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# 1. Navigation

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

The document is organized into below topics:

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

### Note

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

## 1.1 <u>Audience</u>

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

## 1.2 Conventions Used

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

## 1.3 Logging In

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

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

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

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

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

## 1.4 <u>Template and Navigation</u>

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



- Home screen
- Screens

### 1.4.1 <u>Home Screen</u>

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

The Home screen consists of the following components:

- Header
- Left Pane
- Right Pane/Work Area

**ORACLE** Financial Services Lending and Leasing

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

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DashBoard	About ×
Ducificand Ducificand Liters inductivity System Hentor Produce Analysis Process Files	Order Francel Services Londrog and Learns (1-3.10.0         Add Ords (1-3.1.3.1.0) 39337         Copyright O 1990.2017, Oxcits and othe shiftees. All rights reserved.         Oxake modules are are registered backensks of Discose fragments and Discose and approximation of the software are registered backensks and the software are registered backensks of Discose and an approximation of Discose and Java are registered backensks of Discose and approximation of Discose and Java are registered backensks of Discose approximation of Discose and approximation of Discose and Discose and approximation of Discose approximation Discose approximation Discose approximation of Discose approxima
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> Servicing > Collections	its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.
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Tools	

#### Header

In the Header, system displays the following:



🛔 Welcome, VAVAIDYA 👻 🛐 Sion Qut [QA]

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



- Change Password – Click to change the current password.

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

User Info – Click to view the current user info.

ser Info					
Organization	DMC			USER TIME ZONE	•
Division	US01		Level		
First Name	VARSHA		User Time Zone		
Last Name	VAIDYA			US/CENTRAL (CENTRAL STANDARD	1
Responsibility	SUPERUSER		Branch Time Zone	(IME)	
GL Post Date	02/10/2016		and the second sec	ASIA/CALCUTTA (INDIA STANDARI	1
Last Login Date	02/10/2016 03	:21:07 AM		TIME)	2
Session Language	DEFAULT	Y	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🕺	<u>Close</u>	
					_

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

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

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

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

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



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

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

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Databas	o Con	or Log	iloc					
			Freeze	Detach	لي Wrap	🚱 📑 List Files 🛛 🔂 Dowr	nload File	
File Nam	ne					File Type	File Size File Time	
JSVPRC	_EN_000	_01_DB120	_2084400			lob	5706 02/18/2016 06:14:11 /	- 14
ALERT						lob	395 02/22/2016 03:59:16 /	41
CSVPRC	_EN_10	0_01_DB12	_3794335			lob	6390 02/22/2016 04:53:00 A	AP.
CSVPRC	_EN_10	0_01_DB12	_3854338			lob	116750 02/22/2016 05:36:42	40
JSVPRC	_EN_000	_01_DB120	_2094362			lob	5706 02/18/2016 10:57:09 A	+ N
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View ▼ F Text 02/18 02/18 02/18 02/18 02/18 02/18 02/18 02/18 02/18 02/18	Format 8/2016 8/2016 8/2016 8/2016 8/2016 8/2016 8/2016	5 17:44: 5 17:44: 5 17:44: 5 17:44: 5 17:44: 5 17:44: 5 17:44: 5 17:44:	11: 45: 11: cmn 11: cmn 11: cmn 11: cmn 11: cmn 11: cmn	FLL:1v_use syp_c1_000 syp_c1_000 syp_c1_000 syp_c1_000 syp_c1_000 syp_c1_000	BI::Y 01.get_s 01.get_s 01.get_s 01.get_s 01.get_s 001.get_s	<pre>@ Beginning @ End # of Lin ypp_parameter_value va yp_parameter_value va ypp_parameter_value va ypp_parameter_value pa ypp_parameter_value pa</pre>	<pre>lue: weblogic lue: http://ofss2221142.in.oracle.com: lue: http://ofss2221142.in.oracle.com! lue: /scratch/work_area/DEV/QA143REL/r</pre>	-

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

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

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

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

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

Refer accessibility document for further details.

 NextGenUI - This is Next Generation User Interface option which 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 system and both intended to coexist in the system till further updates.

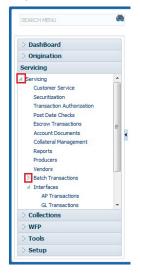
This option is enabled only if the corresponding system parameter is enabled in the base system as configured by your system administrator. For more information, refer to 'Appendix - Oracle JET Interface' section in Servicing guide.

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



### Left Window

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



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

#### Menu Search in Left Window

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

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

	Access x		
olication Retrieval(Origination) olication Documents(Origination) xet Types(Setup Products)	Deta Screen Reports Correspondence Transaction Access Grid	4	🖌 Add 🖉 Edit 📄 Wew 🛛 🖋 Ayr
ount Documents(Servicing)	View 🔻 Format 🔻 📑 Freeze 🚮 Detach 📣 Wrap 🙌		
cess(Setup User)	Organization Division	Company	Branch Allowed
Transactions(Servicing Interfaces)	DMC US01	ALL	ALL Y
plication Entry(Origination)	DMC NL02	ALL	ALL Y
dit Tables(Setup System)	DMC SA03	ALL	ALL Y
vances(Servicing Batch Transactions)	DMC JP04	ALL	ALL Y
Origination			
Servicing			
Servicing Collections			
Origination Servicing Collections WFP Tools			

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



### **Right Window**

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

DashBoard	Sales L	ead ×														*
rigination	Lead B	Entry Follow-U	p Maintenance													
Creignation Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors	View Let Let Let Let Let Let Let Let Let	licant Inform v - Format - ad # 00003002 00003002 00003002 00002004 00002004 00004004 00005002	Lead Dt 12/15/2015 12/17/2015 12/17/2015 12/12/2015 12/12/2015 12/12/2015 12/19/2015 12/19/2015 12/23/2015	Detach Company NL02 US01 US01 US01 US01 US01 US01 US01	dull Wrap Branch NLHQ USHQ USHQ USHQ USHQ USHQ USHQ	RC TE BO PH BO NI	OND IANINDRA DREN ITIN IDRES	Last Name BLACK TEST LAST NAME JAMES CHODA ROBERT JOSHI HARTINEZ SAM	Birth Dt 12/08/1987 01/01/1990 01/01/1997 10/10/1982 12/01/1970 07/25/1988 08/06/1989 11/11/1991	Channel CONSULTATION ESTATE AGENT WEB CONSULTATION WEB CONSULTATION CONSULTATION OTHERS	Source Web ENTRY FAX IN WEB ENTRY WEB ENTRY WEB ENTRY WEB ENTRY WEB ENTRY	Type HONE RELATIVE HONE HONE HONE HONE HONE	Country URITED S UNITED S UNITED S UNITED S UNITED S UNITED S	TATES STATES STATES STATES STATES STATES	dit ¥iew Address # 813 W 1000 09090 ADD1 LEAD ENTRY 123	Audit City JUNC BOTH JUNC COAM LOIZA PONC
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	Tel	lecom Inforn iew • Format • Telecom Type	nation		çil wrap	<b>दि</b> ष्ठे							<mark>-∯-</mark> <u>A</u> dd		Phone Current	🖋 Aydıt
iervicing Jollections YFP	Tel	lecom Inforn iew • Format • Telecom Type	nation		qil Wrap	নগ্র							<mark>-∯-</mark> <u>A</u> dd		Phone Current	🖌 Aydit

