

**Product Catalogue – Collections Module**  
**Oracle FLEXCUBE Universal Banking**

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**FINANCIAL SERVICES**

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## Product Catalogue – Collections Module

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# 1 Product Catalogue – Collections Module (CN)

This chapter describes the product of Collections Module in the following section:

- [Product Code CNP1 – Collection Product](#)

## 1.1 Product Code CNP1 – Collection Product

### 1.1.1 Introduction

This Product can be used for creating collection contracts on both online and batch (CNDBATCH). During batch process, the defaulted contracts (schedules with overdue) of CL, CI, LE, and MO modules are picked and creates a collection contract in collection module with the product(s) linked in collection product screen. Manual collection agent assignment, manual queue assignment and auto closure of collection contract on payment of defaulted contracts are supported in the collection product.

### 1.1.2 Business Scenario

- Collection contracts are created for defaulted CL, CI, LE and MO contracts.
- Automatic assigning of contracts to different queues based on:
  - Amount due and schedule overdue or either of one
  - Credit Scoring
  - No of cheque bounces and PDC outstanding
  - Automatic queue assignment based on Rules & SDEs like:
    - ASSET\_TOTAL\_OVD
    - ASSET\_SCH\_OVD
    - NO\_CHEQUE\_BOUNCES
    - PDC\_OUTSTANDING
    - CREDIT\_SCORING
- Automatic assigning queues to agent group or to an agent to process the collection of the defaulted assets.
- Interacting with the customer and collecting dues from the customer.
- Closure of collection contract.

### 1.1.3 Synopsis

- This product can be used for creation of collection contracts on both online and during batch process (CNDBATCH).
- Auto assigning to queues and agents.
- Auto closure of collection contracts on payments of defaulted contracts.

### 1.1.4 Detailed Coverage

#### 1.1.4.1 Preferences

- Allow Manual collection Agent Assignment
  - Yes
- Allow Manual Queue assignment
  - Yes
- Auto Closure of collection contract
  - Yes
- Wait for child collection to close
  - No
- Mapping of asset products with collection product
  - Mapping products from the modules CL, CI, LE, and MO to create collection contracts for the defaulted contracts.

#### 1.1.4.2 Charges

- Charges can be levied for the Breaking Promise to Pay Policy and event BFEE is maintained for the same.
- A charge class is maintained for the collection module and same is defaulted in charges tab of Product maintenance.

### 1.1.5 Events Covered

Event Code	Nomenclature
CQAS	Collection Queue Assignment
CASG	Collection Agent Assignment
CNIB	Interaction Booking
CNAP	Interaction Approval
CNRJ	Interaction Rejection
CNEX	Interaction Execution
CNMS	Interaction Reminder Message
BFEE	Broken promise Penalty Charge
RFEE	Reversal of Broken Promise Fee
CAMD	Collection amendment
CIAM	Collection Interaction amendment
CLOS	Collection Closure
CLST	Collection Status change

## 1.1.6 Advices/Statements Supported

Collection reminder Message - COLL\_REMINDER.

## 1.1.7 Reports

- Collection Interaction Details
- Activity Report
- Delinquency Analysis by overdue days
- Account level activity Report
- Delinquency and Activity by each Collection Agent
- Cash Receipts by Collector, Daily and Month to Date
- Customer Aging Report by Collector (Agent)
- Contacts Results and tickles by Collector (Agent) Summary
- Contacts Results and tickles by Collector (Agent) Detailed Report
- Fee Liquidated to Collection Agent

## 1.1.8 Maintenances in Intermediaries Module

- Collection Queue Maintenance – To which collection contracts are getting assigned.
- Collection Agent Maintenance – To whom the collection contracts are assigned.
- Action Codes – Actions taken by collection agent for collecting the dues from customer.
- Results Codes Maintenance – Result of Action taken by collection agent for collecting the dues.
- Action-Result-Next Action Mapping – Next Action to be taken based on the result of action by collection agent.
- Agent Groups – Mapping of Queues and Agents based on the percentage of allocation.
- Collection States Maintenance – State of collection contract.
- Collection State Mapping – New state of collection contract based on the result of an interaction between agent and customer.
- Queue Derivation rules – Rules according to which collection contracts should get assigned to collection queues.

- Delinquency Reasons – Reason for delinquency in CL, CI, LE, and MO modules.
- Promise to Pay Policy – Policy for restriction of minimum and maximum collection of outstanding amount and collection days.