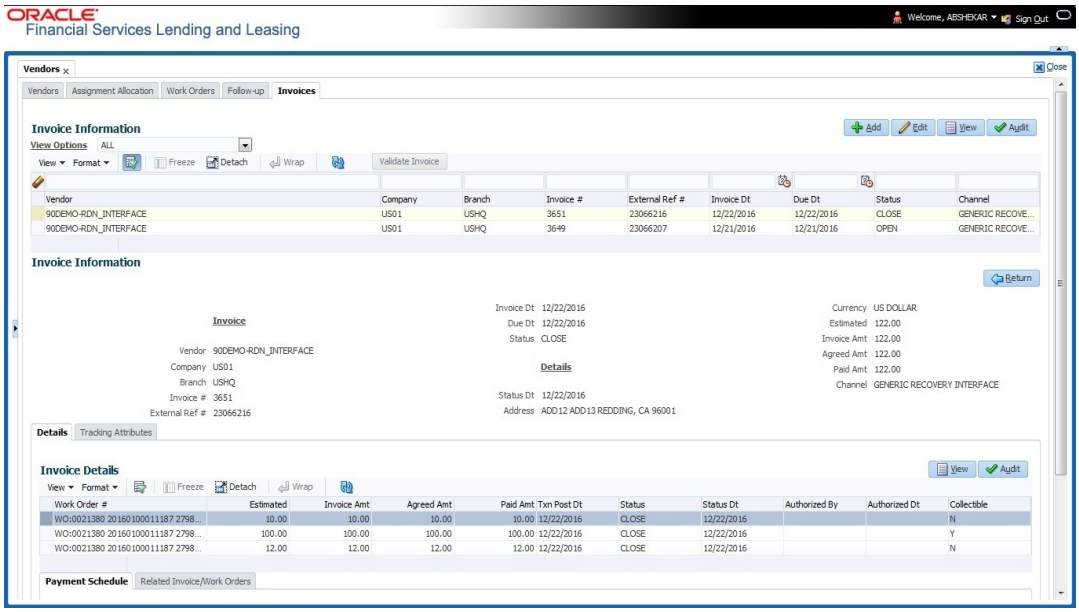
If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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:Account Acceleration

D.1 Introduction

Account Acceleration is a provision that allows a lender to insist a borrower to repay all or a part of an outstanding loan prior to the scheduled maturity date, when the borrower is identified to be fraudulent. An acceleration clause outlines the probable reason(s) for the lender to accelerate a loan account and demand loan repayment.

Accordingly in OFSLL, a fraudulent account can be accelerated by moving the maturity date up to the date of the demand for full payment which can either be the current date or a back date, but not a future date. In case of a back dated acceleration, back date cannot be scheduled beyond the ‘contract date' or 'account back date’ whichever is higher. Reversal of an account acceleration is also allowed to reinstate the account to its previous status.

The chapter contains the following sections:

- Posting Account Acceleration
- Reversing Account Acceleration

Example to illustrate:

- Account Acceleration and Reversal with ‘Principle First’ adjustment
- Account Acceleration and Reversal with ‘Interest First’ adjustment

D.2 Posting Account Acceleration

Like any other monetary transaction, even the Account Acceleration transaction can be posted on the required account from the Customer Service > Maintenance screen. For detailed information on posting this transaction, refer to Appendix: Transaction Parameters > Monetary Transactions > Account Acceleration section.

Pre-defined validations for account acceleration

While posting the account acceleration transaction, system validates the account status with the following pre-defined validations before proceeding with the transaction:

Account Status / Transaction Description	Validations before posting transaction	Validations after posting transaction	Comments
EXTENSION	No	Should not repost after reversal	
EXTENSION OVERRIDE	No	Should not repost after reversal	
INDEX / MARGIN RATE CHANGE	No	Should not repost after reversal	

Account Status / Transaction Description	Validations before posting transaction	Validations after posting transaction	Comments
CHANGE TERM	No	Should not repost after reversal	
CHANGE BALLOON	No	Should not repost after reversal	
CHANGE PAYMENT AMOUNT	No	Should not repost after reversal	
DELAY FEE	No	Should not repost after reversal	
CHANGE PROFIT RATE	No	Should not repost after reversal	
RESCHEDULE PAYMENT	No	Should not repost after reversal	
RESCHEDULE RATE	No	Should not repost after reversal	
RESCHEDULE PRE-COMPUTE LOAN TO INTEREST BEARING LOAN	No	Should not repost after reversal	

Errors during account acceleration

Account acceleration is supported for accounts with 'ACTIVE' status. In case account acceleration transaction is posted on accounts with any other status or if there are any other pre-existing conditions posted on the account, system does not allow to post the transaction and displays an error. The table below lists the type of errors displayed and reason for the same.