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

DashBoard	K Transaction Authorization X     Post Date Checks X     Escrow Transactions X     Account Documents X     Collateral Management X     Reports X     Producers X     Advances X     Payments X     Fees X     AP Transactions X     GL Transactions X     Collateral Management X     Reports X     Producers X     Advances X     Payments X     Fees X     AP Transactions X     GL Transactions X     Collateral Management X     Reports X     Producers X     Advances X     Payments X     Fees X     AP Transactions X     GL     Collateral Management X     Reports X     Producers X     Advances X     Payments X     Fees X     AP     Transactions X     Collateral Management X     Reports X     Producers X     Advances X     Payments X     Fees X     Payments X     Fees X     AP     Transactions X     Collateral Management X     Reports X     Producers X     Advances X     Payments X     Fees X     Payments X     Payments X     Payments X     Fees X     Payments X     Payment
Origination	Authorization History Review Requests (Pending: 0)
rvicing	
Servicing	Transactions
Customer Service Securitization Transaction Authorization	View 🕶 Format 🗝 📅 Detach 🐢 Oreckar 💮 Maker 💿 Baker 🖉 Baker 🖉 Baker 🖉 Baker Baker 🖉 Baker 💿 Baker 💿 Baker 💿 Baker Bak
Transaction Authorization Post Date Checks	Account # Txn Dt Transaction Status Maker Initiated Dt Checker Authorized Dt Comments
Post Date Checks Escrow Transactions	20150200010030:KARTHIK RAGHAVEN. 02/10/2016 ACCOUNT CLOSE ERROR VIBHATIA 02/10/2016 UNDEFINED
	2012/00001058/IRR/OWN FAUL, 7AULA 02/09/2016 CHARGED OFF ERROR VERVUTHJ 02/09/2016 UNCDETINED 20150/0001400/IRROD SUHAN 02/09/2016 CHARGED OFF ERROR VERVUTHJ 02/09/2016 UNCDETINED
Account Documents	20160100010006500 SONAN 02/03/2016 CHARGED OFF ERION VEROTING 02/03/2016 ORDEFINED
Reports	Parameters
Producers	View - Format - 📰 🔲 Preeze 📷 Detach 🧔 Wrap
Collateral Management Reports	Parameter Value Required Parameter
Batch Transactions Advances	TX4 DATE 02/09/2016 Y
Fees Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Transaction Processing Details     Wrev Format IDE Treese Details all Wrap     Pound     Po
Collections WFP Tools	

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

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

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

However, this option is restricted only to the following screens in Servicing Module Master Tab. In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by



clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.

CH MENU	Customer Service 🗙	Customer Service	X Customer Service	× Customer Service	× Custome	r Serv	rice ×						(	
)	Search Custom	er Service: 201607	00010076 Review	Request (Pending: 0)	Queue Assignm	ent								
ashBoard rigination	Account(s): 2	201607000100	76: MILLEN JOH	IN								🔄 Yjew 🖌 🎸	Audit	
icing	View - Format	- 🕞 🗊 Free	ze 🚮 Detach	🖓 Wrap 🚯	Curre O	nt 🔿 S	how All 🔘 Group Follow	/-up						
	Company	Branch	Sub Unit	Account #	Product			Days Past Due O			Pay Off Am		nt Due St	
Customer Service	NL02	NLHQ	UNDEFINED	20160700010076		LE (FR)	N.	-23 E	UR		50,089.31	L	0.00 A	
Securitization	•				111					-			,	
Transaction Authorization														
Post Date Checks	< Summary	Customer Service	Account Details Cu	stomer Details Trans	action History	Pmt Mo	odes Bankruptcy F	Repo/Foreclosure	Deficiency	Collateral	Bureau Cr	oss/Up Sell Activ	• > -	
Escrow Transactions														
Account Documents	Alerts						Conditions							
ollateral Management														
eports	Alerts													
roducers	Alert						Condition			Start Dt		wup Dt		
lendors			) MARKED AS DECEAS	ED, UPDATED PERMISSI	ON TO CALL FLA	3	AVAILABLE FOR RE	POSESSION		08/09/2016		0/2016	*	
latch Transactions	AS 'N' FOR	ALL CONTACTS				-11	DEFICIENCY			08/09/2016		0/2016		
Advances							LIEN PERFECTED			08/09/2016	08/3	0/2016	*	
Payments														
Fees						- 1							_	
nterfaces	Account	Details					A Other Informatio	on						
AP Transactions		become												
GL Transactions	Dues						Collateral Inform	nation						
Conversion Accounts							Description	Identi	fication #	Year	Asset Class	Asset Type		
	0.00	0.00	0.00	0.00	0.00		0 TOYOTA CAMRY			0	USED	VEHICLE		
	4				F.		4	1	11			,	8	
	Del	q Due 0.00		89.31 Amt Paid Exo	ess 0.00		Customer Infor	mation						
llections	L	Due 0.00	Future Payoff 50,1				Customer Infor	nauon						
P	NS	F Due 20.00	Future Payoff 08/1				Customer # Name		Relation		SSN	Nationa	C.	
	Othe	r Due 0.00	Date	Paid Te			000000 JOHN M	ILLEN	PRIMAR	Y	xx-xxx-3456	- 45-67	8	
ols	Tota	Due 20.00	Future Pmt Dt 08/28	B/2016 Remaining Te	erm 6		1	III.	. Jui but			15 01	-	

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

#### Collection:

- Collection
- Bankruptcy
- Repossession
- Deficiency

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

### **Right Splitter/Action Window**

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click 4 and 5 to toggle the view of Right Splitter/Action Window.



