

Next Generation User Interface Guide

Oracle Financial Services Lending and Leasing

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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001

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Oracle Financial Services Lending and Leasing User Documentation

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Table of Contents

- 1. Next Generation UI using Oracle Jet**
 - 1.1 Overview
 - 1.2 Pre-requisites
 - 1.3 Access
- 2. Intelligent Segmentation**
 - 2.1 Overview
 - 2.1.1 Machine Learning for Queue Creation*
 - 2.1.2 Machine Learning Data visualization*
- 3. Simple Account Creation**
 - 3.1 Overview
 - 3.2 Pre-requisites
 - 3.3 Description
 - 3.3.1 Account Search:*
 - 3.4 New Application
 - 3.4.1 Process Train*
 - 3.5 Application Entry
 - 3.5.1 Application Section*
 - 3.5.2 Request Section*
 - 3.5.3 Itemization Section*
 - 3.6 Customer
 - 3.6.1 Customer*
 - 3.6.2 Address Information*
 - 3.6.3 Telecom Information*
 - 3.6.4 Employment Information*
 - 3.7 Collateral
 - 3.7.1 Vehicle Details*
 - 3.7.2 Valuation*
 - 3.7.3 Addons*
 - 3.8 Contract
 - 3.8.1 Contract Information*
 - 3.8.2 Contract Detailed View*
 - 3.9 Edits
 - 3.10 Account Summary
- 4. Customer Service**
 - 4.1 Overview
 - 4.2 Pre-requisites
 - 4.3 Navigation
 - 4.3.1 Quick Search*
 - 4.3.2 Queue/Condition Search*
 - 4.3.3 Process Train*
 - 4.4 Customer Service Summary
 - 4.4.1 Filters*
 - 4.5 Account Details Header
 - 4.5.1 Cards Data*
 - 4.5.2 Widgets*

- 4.6 Customer Service
 - 4.6.1 *Call Activities*
- 4.7 Account Details
 - 4.7.1 *Account Details*
 - 4.7.2 *Insurances*
- 4.8 Customer Details
 - 4.8.1 *Customer*
 - 4.8.2 *Business*
- 4.9 Collateral
 - 4.9.1 *Home / Vehicle*
 - 4.9.2 *Seller*
- 4.10 Transaction History
 - 4.10.1 *Due Date History*
 - 4.10.2 *Repayment Schedule*
 - 4.10.3 *Work Orders*

1. Next Generation UI using Oracle Jet

1.1 Overview

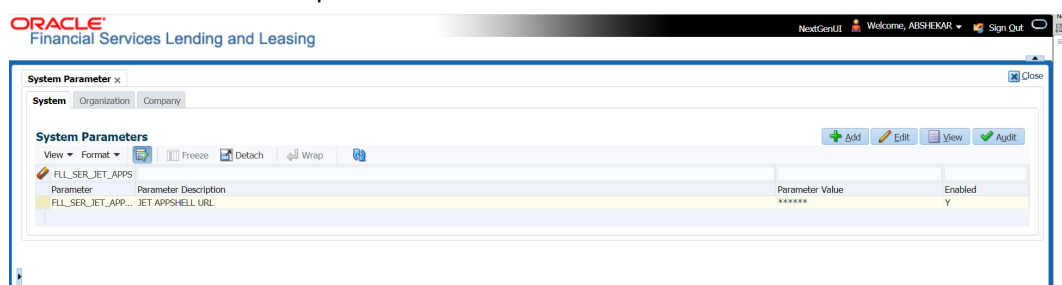
Next Generation UI is an enhanced interface provided in OFSLL using the Oracle JavaScript Extension Toolkit (Oracle JET) frame work. This is an additional interface supported from OFSLL to the existing framework and both intended to coexist in the system till further updates.

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

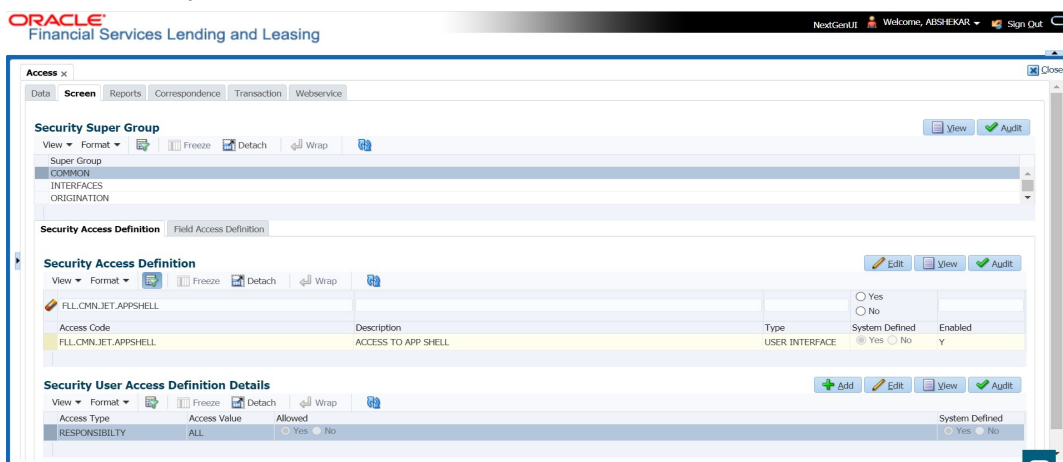
1.2 Pre-requisites

To access the Next Generation UI, ensure the following parameters are enabled:

- Enable the following parameter in 'System Parameter' screen:
 - Parameter Name: FLL_SER_JET_APPSHELL_URL
 - Parameter Description: JET APPSHELL URL

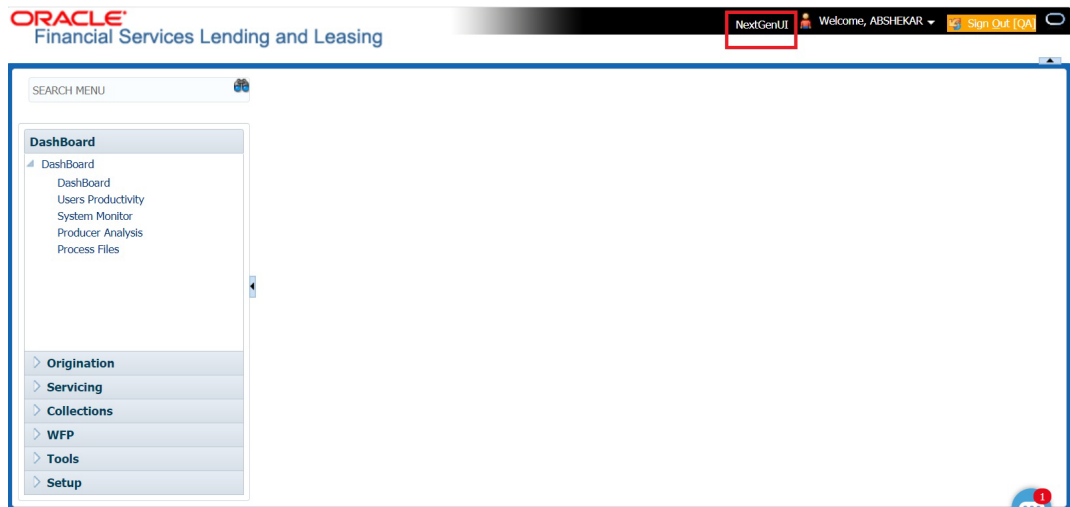


- Enable the following Access Key in Access > Screen tab:
 - Security Super Group: COMMON
 - Access Code: FLL.CMN.JET.APPSHELL
 - Description: ACCESS TO APP SHELL

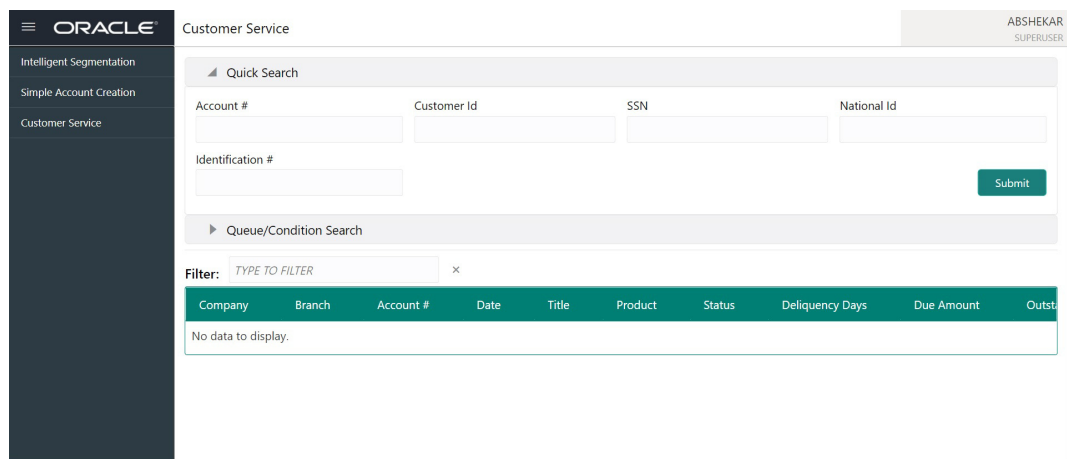


1.3 Access

The Next Generation UI can be accessed from the OFSLL main screen as indicated below:



On clicking the link, you are navigated to the APPSHELL in a new screen as indicated below:



The APPSHELL consists of the following modules as Menu links and are explained in detail in subsequent chapters:

- Intelligent Segmentation
- Simple Account Creation
- Customer Service

Note that, once you are navigated to the APPSHELL the logout mechanism is independent of OFSLL screen and is as indicated below:



2. Intelligent Segmentation

2.1 Overview

OFSLL is equipped to leverage the Machine Learning (ML) feature of Oracle Database to suggest and create Customer Servicing Queues by analysing the current system data. Using this functionality, system automatically identifies the possible Queue/Segmentation for Account data using the Machine Learning Algorithm thereby creating an Intelligent Segmentation.

This helps to automate the manual process of queue creation which is otherwise done by identifying different segments of Accounts and assigning day to day Customer Service Activities.

2.1.1 Machine Learning for Queue Creation

The Intelligent Segmentation screen in OFSLL is based on the Oracle JavaScript Extension Toolkit (Oracle JET) framework. This facilitates to identify different clusters of data and create queues.

In order to access the Intelligent Segmentation screen from the User Interface menu link, you need to enable the system parameter FLL_SET_JET_INTELLIGENTSEG_URL (JET INTELLIGENT SEGMENTATION URL). For more details on installing and deploying this feature in OFSLL, refer to Installation Manual.

In this screen, you do the following:



- Identify Cluster of Data for a given Account Condition.
- View hierarchy of cluster and list of accounts falling into different levels of cluster.
- Create a queue by selecting Cluster

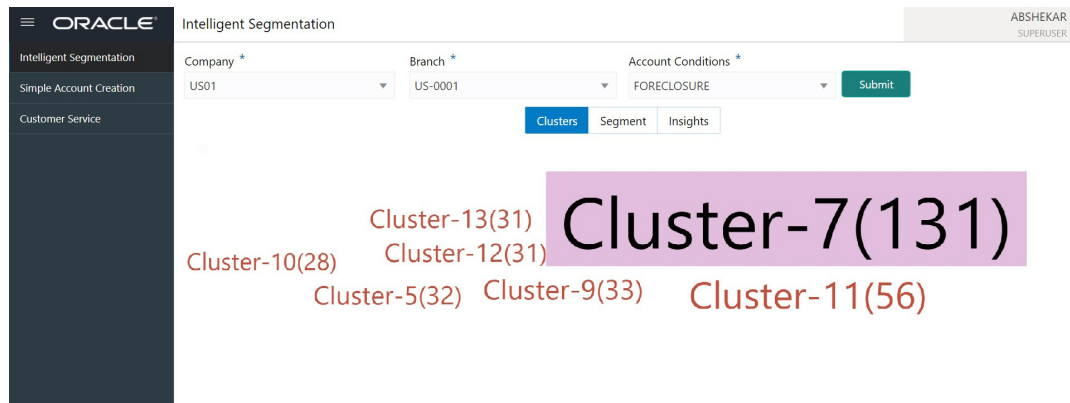
2.1.2 Machine Learning Data visualization

1. In the Intelligent Segmentation screen, select the following option:

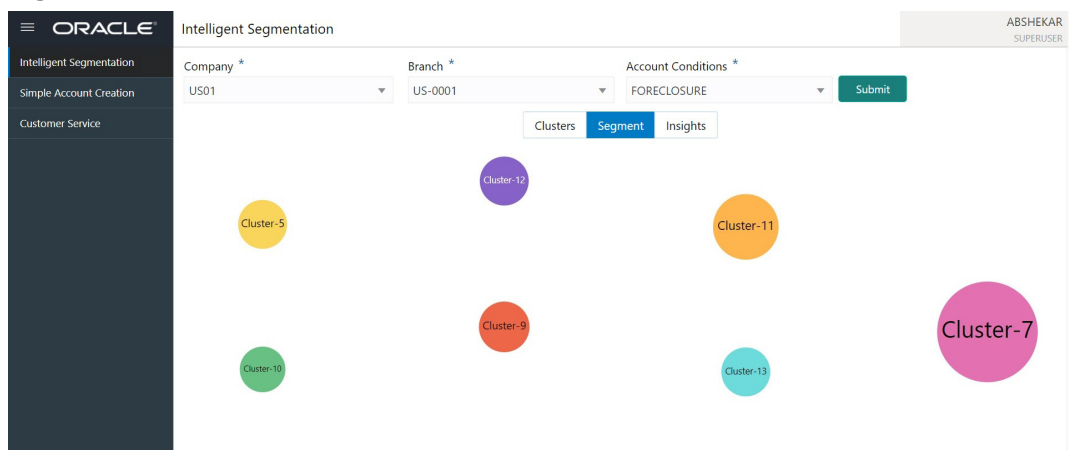
Field:	Do this:
Company	Select the company from the drop-down list. The list is populated only with those Company Definitions to which you have been provisioned access.
Branch	Select the branch within the company from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Account Conditions	Select the required account conditions. There are various Account Conditions which are either posted 'automatically' by the system (like updating DELQ delinquency condition on account) or 'manually' through a transaction or call activity.

2. Click 'Submit'. System generates different data segments based on above selected combination using a background job process. By default, the data is represented in clusters and can be viewed on other view formats as detailed below.

2.1.2.1 Cluster view



2.1.2.2 Segment View



2.1.2.3 Insights View

ORACLE

Intelligent Segmentation

Company *

US01

Branch *

US-0001

Account Conditions *

FORECLOSURE

Submit

Clusters

Segment

Insights

Cluster id: 1
Record Count: 342

Cluster id: 2
Record Count: 258

Cluster id: 3
Record Count: 84

Cluster id: 4
Record Count: 224

Cluster id: 5
Record Count: 55

Cluster id: 6
Record Count: 95

Cluster id: 7
Record Count: 131

Cluster id: 8
Record Count: 62

Cluster id: 9
Record Count: 31

Cluster id: 10
Record Count: 35

Cluster id: 11
Record Count: 35

Cluster id: 12
Record Count: 31

Cluster id: 13
Record Count: 31

Record Count: 56

2.1.2.4 Selection Criteria Attributes

Clicking on any of the data segment system displays dynamic record details (Attribute Name and Attribute Value) along with the option to create queue.

Records of Cluster - 7 [Create](#)

ATTRIBUTE_NAME	ATTRIBUTE_VALUE
ACC_COLLATERAL_TYPE_CD	HOME
ACC_DLQ_CATEGORY	180
ACC_DLQ_DAYS	211.857 to 392.714
ACC_DUE_TOTAL_AMT	0 to 29612.1
ACC_OUTSTANDING_TOTAL_AMT	-10985 to 62604.5

3. Simple Account Creation

3.1 Overview

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

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

The Account Creation gives a smooth workflow and a simplified way of creating an account with less number of steps and much improved user interface. However note that, this screen only supports the Auto-Loan in this release and does not have capability to handles other types of Loans, Lines and Lease.

3.2 Pre-requisites

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

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

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

3.3 Description

Simple Account Create menu link is available in LHS menu for account creation. Following are the different components available in the screen:

3.3.1 Account Search:

ORACLE

Account Onboarding

ABSHEKAR
SUPERUSER

Accounts Search

App #
%

SearchReset

Application Date

Producer Number

Product

Search Results

New ApplicationOpen

App #	Date	Title	Status	Company	Branch	Product	Producer
TELCO_LOAN_XREF_3	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_4	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_5	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_6	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_11	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_12	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_13	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_14	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ
TELCO_LOAN_XREF_15	2018-12-05	SNOW JON	CONVERSION	UK01	UK-001	TELCO_LINE_PROD	MD-00001 : PJ

The Account Search screen has following search parameters.