Error Message	Reason
'Account Acceleration allowed only for Active accounts'	The status of the account is other than 'ACTIVE'.
'Account Acceleration already posted on account'	There is already an account acceleration transaction posted on account.
'Account Acceleration is not allowed on Non Performing Account.'	There is already a 'Non-Accrual' condition posted on account (i.e., Non Performing Indicator = Y).

Error Message	Reason
'Account Acceleration not allowed as Stop Accrual is active on account'	There is already a 'Stop Accrual' condition posted on account.
'Balance Adjustment Method applicable for Pre-Compute account'	The 'Balance Adjustment' method is selected for non-pre compute account since its applicable only for pre-compute accounts.

Account changes post account acceleration

On successfully posting the account acceleration transaction, following are the account level changes:

- The acceleration effective date will be the new maturity date of the account since the original maturity date of the account is moved to either the current date or a back date.
- On an accelerated account, the periodic billing, normal interest accrual and late fee assessment is discontinued as per the standard functionality since maturity date is reached.
- From the acceleration effective date, post maturity interest accrual with corresponding post maturity interest rate is calculated and added to the total account dues as per normal processing when a monetary transaction is posted.
- For a back dated account acceleration, all the system posted transactions on the account (like billing, interest, and late fees) between acceleration date (i.e. back date) and current system date is reversed, re-calculated and re-posted based on new maturity date (i.e. acceleration date).
  - Also the interest already accrued on the account based on the normal interest rate is reversed from acceleration date (i.e. back date) up to current system date and is re-calculated with post maturity interest rate and re-posted for the same period.
- For SCRA accounts, if the borrower status is 'OFF MILITARY DUTY' during the acceleration period, then the post maturity interest rate is changed to normal interest rate for that period. In case the post maturity rate is less than standard SCRA rate (i.e. 6%), then the same is set as standard interest rate for the account.
- For an accelerated account the following account attributes are displayed in the 'Result' section:
  - Total Accelerated Payment Due Amount
  - Acceleration Effective Date
  - New Maturity Date
  - Post Maturity Interest Rate

Transaction posting for account acceleration

Depending up on the type of loan account (i.e. pre-compute and non pre-compute), the account acceleration transaction is internally categorized and processed either in single stage or two stages.

- For 'Non Pre-Compute' accounts the transaction is posted directly.
- For 'Pre-Compute' accounts, the account is first converted from pre-compute to interest bearing account by internally posting the monetary transaction 'RESCHEDULE_PC2SI' (RESCHEDULE PRE-COMPUTE LOAN TO SIMPLE INTEREST LOAN) based on the following parameter values:
  - Transaction Date: Specified acceleration date

- Reschedule payment start date: Next payment date as per the existing due date history.
- Amount: Outstanding balance under ADVANCE/PRINCIPAL balance component.
- Rate: Existing normal interest rate of the account.
- Term: Calculated for the remaining term (i.e. cycles not yet billed). Term is not relevant for account acceleration since maturity date is moved to transaction date.
- Rebate on finance and insurance charges is processed as per the normal PC2SI transaction.

Refer to examples included in below section for details on how account acceleration is posted with 'Principle First' adjustment and 'Interest First' adjustment.

D.3 Reversing Account Acceleration

Reversal of an account acceleration can be done to reinstate the account to its previous status. During reversal of an account acceleration, all the related transactions posted are reversed. For example, 'RESCHEDULE_PC2SI' is reversed in case of pre-compute accounts.

Refer to examples included in below section for details on how transactions are posted during reversal of an account acceleration.

D.3.1 Account Acceleration and Reversal with 'Principle First' adjustment

Consider a loan account with following details:

- Contract Date = 01. Jan 2017
- Contract Maturity Date = 31.Dec 2017
- Rate = 4.99%
- Term = 12 Months

Balances **before** 'Account Acceleration' for a 'Pre-Compute' loan.