### **Origination Screens**

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

DashBoard	0	rigination ×									l.
rigination		Search/Task Funding	: 000000378	Review Requests (Pr	ending: 0)						*
Origination Sales Lead Simple Application Entry Application Entry		Application: 000 View - Format -				de OK 🖌 Warning OK	•		View	<b>√</b> A <u>u</u> dit	App #
Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Identification
Application Retrieval		01/01/2012	0000000378	UNDEFINED	APPROVED - FUNDED	FUNDED	GA-00004 : ADVANCE LEA		N		⊿ Summary
Scenario Anslytis Application Documents Image Maintenance Reports Producers Vendors	1	Summary Applica > Applicant > Ratios	nt Request De	cision Contract	Collateral Comments T	fracking Document 1	Venfication Correspondence	e Tools			Requested         Approved           Advance         15,000.00         15,000.00           Rate         8,3900         4,9900           Term         36         36           Grade         DGRADE         Score         0           LTV1         150.00         11V2         150.00           State 277.54         Stated After DTS8.92         5000           State 277.54         Stated After DTS8.92         5000           Asset Dez:         2012 CHEVROLET MONTE CARL         State STR.54         State After DTS8.92
		Bureau									2DR Queue FUNDED APPLICATIONS QUEUE
		<ul> <li>&gt; Checklist</li> <li>✓ Collateral</li> <li>Collateral</li> </ul>									
iervicing		> Checklist	Sut	р Туре R	Primary Year Y 2012	Make CHEVROLET	Model	Milesge New 0 N	Wholesale Value		Queue FUNDED APPLICATIONS QUEUE
servicing		Collateral Collateral Asset Type					Model MONTE CARLO		Wholesale Value 10,000.00		Queue FURED APPLICATIONS QUEUE Change Status Status APPROVED - FUNDED Change Status Add Comment
		Collateral Collateral Asset Type									Quere PURCED APPLICATIONS QUEUE Change Status Status APPROVED - FUIDED Change Status Add Comment Alat

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

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

### Servicing and Collection Screens

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

mer Service ×																
Customer	Service: 201701000	10097 Review	Request (Pending: 0)	Queue Assignment												
													d Quick S			
ount(s): 20	170100010097:											📃 Yew 🖌	Aucht	Acc #		
w + Format +	Freeze	Detach .	y Wrap 🚱	A @ Current (	Show All () Group Follow-up								Cust	omer Id		
ompany	Branch	Sub Unit	Account #	Product	Days Past Due	urrency	Pay Off Amt	Amount Due St			Oldest Due I	Dt DLQ Reason		SSN		
501	USHQ	UNDEFINED	2017010001009	7 LOAN VEHICLE (	FR) 207	ISD	15,381.55	2,900.21	CTIVE DELQ:REPO		02/30/2017	1ST PAYMENT	DEL Identific	ation #		
															Submit	Ø Clear
nmary Collec	tions Oustomer Serv	ice Account Det	als Oustomer Deta	is Customer Prefer	moes Transaction History Pmt Modes	Bankruptcy Rep	po/Foredosure Deficien	cy Collateral Bu	reau Timeline Cros	s/Up Sell Activities	External Interfaces		-			
													Queue/O	ndition		
4 Alerts						A Conditio	ns							ato Run 🛅		
lerts						Condition									Next Account	
Alert						Account C					Condition Start Dt	Followup Dt				
o data to display						REPOSSES					08/22/2017	08/22/2017			Elitered Account	
						DELINQUE					02/28/2017	08/18/2017	Add Co	mment		
														Nert III		
													E	ype REGULA	R 🔳	
													* Sub 1	ND*		
Account De	tails					🔟 Other In	formation						Com			
lues							Information									
09/10/2017 490.03	08/10/2017 450.03	07/10/2017 450.03	06/10/2017 490.03	05/10/2017		Primary	Description 2005 CHEVROLET MC		Identification # 284GP45G D/R.3782	Year Asset	Class Asset Type VEHICLE	Sub Type CAR				
430.03	450.03	430.03	450.05	1,000.12			2006 CHEINOLEI INC	UNIECANDO 20K	2040-4931043762	52 2006 HEW	VEHICLE	CAR				
	Delg Due 2,900.21		Todays Payoff	15,381.55	Amit Paid Excess 0.00										_	4
	LC Due 157.50		Future Payoff		Memo Excess Amount 0.00		Information								Post Comment	🕜 Cles
	NSF Due 0.00		Future Payoff Date		Paid Term 0	Customer	Name	Relation	SSN	National ID	Birth Dt	Gender	Add Ca	I Activity		
	Other Due 0.00 Total Due 3.057.71		Future Pmt Dt		Remaining Term 36		MACHAN ORACLE	PRIMARY	xx-xxx-3123	0	03/25/1985	UNDEFINED		Action		-
			Oldest Due Dt	02/10/2017	Days to Time Bar 36150	٠						P.		Result	5	
	Information 60 90													Contact		
Late 30	60 90 1 1		150 180	Category Days 180 207			Email EDW.SIRSI@GM anguage ENGLISH	AAL.COM	Disability Y Skip N		Privacy Opt Out Y Ictive Military Duty N			Reason		
				200 207			al Status UNDEFINED	Step Cor	respondence N		Time Zone					1
Broken Promise		Kept Promises 0		NSP(Life) 0	Collector DEMOCOLL									mise Dt	13	
(Life Broken Promise		(Life) Kept Promises 0		NSF(fear) 0			nformation							ise Ant		
Crea		(Year)				Address 1								ondition		
						Type	Current Permission to Call	Mailing Address		Phone				Appn'nt 🛄		
ctivities						HOME	Y Y	Y 745 newyor	k MA-34038	(972)-866-33	78		* Pole	mup Dt	5	
	Active Dt 08/18/20		X-Ref	213	Charge Off Dt									ne Zone	2	•
Las	Drw Day 10	L/	Paid Off Dt		Miltary Duty N	Employme	ent Information							olowup		
													0	orment		
														11	Post Call Activity	4



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

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

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

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

### 1.4.1.1 <u>Time Zone Preference</u>

er Info					
Organization Division			Time Zone Level	USER TIME ZONE	۲
First Name	VARSHA		User Time Zone	UNDEFINED	
Last Name Responsibility	SUPERUSER		Company Branch Time Zone	US/CENTRAL (CENTRAL STANDARD TIME)	
GL Post Date Last Login Date	02/10/2016 02/10/2016 03	:21:07 AM		ASIA/CALCUTTA (INDIA STANDARD TIME)	
Session Language	DEFAULT	Ŧ	Skin Family	Skyros (Default)	
Debug Enabled Ind			Submit 🖇	<u>Close</u>	

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

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

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

### Application Server Time Zone (Server Time Zone)

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



### **Company Branch Time Zone (Organization - Division Time Zone)**

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

To modify the Company Branch Time Zone:

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

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

### **User Time Zone**

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

To modify the User Time Zone:

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

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

### 1.4.2 Screens

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

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

count(s): 201	20200010	231: YUTAKA OZAK	A / AKANE												<u>⊻</u> ie	w 🖋 A
ew 🔻 Format 👻	🛱 🔲 Fr				nt 🔘 Sł	iow All 🔘 Grou										
Company	Branch	Sub Unit	Account #	Product			Days Past Du			Pay Off		Amount Due				lest Due Dt
US01	USR1	UNDEFINED	20120200010	231 LEASE VEHIC	LE			0 USD			0.00	0.00	ACTIVE		02	(10/2015
	1.0									1						
nmary Custome	r Service	Account Details Customer	Details Tran	saction History Pr	t Modes	Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau	Cross/Up Se	Il Activities				
all Activities	laintenance	Comments Promises C	hecklists Tra	cking Attributes R	eference	Correspond	dence Letters I	ocument Trac	king							
0-11 4-11-11-1												i	-R	🖉 Edit	<u>V</u> iew	A
Call Activities													📌 Add	Edit	<u></u> ⊻iew	🖋 Audit
View - Format	• 🗣 1	Freeze 🚮 Detach	↓ Wrap	62												
Action	Result	Contact	Reason	Ca	ncel Pr	omise Dt	Promise Amt	Condition		Appoint	Followup Dt		Time Zone	Ad	Followup Dt	C
AT	PH	ANSWERING MACHINE		N	1	2/30/2015	1,000.00	NONE		N	12/30/2015			12/	29/2015 12:	30:00 PM
AT	PH	ANSWERING MACHINE		N	1	2/30/2015	1,000.00	NONE		N	12/30/2015			12/	29/2015 12:	30:00 PM

You can click <u>w</u> to view the hidden tabs, if any.



# 1.5 <u>Common Operations</u>

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

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

### 1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit

-			
dd d	/ Edit	View	✓ A <u>u</u> dit

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

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

The table below gives a snapshot of them:



### 1.5.2 Basic Actions

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

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

Save and Add Save and Stay Save and Return

The table below gives a snapshot of them:

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

The Payment maintenance screens consist of the following actions.

Post and Stay Post and Return 🖉 Return

The table below gives a snapshot of them:

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

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

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



Basic Actions	Description
M	Click to navigate the last record.

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

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

### 1.5.3 <u>Personalization Options</u>

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

View 👻 Format 👻		Freeze	🚮 Detach	🚽 Wrap	60
-----------------	--	--------	----------	--------	----

The table below gives a snapshot of them:

Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization:
	Customize columns you wish to view     Sort the order of displayed data     Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'.
	Freeze <ul> <li>Product</li> <li>Description</li> <li>Sort</li> <li>Sort</li> <li>Start Dt</li> <li>End Dt</li> <li>Direct</li> <li>Collateral Type</li> <li>Collateral Sub Type</li> <li>Credit Bureau Portfolio Type</li> <li>Credit Bureau Account Type</li> <li>Manage Columns</li> </ul>



Options	Description
Format	Click to resize columns or wrap a data in the table cells.          Format       Resize Columns         Select the column you need to resize and select Resize Columns option from the Format drop-down list.         Resize Column Select Resize Columns         Option from the Format drop-down list.         Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.
Freeze	Select the column at which you need to freeze the table and click <b>Freeze</b> . Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.
Wrap	Select the column in which the data needs to be wrapped and click Wrap.
612	Click to refresh the data in the table.
View Last	For usability and performance, some of the data intensive screens have 'View Last' option to sort the volume of data being displayed on screen based on elapsed days. View Last © 1 Day © 1 Week © 1 Month © By Date Start Dt 07/01/2017 to End Dt 09/20/2017 to the You can select the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.

### Print option in Customer Service screen

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



### Detach

DashBoard	Customer Service ×				3
> Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)				
Servicing					
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE				📃 View 🛛 🖋 Audit
Customer Service	View 🕶 Format 🕶 📑 Freeze 🚰 Detach 🖉 Wrap 🙀 📇 🖲 Current 🔘 Show All 🔘 Grou	p Follow-up			
Securitization	Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
Transaction Authorization	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD	0.00	0.00 ACTIVE	02/10/2015
Post Date Checks					
Escrow Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy	Repo/Foreclosure Deficiency Collater	al Bureau Cross/Up	Sell Activities	
Account Documents					
Collateral Management	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspon	dence Letters Document Tracking			
Reports Producers					
Vendors	Transaction Batch Information			🕂 🛖 Add 🥖 Edit	🔄 View 🖌 🖌 Audit
Batch Transactions	View + Format + 🛃 🔲 Freeze 🚮 Dgtach 📣 Wrap 🚷 🛞 Post 🔙 Vgid				
Advances	Date Monetacy Transaction			Status	Batch
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			POSTED	Dattn
Fees	TERMINATE			ERROR	N
∡ Interfaces	01/06/2016 Y TERMINATE			VOID	N
AP Transaction	01/06/2016 Y EXTENSION			VOID	11
letached Table					
	eze 🛃 Detach 🛛 🖓 Wrap 🛛 🔞 🔅 Post 🔜 Vgid				
Date Monetary	Transaction			Status	Batch
02/10/2016 N 01/07/2016 Y	ADD CUSTOMER ADDRESS PHONE			POSTED	N N
01/07/2016 Y 01/06/2016 Y	TERMINATE			VOID	N
01/05/2016 Y	EXTENSION			VOID	N
01/06/2016 Y 12/24/2015 Y	EXTENSION PAYOFF QUOTE LEASE			VOID POSTED	
	View 🕶 Format 💌 📑 Freeze 🚮 Detach 📣 Wrap 🍓				
Collections	Transaction Processing Details				
WEP	***** Direct Record Update. Transaction Posting Successful *****				
> Tools					

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

#### **Drop-down List**

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

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

DashBoard	Customer Service	<				
Origination	Search Custome	Service: 201512000	0012 Review Request (Pending: 0)			
ervicina						
Servicing	Account(s): 2	0151200010012:	MADHU BOBBURI			View 🖌 Audit
Customer Service	View - Format			ow All 🔘 Group Follow-up		
Securitization	Company	Branch	Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
Transaction Authorization	US01	USHQ	20151200010012 LOAN VEHICLE (FR)	21 USD		10:NON PERFO 01/01/2016
Post Date Checks	100.00					
Escrow Transactions	Summary Cust	mer Service Accourt	t Details Customer Details Transaction History Pmt Nodes	Bankruntov Deno/Forerlas		
Account Documents	cure cure	Account of the second	Cocons Constitution Instantion Internation	Search: Transaction	×	
Collateral Management	Call Activities	Maintenance Com	nents Promises Checklists Tracking Attributes Reference	s Correspondence Letters Search	Advanced	
Reports						
Producers Vendors	Trancactio	n Batch Informati	0.0	Matin @ All O Any	Add	Edit 📃 View 🔗 Audit
Vendors Batch Transactions				nn Code	- 400 V	East Alew Allast
Advances	View - For		zze 🛃 Detach 🕼 Wrap 🙀 🛞 Bost 🚂 V	old Description		
Payments	Date	Monetary	Transaction	ACCOUNT CL	Search: Transaction	
Fees	02/10/201		ACCOUNT SUB UNIT TRANSFER	ACCOUNTING	Search: Transaction	
Interfaces	01/22/201		ACH MAINTENANCE	ADJUSTMENT Description	Search	
AP Transactions	01/07/201		ACH ONE TIME PHONE PAY	ADJUSTMENT No rows to display.	Match  All  Any	
GL Transactions	12/15/201		ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD	ADJUSTMENT		
CASA Reconciliation				ADJUSTMEN	Txn Code Starts with	-
Conversion Accounts	Transactio	n Batch Informati	on	ADJUSTNENT TO ADVANCE / PRINCIPAL - SUB	TRACT Description Starts with Ends with	~~
	Transactio	in butter information		ADJUSTMENT TO BANKRUPTCY EXPENSES - AD		Reset Add Fields +
				ADJUSTNENT TO BANKRUPTCY EXPENSES - SU	Does not equal	Reset Add Fields +
				Search	Description Less than No rows to dis Less than or equal to	
			Date 02/10/2016	* Transaction	No rows to dis Greater than	
		* Mone	tary 🕑	Batch 🗸 🔽	Greater than or equa	l to OK
				Detti	Between	
	Parameter	s				
lections	View - For	mat 🕶 🔯 🗍 Fre	eze 🗃 Detach 🚽 Wrap			
	Parameter				Value	Required
FP	No data to disp	lay.				
ools						
etup						