Field Name	Description	Type	Comments
App #	Application Number	Text	
Application Date	Application creation date	Date	Date picker is available to pick a date
Product	Product Code for which the application was created	Text	
Producer Number	Producer Number	Text	

- “Search” button is provided to search for existing applications by calling the “Application Search” Web service.
- “Reset” button is provided to clear the search parameter values.
- “New Application” and “Open” buttons are added to create new application and open an existing application respectively.
- Result table is added to display search results with following application parameters.

Field Name	Description	Type	Comments
App #	Application Number	Number	
Date	Application creation date	Date	
Title	Application name given	Text	
Status	Application status	Text	
Branch	Branch where the application was created	Text	
Product	Product Code for which the application was created	Text	

Field Name	Description	Type	Comments
Producer	Producer Id of the applications to be searched	Text	

- Open an existing application by selecting a particular row and double clicking on the record.
- Open an existing application by selecting a record from result table and click on “Open” button.
- Pagination is provided to
- divide returned result data and display them in multiple pages.

3.4 New Application

- Provided a new screen ‘Account Creation’ which gets opened on click of New Application button.
- Provided a Process train on the left side of the screen which depicts the data to be updated in various screen in the top to bottom flow.
- Provided the first screen ‘Application Entry’ on the right side of the screen

The screenshot displays the 'Application Entry' screen within the Oracle Account Onboarding system. The top header shows the Oracle logo and 'Account Onboarding'. The user is identified as 'ABSHEKAR SUPERUSER'. The left sidebar contains a 'Process Train' with steps: Application Entry (selected), Customer, Collateral, Contract, Edits, and Account Summary. The main content area is titled 'Application Entry' and 'Screen (1 / 6)'. It features a form with two main sections: 'Application' and 'Request'. The 'Application' section includes fields for Date, Product Type, Channel, Priority, Company, Branch, Producer, Producer Name, Status, Class, Xref, and Promotion. The 'Request' section includes fields for Requested Amount, Down Payment, Term, and Rate. Below these is an 'Itemization' table with columns for +/-, Itemization, Approved Amt, and Comment. At the bottom right, there are four buttons: Back, Next, Save & Close, and Cancel.

3.4.1 Process Train

- Process train shows the following screens in a particular order:
 - Application entry
 - Customer
 - Collateral
 - Contract
 - Edits
 - Account Summary
- A button is provided on the process train to collapse and open the process train.

- Once the train is collapsed, the process train buttons are only shown and on mouse hover on each button, screen name is shown.

Account Creation 0000004019

Application Entry Screen (1 / 6)

Application

Date *	Product Type *	Channel *	Priority *
11/29/20		WEB ENTRY	HIGH
Company *	Branch *	Producer *	Producer Name *
	UK-001	DEALER	
Status *	Class *	Xref *	Promotion *
APPROVED-FUNDED	INDIVIDUAL	00001	LN-CE-PC

Request

Requested Amount *	Down Payment *	Term *	Rate *
40,000	0	12	5

- Once a particular screen is fully filled and user moves to the next screen, the color of the buttons on the train is updated to blue.

Account Creation 0000004019

Application Entry Screen (3 / 6)

Collateral

- Application Entry
- Customer
- Collateral
- Contract
- Edits
- Account Summary

Collateral

- Vehicle Details
- Valuation
- Addons

3.5 Application Entry

Provided the first screen in the process train 'Application Entry' with the following details.

3.5.1 Application Section

Field Name	Description	Mandatory	Type	Comments
Date	Select the date	Yes	Date	Date picker is available
Product Type	Select the product from the drop down	Yes	Text	Shows all the enabled product codes
Channel	Select the channel from the drop down	Yes	Text	Refers the lookup APP_SOURCE_CD
Priority	Select the priority from the drop down	Yes	Text	Refers the lookup APP_PRIORITY_CD
Company	Select the company from the drop down	Yes	Text	Shows all the enabled companies
Branch	Select the Branch from the drop down	Yes	Text	Shows the enabled branches of the selected companies

Field Name	Description	Mandatory	Type	Comments
Producer	Select the producer from the drop down	Yes	Text	Refers the lookup PRO_TYPE_CD
Producer Name	Select the Producer name from the drop down	Yes	Text	Shows the enabled producer of selected producer type, company and branch
Status	Select the Status from the drop down	Yes	Text	
Class	Select the company	Yes	Text	Refers the lookup APP_CLASS_-TYPE_CD
Xref	Enter the Xref from the drop down	Yes	Text	
Promotion	Select the promotion from the drop down	Yes	Text	Shows the enabled promotion for the selected company, branch, product type

3.5.2 Request Section

Field Name	Description	Mandatory	Type	Comments
Requested Amount	Enter the requested amount	Yes	Integer	Increment and decrement buttons are available to increase and decrease the amount by 1
Down Payment	Enter the down payment amount	Yes	Integer	Increment and decrement buttons are available to increase and decrease the amount by 1
Term	Enter the term	Yes	Number	Increment and decrement buttons are available to increase and decrease the amount by 1
Rate	Enter the Rate	Yes	Integer	Increment and decrement buttons are available to increase and decrease the amount by 1

3.5.3 Itemization Section

Field Name	Description	Mandatory	Type	Comments
+/-	+ or - sign	Yes	Text	
Itemization	Itemization	Yes	Text	Itemization associated with product is loaded
Approved Amount	Enter the itemization amount	No	Integer	
Comment	Enter the comment	No	Text	

Application Entry Screen (1 / 6)

Application

Date *	Product Type *	Channel *	Priority *
11/29/20		WEB ENTRY	HIGH
Company *	Branch *	Producer *	Producer Name *
	UK-001		
Status *	Class *	Xref *	Promotion *
APPROVED-FUNDED	INDIVIDUAL	00001	LN-CE-PC

Request

Requested Amount *	Down Payment *	Term *	Rate *
40,000	0	12	5

Itemization

+/-	Itemization	Approved Amount
-	ITM DOWN PAYMENT	0
-	ITM DOWN PAYMENT TRADEIN	0
+	ITM INSURANCE GAP	0
+	ITM CASH SALES	40000

[Back](#)
[Next](#)
[Save & Close](#)
[Cancel](#)

- Screen information is provided on the top right of the screen which shows on which number of the screen the user is navigating out of the total screens of the process train.
- Screen (1/6) for application entry
- Provided 'Next' button to navigate to the next screen. Record is saved or Validation is triggered once the Next button clicked.
- Provided 'Save and Close' button to save and close the record.
- Provided 'Cancel' button to cancel the current update on the screen.

3.6 Customer

Provided the 2nd screen in the process train 'Customer' with the following details

- 4 sections with collapsible panes
 - Customer
 - Address Information
 - Telecom Information
 - Employment Information

- Panes expand and contract on click of each pane header

3.6.1 Customer

Provided 3 options in the customer section

- '+' button to add new customer
- Drop down to select an already added customer
- Edit button to edit the selected customer

Provided '+' button opens a new screen with 5 collapsible panes with header as Create Customer

- Customer Details
- Identity Information
- Other Details
- Power of Attorney
- Military Service

- Panes expand and contract on click of each pane header

The screenshot shows a web application window titled "Create Customer". Inside, there's a section labeled "Customer Details" which is expanded. Below this header, there are four sub-sections, each with a right-pointing triangle icon: "Identity Information", "Other Details", "Power of Attorney", and "Military Service". The main area of the form is currently empty. At the bottom right, there are two buttons: "Add" and "Cancel".

3.6.1.1 Customer Details

Provided 'Customer Details' screen with the following details

Field Name	Description	Mandatory	Type	Comments
Relation Type	Select the Relation type	Yes	Text	Refers the lookup RELATION_TYPE_CD
First Name	Enter the first name	Yes	Text	
MI	Enter the middle name	No	Text	
Last Name	Enter the last name	Yes	Text	
Family Name	Enter the Family name	No	Text	
Suffix	Enter the suffix	No	Text	Refers the lookup
Date of Birth	Enter the date of birth	Yes	Date	
SSN	Enter the SSN	Yes	Number	
Class	Select the class	Yes	Text	
Email	Enter the email	No	Text	
Time Zone	Select the time-zone	No	Text	Refers the lookup TIME_ZONE_CD

Customer Details

Relation Type *	First Name *	MI	Last Name *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Family Name	Suffix	Date of Birth *	SSN *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Class *	Email	Time Zone	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

3.6.1.2 Identity information

Provided 'Identity Information' screen with the following details

Field Name	Description	Mandat ory	Type	Comments
Nationality	Select the national- ity	Yes	Text	Refers the lookup NATIONALITY_CD
National Id	Enter the national Id	No	Num- ber	
Passport#	Enter the passport #	No	Num- ber	
Passport Issue Date	Enter the passport issue date	No	Date	Date picker is available
Passport Expiry Date	Enter the passport expiry date	No	Date	Date picker is available
Visa#	Enter the Visa#	Yes	Text	
License#	Enter the License#	No	Text	
License State	Select the License State	No	Text	Refers the lookup STATE_CD

Identity Information

Nationality *	National Id	Passport #	Passport Issue Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Passport Expiry Date	Visa # *	License #	License State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3.6.1.3 Other Details

Provided 'Other Details' screen with the following details

Field Name	Description	Mand atory	Type	Comments

Name in Local Language	Enter the name	No	Text	
Gender	Select the Gender	No	Text	Refers the lookup GENDER_CD
Mother's Maiden Name	Enter mother's maiden name	No	Text	
Education	Select the Education	No	Text	Refers the lookup EDUCATION_LEVEL_CD
Language	Select the Language	Yes	Text	Refers the lookup LANGUAGE_CD
Marital Status	Select the marital status	No	Text	Refers the lookup MARITAL_STATUS_CD
ECOA	Select the ECOA code	No	Text	Refers the lookup CRB_ECOA_CD
Race	Select the race	No	Text	Refers the lookup RACE_NATIONAL_ORIGIN_CD
Ethnicity	Select the ethnicity	No	Text	Refers the lookup APL_ETHNIC_CD
Disability	Select the disability indicator	No	Text	
Privacy opt Out	Select the Privacy opt Out indicator	No	Text	
Insurance Opt Out	Select the Insurance Opt Out indicator	No	Text	
Marketing opt out	Select the Marketing opt out indicator	No	Text	
Share credit opt out	Select the Share credit opt out	No	Text	
Prior bankruptcy	Select the Prior bankruptcy indicator	No	Text	
Bankruptcy Discharge Dt	Select the Bankruptcy Discharge date	No	Date	Date picker is available

Other Details

Name in Local Language

Gender

Mother's Maiden Name

Education

Language *

Marital Status

EOCA

Race

Ethnicity

Disability
☐

Privacy Opt Out
☐

Insurance Opt Out
☐

Marketing Opt Out
☐

Share Credit Opt Out
☐

Prior Bankruptcy
☐

Bankruptcy Discharge Dt

3.6.1.4 Power of Attorney

Provided 'Power of Attorney' screen with the following details

Field Name	Description	Mandato ory	Type	Comments
Power of Attor- ney	Select the POA indicator	No	Text	
Holder Name	Enter the holder's name	No	Text	
Address	Enter the address	No	Text	
Country	Select the country	No	Text	Refers the lookup COUN- TRY_CD
Nationality	Select the national- ity	Yes	Text	Refers the lookup NATIONALITY_CD
Phone	Enter the Phone	No	Num- ber	

Power of Attorney
☐

Holder Name

Address

Country

Nationality *

Phone

3.6.1.5 Military Details

Provided 'Military Details' screen with the following details

Field Name	Description	Mandato ry	Type	Comments
Active Military Duty	Select the indicator	No	Text	
Effective Dt	Enter the effective Date	No	Date	Date picker is available

Order Ref#	Enter the Order ref#	No	Text	
Release Dt	Enter the release Dt	No	Date	Date picker is available

Military Service

Active Military Duty

Effective Dt

Order Ref #

Release Dt

- Provided 'Add' button to add the customer
- Provided 'Cancel' button to cancel the entry

Create Customer

Customer Details

Identity Information

Other Details

Power of Attorney

Military Service

Add

Cancel

- Provided 'Select the customer' drop-down shows the customer already added to the account with the relationship type.

Customer

Screen (2 / 6)

Customer

SELECT THE CUSTOMER

Select the Customer

PRIMARY-PRITAM

Telecom Information

Employment Information

Back

Next

Save & Close

Cancel

- On Selecting the customer from the drop down, it shows the details of the customer

Customer

+
PRIMARY-PRITAM

Customer Details	Identity Information	Other Details	Power of Attorney	Military Service
Relation Type PRIMARY	National Id	Gender M	Power of Attorney NO	Active Military Duty NO
First Name PRITAM	Nationality UNITED KINGDOM	Mother's Maiden Name	Holder Name	Effective Dt
Last Name JENA	Visa # 324234	Education	Address	Order Ref #
Date of Birth 1987-11-29	Passport #	Language E	Country	Release Dt
SSN 665545656	Passport Issue Date	Marital Status UNDEFINED	Nationality	
Email	Passport Expiry Date	ECOA 1	Phone 0	

- Provided 'EDIT' button open the customer details with header as Edit Customer

Edit Customer

Customer Details

Identity Information

Other Details

Power of Attorney

Military Service

Save Cancel

- Provided 'Save' button to save the modified customer details
- Provided 'Cancel' button to cancel the modified customer details

3.6.2 Address Information

Provided 'Address information' pane shows the following details

- '+' button to add new address
- Added Address details card with Edit and View option

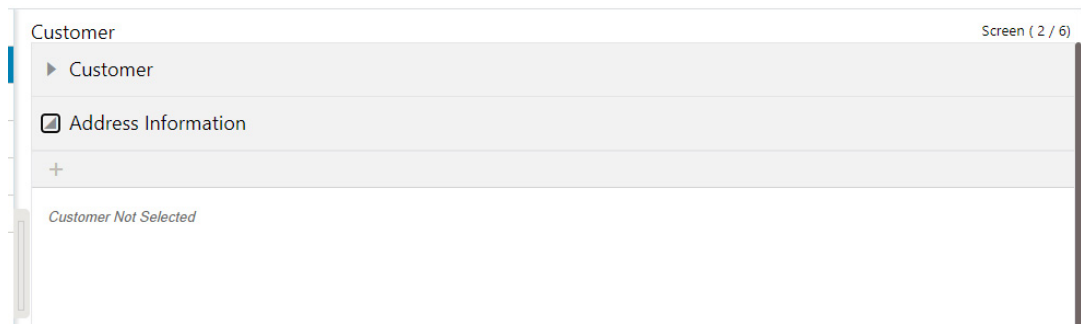
Address Information

+

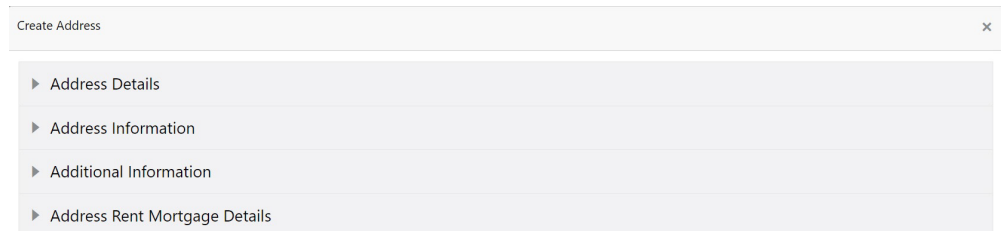
HOME

NORMAL ADDRESS
#2123, 123
QWEQWE, ARMED
FORCES AMERICANS
(EXCEPT CANADA) (S),
123123123
UNITED KINGDOM
0

- Address can only be added or updated only when a customer is selected in the customer pane. A message is shown as 'Customer Not selected' is shown when no customer is selected.