	Posted	**Paid**	**Waived**	**Adjusted**	**Balance**
ADV/INT (Pre-compute)	12300 (12000 + 300)				11900

Acceleration Transaction (PC 2 SI)

- Txn Date = 16.Aug. 2017
- Reschedule St Dt = 01.Sep. 2017
- Amount = 11900
- Rate = 4.99
- Term = 1

Principal Adjustment - Minus Transaction

With Interest Estimated Amount = 300

Interest Adjustment - Plus Transaction

Estimated Interest - Rebate = 300-90 = 210

On posting of 'Acceleration Txn' following transactions would be posted on account:

- Txn 1 - PC 2SI (with about values) = 0
- Txn 2 - Interest Rebate = 90$(Assumed number) - Pass 11900 for rebate calculation
- Txn 3 - New Principal Adjustment Txn = Outstanding Principal = 11900
- Txn 4 - Post 'Principal Adjustment minus = 300
- Txn 5 - Post 'Interest Adjustment Plus = 210

Balances **after** posting 'Acceleration' transaction.

	Posted	**Paid**	**Waived**	**Adjusted**	**Balance**
ADV	11900	0	0	Principle adjustment minus = 300	11600
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	0	0	Interest adjustment plus = 210	210

Since payment is received after acceleration (i.e. same day), there is no additional interest accrual).

In case payment is received of $350 subsequently on account acceleration (Interest adjustment spread).

	Posted	**Paid**	**Waived**	**Adjusted**	**Balance**
ADV	11900	140	0	-300	11460
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	210	0	210	0

Reversal of Account Acceleration after above Payment posting

Transactions are reversed / posted on account automatically.

- Reverse Txn 6 - Payment of $350
- Reverse Txn 5 - Interest Adjustment Plus = 210
- Reverse Txn 4 - Principal Adjustment minus = 300
- Reverse Txn 3 - New Principal Adjustment Txn
- Reverse Txn 2- Interest Rebate
- Reverse Txn 1- PC 2 SI
- Re-post - Txn 6 - Payment

Balances **after reversal**

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300	750 (400 + 350)	0	0	11550

D.3.2 Account Acceleration and Reversal with 'Interest First' adjustment

Consider a loan account with following details:

- Contract Date = 01. Jan 2017
- Contract Maturity Date = 31.Dec 2017
- Rate = 4.99%
- Term = 12 Months

Balances **before** 'Account Acceleration' for a 'Pre-Compute' loan.

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300 (12000 + 300)	500	0	0	11800

Acceleration Transaction (PC 2 SI)

- Txn Date = 16.Aug. 2017
- Reschedule St Dt = 01.Sep. 2017
- Amount = 11800
- Rate = 4.99
- Term = 1

Principal Adjustment - Minus Transaction

If 'Paid Principal Balance' > Estimated Interest - Rebate
Pass 'rebate' amount
Else
Post transaction with 'Estimated Interest' Amount

Interest Adjustment - Plus Transaction

If Paid principal > Interest Estimated - Rebate
Pass 0
Else
Estimated Interest - Rebate - Posted = 300 -100 -100 = 100

On posting of 'Acceleration Txn' following transactions would be posted on account:

- Txn 1 - PC 2SI (with about values) = 0
- Txn 2 - Interest Rebate = $100 (Assumed number) - **Pass 11800 for rebate calculation**
- Txn 3 - New Principal Adjustment Txn = Outstanding Principal = 11800
- Txn 4 - Post 'Principal Adjustment minus = 100
- Txn 5 - Post 'Interest Adjustment Plus = 100

Balances **after** posting 'Acceleration' transaction

	Posted	**Paid**	**Waived**	**Adjusted**	**Balance**
ADV	11800	0		Principal Adjustment Minus = 100	11700
INT	0	0		Interest Adjustment Plus = 0	0
ADV/ INT (Pre-compute)	12300	500+Rebate Amount (100)	12300 - (500+100)	0	0

Since payment is received after acceleration (i.e. same day), there is no additional interest accrual).

In case payment is received of $350 subsequently on account acceleration (Principal adjustment spread)

	Posted	**Paid**	**Waived**	**Adjusted**	**Balance**
ADV	11800	350	0	-100	11350
ADV/ INT (Pre-compute)	12300	500+Rebate Amount (100)	12300 - (500+100)	0	0
INT	0	0	0	0	0

Reversal of Account Acceleration after above Payment posting

Transactions are reversed / posted on account automatically.

- Reverse Txn 6 - Payment Txn
- Reverse Txn 5 - Interest Adjustment Plus = 100
- Reverse Txn 4 - Principal Adjustment minus = 100
- Reverse Txn 3 - New Principal Adjustment Txn
- Reverse Txn 2 - Interest Rebate
- Reverse Txn 1 - PC 2SI (with about values) = 0
- Re-post - Txn 6 - Payment

Balances **after reversal**

	Posted	**Paid**	**Waived**	**Adjusted**	**Balance**
ADV/ INT (Pre-compute)	12300	850 (500 + 350)	0	0	11450