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

Buttons/Menu	Do this
Basic	Click 'Basic' for normal search.



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

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

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

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

### Comments

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

### 1.5.4 De-supported Special characters

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

### <>{}|\^[]`

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

### 1.5.5 Skip Zip Code Validation

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

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



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

Lookup Type			🕂 Add 🥖 Edit 📃	View 🛛 🖋 Audit	
View 🔻 Format 👻 🔛 Fi	reeze 🚮 Detach 🛛 📣 Wrap 🚯				
COUNTRY%			Ves No		
Lookup Type	Description		System Defined Yes/No	Enabled	
COUNTRY_CD	COUNTRY CODE (SORT BASED ON CODE)	COUNTRY CODE (SORT BASED ON CODE)			
Lookup Code		(	🕂 Add 🥒 Edit	View 🖌 🖋 Audit	
	eeze 🚮 Detach 📣 Wrap 🚯		🕂 Add 🥒 Edit	View 🖌 🖋 Audit	
			🗣 Add 🖉 Edit 📄	View 🛛 ✔ Audit	
		96NO%		View 🖌 🖌 Audit	
View • Format • 🛃 🎹 Fi		96N0% Sort Sub Code	Ves No System Defined Yes/No	View 🖌 Audit Enabled	
View • Format • 🛃 🎹 Fi	eeze 🛃 Detach 📣 Wrap 🚯		Yes No System Defined		

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

Producer #	CO-00004		Address Line 1	2145 HWY 50 WE	ST		Max Float	00 000	
Old Producer #	CO-00004		Address Line 2		.01		Remaining Float		
Name	DALE SPRADLEY MITSUBISH	I	Country	UNITED KINGDO	M	T	* Enabled		
Company	ARG01	T	Zip	000000000				Subvention Particip	ation
Branch	AR01	¥			NDEFINED	UNDEFINED		- Ovencion Particip	acion
Start Dt	05/27/1994 🔯			Search			Deskisterek		
End Dt	12/31/4000					T	Participant	CTATEMENT	-
Contact	JACK			UNDEFINED			Collection Type		•
	NOT DEFINED		* Permission to Call				ollection Frequency		•
Grade			* Permission to			Re	fund Disbursement Method		Ŧ
	DEALER	•	Text	(710) 510 (710			Region	ALL	¥
	ACTIVE			(719)-543-6710			Territory	ALL	•
		-	Extn 1						
Sales Agent		•	* Permission to Call					License Details	
	DEMO UNDERWRITER	•	* Permission to					(	64
Funder		•	Text	_			Valid From	01/01/1800	100 100

#### Note

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

### 1.5.6 Export data to Excel

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



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

Summary Collection	S Custom	er Service	Account De	etails Custo	mer Details	Custom	er Preferences	Transaction H	istory Pmt M	odes B	ankruptcy	Repo/Foreclosure	Deficien
Call Activities Ma	intenance	Comments	Promises	Checklists	Tracking At	tributes	Field Investigati	on Referen	ces Correspo	ndence	Letters	Document Tracking	Scena >
Transaction Bate	ch Inform	ation					_		_	+	Add 🥖	Edit	🖋 Audit
View 🔻 Format 🕶		Freeze 🚮	Detach	🖉 Wrap	62	🔅 Pos	t 🙀 Void 🗍	Export to Exce	1				
Date	Monetary	Tr	ansaction								Status	Batch	
10/29/2020	Y	PA	ID OFF								POSTE	D N	
10/23/2020	N	AD	DD CUSTOMER	R ADDRESS P	HONE						POSTER	D N	
													Count: 2
Parameters													
View 🔻 Format 🕶		Freeze 🚮	Detach	🚽 Wrap	ලබ								
Parameter								Va	lue			Requir	ed
TXN DATE								02	/11/2020			Y	
WRITE OFF INDICA	TOR							YE	S			Y	

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

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

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

### 1.6 Keyboard Compatibility

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

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



### 1.6.1 Keyboard Compatibility

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

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

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

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

# 1.7 <u>Tool Tips</u>

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

# 1.8 Accessibility

### 1.8.1 <u>Understanding Accessibility</u>

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



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

### 1.8.2 Application Accessibility Preferences

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

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

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

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

### 1.8.3 Documentation Accessibility Preferences

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

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



# 2. Search Function

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

# 2.1 Search Criteria

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

DashBoard	Customer Service ×						
Origination	Search Customer Service Review Reguest (Pending: 0)						
rvicing							
ervicing Customer Service Securitization Transaction Authorization Post Date Checks	<ul> <li>Quick Search</li> <li>Search Criteria</li> </ul>				Search Options:	Account      Custo     Custo	
Escrow Transactions Account Documents	View 👻 Format 👻 🔝 Freeze 🔛 Detach 🛛 📣 Wrap	62					
Collateral Management	4			~			
Reports	Criteria		Comparison Operator		Value		
Producers	ACCOUNT #		LIKE	~			
Vendors Batch Transactions	ACCOUNT STATUS		LIKE	~		~	
Advances	PRODUCT		LIKE	~			
Payments	CUSTOMER SSN		EQUAL	~			
Fees	CUSTOMER LAST NAME		LIKE	~			
AP Transactions	CUSTOMER FIRST NAME		LIKE	~			
GL Transactions	CUSTOMER ID		EQUAL	~			
CASA Reconciliation	BUSINESS NAME		LIKE	~			
Conversion Accounts	VIN		LIKE	~			
	YEAR		EQUAL	~			
	MAKE		LIKE	~			
	MODEL		LIKE	~			
	ASSET TYPE		LIKE	~			
	PRODUCER #		LIKE	~			
	PRODUCER NAME		LIKE	~			
	ACCOUNT CONDITION		LIKE	~		~	
	QUEUE NAME (UNDEFINED FOR DEFAULT)		LIKE	~			
	QUEUE DESCRIPTION		LIKE				
	Search Results						pen Account
collections	View - Format - Preeze Detach - Wrap Company Branch Account # Date	Title	Product	Status	D	elinquency Amount E	Outstandi
VEP	No data to display.	THUC .		Status	d	amount L	Balance
	<						>

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



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

### Using Wildcard Characters

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



• _ (underline) represents any single character.