- Provided '+' button opens a new screen with 3 collapsible panes with header as 'Create Address'
 - Address Details
 - Address Information
 - Additional Information
 - Address Rent Mortgage Details



3.6.2.1 Address Details

Provided 'Address Details' screen with the following details

Field Name	Description	Mandatory	Type	Comments
Address Type	Select the address type	Yes	Text	Refers the lookup ADDRESS_TYPE_CD
Current	Select the current indicator	No	Text	
Confirmed	Select the confirmed indicator	No	Text	
Mailing	Select the mailing indicator	No	Text	
Permission to call	Select if permission to call is Yes or No	No	Text	
Permission to Text	Select if permission to call is Yes or No	No	Text	
Country	Select the country	Yes	Text	Refers the lookup COUNTRY_CD

☒ Address Details

Address Type *

Current
☐

Confirmed
☐

Mailing
☐

Permission to Call
☐

Permission to Text
☐

Country *

3.6.2.2 Address Information

Provided 'Address Information' screen with the following details

Field Name	Description	Mandatory	Type	Comments
Postal Type	Select the Postal Type	Yes	Text	Refers the lookup POSTAL_ADDRESS_TYPE_CD
Address#	Enter the address#	Yes	Text	
Street Pre	Select the Street Pre	No	Text	Refers the lookup STREET_PRE_TYPE_CD
Street name	Enter the Street Name	Yes	Text	
Street Type	Select the street Type	No	Text	Refers the lookup STREET_TYPE_CD
Street Post	Select the Street Post	No	Text	Refers the lookup STREET_POST_TYPE_CD
Apt#	Enter the Apt#	No	Text	
Address Line 1	Enter the address line 1	No	Text	
Address Line 2	Enter the address line 2	No	Text	
Address Line 3	Enter the Address line 3	No	Text	
Zip	Select the Zip	Yes	Text	Refers the lookup ZIP_CD
Zip Extn	Enter the zip extn	No	Text	
City	Enter the City	Yes	Text	City is filled based on the zip
State	Select the State	Yes	Text	State is filled based on the zip
Phone	Enter the Phone number	No	Text	

Address Information

Postal Type *	Address # *	Street Pre	Street Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street Type	Street Post	Apt #	Address Line 1
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address Line 2	Address Line 3	Zip *	Zip Extn
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City *	State *	Phone	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

3.6.2.3 Additional Information

Provided 'Additional Information' screen with the following details

Field Name	Description	Mandat ory	Type	Comments
Own/Rent	Select the Own/ Rent	Yes	Text	Refers the lookup OWN- ERSHIP_CD
Cenus Tract/ BNA code	Enter the code	No	Text	
MSA Code	Enter the code	No	Text	
Comments	Enter comments	No	Text	

Additional Information

Own/Rent *	Census Tract/BNA Code	MSA Code	Comments
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3.6.2.4 Address Rent Mortgage Details

Provided 'Address Rent Mortgage Details' screen with the following details

Field Name	Description	Mandat ory	Type	Comments
Stated				
Currency	Select stated cur- rency from drop- down list.	Yes	Text	
Frequency	Select stated fre- quency from the drop-down list.	Yes	Text	
Actual				

Frequency	Select actual frequency from the drop-down list.	Yes	Text	
-----------	--	-----	------	--

Create Address ×

Address Rent Mortgage Details

Stated

Currency *

Frequency *

Actual

Frequency *

Verification Details

Verified By

Verified Dt

Add

Cancel

- Provided 'Add' button to save the address details
- Provided 'Cancel' button to cancel the address details

Create Address ×

Address Rent Mortgage Details

Stated

Currency *

Frequency *

Actual

Frequency *

Verification Details

Verified By

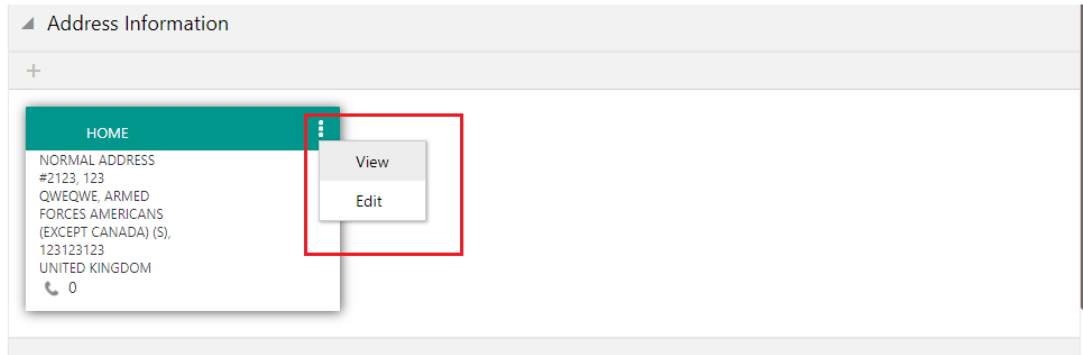
Verified Dt

Add

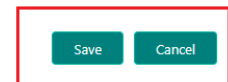
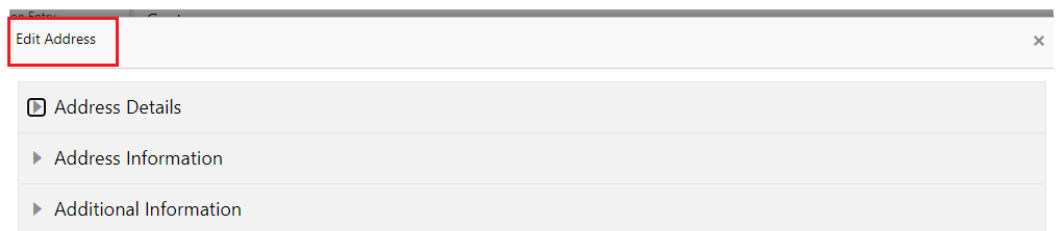
Cancel

- Provided Address card shows the below details
 - Address Type
 - Address Details
 - Phone Number
- Multiple Address of the customers are shown in multiple cards

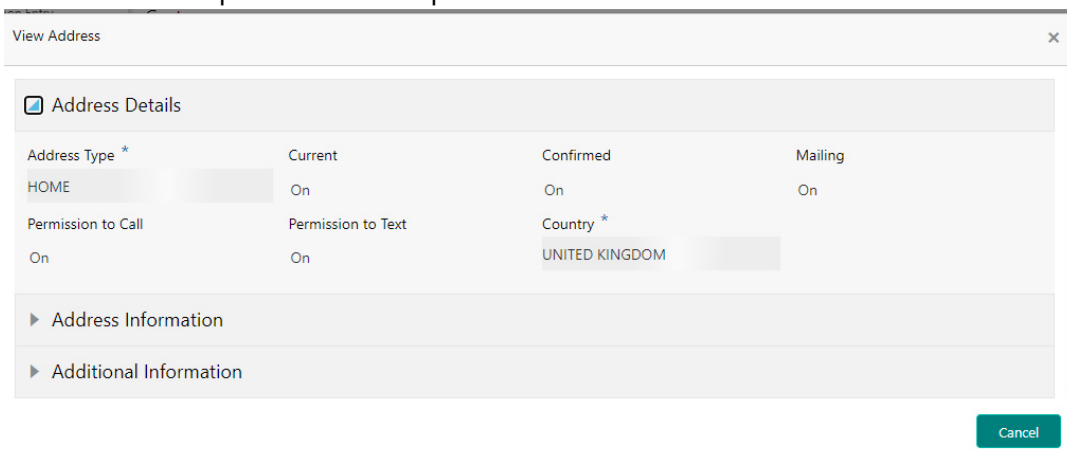
- Provided 'Edit' Option in the address card to modify the added address



- Edit button opens the Address pane with header as Edit address and user can update or cancel the modified address



- Provided Save button to save the modified address
- Provided Cancel button to save the modified address
- Provided 'View' Option in the address card to View the added address
- View button opens the address pane in View mode with header as View Address



- Provided 'Cancel' button to close the view screen

3.6.3 Telecom Information

Provided 'Telecom information' pane shows the following details

- '+' button to add new Telecom
- Added

- Telecom details card with Edit and View option
- Telecom can only be added or updated only when a customer is selected in the customer pane. A message is shown as 'Customer Not selected' is shown when no customer is selected.
- Provided '+' button opens a new screen with 1 collapsible pane with header as 'Create Telecom'
 - Telecom Information

3.6.3.1 **Telecom Information**

Provided 'Telecom Information' screen with the following details

Field Name	Description	Mandatory	Type	Comments
Type	Select the Telecom Type	Yes	Text	Refers the lookup OWNERSHIP_CD
Phone	Enter the Phone Number	Yes	Number	
Extn	Enter the Extension	No	Number	
Current	Select the Current Indicator	No	Text	
Permission to Call	Select if permission to call is Yes or No		Text	
Permission to Text	Select if permission to call is Yes or No		Text	
Time Zone	Select the Time zone		Text	
Best Day to Call	Select the best day to call		Text	
Start Time	Enter the start Time	Yes	Number	Increment and decrement buttons are available to increase and decrease the value by 1
Period	Select the period	Yes	Text	
End Time Period	Enter the End time	Yes	Number	Increment and decrement buttons are available to increase and decrease the value by 1
Period	Select the period	Yes	Text	

Create Telecom

Telecom Information

Type *
ANSWERING SERVICE

Phone *

Extn

Current
☐

Permission to Call
☒

Permission to Text
☐

Time Zone

Best Day to Call

Start Time *

Period *

End Time *

Period *

Add Cancel

- Provided 'Add' button to save the address details
- Provided 'Cancel' button to cancel the address details

Create Telecom

Telecom Information

Add Cancel

Provided Telecom card shows the below details

- Telecom Type
 - Current Indicator
 - Permission to Call
 - Permission to Text
 - Time Zone
 - Telephone Number
 - Best Time to Call
- Multiple Telecom of the customers are shown in multiple cards
- Provided 'Edit' Option in the Telecom card to modify the added Telecoms

Telecom Information

+

ANSWERING SERVICE

Current
Permission to Call
Permission to Text
AFRICA/CAIRO
243234
9 AM TO 9 PM

View
Edit

- Edit button opens the Telecom pane with header as Edit Telecom and user can update or cancel the modified Telecom.

- Provided Save button to save the modified Telecom
- Provided Cancel button to save the modified Telecom
- Provided 'View' Option in the address card to View the added Telecom
- View button opens the address pane in View mode with header as View Telecom

Provided 'Cancel' button to close the view screen

3.6.4 Employment Information

Provided 'Employment information' pane shows the following details

- '+' button to add new address
- Added Address details card with Edit and View option

- Employment can only be added or updated only when a customer is selected in the customer pane. A message is shown as 'Customer Not selected' is shown when no customer is selected.
- Provided '+' button opens a new screen with 3 collapsible panes with header as 'Add Employment'

- Employment Information
- Employer Address
- Employment Details

3.6.4.1 Employment Information

Provided 'Employment Information' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
Type	Select the Telecom Type	Yes	Text	Refers the lookup EMPLOYMENT_TYPE_CD
Current	Select the Current Indicator	No	Text	
Permission to Call	Select if permission to call is Yes or No	No	Text	
Permission to Text	Select if permission to call is Yes or No	No	Text	
Employer	Enter the Employer	Yes	Text	
Occupation	Select the best day to call		Text	Refers the lookup OCCUPATION_CD
Title	Enter the Title	No	Text	
Department	Enter the Department	No	Text	
Employee ID	Enter the Employee ID	No	Number	
Additional Info				
Phone	Enter the Phone Number	No	Number	
Extn	Enter the Extension	No	Number	

Comment	Enter the Comment	No	Text	
---------	-------------------	----	------	--

Employment Information

Type *

Current

Permission to Call

Permission to Text

Employer *

Occupation

Title

Department

Employee ID

[Additional Info](#)

Phone

Extn

Comment

3.6.4.2 Employment Address

Provided 'Employment Address' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
Country	Select the country	Yes	Text	Refers the lookup COUNTRY_CD
Address#	Enter the address #	No	Number	
Address Line 1	Enter address line 1	No	Text	
Address Line 2	Enter address line 2	No	Text	
Zip	Select the Zip	No	Number	Refers the ZIP setup for selected country
Zip Extn	Enter the Zip extn	No	Number	
City	Enter the city	No	Text	Populated based on the ZIP
State	Enter the City	No	Text	Populated based on the ZIP

Employer Address

Country *

Address #

Address Line 1

Address Line 2

Zip

Zip Extn

City

State

3.6.4.3 Employment Details

Provided 'Employment Details' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
STATED				
Pay Day	Select the date	Yes	Date	Date picker is available
Frequency	Select the Frequency	Yes	Text	Refers lookup FREQ_CD
Currency	Select the Currency	Yes	Text	Refers lookup CURRENCY_CD
Salary	Enter the salary	No	Number	Increment and Decrement buttons are available to increase and decrease the amount by 1
ACTUAL				
Pay Day	Select the date	Yes	Date	Date picker is available
Frequency	Select the Frequency	Yes	Text	Refers lookup FREQ_CD
Salary	Enter the salary	No	Number	Increment and Decrement buttons are available to increase and decrease the amount by 1
VERIFICATION DETAILS				
Verified By			Text	System stamps the user
Verified Dt			Date	System stamps the date

Employment Details

Stated

Pay Day *

Frequency *

Currency *

Salary

Actual

Pay Day *

Frequency *

Salary

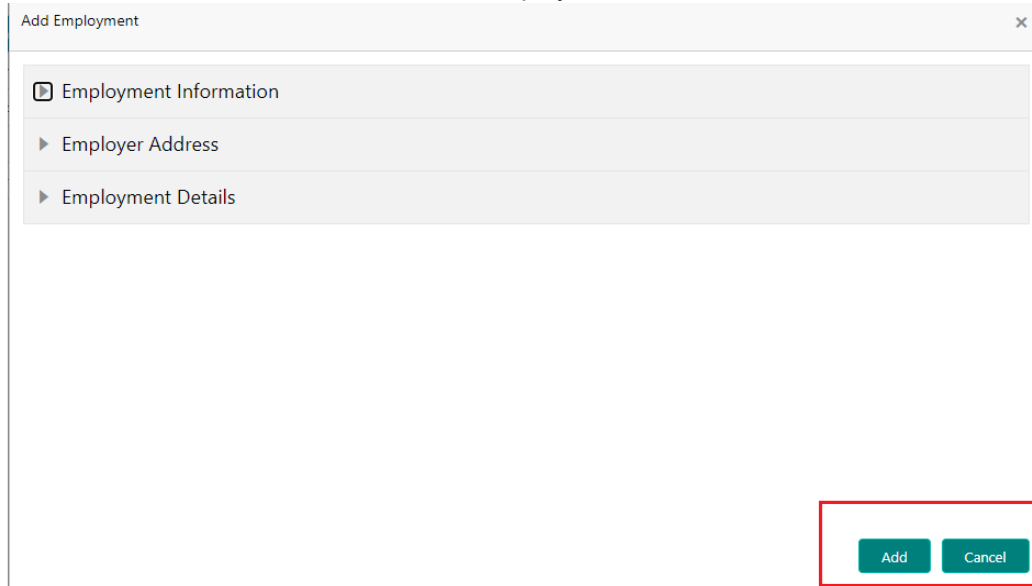
Verification Details

Verified By

Verified Dt

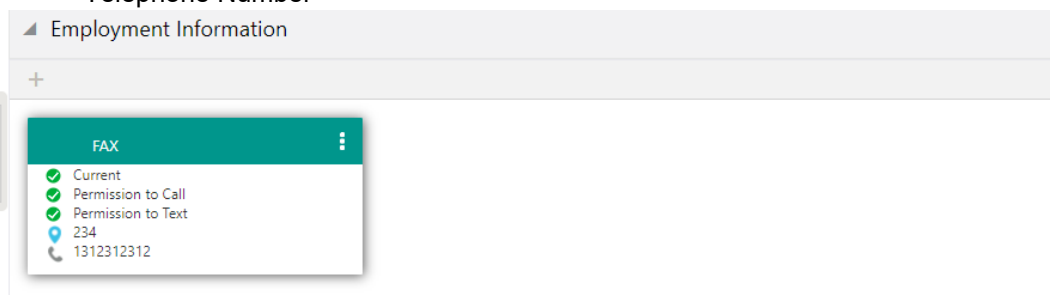
- Provided 'Add' button to save the Employment details

- Provided 'Cancel' button to cancel the Employment details

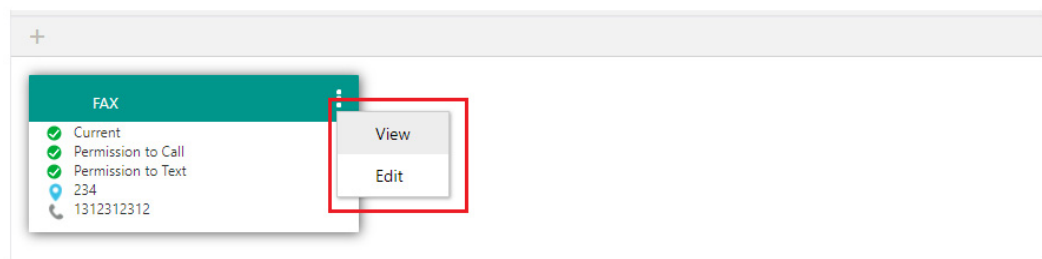


- Provided Employment card shows the below details

- Current Indicator
- Permission to Call
- Permission to Text
- Employee ID
- Telephone Number



- Multiple Employment of the customers are shown in multiple cards
- Provided 'Edit' Option in the Employment card to modify the added Employments



- Edit button opens the Employment pane with header as Edit Employment and user can update or cancel the modified Employment

Edit Employment

Employment Information

Type *
FULL TIME

Current ☒

Permission to Call ☒

Permission to Text ☒

Employer *
ORACLE

Occupation
CLERICAL

Title
HEAD CLERK

Department
FINANCE

Employee ID
234234234

Additional Info

Phone
1312312312

Extn
123

Comment
test

Save **Cancel**

- Provided Save button to save the modified Employment
- Provided Cancel button to save the modified Employment
- Provided 'View' Option in the address card to View the added Employment
- View button opens the address pane in View mode with header as View Employment

View Employment

Employment Information	Employer Address	Employment Details
Type FULL TIME	Country ALGERIA	Stated
Current YES	Address #	Pay Day
Permission to Call YES	Address Line 1	Frequency BI ANNUALLY
Permission to Text YES	Address Line 2	Currency AFN
Employer 2121EED	Zip	Salary
Occupation	Zip Extn	Actual
Title	City	Pay Day
Department	State	Frequency BI WEEKLY
Employee ID		Salary
Additional Info	Verification Details	
Phone 0000000000	Verified By	
Extn	Verified Dt	

Close

- Provided 'Close' button to close the view screen
- Screen information is provided on the top right of the screen which shows on which number of the screen the user is navigating out of the total screens of the process train.
- Screen (2/6) for Customer
- Provided 'Next' button to navigate to the next screen. Record is saved or Validation is triggered once the Next button clicked.
- Provided 'Save and Close' button to save and close the record.
- Provided 'Cancel' button to cancel the current update on the screen.