### Using Criteria Value

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

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- 12340980988234ABIL230498098

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

- 12345
- 1234A
- 12340

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

- 1234
- 0**1234**
- 098908LKJKLJLKJ000988071234

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

- A1234
- 1**1234**

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

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

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

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

### Using Search Criteria examples

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

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



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

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

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with applicant's first name starting with "JAN"

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

## 2.2 <u>Searching for an Application</u>

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

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

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

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

## 2.2.1 Search/Task tab

#### To view the Search/Task screen during Loan origination

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

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

2. Click the Search Criteria tab.

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



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

The Search Results/Task screen.

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

The system loads the application on the respective screen.

You are now ready to begin work on the application.

## 2.2.2 Quick Search section

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

#### To load an account using the Quick Search section:

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

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

#### Note

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

The system loads the selected application.

#### To load an account from a queue during application entry

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

### 2.2.2.1 Other Features on the Results screen

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

What is it?	What does it do?
View All	If you select <b>View All</b> check box, all applications in the system accessible with your user id appear in the Results screen under search section.



What is it?	What does it do?
Queue Name field	This display only field indicates the queue in which the selected appli- cation is currently in. (This in normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Applica- tion button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
New Applica- tion	Opens a screen where a user can create a new application by provid- ing required details.
Open Applica- tion	Displays the application details for the selected application.
Unlock Appli- cation	Unlocks the selected application locked by another user.

## 2.2.2.2 Copying an Application

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

#### To copy an application

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

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

System creates a new application with details of the copied application with status NEW - REVIEW REQUIRED. The new application can be accessed from the underwriting screen irrespective of whether it is copied in Underwriting/Funding screen. The system also notes that this is a copied application with a system generated comment.

## 2.2.2.3 Unlocking an Application

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

#### To unlock an application

1. Open **Applications Entry** screen and use **Quick Search** screen to locate the application you want to work with.



2. On Search **Results/Task** screen, select the application you want to load and click **Submit**.

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

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

### 2.2.2.4 View Application

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

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

# 2.3 Searching for an Account and Customer

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

#### To view the Search screen during Loan servicing

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

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

#### Note

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

3. Click the Search Criteria tab.

### Using the Search tab

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

The system loads account on Customer Service screen.



## 2.3.1 Quick Search section

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

## To load an account using the Quick Search section

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
- 2. If you want to perform **customer service** task on the application, click **Customer Service**.
- In the Quick Search section's Acc#/Customer #/Customer Id/SSN/National Id/ Identification # fields, specify the corresponding details in the respective fields and click Submit.
- 4. You can also search for accounts which are mapped to a particular Queue or Condition by selecting the same from 'Queue/ Condition' drop-down list and clicking 'Next Account' button. Clicking 'Filtered Account' opens the subsequent account fetched during a queue search and listed in Queue Assignment section.
- 5. When the request to access an application comes from an external system, user needs to check 'Auto Run' and click 'Next' button. System displays the customer service screen for the respective Account.

## To load an account from a queue

In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

## 2.3.2 Search Using Customer Details

There are different ways to search a customer account using the customer details.

### To search for and load the customer details with the Search screen

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

Select **Customer** as a search option.

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

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

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

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



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

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

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

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

## 2.3.3 Search Using Account Details

#### To search for and load an account using the Search screen

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

- 1. Select **Account** as a search option.
- 2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- 3. Click **Search**. The system locates and displays all the accounts that meet your search criteria on Results screen.

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

In this field:	View this:	
Company	The company of the account.	
Branch	The branch of the account	
Account #	The account number	
Date	The date the account was created.	
Title	The primary and other applicant(s) attached to the account.	
Product	The Loan product of the account.	
Status	The status of the account.	
Delinquency days	The number of days the account has been delinquent.	
Amount Due	The total amount due for the account.	



In this field:	View this:
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

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

The system loads the account under the Customer Service tab

You are now ready to begin work on the account.

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

## 2.3.4 Search Using Business Details

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

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

- 1. Select **Business** as the search option.
- 2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- 3. Click **Search**. The system locates and displays all the records that meet your search criteria on 'Search Results' section.

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

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

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

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



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

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

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



# 3. Dashboards

# 3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

## 3.2 Dashboards

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

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

#### **Navigating to Dashboards**

#### Click Dashboard > Dashboard > Dashboard.

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

#### Features

Following are the features of Dashboard:



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

## 3.3 <u>User Productivity</u>

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

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

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

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

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

### Navigating to User Productivity Screen

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

## 3.3.1 Viewing the Customer Service/Collection tasks

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

- Collector Activity
- Queues Status

### 3.3.1.1 Collector Activity

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

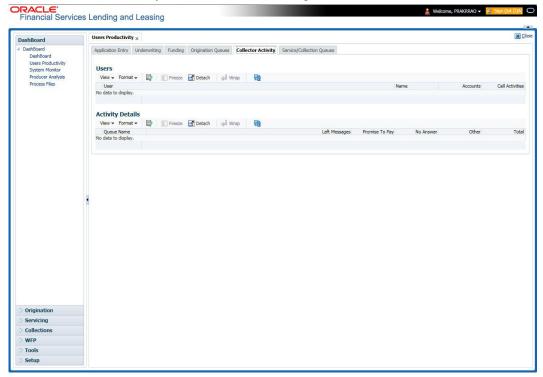
#### To use the Collector Activity

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



- Users
- Activity Details

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



A brief description of the fields is given below:

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

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

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



## 3.3.1.2 Service/Collection Queues

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

#### To use the Queues Status tab

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

ashBoard	Users Productivity ×	1									
DashBoard	Application Entry U	nderwriting F	unding	Origination Queues	Collector Activity	Service/Collection Queues					
DashBoard Users Productivity											
System Monitor Producer Analysis Process Files	Service/Collec										
	View - Format -	Branch	Freeze	🚰 Detach 🛛 🖓 W	rap 🚱	Ourse News		A	10.00.000	Deadlas	Teb
	Company No data to display.	branch				Queue Name		Accounts	Activities	Pending	Tot
	Activity Details	5									
	View - Format -		Freeze	🚮 Detach 🛛 🚽 W	rap 🚱						
	User	Name			Promise To Pa	No Answer	Other	Total			
	No data to display.										
	•										
	8										
origination	×										
	•										
ervicing											
ervicing Collections	•										
Drigination Servicing Collections WFP Tools											