3.7 Collateral

Provided the 3rd screen in the process train 'Collateral' with the following details

3 sections with collapsible panes

- Vehicle Details
- Valuation
- Addons

Panes expand and contract on click of each pane header

- Provided 3 options in the Vehicle Details section
 - ‘+’ button to add new collateral
 - Drop down to select an already added collateral
 - Edit button to edit the Collateral

The screenshot displays the Oracle Account Onboarding interface. At the top, there's a header bar with the Oracle logo, 'Account Onboarding', and a user profile 'ABSHEKAR SUPERUSER'. Below the header, a sidebar on the left lists steps: Application Entry, Customer, Collateral (highlighted), Contract, Edits, and Account Summary. The main content area is titled 'Collateral' and shows 'Screen (3 / 6)'. It contains three collapsible panes: 'Vehicle Details' (expanded), 'Valuation', and 'Addons'. The 'Vehicle Details' pane has a '+ SELECT THE COLLATERAL' dropdown and an edit icon. Below it, a message says 'Collateral Not Selected'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

- Provided ‘+’ button opens a new screen with 6 collapsible panes with header as Add Collateral
 - Vehicle Details
 - Types and Description
 - Address
 - Usage Details Life
 - Usage/Rental Details Cycle
 - Usage Receipt
- Panes expand and contract on click of each pane header

The screenshot shows the 'Add Collaterals' interface. It has a title bar 'Add Collaterals' with a close button. Below the title bar, there are six collapsible panes, all currently collapsed: 'Vehicle Details', 'Type & Description', 'Address', 'Usage Details(Life)', 'Usage / Rental Details (Cycle)', and 'Usage Receipt'. At the bottom right, there are two buttons: 'Add' and 'Close'.

3.7.1 Vehicle Details

Provided 'Customer Details' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
Asset Number		No	Text	Refers the lookup RELATION_TYPE_CD
Asset Class	Select the Asset Class	Yes	Text	
Asset Type	Enter the middle name	Yes	Text	Refers the asset type setup
Sub Type	Enter the last name	Yes	Text	Refers the asset type setup
Status	Enter the Family name	YES	Text	
Primary	Select the Primary Indicator	No	Text	

Vehicle Details

Asset Number

Asset Class *

Asset Type *

Sub Type *

Status *

Primary ☒

3.7.1.1 Type and Description

Provided 'Type and Description' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
Select Make and Model	Select the make and model	No	Text	Refers the setup
Year	Enter the year	Yes	Number	
Estimated life	Enter the life estimated	No	Number	
Make	Enter the make	No	Text	Make is populated based on the record selected from the select make model dropdown
Model	Enter the model	No	Text	Make is populated based on the record selected from the select make model dropdown
Identification#	Enter the Identification #	Yes	Text	

Body	Enter the Body	No	Text	
Registration#	Enter the registration #	Yes	Text	Refers the lookup STATE_CD
Description	Enter the description	No	Text	
Condition	Select the condition	No	Text	
VIN Validation				

Type & Description

Select Make and Model

Year *
0

Estimated Life

Make

Model

Identification #

Body

Registration # *
UNDEFINED

Description

Condition

VIN Validation

3.7.1.2 Address

Provided 'Address' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
Country	Select the country	Yes	Text	Refers the lookup COUNTRY_CD
Address#	Enter Address #	No	Text	
Address Line 1	Enter Address Line 1	No	Text	
Address Line 2	Enter Address Line 2	No	Text	
Zip	Select the Zip	Yes	Number	Refers the ZIP setup for selected country
Zip Extn	Enter the ZIP extn	No	Number	
City	Enter the city	No	Text	Populated based on the ZIP
State	Select the State	No	Text	Populated based on the ZIP
County	Select the County	No	Text	

Address

Country *

Address #

Address Line1

Address Line2

Zip

Zip Extn

City

State

County

3.7.1.3 Usage Details (Life)

Provided 'Usage Details (Life)' screen with the following details.

Field Name	Description	Mandatory	Type	Comments
Start	Enter the Start	Yes	Number	
Base	Enter the base	Yes	Number	
Extra	Enter the Extra	Yes	Number	
Total	Enter the Total	Yes	Number	
Charge Amt	Enter the charge amt	Yes	Number	

Usage Details(Life)

Start *	Base *	Extra *	Total *
0.00	0.00	0.00	0.00
Charge Amt *			
0.00			

3.7.1.4 Usage Receipt

- Provided 'Add' button to add the Collateral
- Provided 'Close' button to cancel the entry

Add Collaterals

Vehicle Details

Type & Description

Address

Usage Details(Life)

Usage / Rental Details (Cycle)

Usage Receipt

Add Close

- Provided 'Select the collateral' drop-down shows the collateral already added to the account with the type.

Collateral Screen (3 / 6)

Vehicle Details

+ Select the Collateral

Collateral Select the Collateral

Primary - 1 HONDA CRISTONE

Valuation

Addons

- On Selecting the collateral from the drop down, it shows the details of the collateral.

Vehicle Details

+ Primary - 1 HONDA CRISTONE

Vehicle Details		Type & Description		Address		Usage Details(Life)		Usage / Rental Details (Cycle)	
Primary	Y	Year	1	Country	UNITED KINGDOM	Start	132	Usage / Rental Cycle	
Asset Class	NEW VEHICLE	Estimated Life		Address #	32423	Base	123	Min Usage per cycle	
Asset Type	VEHICLE	Make	HONDA	Zip	234234	Extra	234	Max Usage per cycle	
Sub Type	CAR	Model	CRISTONE	Zip Extn		Total	234	Security Deposit	
Status	ACTIVE	Identification #		City	SDAS	Charge Amt	1	Discount %	
		Body		County				Discount Amount	

- Provided 'EDIT' button open the Customer details with header as Edit Collateral.

Edit Collaterals

Vehicle Details

Type & Description

Address

Usage Details(Life)

Usage / Rental Details (Cycle)

Usage Receipt

Save Close

- Provided 'Save' button to save the modified customer details
- Provided 'Close' button to cancel the modified customer details

3.7.2 Valuation

Provided 'valuation' pane shows the following details

- '+' button to add new valuation
- Added
- valuation details card with Edit and View option

The screenshot shows a 'Valuation' screen with a table containing the following data:

ALG Source	
Current	N
Valuation Dt	2020-11-29
LC Wholesale Base Amt	40000
Retail Base Amt	40000
LC Total Value Amt (=)	0

- Valuation can only be added or updated only when a collateral is selected in the Collateral pane. A message is shown as 'Collateral Not selected' is shown when no customer is selected.

The screenshot shows the 'Valuation' screen with a message box that says "Collateral Not Selected".

- Provided '+' button opens a new screen with 3 collapsible panes with header as 'Add Valuation'
 - Valuation Details
 - Wholesale
 - Retail

The screenshot shows the 'Add Valuation' screen with three collapsible panes:

- Valuation Details
- Wholesale
- Retail

Add Close

3.7.2.1 Valuation Details

Provided 'Valuation Details' screen with the following details

Field Name	Description	Mandatory	Type	Comments
Current	Select the Current Indicator	No	Text	
Valuation Dt	Enter the valuation Dt	Yes	Date	Date Picker is available
Source	Select the source	Yes	Text	Refers the lookup VALUATION_SOURCE_CD
Edition	Enter the Edition	No	Text	
Supplement	Enter the supplement	No	Text	

☒ Valuation Details

Current
☐

Valuation Dt *

Source *

Edition

Supplement

3.7.2.2 Wholesale

Provided 'Wholesale' screen with the following details:

Field Name	Description	Mandatory	Type	Comments
LC Wholesale base Amt	Enter the amount	Yes	Number	
Wholesale base Amt	Enter the amount	Yes	Number	
Usage	Enter Usage	Yes	Number	

☒ Wholesale

LC Wholesale Base Amt *

Wholesale Base Amt *

Usage *

3.7.2.3 Retail

Provided 'Retail' screen with the following details:

Field Name	Description	Mandatory	Type	Comments
Retail Base Amt	Enter the amount	Yes	Integer	
Addons Amt(+)	Enter the amount	Yes	Integer	
Usage value Amt(+)	Enter the amount	Yes	Integer	

Total Value Amt(=)	Enter the amount	Yes	Integer	
LC Retail Base Amt(+)	Enter the amount	Yes	Integer	
LC addons Amt(+)	Enter the amount	Yes	Integer	
LC usage Value Amt(+)	Enter the amount	Yes	Integer	
LC Total Value Amt(=)	Enter the amount	Yes	Integer	

Retail

Retail Base Amt *

Addons Amt (+) *

Usage Value Amt (+) *

Total Value Amt (=) *

LC Retail Base Amt *

LC Addons Amt (+) *

LC Usage Value Amt (+) *

LC Total Value Amt (=) *

- Provided 'Add' button to save the Valuation details
- Provided 'Close' button to cancel the Valuation details

Add Valuation

Valuation Details

Wholesale

Retail

Add
Close

- Provided Valuation card shows the below details
 - Current Indicator
 - Valuation Dt
 - LC Wholesale Base Amt
 - Retail Base Amt
 - LC Total Value Amt (=)

Valuation

ALG Source

Current N

Valuation Dt 2020-11-29

LC Wholesale Base Amt 40000

Retail Base Amt 40000

LC Total Value Amt (=) 0

- Multiple Valuation of the collaterals are shown in multiple cards

- Provided 'Edit' Option in the Valuation card to modify the added valuation

Collateral Screen (3 / 6)

▶ Vehicle Details

▲ Valuation

+

ALG Source	
Current	N
Valuation Dt	2020-11-29
LC Wholesale Base Amt	40000
Retail Base Amt	40000
LC Total Value Amt (=)	0

View

Edit

- Edit button opens the Valuation pane with header as Edit Valuation and user can update or cancel the modified Valuation.

Add Valuation ×

▶ Valuation Details

▶ Wholesale

▲ Retail

Retail Base Amt *	Addons Amt (+) *	Usage Value Amt (+) *	Total Value Amt (=) *
40,000.000	0.000	0.000	40,000.000
LC Retail Base Amt *	LC Addons Amt (+) *	LC Usage Value Amt (+) *	LC Total Value Amt (=) *
0.000	0.000	0.000	0.000

Save Close

- Provided Save button to save the modified Valuation
- Provided Close button to save the modified Valuation
- Provided 'View' Option in the address card to View the added Valuation
- View button opens the address pane in View mode with header as View Valuation

View Valuation ×

Valuation Details	Wholesale	Retail
Current NO	LC Wholesale Base Amt 40000	Retail Base Amt 40000
Valuation Dt 2020-11-29	Wholesale Base Amt 0	Addons Amt (+) 0
Source ALG	Usage 0	Usage Value Amt (+) 0
Edition		Total Value Amt (=) 40000
Supplement		LC Retail Base Amt 0
		LC Addons Amt (+) 0
		LC Usage Value Amt (+) 0
		LC Total Value Amt (=) 0

Close

- Provided 'Close' button to close the view screen

3.7.3 Addons

Provided 'Addons pane shows the following details:

- '+' button to add new addons

- Added
- addons detail card with Edit and View option

The screenshot shows a user interface for 'Addons'. At the top, there is a header bar with a back arrow and the text 'Addons'. Below the header, there is a button with a plus sign. A modal card titled 'Addons Details' is displayed, showing the following information:

Addons Details	
Description	POWER WINDOWS
Value	1
Amount	100
Loan Currency Amount	1000

- Addons can only be added or updated only when a collateral is selected in the Collateral pane. A message is shown as 'Collateral Not selected' is shown when no customer is selected.

The screenshot shows the 'Addons' screen with a header bar containing a back arrow and the text 'Addons'. Below the header, there is a button with a plus sign. The main area of the screen displays the message 'Collateral Not Selected'.

- Provided '+' button opens a new screen with 1 collapsible pane with header as 'Add Addons'
 - Addons Details

3.7.3.1 Addons Details

Provided 'Addons Details' screen with the following details:

Field Name	Description	Mandatory	Type	Comments
Description	Select the Addon	Yes	Text	Refers the setup
Value	Enter the value	No	Text	
Amount	Enter the amount	No	Text	
Loan currency Amount	Enter the amount	No	Text	

Add Addons

Addons Details

Description

Value

Amount

Loan Currency Amount

Add

Close

- Provided 'Add' button to save the Addons details
- Provided 'Close' button to cancel the Addons details
- Provided Addon card shows the below details
 - Description
 - Value
 - Amount
 - Loan Currency Amount

Addons

Addons Details

Description

Value

Amount

Loan Currency Amount

- Multiple Addons of the Collateral are shown in multiple cards
- Provided 'Edit' Option in the Addons card to modify the added addons

Addons

Addons Details

Description

Value

Amount

Loan Currency Amount

- Screen information is provided on the top right of the screen which shows on which number of the screen the user is navigating out of the total screens of the process train.
- Screen (3/6) for Collateral
- Provided 'Next' button to navigate to the next screen. Record is saved or Validation is triggered once the Next button clicked.
- Provided 'Save and Close' button to save and close the record.
- Provided 'Cancel' button to cancel the current update on the screen.

3.8 Contract

The Contract section captures the application contract details.

Contract section has following two collapsible sub sections.

- Contract Information
- Contract Detailed View

The screenshot displays the Oracle Simple Account Creation interface. The top header shows the Oracle logo, the title 'Simple Account Creation', and the user 'ABSHEKAR SUPERUSER'. The left sidebar lists the steps: Application Entry, Customer, Collateral, Contract (highlighted), Edits, and Account Summary. The main content area is titled 'Contract' and shows two collapsible sections: 'Contract Information' and 'Contract Detailed View'. The bottom right corner contains four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

3.8.1 Contract Information

Contract Information is has the following fields.