A brief description of the fields is given below:

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



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

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

# 3.4 <u>System Monitor</u>

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

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

## Navigating to System Monitor

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

## 3.4.1 Monitoring Batch Jobs

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

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

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

### **To Monitor Batch Job**

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



ashBoard	1	System Monitor ×											×		
DashBoard	Batch Jobs Jobs Services Database Server Log Files Parked Transactions Users														
DashBoard Users Productivity System Monitor		Batch Job Sets													
Producer Analysis Process Files		View - Format -		Freeze	Detach	🚽 Wrap	62	Re-submit Job Set							
		Set Code	Job S	et Description	Status	Frequ	ency	Frequency Value	Start Time	Er	nabled C	critical Last Run Dt	Next Run Dt		
		SET-AAI		UNT CREATI		DAILY		DAILY	10:00 AM	N	N	08/08/2003	08/09/2003		
		SET-ACR	ACCR	UALS AND D	. READY	DAILY	(	DAILY	10:30 PM	N	Y	08/07/2003	08/08/2003		
		Batch Jobs													
		View - Format -		Freeze	Detach	ل Wrap	69	Re-submit Job							
		Se	T doL p	уре	Job Code	Statu	5	Job Description		Threads	Commit Count	Errors Allowed Weekend	Holiday		
			1 PROC			100_01 COMP		APPLICATION TO		1	100	50 Y	Y		
		<	2 PROC	EDURE	TXNACT_BJ	_100_01 COMP	LETED	ACCOUNT ACTIVA.		1	100	50 Y	Y		
	•	View    Format		read Status 1 IDLE	Detach	Wrap 🕁	ଖ୍ୟ		Errors 0		Records 0	Trace Level Enabled 0 Y			
		Request Details			27722	1.000	-								
		View + Format +		Freeze	Detach	상의 Wrap	62			-			-		
		Request Type No data to display.		Status		Start D	e .	End Dt		Run	Start Dt	Run End Dt	Process Dt		
		<											>		
		Request Results													
		View + Format +		Freeze	Detach	لي Wrap	62								
Drigination		Request Result No data to display.				Descript	tion								
		No data to display.													
and a second															
Collections															
Servicing Collections WFP															

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

A brief description of the fields is given below:

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

#### To resubmit a batch job set

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

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



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

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

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

A brief description of the fields is given below:

#### To resubmit a batch job

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

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

A brief description of the fields is given below:

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



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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

## 3.4.2 Monitoring Jobs

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



#### **To Monitor Job Details**

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

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

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

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

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

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

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

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

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

A brief description of the fields is given below:



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

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

A brief description of the fields is given below:

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

## 3.4.3 Monitoring Services

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

## To stop, start or refresh a processing service

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



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

ashBoard	System Monitor ×				X
DashBoard DashBoard Users Productivity System Monitor Producer Analysis	Batch Jobs Jobs Services View + Format		abase Server Log Files eeze 🔐 Detach	Parked Transactions Users	
Process Files	Service	Company	Branch	Description	Status
	CSV	ALL	ALL	CREDIT BUREAU SERVICE (EFX TEST FILES)	STOPPED
	CSV	ALL	ALL	CREDIT BUREAU SERVICE (EXP TEST FILES)	STOPPED
	CSV	ALL	ALL	CREDIT BUREAU SERVICE (TUC TEST FILES)	STOPPED
	JSC	ALL	ALL	JOB SCHEDULER	STOPPED
	JSV	ALL	ALL	JOB SERVICE	STOPPED
	4				
	2				
rigination	2				
ervicing	ł				
ervicing ollections	ł				
ervicing ollections /FP	ł				
	ł				

A brief description of the fields is given below:

Field:	View this:
Service	Display the service name.
Company	Display the service company.
Branch	Display the service branch.
Description	Display the service description.
Status	Display the service status.

3. In the **Action** section, select the processing service you want to work with and choose one of the following commands in **Action** section.

Choose:	System:
Status	Refreshes (updates) the status of service. The Service screen does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

## 3.4.4 Database Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and



so on). The Database Server Log files tab lists and describes all such log files within the system on the database server.

#### To view a log file on the database server

#### 1. Click Dashboard > Dashboard > System Monitor > Database Server Log Files.

SEARCH MENU	66	System Monitor $_{\rm X}$								×
		Batch Jobs Jobs S	ervices Database	Server Log Files	Parked Tra	ansactions Users				
ashBoard										
DashBoard     DashBoard     Users Productivity     System Monitor     Producer Analysis     Process Files	ŕ	Database Serve	Log Files View Last	🔵 1 Day 🔘 1 Wee	ek 🖲 1 Month	By Date Start Dt	Bend D1	: B 👪	View 🔘 Alert 🖲 Debug 🔘 Int	erfaces
		View  Format	Freeze	Detach 🧹	Wrap	🚱 📳 List Files	Download File			
		File Name				File Type		Fil	e Size File Time	
		xaeprc_em_100_0	2_FMW116_7033906.ld	g		file		15	59179 08/31/2017 02:28:52 AM	*
			1_DB12102_6974056.			file			71338 08/29/2017 07:42:07 PM	
	-		1_DB12102_7283869.			file			19897 09/10/2017 10:39:59 AM	
			2_FMW116_7203940.	-		file			46704 09/07/2017 03:50:49 AM	
		RDNLOG_EW_100_	01_FMW116_7284144	.log		file			1108 09/08/2017 06:00:34 AM	*
	*	File Content								
Origination			T Freeze Det	ach Al Wran	ଜର	Beginning      End	# of Lines 50	Show File		
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- 2. In the **Database Server Log Files** section, you can sort the list of logs to be displayed based on following options:
- Select the 'View Last' option to display the logs based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar. Click 'Search'.
- Select the 'View' option to further filter the list based on the type of logs to be displayed by selecting Alert / Debug / Interfaces.
- 3. Click on E List Files button to view the list of logged files. A brief description of the fields are given below