Field Name	Mandatory	Type	Comments
Contract Details			
Contract Rcvd Dt	NA	Read only	
Contract Dt	NA	Read only	
Instrument	NA	Read only	
Amount Financed	NA	Read only	
Loan Term	NA	Read only	
Index	NA	Read only	
Index Rate	NA	Read only	
Contract Margin Rate	NA	Read only	
Contract Rate	NA	Read only	
Balloon Method	NA	Read only	
Balloon Amt	NA	Read only	

Field Name	Mandatory	Type	Comments
Due Day	NA	Read only	
1st Pmt Dt	NA	Read only	
Maturity Dt	NA	Read only	
Finance Charge Amt	NA	Read only	
Total of Pmts	NA	Read only	
Down Pmt Amt	NA	Read only	
Total Sale Price	NA	Read only	
Payment Amount	NA	Read only	
Final Pmt Amt	NA	Read only	
Repmnt Currency	NA	Read only	
Principal Balance	NA	Read only	
APR	NA	Read only	
Verified Dt	NA	Read only	
Verified By	NA	Read only	
Signing Dt	NA	Read only	
Instrument Details			
Accrual Method	NA	Read only	
Start Dt Basis	NA	Read only	
Base Method	NA	Read only	
Bill Method	NA	Read only	
Bill Type	NA	Read only	
Time Counting Method	NA	Read only	
Calendar Method	NA	Read only	
Start Days	NA	Read only	
Stop Accrual Days	NA	Read only	
ACH Fee Ind	NA	Read only	

Field Name	Mandatory	Type	Comments
Promotion Details			
Promotion	NA	Read only	
Type	NA	Read only	
Delq Days	NA	Read only	
Period Type	NA	Read only	
Period	NA	Read only	
Tolerance Amount	NA	Read only	
Index	NA	Read only	
Index Rate	NA	Read only	
Promotion Margin Rate	NA	Read only	

Simple Account create x

Close

Account Creation 0000004019

Contract

Screen (4 / 6)

☒ Contract Information

Suggest

Contract Details				Instrument Details			
Contract Rcvd Dt	2020-11-29T00:00:00	Balloon Method	N+1	Payment Amount	3425.24	Accrual Method	IBL
Contract Dt	2020-11-29T00:00:00	Balloon Amt	0	Final Pmt Amt	3425.24	Start Dt Basis	E
Instrument	NAVEEN_LOAN1	Due Day	29	Repmt Currency	GBP	Base Method	366/360
Amount Financed	40000	1st Pmt Dt		Principal Balance	40000	Bill Method	LV
Loan Term	12	Maturity Dt	2021-11-29T00:00:00	APR	5.0513164	Bill Type	S
Index	FL	Finance Charge Amt	1102.88	Verified Dt	2020-11-29T00:00:00	Time Counting Method	AC
Index Rate	0	Total of Pmts	41102.88	Verified By	PRITAM	Calendar Method	G
Contract Margin Rate	5	Down Pmt Amt	0	Signing Dt	2020-11-29T00:00:00	Start Days	0
Contract Rate	5	Total Sale Price	41102.88			Stop Accrual Days	99999
						ACH Fee Ind	N

Back

Next

Save & Close

Cancel

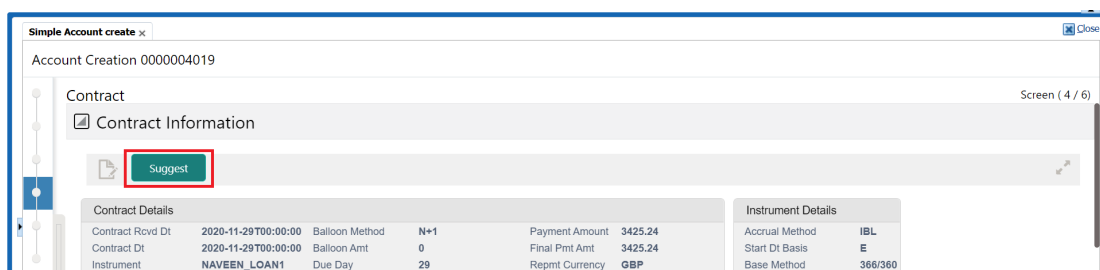
3.8.2 Contract Detailed View

Contract Detailed view has the following fields.

Field Name	Mandatory	Type	Comments
Other Details			
Servicing Branch Collector	NA	Read only	
Misc			
Link To Existing Customer	NA	Read only	
Anniversary Period	NA	Read only	

Default Pmt Spread	NA	Read only	
HDMA			
Lien Status	NA	Read only	
HOEPA	NA	Read only	
Rate Spread	NA	Read only	
Others			
1st Pmt Deduction Days	NA	Read only	
1st Pmt Reund Days	NA	Read only	
PrePmt Penalty	NA	Read only	
% Of Term For Penatly	NA	Read only	
Rebate			
Rebate Method	NA	Read only	
Rebate Term Method	NA	Read only	
Rebate Min Fin Chg Method	NA	Read only	

Contract Section consist of a 'Suggest' button which will provide best match contract and calculated contract parameters like Payment Amount, APR etc. by calling "Auto Contract" web service.



Simple Account create x Close

Account Creation 0000004019

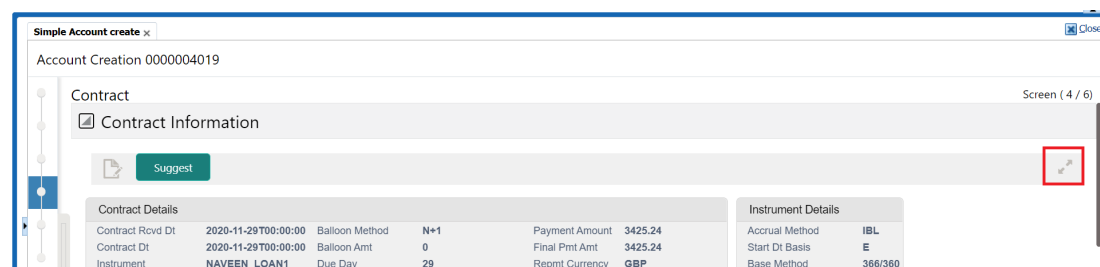
Contract Screen (4 / 6)

Contract Information

Suggest

Contract Details				Instrument Details	
Contract Rcvd Dt	2020-11-29T00:00:00	Balloon Method	N+1	Payment Amount	3425.24
Contract Dt	2020-11-29T00:00:00	Balloon Amt	0	Final Pmt Amt	3425.24
Instrument	NAVEEN_LOAN1	Due Day	29	Reprt Currency	GBP
				Accrual Method	IBL
				Start Dt Basis	E
				Base Method	366/360

Expandable icon is enabled for user to expand the contract information and "OK" button is provided to collapse to normal view.



Simple Account create x Close

Account Creation 0000004019

Contract Screen (4 / 6)

Contract Information

Suggest

Contract Details				Instrument Details	
Contract Rcvd Dt	2020-11-29T00:00:00	Balloon Method	N+1	Payment Amount	3425.24
Contract Dt	2020-11-29T00:00:00	Balloon Amt	0	Final Pmt Amt	3425.24
Instrument	NAVEEN_LOAN1	Due Day	29	Reprt Currency	GBP
				Accrual Method	IBL
				Start Dt Basis	E
				Base Method	366/360

3.9 Edits

- An EDIT section is provided to show the application edits which are fired as part of Account Creation.
- This Edit section will have a “Edits” drop-down which show the types of edits that are fired as part of Account Creation.

The screenshot shows the Oracle Simple Account Creation application interface. The top header includes the Oracle logo, the text 'Simple Account Creation', and the user 'ABSHEKAR SUPERUSER'. A left sidebar contains a navigation menu with items: Application Entry, Customer, Collateral, Contract, Edits (highlighted), and Account Summary. The main content area is titled 'Edits' and shows a dropdown menu set to 'ON BOARDING EDITS'. Below this, a table header is visible with columns: Edit Type, Result, Expected Value, Actual Value, and Identity Information. The table body currently displays 'No data to display.' At the bottom right of the main area are four buttons: Back, Next, Save & Close, and Cancel. The screen number 'Screen (5 / 6)' is shown in the top right corner.

- Edit table has the following fields:

Field Name	Mandatory	Type	Comments
Edit Type	NA	Read only	
Result	NA	Read only	
Expected Value	NA	Read only	
Actual Value	NA	Read only	
Identity information	NA	Read only	

3.10 Account Summary

An ‘Account Summary’ section is provided to show the summary of application details provided in various section before creating an account.

This section consists of following sub sections:

- Request
- Customer
- Collateral
- Contract
 - In case of multiple customers there is drop-down provided to select a particular customer.
 - In case of multiple collaterals attached to an application there is a drop-down provided to select a particular collateral.

Simple Account create x Close

Account Creation 0000004019

Application Entry

Customer

Collateral

Contract

Edits

Account Summary

Account Summary

Request

Customer PRIM null


Collateral PRIMARY 3423423423423

Contract

Screen (6 / 6)

Following are the fields displayed in Request sub sections.

Field Name	Mandatory	Type	Comments
Application Details			
Date	NA	Read only	
Product Type	NA	Read only	
Channel	NA	Read only	
Company	NA	Read only	
Branch	NA	Read only	
Producer	NA	Read only	
Promotion	NA	Read only	
Request			
Requested Amount	NA	Read only	
Down Payment	NA	Read only	
Term	NA	Read only	
Rate	NA	Read only	
Itemizations			
Itemization Type	NA	Read only	

 Request

Application Details Date 2020-11-29 Product Type 2020-11-29 Channel WEB Company UK01 Branch UK-001 Producer MD-00001 : NAVEEN Promotion UNDEFINED	Request Requested 0 Amount Down 0 Payment Term 0 Rate 0	Itemizations ITM CASH + 0 SALES
---	--	--

Following are the fields displayed in Customer sub sections.

Field Name	Mandatory	Type	Comments
Customer Information			
Full Name	NA	Read only	
Family Name	NA	Read only	
Relation Type	NA	Read only	
Birth Dt	NA	Read only	
SSN	NA	Read only	
Class	NA	Read only	
Email	NA	Read only	
Identity Information			
Nationality	NA	Read only	
National ID	NA	Read only	
Visa#	NA	Read only	
Passport No	NA	Read only	
Existing Customer#	NA	Read only	
Update Customer Info	NA	Read only	
Other Details			
Gender	NA	Read only	
Mother's Maiden Name	NA	Read only	
Education	NA	Read only	
Language	NA	Read only	

Field Name	Mandatory	Type	Comments
Marital Status	NA	Read only	
EOCA	NA	Read only	
Power of Attorney			
Power of Attorney Holder Name	NA	Read only	
Address	NA	Read only	
Country	NA	Read only	
Nationality	NA	Read only	
Telephone Number	NA	Read only	
Military Service			
Active Military Duty	NA	Read only	
Effective Dt	NA	Read only	
Order Ref#	NA	Read only	
Release Dt	NA	Read only	

Customer
PRIM NULL

Customer Information	Identity Information	Other Details	Power Of Attorney	Military Service
Full Name Family Name Relation PRIM Type Birth Dt 1987-11-29 SSN 665545656 Class UNDEFINED Email Time Zone	Nationality UK National Id Visa# 324234 Passport No. Existing Customer # Update Customer Info	Gender M Mother's Maiden Name Education Language E Marital Status UNDEFINED EOCA 1	Power of Attorney Holder Name Address Country Nationality NA Telephone Number	Active Military Duty Effective Dt Order Ref # Release Dt

Following are the fields displayed in Collateral sub sections.

Field Name	Mandatory	Type	Comments
Vehicle Details			
Primary	NA	Read only	

Field Name	Mandatory	Type	Comments
Asset Class	NA	Read only	
Sub Type	NA	Read only	
Asset class	NA	Read only	
Status	NA	Read only	
Type & Description			
Year	NA	Read only	
Make and Model	NA	Read only	
Body	NA	Read only	
Identification#	NA	Read only	
Registration#	NA	Read only	
Estimated Life	NA	Read only	
Address			
Address Number	NA	Read only	
City	NA	Read only	
State	NA	Read only	
Zip	NA	Read only	
Country	NA	Read only	
County	NA	Read only	
Usage Details (Life)			
Start	NA	Read only	
Base	NA	Read only	
Extra	NA	Read only	
Total	NA	Read only	
Charge Amt	NA	Read only	

Collateral
PRIMARY 3423423423423

Vehicle Details	Type & Description	Address	Usage Details(Life)
Primary Y Asset VEHICLE Class Sub CAR Type Asset NEW Class Status ACTIVE	Year 1 Make HONDA Model CRISTONE Body Identification # Registration 8423423423423 # Estimated Life	Address 32423 Number City SDAS State AL Zip 234234 County Country UK	Start 132 Base 123 Extra 234 Total 234 Charge 1 Amt

Following are the fields displayed in Contract sub sections.

Field Name	Mandatory	Type	Comments
Contract Dt	NA	Read only	
Instrument	NA	Read only	
Due Day	NA	Read only	
1 st Pmt Dt	NA	Read only	
Maturity Dt	NA	Read only	
Index	NA	Read only	
Index rate	NA	Read only	
Contract Margin rate	NA	Read only	
Contract Rate	NA	Read only	
Balloon Method	NA	Read only	
Balloon Amount	NA	Read only	
Loan Term	NA	Read only	
Finance Charge Amt	NA	Read only	
Total Sale Price	NA	Read only	
Payment Amount	NA	Read only	
Final Pmt Amt	NA	Read only	

Contract

Contract Dt	2020-11-29T00:00:00
Instrument	NAVEEN_LOAN1
Due Day	29
1st Pmt Dt	2020-12-29T00:00:00
Maturity Dt	2021-11-29T00:00:00
Index	FL
Index Rate	0

- Provided 'Submit' button to submit the application for validation. If all validation are success, system creates the account.

Account Summary

Screen (6 / 6)

Request

CustomerPRIM NULL

CollateralPRIMARY 3423423423423

Contract

Back

Next

Save & Close

Submit

Cancel

4. Customer Service

4.1 Overview

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

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

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

4.2 Pre-requisites

In order to access the Customer Service screen from the User Interface Servicing menu link:

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

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

4.3 Navigation

A new menu link “Customer Service” is available in LHS menu to launch the new dashboard screen.

The screenshot displays the Oracle Customer Service dashboard. At the top, there's a navigation bar with the Oracle logo and 'Customer Service' text. On the right, the user 'ABSHEKAR SUPERUSER' is logged in. Below the navigation bar, there's a 'Quick Search' section with input fields for 'Account #', 'Customer Id', 'SSN', and 'National Id'. A 'Submit' button is located to the right of these fields. Below the search fields, there's a 'Queue/Condition Search' section. A 'Filter' dropdown is set to 'TYPE TO FILTER'. The main content area shows a table with the following data:

Company	Branch	Account #	Date	Title	Product	Status	Deliquency Days	Due Amount
US01	US-0001	MASTER-209022784	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD1-209022784	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD2-209022784	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	MASTER-128230737	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD1-128230737	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD2-128230737	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50

4.3.1 Quick Search

Below search options are provided to search the account:

Field Name	Description	Type	Comments
Account #	Account Number	Text	
Customer Id	Customer Identification Number	Text	
SSN	Social Security Number	Text	
National Id	National Identity Number	Text	
Identification#	Identification Number	Text	

On click of Submit, the results are displayed in below section.

4.3.2 Queue/Condition Search

- In Queue/Condition search, select the required option from drop-down list.
- You can further use filter option to dynamically filter the displayed results.

- Click on 'Next Account' to view the next account details in the results section.

ORACLE

Customer Service

ABSHEKAR
SUPERUSER

Quick Search

Queue/Condition Search

Queue/Condition

DELINQUENT (D)

Next Account

Filter: MASTER x

Company	Branch	Account #	Date	Title	Product	Status	Delinquency Days	Due Amount
US01	US-0001	MASTER-209022784	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD1-209022784	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD2-209022784	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	MASTER-128230737	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD1-128230737	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD2-128230737	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	MASTER-841137590	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50
US01	US-0001	CHILD1-841137590	15-JAN-19	WITH CREDIT LIMIT AUTOMATION	LOAN-VE-PAVAN	ACTIVE	0	11,947.50

4.3.3 Process Train

- Process train shows the following screens in a particular order:
 - Summary
 - Customer Service
 - Account Details
 - Customer Details
 - Collateral
 - Transaction History
- A button is provided on the process train to collapse and open the process train.
- Once the train is collapsed, the process train buttons are only shown and on mouse hover on each button, screen name is shown.

ORACLE

Customer Service

ABSHEKAR
SUPERUSER

Account(s): 20210100010132: NAVEEN LOAN x

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts C

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Day
AUS01	AUS1	UNDEFINED	20210100010132	UNDEFINED	N	NAVEEN LOAN	MONTHLY	VEHICLE LOAN OR LEASE	59

Page 1 of 1 (1 of 1 items) K < 1 > X

AUD 2920.24

Total Due

Today 2021-05-09

21882.92 21923.01

Payoffs

Broken Promises NSF

0 0

Change Request

Late 00 00 90 120 150 180 Category Days

2 1 0 0 0 0 30 59

Delinquency Information

Frequency Today

All Accounts Title Account

0 0

Outbound Call History

Orders Vendor

0

Work Orders

Alerts (0)

No items to display.

Conditions (3)

BANKRUPTCY

RBOINA - 2021-04-29T00:00:00

DELINQUENT

SIDURAS - 2020-05-09T00:00:00

DEED IN LIEU COMPLETED

RBOINA - 2021-04-29T00:00:00

Collateral Information (1)

1970 CHEVROLET MONTECARLO 2DR

USD 1234.01

- Once a particular screen is fully filled and user moves to the next screen, the color of the buttons on the train is updated to blue.

ORACLE Customer Service ABSHEKAR SUPERUSER

Account(s): 20210100010132: NAVEEN LOAN

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Date
AUS01	AUS1	UNDEFINED	20210100010132	UNDEFINED	N	NAVEEN LOAN	MONTHLY	VEHICLE LOAN OR LEASE	59

Page 1 of 1 (1 of 1 items)

Call Activities

Date	Action Code	Action	Result Code	Result	Contact	Reason	Cancel
2021-04-28	IVR	INVOLUNTARY REPOSSESSION	DIL	DEED IN LIEU COMPLETED	SECONDARY	BKNTC	N
2021-04-28	IVR	INVOLUNTARY REPOSSESSION	DIL	DEED IN LIEU COMPLETED	SECONDARY	BKNTC	N
2021-04-28	QR	QUEUE/CONDITION REQUEST	CAC	CLOSE ASSET INSURANCE CLAIM	SECONDARY	CLAIM	N
2021-04-28	QR	QUEUE/CONDITION REQUEST	CCC	CLOSE CREDIT CONSUMER COUNSELING	SECONDARY	CCCS	N
2021-04-27	IVR	INVOLUNTARY REPOSSESSION	DIL	DEED IN LIEU COMPLETED	SECONDARY	BKNTC	N

4.4 Customer Service Summary

Once the account is fetched, details are displayed as indicated below:

ORACLE Customer Service ABSHEKAR SUPERUSER

Account(s): 20210100010132: NAVEEN LOAN

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Date
AUS01	AUS1	UNDEFINED	20210100010132	UNDEFINED	N	NAVEEN LOAN	MONTHLY	VEHICLE LOAN OR LEASE	59

Page 1 of 1 (1 of 1 items)

Summary Cards:

- AUD 2920.24** Total Due
- 21882.92** Today Payoffs
- 21923.01** 2021-05-09
- 0** Broken Promises
- 0** NSF
- 2** Late
- 1** 30
- 0** 60
- 0** 90
- 0** 120
- 0** 150
- 0** 180
- 30** Category
- 59** Days
- 0** Delinquency Information
- 0** Frequency
- 0** All Accounts
- 0** This Account
- 0** Orders
- 0** Vendor
- 0** Work Orders

Alerts (0): No items to display.

Conditions (3):

- BANKRUPTCY** RBOINA - 2021-04-26T00:00:00
- DELINQUENT** RBOINA - 2021-03-09T00:00:00
- DEED IN LIEU COMPLETED** RBOINA - 2021-04-26T00:00:00

Collateral Information (1):

- 2021 2021 2021 NEW** AUD 0

Customers:

LOAN NAVEEN **PRIM**

Customer Details:

Name: **LOAN NAVEEN** Insurance: **PRIM** ENGLISH

Address Information

Telecom Information

The Customer Service Summary screen consists of the following elements:

- Filters
- Account Details Header
- Cards
- Widgets

4.4.1 Filters

You can filter the data displayed using the following options. 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.
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	<p>Displays all the Associated Accounts if the selected account is a Master Account. This option is not selected by default.</p> <p>Following are the other combinations on how system displays the accounts:</p> <ul style="list-style-type: none">- 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. <p>However, on selecting individual account record, system displays the respective account details in all Servicing > Account tabs.</p>

4.5 Account Details Header

The Account Details Header consists of the following details:

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.
Billing Cycle	The billing frequency.
Purpose	The purpose the account is created.
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.
Oldest Due Dt	The oldest due date.
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.

Class	Customer's class type.
Statement Consolidation	<p>View the statement Consolidation indicator propagated from Origination > Funding screen or updated by posting Master Account - Statement Consolidation Indicator Maintenance non monetary transaction.</p> <p>If checked, indicates that system generates consolidated billing statement at Master Account level along with details of all the associated accounts.</p> <p>If unchecked, system generates billing statement to only current account.</p>

Clicking on 'i' button displays the details in a pop-up window.

Account: 20210100010132 ×

Account Details			
Company	AUS01	Currency	AUD
Branch	AUS1	Pay Off Amt	21,882.92
Sub Unit	UNDEFINED	Amount Due	2,920.24
Account#	20210100010132	Status	ACTIVE:DELQ:BKRP
Master Account#	UNDEFINED	Oldest Due Dt	2021-03-01
Product	NAVEEN LOAN	Master Account	N
DLQ Reason		Statement Consolidation	Y

Close

4.5.1 Cards Data

Following details are displayed in horizontal sequence of Cards.

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

4.5.1.1 Total Due

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

SI No	Field name	Type	Comment
1	Total Due	Text	Card Name

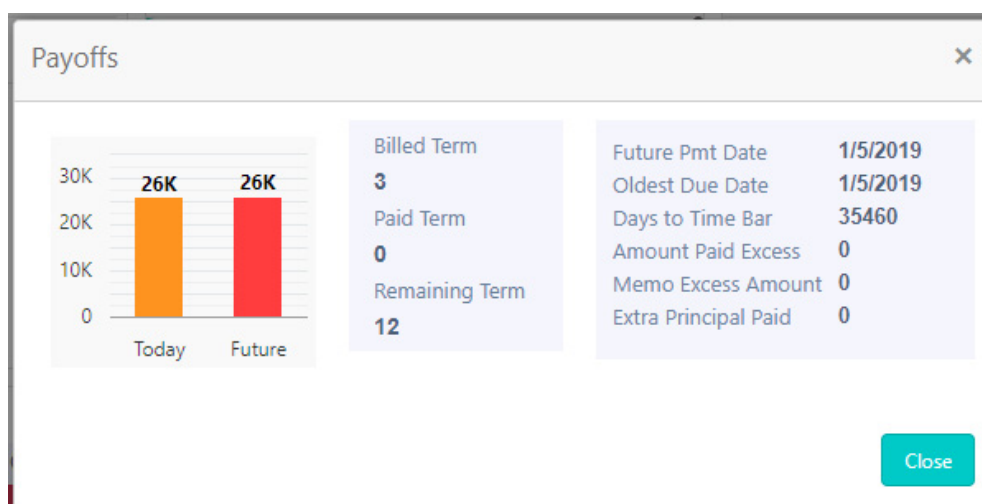
4.5.1.2 Payoffs

The 'Payoffs' card shows the following details on a glance.

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

Below details are shown on click of the card.

SI No	Details	Type	Comment
1	Bar graph showing Today's and Future payoff amount	Graph	Graph between Payoff Amounts and Dates
2	Billed Term	Number	Shows the Billed term
3	Paid term	Number	Shows the Paid Term
4	Remaining Term	Number	Shows the remaining Term
5	Future Pmt Date	Date	Shows the Future Pmt Date
6	Oldest Due Date	Date	Shows the Oldest Due Date
7	Days to Time Bar	Number	Shows the no of days to time bar
8	Amount Paid Excess	Integer	Shows the excess amount paid
9	Memo Excess Amount	Integer	Shows the memo excess amount
10	Extra Principal Paid	Integer	Shows the extra principal paid



4.5.1.3 Change Request

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

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

Below Details are shown on Click of the card.

SI No	Details	Type	Comment
1	Collector Name	Text	Shows the name of the collector
2	Broken Promises Per Year	Number	Shows the count of broken promises per year
3	Broken Promises Per Life	Number	Shows the count of broken promises per life
4	NSF Per Year	Number	Shows the count of NSF per year
5	NSF Per Life	Number	Shows the count of NSF per life
6	Due Date Change Details	Text	Header
6.1	Remaining Txn Limit per year	Number	Shows the remaining txn limit per year

6.2	Remaining Txn Limit per life	Number	Shows the remaining txn limit per life
6.3	Last Txn date	Date	Shows the last txn date
7	Extensions details	Text	Header
7.1	Remaining Txn Limit per year	Number	Shows the remaining txn limit per year
7.2	Remaining Txn Limit per life	Number	Shows the remaining txn limit per life
7.3	Last Txn date	Date	Shows the last txn date
7.4	No of Extensions	Number	Shows the no of extension
7.5	Gap Remaining(Months)	Number	Shows the gap

Change Request ×

Collector: **Democoll**

Broken Promises
12/Year 15/Life

NSF
3/Year 5/Life

Due Date Change

Rem. Txn. Limit	Last Txn Dt
2/Year 5/Life	09/01/2019

Extensions

Rem. Txn. Limit	Last Txn Dt	Extn. Gap Rem. (Months)
2/Year 5/Life	09/01/2019	0

Close

4.5.1.4 Delinquency Information

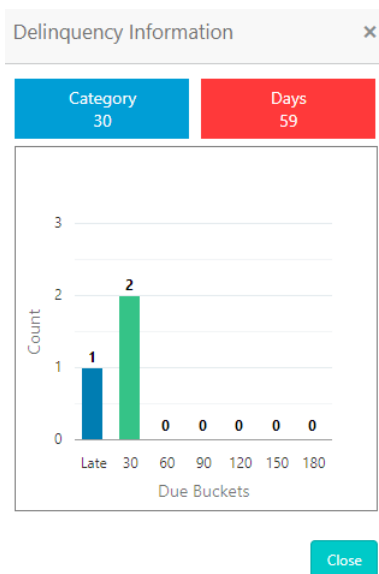
The 'Delinquency Information' card shows the following details on a glance.

SI No	Field name	Type	Comment
1	Delinquency Information	Text	Card Name
2	Delinquency Bucket Info	Text	It shows the count of each delinquency bucket
3	Category	Number	Shows the category of the account
4	Days	Number	Show the Delinquency Days

Below details are shown on click of the card:

SI No	Details	Type	Comment
-------	---------	------	---------

1	Bar graph showing shows the due buckets (L,30,60,90,120,150,180) and the number of times the account was in each bucket	Graph	Graph between Count and Due buckets
2	Category	Number	Shows the Category
3	Days	Number	Shows the Delinquency Days



4.5.1.5 Outbound Call History

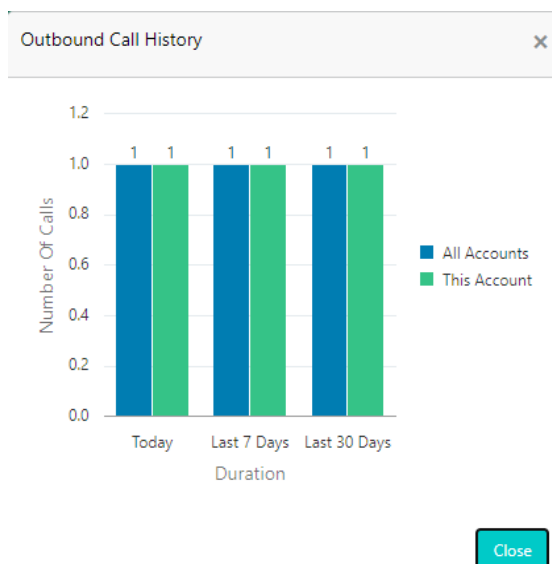
The 'Outbound Call History' card shows the following details on a glance.

SI No	Field name	Type	Comment
1	Outbound Call History	Text	Card Name
2	Frequency	Text	It has 3 options: Today Last 7 days Last 30 days
3	All Account	Number	Count of outgoing call made to the customer for all its accounts
4	This Account	Number	Count of outgoing call made to the customer for the current account

Below details are shown on click of the card.

SI No	Details	Type	Comment
-------	---------	------	---------

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



4.5.1.6 Work Orders

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

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

Below details are shown on the click of the card.

SI No	Details	Type	Comment
1	Open Work Oder Type on left pane	Text	WO type and status
2	Work Order Details on Right pane	Text	On click of Open Work Order Type on Left menu, this detail is shown
2.1	Work Order#	Text	Shows the work order# of the selected WO type

2.2	Case#	Text	Shows the Case# of the selected WO type
2.3	Work Order Type	Text	Shows the work order type of the selected WO type
2.4	Vendor	Text	Shows the Vendor of the selected WO type
2.5	Status	Text	Shows the Status of the selected WO type

Work Orders

COLLECTION
OPEN

Work Orders Details

Work Order #

WO:0002002

Case #

UNDEFINED

Work Order Type

COLLECTION

Vendor

COL

Status

OPEN

Close

4.5.2 Widgets

Following details are displayed in vertically aligned Widgets.

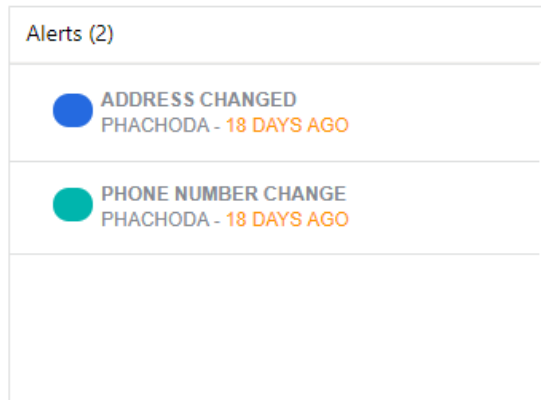
SI No	Widget
1	Alerts
2	Conditions
3	Collateral Information
4	Customers
5	Account Information
6	Customers
7	Account Details
8	Timeline View

4.5.2.1 Alerts

The 'Alert' widget shows the following details:

SI No	Details	Type	Comment
1	Alerts()	Text	Widget name with count of Alert available in the account

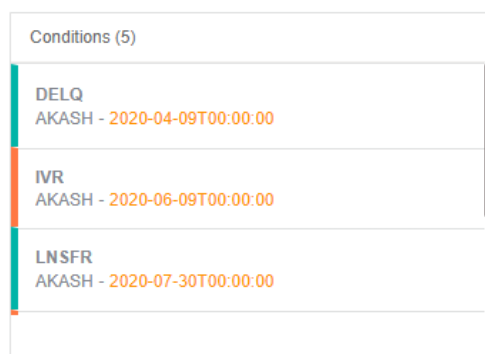
2	Alert details	Text	Comment which is marked as Alert
3	User Name	Text	Shows the user which has posted the alert
4	Days	Text	Shows how many days ago the alert was posted



4.5.2.2 Condition

The 'Condition' widget shows the following details:

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



4.5.2.3 Collateral Information

The 'Collateral Information' widget shows the following details:

SI No	Details	Type	Comment
1	Collateral Information()	Text	Widget name with count of Collateral available on the account
2	Collateral Details	Text	Shows all the Collateral which are available on the account
3	Year	Text	Shows the Year of the collateral
4	Make	Text	Shows the make of the collateral
5	Model	Text	Shows the model of the collateral
6	Total Amount	Integer	Shows the value of the collateral
7	Currency	Text	Shows the currency



Below details are shown on click of the collateral details:

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

8	Sub Type	Text	Shows the sub tye of the asset
9	Status	Text	Shows the status of the asset

4.5.2.4 Account Information

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

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

Account Information		
	Contract Information	Account Information
Contract Date	2018-12-05	2018-12-05
Amount Financed	0	25000
Term	0	12
Rate	9.99	9.99
Maturity Date	2019-12-05	2019-12-05
Settlement Details		
	Effective Date	Good Through Date
	Agreed Amt	Paid Till Date

Settlement Details

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

Account Information		
	Contract Information	Account Information
Contract Date	2018-12-05	2018-12-05
Amount Financed	0	25000
Term	0	12
Rate	9.99	9.99
Maturity Date	2019-12-05	2019-12-05
Settlement Details		
	Effective Date	Good Through Date
	Agreed Amt	Paid Till Date

4.5.2.5 Customers

The 'Customers' widget shows the following details:

1st Pane

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

Customers		
<div><div>JS</div><div>JON P SNOW JR</div><div>PRIM</div></div>	Customer Details	
	Name	JON P SNOW JR
	Customer#	5126
	SSN	xxxxx1221
	National Id	USA
	BirthDate	1984-12-18
	Gender	UNDEFINED
	Email	csnll@oracle.com
	Language	ENGLISH
	Marital Status	UNDEFINED
	Disability	Y
	Skip	N
	Stop Correspondence	N
	Active Military Duty	N
	Time Zone	
Address Information		
Telecom Information		
Employment Information		

2nd Pane

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

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

Customers

JS

JON P SNOW JR

PRIM

Customer Details

PRIM

NameJON P SNOW JR
LanguageENGLISH
Customer#3126
Marital StatusUNDEFINED
SSNxxxxx1231
DisabilityY
National IdUSA
SkipN
BirthDate1984-12-18
Stop CorrespondenceN
GenderUNDEFINED
Active Military DutyN
Emailotell@oracle.com
Time Zone

Address Informaton

Telecom Informaton

Employment Informaton

3rd Pane

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

- Address Information
- Telecom Information

- Employment Information

Customers

JS

JON P. SNOW JR
PRIM -

Customer Details

PRIM

Name	JON P. SNOW JR	Language	ENGLISH
Customer#	3126	Marital Status	UNDEFINED
SSN	xxxxx1231	Disability	Y
National Id	USA	Skip	N
BirthDate	1984-12-18	Stop Correspondence	N
Gender	UNDEFINED	Active Military Duty	N
Email	ofail@oracle.com	Time Zone	

▶ Address Informaton

▶ Telecom Informaton

▶ Employment Informaton

Below details are shown on click of each details

Address Information

Shows all the address available for the customer

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

Address Information

HOME

WORK

✓ Current

✓ Permission To Call

✗ Mailing

Adr123 N STREETNAME ST S # Suite23 STONEY ROAD

Adr123

MARYLAND MD-1000009-9720

9999999999

▶ Telecom Informaton

▶ Employment Informaton

Telecom Information

Shows all the telecom details available for the customer

SI No	Details	Type	Comment
1	Telecom Information	Text	Header
2	Telecom Type	Text	Shows the telecom type
3	Current	Text	Shows if this is the current telecom details

4	Permission to Call	Text	Shows if permission to call is allowed
5	Permission to Text	Text	Shows if permission to text is allowed
6	Timezone	Text	Shows the timezone
7	Phone Number	Number	Shows the phone number along with extension
8	Best time to call	Time	Shows the best time to call
9	Best day to call	Text	Shows the best day to call

Employment Information

Shows all the employment details available for the customer

SI No	Details	Type	Comment
1	Employment Information	Text	Header
2	Employment Type	Text	Shows the employment type
3	Current	Text	Shows if this is the current telecom details
4	Permission to Call	Text	Shows if permission to call is allowed
5	Permission to Text	Text	Shows if permission to text is allowed
6	Address	Text	Shows the full address
7	Phone Number	Number	Shows the phone number
8	Employer	Text	Shows the employer

4.5.2.6 Account Details

The 'Account Details' widget shows the following details:

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

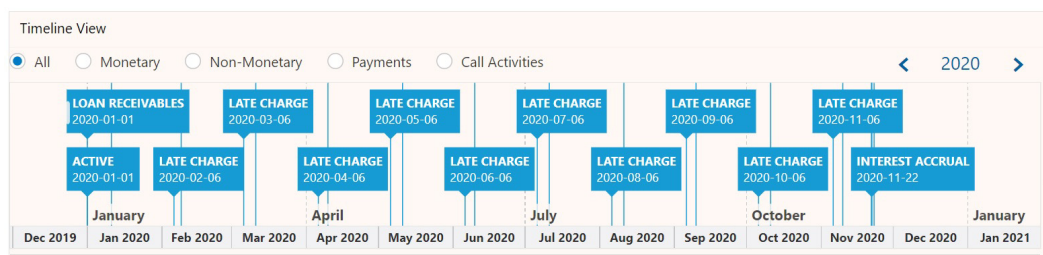
Account Details			
Active Dt	2020-08-07	X-Ref	UNDEFINED
Last Activity Dt	2020-08-07	Paid Off Dt	
Due Day	1	Effective Dt	2019-01-01
Last Pmt dt		Current Pmt	856.36
Customer Grade	D	Last Bill Amt	9749.96
App #	0000001232	Last Pmt Amt	9749.96
Producer	WL-00001 : NAVEEN REDDY	Charge Off Dt	
		Military Duty	N
		Customer Score	200
		Behaviour Score	0
		Written Off Balance	0

4.5.2.7 Timeline View

The 'Timeline View' widget shows the following details:

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

- Monetary – Displays all Good Monetary Transactions



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

4.6 Customer Service

The Customer Service section consists of the following sub-sections under it.

4.6.1 Call Activities

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.

4.6.1.1 Recording Call Activity

1. To record a call activity, click 'Add' in Call Activities section. System displays the following screen.

The screenshot shows the Oracle Customer Service interface. A modal window titled 'Add Call Activities' is open. The background shows a table of call activities for account 20210100010132. The modal window has the following fields:

- Action ***: IVR INVOLUNTARY REPOSESSES...
- Result ***: DIL DEED IN LIEU COMPLETED
- Contact**: SECONDARY
- Reason**: RECEIVED BANKRUPTCY NOTI...
- Promise Date ***: [Calendar icon]
- Promise Amount ***: 0
- Condition ***: BANKRUPTCY
- Followup Date ***: 05/03/21
- Time Zone**: AMERICA/ANCHORAGE
- Comments**: [Text area]
- Appointment**: [Toggle switch]

Buttons: Add, Cancel

2. Populate the required details in the following fields:

In this field:	Do this:
Action	Select the action performed from the drop-down list.
Result	Select the result of the action from the drop-down list. Depending on the action selected, filtered results are displayed for selection.
Contact	Select the person contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Promise Date	Select the promise date from the adjoining calendar.
Promise Amount	Specify the promise amount.
Condition	Select the condition or queue type from the drop-down list. The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select 'None' if there are no specific conditions.
Followup Date	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.
Comment	Specify additional information of the call activity, if any.
Appointment	Check this option 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.

- Click 'Add' to update the details.
- You can cancel a recorded call activity using the Edit option. Scroll toward the 'Comments' column and select the Edit option as indicated below.

Call Activities

Add

Cancel	Promise Date	Promise Amount	Due on Taken Dt	Condition	Appointments	Followup Date	Time Zone	Adj Followup Date	Comments
N		0		NONE	Y	2021-04-29	AFRICA/CAIRO	2021-04-30	

Page 1 of 1 (1 of 1 items)

1

<

>

Edit

- In the 'Edit Call Activities' dialog, select the Cancel option and provide the reason as a comment.

4.7 Account Details

The Account Details section consists of the following sub-sections under it.

4.7.1 Account Details

This screen displays the various account related details in Account Information section in View mode.

Account(s): 20210100010132: NAVEEN LOAN

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Day
AUS01	AUS1	UNDEFINED	20210100010132	UNDEFINED	N	NAVEEN LOAN	MONTHLY	VEHICLE LOAN OR LEASE	59

Page 1 of 1 (1 of 1 items) < 1 >

Account Information

<p>Interest and Accruals</p> <p>Account Start Date: 2021-01-01</p> <p>Last Accrual Date: 2021-03-02</p> <p>Stop Accrual: N</p> <p>Accrual Method: INTEREST BEARING</p> <p>Base Method: 30/360</p> <p>Rebate Method: NONE</p> <p>Accrued Interest: 171.54</p> <p>Index Type: FLAT RATE</p> <p>Index Rate: 4.99</p> <p>Margin Rate: 0.00</p> <p>Rate: 4.99</p> <p>Rate Start of the Year: 4.99</p> <p>Last Rate Adj Date:</p> <p># of Rate Adjs (Year): 0</p> <p># of Rate Adjs (Life): 0</p>	<p>Capitalization</p> <p>Capitalize: Y</p> <p>Frequency: MONTHLY</p> <p>Capitalization Start Basis: FIRST PAYMENT DATE</p> <p>Grace Days: 2</p> <p>Cap Tolerance Amt: 100.00</p> <p>Cap Run Date Next: 2021-03-03</p> <p>Time Bar Details</p> <p>Start Date: 2021-03-02</p> <p>End Date: 2120-03-01</p> <p>Days to Time Bar: 36263</p> <p>Others</p> <p>Statement Consolidation: Y</p>	<p>Extn and Due Dates</p> <p># of Extensions (Year): 0</p> <p># of Extensions (Life): 0</p> <p># of Extension Term (Year): 0</p> <p># of Extension Term (Life): 0</p> <p># of Due Day Changes (Year): 0</p> <p># of Due Day Changes (Life): 0</p> <p>Last Extension Date:</p> <p>Due Day Change Date:</p> <p>Cure Letter</p> <p>Start Date:</p> <p>Expiry Date:</p> <p>Advance Details</p> <p>Approved Amount: 25,000.00</p> <p>Consumed Amount: 25,000.00</p> <p>Remaining Amount: 0.00</p> <p>Last Advance Amount: 0.00</p>	<p>Additional Details</p> <p>Total Term: 12</p> <p>Paid Term: 2</p> <p>Maturity Date: 2022-01-01</p> <p>Balloon Amount: 0.00</p> <p>Payment Hierarchy:</p> <p>Statement</p> <p>Stmnt Preference Mode: PHYSICAL</p> <p>Mock Statement Req: Y</p> <p>Mock Statement Run Date Next: 2021-11-22</p> <p>Mock Statement Cycles: 12</p> <p>Mock Pre Statement Days: 40</p> <p>Stop Correspondence: N</p> <p>Settlement Information</p> <p>Effective Date:</p>
--	---	--	---

View the following information.

4.7.2 Insurances

This section displays the Insurance Information details that was entered while funding an application during origination. The Insurance Information screen displays the details of all financed insurances, including cancellation and refund information whenever applicable.

View the following information:

In this field:	View:
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.
Txn Dt	The transaction date.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Term	The insurance term.
Status	The insurance status.
Deduct Fee From	View the option defined in setup screen (Setup > Administration > Products > Insurances) to deduct the cancellation fee. 'Premium Amount' indicates fee is deducted upfront before computation and 'Rebate Amount' indicates fee is deducted after computation.
Auto Premium Rebate Allowed	Indicates if Auto Premium Rebate is allowed.

Clicking on 'i' button, the insurance details are displayed in popup window:

Insurance Information ×

Policy Information		Cancellation/Refund	
Contractual	N	Policy Cancellation Dt	2018-12-18
Insurance Type	INSURANCE LIFE	Refund Allowed	N
Insurance Plan	LOAN INSURANCE LIFE	Auto Premium Rebate Allowed	Y
Company	COMPANY	Grace Days Cancellation Fee Allowed	N
Policy#	CUS123	Cancellation Fee	12.00
Txn Dt	2019-01-15	Complete Refund	N
Effective Dt	2019-01-15	Term Remaining	12.00
Premium Amt	2000.00	Refund Calculation Method	NONE
Commission Rule		Grace Days	0
Primary Beneficiary	PRIMBENF	Estimated Refund Amt	0.00
Secondary Beneficiary		Received Refund Amt	0.00
Status	ACTIVE	Itemization	
Sub Status	SINGLE	Deduct Fee From	PREMIUM
Insurance Mode	FINANCED	Consider Mileage while Cancellation	Y
Phone	9999999999		
Phone 2	9999999999		
Itemization			
Expiry Dt	2019-01-15		

Close

4.7.2.1 Create Tracking

You can define and maintain the insurance tracking parameters in the Create Tracking section.

1. In the Insurance Information section, scroll to the right and select 'Create Tracking' from more options menu. However note that, Create Tracking option is available only for first time and later you can View and Edit the created tracking parameters.

Insurance Information C

Txn Dt	Effective Dt	Premium Amt	Term	Status	Deduct Fee From	Auto Premium Rebate Allowed	
2019-01-15	2019-01-15	2000.00	12	EXPIRED	PREMIUM	Y	

Page 1 of 1 (1 of 1 items) 1 Create Tracking

2. The Create Tracking window displays Sub-Parameter, Parameter and Value fields. Update the 'Value' for required parameters and click Add.

Create Tracking ×

Sub-Parameter	Parameter	Value
	INS_LOAN_001	NA
	INS_LOAN_002	NA
	INS_LOAN_003	NA
	INS_LOAN_004	NA
	INS_LOAN_005	NA
	INS_LOAN_006	NA
	INS_LOAN_007	NA
	INS_LOAN_008	NA
	INS_LOAN_009	NA
	INS_LOAN_010	NA

Page 1 of 3 (1-10 of 30 items) 1 2 3 Cancel Add

3. Once done, click 'refresh' button to update the tracking details.

4.8 Customer Details

The Customer Details screen facilitates to view and maintain Customer and Business related information associated to the account.

This screen consists of two sub tabs:

- Customer
- Business

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

Using the Customer sub tab, you can view and update the existing Customer/Business 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/business 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.

4.8.1 Customer

Customer 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.

The screenshot displays the Oracle Customer Service interface. At the top, the Oracle logo and 'Customer Service' are visible. The user 'ABSHEKAR SUPERUSER' is logged in. The main header shows the account details: 'Account(s): MASTER-525011188: WITH CREDIT LIMIT AUTOMATION'. Below this, there are filters: 'Current' (selected), 'Show All', 'Group Follow-up', and 'Associated Accounts'. A table lists the account details with columns: Company, Branch, Sub Unit, Account#, Master Account#, Master Account, Product, Billing Cycle, and Purpose. The table shows one record for 'US01' with a purpose of 'VEHICLE LOAN OR LEASE'. Below the table, there is a 'Page 1 of 1 (1 of 1 items)' indicator. On the left, a sidebar menu shows various options: Customer Service, Call Activities, Maintenance, Account Details, Insurances, Customer Details, Customer (selected), Business, Collateral, Transaction History, Due Date History, and Repayment Schedule. The main content area is titled 'Customer' and shows the 'PRIMARY-AUTOMATION' tab. It includes a 'Show All' checkbox and a 'C' button. The details are organized into sections: Customer Details, Identity Information, Other Details, Power of Attorney, and Military Service. The Customer Details section shows fields like Relation Type, First Name, Last Name, Date of Birth, SSN, Email, and Enabled. The Identity Information section shows National Id, Nationality, Visa #, Passport #, Passport Issue Date, and Passport Expiry Date. The Other Details section shows Gender, Mother's Maiden Name, Education, Language, Marital Status, and ECOA. The Power of Attorney section shows Power of Attorney, Holder Name, Address, Country, Nationality, and Phone. The Military Service section shows Active Military Duty, Effective Dt, Order Ref #, and Release Dt.

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose
US01	US-0001	UNDEFINED	MASTER-525011188	MASTER-525011188	Y	LOAN-VE-PAVAN	MONTHLY	VEHICLE LOAN OR LEASE

Page 1 of 1 (1 of 1 items)

Customer

PRIMARY-AUTOMATION ☐ Show All C

Customer Details		Identity Information		Other Details		Power of Attorney	
Relation Type	PRIMARY	National Id	0	Gender	UNDEFINED	Power of Attorney	YES
First Name	AUTOMATION	Nationality	USA	Mother's Maiden Name	MOTHER MAIDEN NAME	Holder Name	HOLDERNAME
Last Name	WITH CREDIT LIMIT	Visa #	VISA1234	Education	UNDEFINED	Address	ADDRESS1
Date of Birth	1987-12-18	Passport #		Language	ENGLISH	Country	UNITED STATES
SSN	XXXXX1968	Passport Issue Date		Marital Status	UNDEFINED	Nationality	USA
Email	OFSL@ORACLE.COM	Passport Expiry Date		ECOA	INDIVIDUAL	Phone	9999999999
Enabled	YES						

Military Service

Active Military Duty	NO
Effective Dt	2019-01-15
Order Ref #	
Release Dt	2019-01-15

In the **Customer** section, you can view the following fields information:

In this field:	View this:
Customer Details section	
Relation Type	The account relation type which are attached to account and are enabled (excluding deceased customer relations).
First Name	Customer's first name.
Last Name	Customer's last name.
Date of Birth	Customer's date of birth.
SSN	Customer's social security number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Email	Email address details.
Enabled	Indicates if customer record is enabled.
Identity Information section	
National ID	Customer's national identification.
Nationality	Customer's nationality.
Visa #	Customer's visa number.
Passport #	Customer's passport number.
Passport Issue Date	Passport issue date.
Passport Expiry Date	Passport expiry date.
Gender	The customer's Gender
Mother's Maiden Name	Mother's maiden name
Education	Customer's Education
Language	Customer's language
Marital Status	Customer's marital status
ECOA	The Equal Credit Opportunity Act code.
Power of Attorney section	
Power of Attorney	The POA indicator
Holder Name	The holder's name
Address	Attorney holder's address
Country	Attorney holder's country

In this field:	View this:
Nationality	Attorney holder's nationality
Phone	Attorney holder's Phone
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	Active Military Duty effective Date
Order Ref#	Active Military Duty Order ref#
Release Dt	Active Military Duty release Dt

4.8.1.1 Address Information

This section indicates the Address details of the customer. For more details on the section, refer to '[Address Information](#)' section.

4.8.1.2 Telecom Information

This section indicates the Telecom details of the customer. For more details on the section, refer to '[Telecom Information](#)' section.

4.8.1.3 Employment Information

This section indicates the Employment information details of the customer. For more details on the section, refer to '[Employment Information](#)' section.

4.8.1.4 Credit Score Information

This section indicates the following Credit Score Information details of the customer.

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.

4.8.2 Business

If this is a SME or Business account, 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.

On adding a new business, the Business # is auto generated by the system and other details such as business's Addresses, Telecoms, Partners, credit score 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.

In the Business Details section, you can add and view the following details. A brief description of the fields are given below:

In this field:	View this:
Business #	View the system generated business number. This field is displayed only while you update existing Business details.
Business Category	Select the Business category from the drop-down list.
Name of the Business	Specify the name of business.

In this field:	View this:
Contact Person	Specify the contact person at the business.
Bank Acc #	Specify the bank account number of the business.
Avg Checking Balance	Specify the average checking balance.
Email	Business's e-mail address.
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.
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.

4.8.2.1 Address Information

This section indicates the Address details of the Business. For more details on the section, refer to '[Address Information](#)' section.

4.8.2.2 Telecom Information

This section indicates the Telecom details of the Business. For more details on the section, refer to '[Telecom Information](#)' section.

4.8.2.3 Partner Information

1. This section indicates the partner details of the Business and displays the following information::

In this field:	View this:
Current Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone	Partner's phone.
SSN	Partner's social security number.

4.8.2.4 **Affiliates sub tab**

This section indicates the In Business Affiliates information. A brief description of the fields are given below:

In this field:	View this:
Name of the Business	Affiliate's business name.
Legal Name	Affiliate's legal name.
Ownership (%)	Affiliate's percentage of ownership.

4.8.2.5 **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 account 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.

A brief description of the fields are given below:

In this field:	View this:
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.

4.9 **Collateral**

Collateral Management enables the user to record a new collateral, evaluate it, and re-evaluate the existing collateral.

Collateral Management System helps to minimize the frauds which involve the same collateral being pledged for different mortgage.

This screen consists of the following:

- Home / Vehicle
- Seller

4.9.1 Home / Vehicle

If the account's collateral is a vehicle, the Collateral screen opens at Vehicle tab:

Account(s): 20200300021261: SNOW JON

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Days
UK01	UK-001	UNDEFINED	20200300021261	UNDEFINED	N	TELCO LOAN	MONTHLY	VEHICLE LOAN OR LEASE	332

Page 1 of 1 (1 of 1 items)

Summary

Customer Service

Call Activities

Account Details

Customer Details

Collateral

Home / Vehicle

Seller

Transaction History

PRIMARY - 2020 APPLE IPHONE ...

Vehicle Details

Primary	Y
Asset Class	NEW VEHICLE
Asset Type	
Sub Type	
Status	ACTIVE

Type & Description

Year	2020
Estimated Life	0
Make	APPLE
Model	IPHONE 11
Identification #	
Body	

Address

Country	UNITED KINGDOM
Address #	1223
Zip	1000009
Zip Extn	
City	MARYLAND
County	

Valuation

Save

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

ORACLE Customer Service

Account(s): 20210100012998: SELLER TESTING HOME COLLATERAL

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose
INDIA CORP	MAHARASHTRA	UNDEFINED	20210100012998	UNDEFINED	N	LEASE-HE-PAVAN	MONTHLY	HOME EQUITY LOAN

Page 1 of 1 (1 of 1 items)

Summary

Customer Service

Account Details

Customer Details

Collateral

Home / Vehicle

Seller

Transaction History

Home

PRIMARY - 2020 WOODEN WO...

Home Details

Primary	Y
Asset Class	NEW HOME
Asset Type	HOME
Sub Type	HOME
Status	ACTIVE

Type & Description

Year	2020
Estimated Life	5
Make	WOODEN
Model	WOODEN
Identification #	234

Address

Country	INDIA
Address #	AB
Zip	400001
Zip Extn	24
City	MUMBAI
County	MAHARASHTRA

Valuation

Save

Click '+' to add the Home / Vehicle collateral details:

4.9.1.1 Vehicle Details

In this field:	View this:
Primary	If selected, then this asset is the primary collateral.
Substitution	Select this option to allow collateral substitution.
Asset Number	View the asset number which is automatically generated.
Asset Class	Select the asset Class from the drop-down list.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the vehicle status.

4.9.1.2 Type & Description

In this field:	View this:
Select Make and Model	Select the Make and Model number of asset from the drop down list.
Year	Specify the year of the vehicle.
Estimated Life	Specify the estimated life of the asset.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Identification #	Specify the vehicle identification number.
Description	Specify the description of the asset.
Condition	Select the condition of the asset from drop-down list.

4.9.1.3 Lien Details

In this field:	View this:
Lien Status	Select the type of Lien action.
Lien Event Dt	Select the lien event date from the calendar.
Second Lien Holder	Specify the name of second lien holder.
Comments	Specify additional details if any.

Lien Release Entity	<p>Select the lien release entity from the drop-down list. The list displays the following values:</p> <ul style="list-style-type: none"> - Customer - Producer - Others - Business <p>Note: If 'Others' is selected as the Lien Release Entity, ensure that the Entity Name and Address details are updated correctly since the same is not auto-validated with the data maintained in the system.</p>
Entity Name	<p>If you have selected the lien release entity as 'Customer' or 'Producer', system automatically filters entity name list with corresponding customer accounts or producer. Similarly, if the lien release entity is selected as 'Business' system displays the Business name if the asset is linked to Business account. Select the required entity name from the drop-down list.</p> <p>If you have selected the lien release entity as 'Others' specify the entity name.</p>

4.9.1.4 Address

In this field:	View this:
Country	Select the country.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
County	Select the county.

4.9.1.5 Usage Details(Life)

The details maintained in this section is used to calculate 'EXCESS USAGE FEE' in payoff quote and termination transactions.

In this field:	View this:
Start	View/specify the start unit of asset usage.
Base	View/specify the base units.
Extra	View/specify the extra usage units.

Total	View/specify the total usage units.
--------------	-------------------------------------

Clicking Edit option allows to edit the following details:

Edit Collaterals

▶ Vehicle Details

▶ Type & Description

▶ Lien Details

▶ Address

▶ Usage Details(Life)

Close Save

4.9.1.6 Valuation Details

The Valuation sub section contains information about the value of the asset. The Values section enables you enter the value of the asset. The Addons sub tab records information about any add ons associated with the collateral.

ORACLE
Customer Service

ABSHEKAR
SUPERUSER

Account(s): 20200300021261: SNOW JON

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Days
UK01	UK-001	UNDEFINED	20200300021261	UNDEFINED	N	TELCO LOAN	MONTHLY	VEHICLE LOAN OR LEASE	332

Page 1 of 1 (1 of 1 items)

Summary
Customer Service
Call Activities
Account Details
Customer Details
Collateral
Home / Vehicle
Seller
Transaction History
Due Date History
Repayment Schedule
Work Orders

▶ Valuation

APPRAISAL COMPANY SOURCE

Current Y
Valuation Dt 2021-04-19
Edition SA
Supplement 31
Wholesale Base 13
Usage 1
Retail Amount 124
Addons Amount (+) 14
Usage Value Amount (+) 14
Total Value Amount (=) 152

A brief description of the fields is given below:

Field:	Do this:
Valuations section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.

Field:	Do this:
Wholesale	
Wholesale Base	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that current mileage has on the value of vehicle.
Retail	
Retail Amount	Specify the retail value.
Addons +	View the add-ons value.
Usage Value +	Specify the usage. This pertains to product and usually is entered as the current mileage on vehicle.
Total Value =	View the total value.

4.9.1.7 Addons

The Addons sub tab records information about any add ons associated with the collateral.

From the options menu, select Addons as indicated below:

The screenshot shows the Oracle Customer Service interface. The 'Addons' modal is open, displaying a table with the following data:

Addons Attributes	Value	Amount
HOME_ATTR_4	3	5

The 'Addons' modal also includes 'Close' and 'Save' buttons.

Click + to create new addon. A brief description of the fields is given below:

Field:	Do this:
Addons Attributes	Select the Addons Attributes from the drop-down list.
Value	Specify the value of the addon attribute.
Amount	Specify the addon amount.

4.9.1.8 Usage Charge Matrix

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

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

Oracle Customer Service interface showing the Usage Charge Matrix section. The interface includes a top navigation bar with the Oracle logo and 'Customer Service' text. Below this, there's a header for 'Account(s): 20210100012782: COLLATERAL AND SELLER TESTING' and a filter section with radio buttons for 'Current', 'Show All', 'Group Follow-up', and 'Associated Accounts'. A table lists account details with columns: Company, Branch, Sub Unit, Account#, Master Account#, Master Account, Product, Billing Cycle, and Purpose. The table shows one entry for 'INDIA CORP' with a 'MONTHLY' billing cycle and 'VEHICLE LOAN OR LEASE' purpose. Below the table, there's a sidebar with navigation links: Summary, Customer Service, Account Details, Customer Details, Collateral, Home / Vehicle (selected), Seller, and Transaction History. The main content area shows the 'Usage Charge Matrix' section with two pop-up windows. Each window displays fields: Billing Cycle (MONTHLY), Units From (1 and 1001), Charge Per Unit (10 and 20), Charge Type (BASE and EXCESS CYCLE), and Enabled (Y). A 'Save' button is at the bottom of the main section.

In the 'Usage Charge Matrix' section, you can view, add and edit the asset usage details.

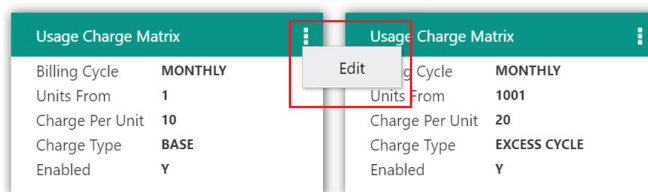
Add Usage Charge Matrix dialog box. The dialog has a title bar 'Add Usage Charge Matrix' and a close button. Inside, there's a section titled 'Usage Charge Matrix' with four input fields: 'Billing Cycle' (set to DAILY), 'Units From' (set to 2,334.00), 'Charge Per Unit' (set to 22.00), and 'Charge Type' (set to BASE). Below these fields is an 'Enabled' toggle switch which is currently turned on. At the bottom right, there are 'Close' and 'Add' buttons.

Click Add, to add the following information A brief description of the fields is given below:

In this field:	View this:
Billing Cycle	Select the frequency of the billing cycle for the asset from the drop-down list.
Units From	Specify the minimum number of units from which the current usage charge matrix is applicable.
Charge Per Unit	Specify the amount to be charged for every unit.

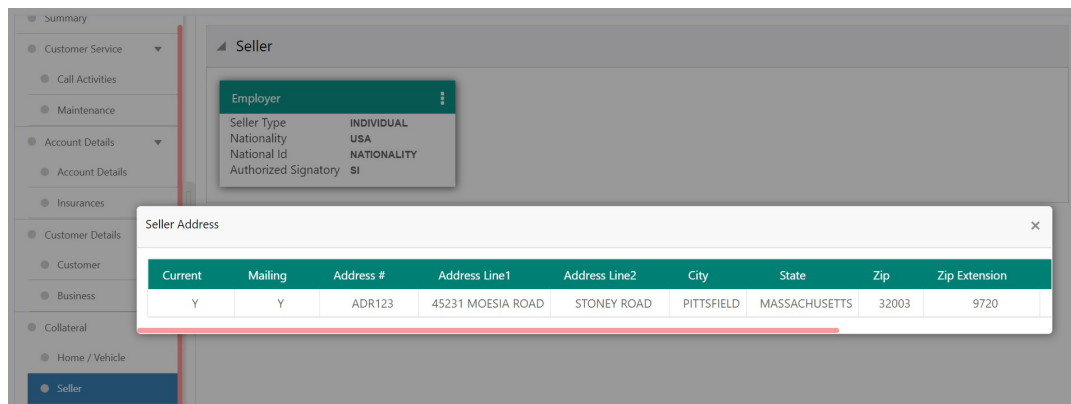
In this field:	View this:
Charge Type	<p>Select the Charge Type as one of the following from the drop-down list. The list is displayed based on CHARGE_TYPE_CD lookup.</p> <ul style="list-style-type: none"> - BASE (Units considered as base and chargeable at base rate) - EXCESS CYCLE (Units beyond base units and chargeable considering excess cycle) - EXCESS LIFE (Units exceeding the total contracted units and chargeable considering excess life cycle) <p>Excess life is not applicable for Rental agreement type.</p>
Enabled	Check this box to enable the charge matrix for usage calculation.

You can click 'Edit' to update the Usage Charge Matrix details:



4.9.2 Seller

The Seller section enables you to view seller details of the collateral. You can also view the address of the seller but cannot edit or modify details of the seller.



1. In **Seller Details** section, click **View** and 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.

2. In **Seller Address** section click **View** and 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.

4.10 Transaction History

The Transaction History screen displays the list of payment related records associated with the account.

The Transaction History screen consists of the following:

- Due Date History
- Repayment Schedule
- Work Orders

4.10.1 Due Date History

The Due Date History section provides a delinquency history, 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.

Account(s): 20200300021261: SNOW JON

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Days
UK01	UK-001	UNDEFINED	20200300021261	UNDEFINED	N	TELCO LOAN	MONTHLY	VEHICLE LOAN OR LEASE	332

Page 1 of 1 (1 of 1 items)

- Summary
- Customer Service
- Call Activities
- Account Details
- Customer Details
- Collateral
- Home / Vehicle
- Seller
- Transaction History
- Due Date History**
- Repayment Schedule
- Repayment Schedule
- Repayment Schedu...
- Work Orders

Account Due Date History

Due Date	Due Amount	Last Payment Date	Payment Amount	Balance Amount	Days Past Due	Payment Received
2021-03-11	4,330.68		0.00	4,330.68	-2	N
2021-02-11	3,424.12		0.00	3,424.12	26	N
2021-01-11	3,424.12		0.00	3,424.12	57	N
2020-12-11	3,424.12		0.00	3,424.12	88	N
2020-11-11	3,424.12		0.00	3,424.12	118	N

Page 1 of 3 (1 - 5 of 12 items)

In **Due Date History** section, view the following:

In this field:	View this:
Due Date	The due date.
Due Amount	The due amount.
Last Payment Date	The last payment date.
Payment Amount	The payment amount.
Balance Amount	The balance amount.
Days Past Due	The days past due.
Payment Received	If 'Y', indicates the payment was received. Else indicated as 'N'.

4.10.2 Repayment Schedule

The Repayment Schedule section contains information about schedule of repayment.

Account(s): 20200300021261: SNOW JON

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Days
UK01	UK-001	UNDEFINED	20200300021261	UNDEFINED	N	TELCO LOAN	MONTHLY	VEHICLE LOAN OR LEASE	332

Page 1 of 1 (1 of 1 items) < 1 >

- Summary
- Customer Service
- Call Activities
- Account Details
- Customer Details
- Collateral
- Home / Vehicle
- Seller
- Transaction History
- Due Date History
- Repayment Schedule
- Repayment Schedu...
- Work Orders

Repayment Schedule

Sequence	Date	# of Payments	Payment Amount	Generated
1	04/11/2020	12	3,424.12	Y

Page 1 of 1 (1 of 1 items) < 1 >

In the Repayment Schedule section, view the following information:

In this field:	View this:
Sequence	The payment sequence number.
Date	The repayment date.
# of Payments	The number of payments.
Payment Amount	The payment amount.
Generated	If selected, indicates that the repayment schedule has been generated.

4.10.2.1 Repayment Schedule Details

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

ORACLE

Customer Service

ABSHEKAR
SUPERUSER

Account(s): 20210100010190: NAVEEN AMZ LOANS

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Date
AUS01	AUS1	UNDEFINED	20210100010190	UNDEFINED	N	NAVEEN LOAN	MONTHLY	VEHICLE LOAN OR LEASE	88

Page 1 of 1 (1 of 1 items)

Summary

Customer Service

Account Details

Customer Details

Collateral

Transaction History

Due Date History

Repayment Schedule

Repayment Schedule

Work Orders

Repayment Schedule Details

Date	Payment Amount	Principal Amount	Interest	Balance Principal
2021-02-01	2,140.08	2,036.12	103.96	22,963.88
2021-03-01	2,140.08	2,044.59	95.49	20,919.29
2021-04-01	1,500.00	1,413.01	86.99	19,506.28
2021-05-01	1,500.00	1,418.89	81.11	18,087.39
2021-06-01	1,500.00	1,424.79	75.21	16,662.60

Page 1 of 3 (1 - 5 of 12 items)

In the Repayment Schedule Details section, view the following information:

Repayment Schedule Details section	
Date	The repayment date.
Payment Amount	The payment amount.
Principal Amount	The amount paid to principal.
Interest	The amount paid to interest.
Balance Principal	The balance of the principal.

4.10.3 Work Orders

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.

Account(s): 2020102100002: NAPHADE 3 PAVAN

Filters: ☒ Current ☐ Show All ☐ Group Follow-up ☐ Associated Accounts

Company	Branch	Sub Unit	Account#	Master Account#	Master Account	Product	Billing Cycle	Purpose	Date
SA03	SA01	UNDEFINED	2020102100002	2020102100002	Y	LINE-OTHER-PAVAN	MONTHLY	HOME EQUITY LOAN	426

Page 1 of 1 (1 of 1 items)

Vendor Work Order

Work Order Type	Work Order #	Case #	Channel	Reason	Date	Estimated	Vendor	Status
BANKRUPTCY	WO:0001002	UNDEFINED	INTERNAL		2021-04-21	0.00	V00001	OPEN

Page 1 of 1 (1 of 1 items)

A brief description of the fields is given below:

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.

In the Vendor Work Order view the following information:

Field:	Do this:
Work Order Type	Select the work order type from the drop-down list.
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)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RELEASED or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Date	Displays the date when work order was created.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
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.
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)'.