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

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

## 3.4.5 Monitoring Users

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



To monitor users who have logged on to the system

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

system Monitor ×				ж
Batch Jobs Jobs	Services Database Server Log Files Parked Transactions Users			
User Logins	Treeze Protection Wrap 🚵 Vew Last @ 1 Day 1 Week 1 Month By Date Start Dt	S End Dt	B. 🏔	View User 🕐 Current User 🏟 All Users
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User	User Name		Details	Login Date and Time Logout Date and
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SURABHI	SURABHI DESAI			09/20/2017 04:44: 12/30/4000 12:30:
ABSHEKAR	ANAND SHEKAR			09/20/2017 04:38: 12/30/4000 12:30:
PRITAM	PRITAM JENA			09/20/2017 04:30: 12/30/4000 12:30:
SKSK	SALSK			09/20/2017 03:54: 12/30/4000 12:30:
PRITAM	PRITAM JENA			09/20/2017 03:47: 12/30/4000 12:30:
NAVEEN	NAVEEN REDDY			09/20/2017 03:47: 09/20/2017 04:55:
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SKSK	SALSK			09/20/2017 02:35: 12/30/4000 12:30:
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PRITAM	PRITAM JENA			09/20/2017 01:27: 12/30/4000 12:30:
SVSV	SHRIVATS SINGH			09/20/2017 01:20: 12/30/4000 12:30:
NAVEEN	NAVEEN REDDY			09/20/2017 01:14: 12/30/4000 12:30:
NAVEEN	NAVEEN REDDY			09/20/2017 12:39: 12/30/4000 12:30:
ABSHEKAR	ANAND SHEKAR			09/19/2017 11:45: 12/30/4000 12:30:
PHACHODA	PHANINDRA CHODA			09/19/2017 11:37: 12/30/4000 12:30:
NAVEEN	NAVEEN REDDY			09/19/2017 11:32: 12/30/4000 12:30:
NAVEEN	NAVEEN REDDY			09/19/2017 11:21: 09/19/2017 11:32:

2. In the **User Logins** section, sort the list of records to be displayed based on elapsed days by selecting 1 Day / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar. Click 'Search'.

A brief description of the fields is given below:

Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

## 3.4.6 Monitoring JMS Queues

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

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

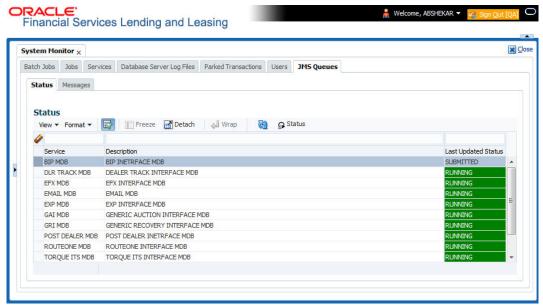
The 'JMS Queues' tab has the following sub tabs:

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



#### To view the status of all the configured MDB

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



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

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

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



#### To view the messages triggered to all configured MDB 1. Click Dashboard > Dashboard > System Monitor > JMS Queues > Messages tab.

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EXP MDB	EXP INTERFACE	MDB				3	3	0	0	
EVENTS MDB	EVENTS MDB					145	145	0	0	
Message Details									View	
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Message ID	Request Type	Request SubType	Message Type	Status	Message Content				Time	
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95F642DA46F557		EVENTS	EVENT_ACTION	COMPLETED	REQUEST_TYPE=OUTBOUND SUB_					
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- 2. In the 'Messages' section, filter the list of messages using the following options:
  - Select the required Company from the drop-down list to view JMS message at company level. The list is populated only with those Company Definitions to which you have been provisioned access. By default, 'ALL' is selected.
  - Select the 'View Last' option to display the messages based on elapsed days by selecting 1 Day (default) / 1 Week / 1 Month / By Date. If 'By Date' option is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar.
- 3. The 'Messages' section displays the list of configured interfaces and the total of messages exchanged between OFSLL and MDB in Submitted, Completed, Failed and Resubmitted status. Click (refresh) button to update the latest status.

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

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

## To 'Re-submit' failed messages

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



3. The 'Message Details' section below displays the list of messages sent to the interface with the following details:

Field	View this:
Message ID	View the system generated MDB message ID
Request Type	View the message request type
Request SubType	View the message request sub type
Message Type	View the message identifier
Status	View the message processing status
Response	This column data is displayed only for Webhook MDB.
	View the HTTP Header received as response during Web- hook event action invocation.
Message Content	View the message content
Time	View the message time stamp

- 4. In the 'Message Details' section, select the message in 'Failed' status. Click 🗟 (refresh) button to update the latest status.
- 5. (Optional) You can click 'View' to display the selected record in 'Message Details' section.
- 6. Click Re-submit. The details are triggered again for processing and the 'Resubmitted' counter in 'Messages' section is updated along with other counters.

### **Response Message Details**

This section is enabled if Events or Webhook type of MDB service is selected in Message section and displays the request Message Details that is propagated to external system for the posted event action.

#### To view 'Response Message Details' of an Event

- 1. Select the required record from the Message Details section and click 'Show File'.
- The first 50 characters of the request in json format is displayed since the default preference selected is 'Beginning' in View option and '# of Characters' is set to 50.
- 2. You can customize the preference using View Option (Beginning / End) and specifying the number of characters to be displayed.
- 3. Also you can click 'Show All' to display the complete request.

## 3.4.7 Monitoring Events

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

The Events screen has the following sections:

- Event Actions
- Action Parameters

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



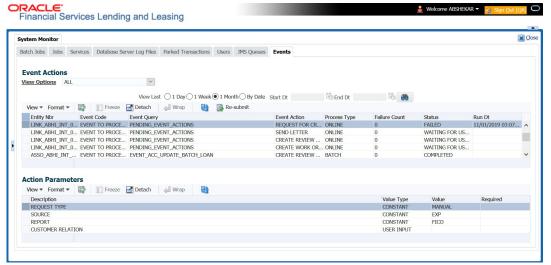
- ALL
- SUBMITTED
- WAITING FOR USER INPUT
- COMPLETED
- FAILED
- CRITERIA NOT MET
- VOID

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

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

#### To View the Events triggered in the system

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



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

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



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

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

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

## **Re-submit Failed Events**

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

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

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

# 3.5 **Producer Analysis**

The Producer analysis screen enables you to view and know the status of all applications sourced by different Producers.



#### **Navigating to Producer Analysis**

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	Dealer									
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		No data to display.								
		Recently Appro	ved Applicatio	ns						
		Applicant Name	Application #	Amt		Collateral Desc				
	-	No data to display.								
		Recently Funde	d Applications							
		Applicant Name	Application #	Amt		Collateral Desc				
		No data to display.								
		Recent Comme	nts							
		Detach 🚽	Wrap							
		Date	Comment Desc							
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Click Dashboard > Dashboard > Producer Analysis.

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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

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

The system displays the following details under 'Summary' sub tab:

- Year
- Total Apps



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

The system displays the following details under 'Applications' sub tab:

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

## 3.6 Process Files

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

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

• CMN_FILE_PROCESS_TO_LOB

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

- UIX_INCOMING_FILE_PATH
- UIX_OUTGOING_FILE_PATH

On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the 'Parameter Value' which by default is 'SETME'. (For example: /tmp)

• If both the parameter 'CMN_FILE_PROCESS_TO_LOB' and 'OUTBOUND_CALL_Q' are enabled (status ='Y'), system automatically handles upload/download of files from Weblogic configured process files.

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



## 3.6.1 Incoming Process File

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

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Incoming Process File								
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## View the list Incoming Process File

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

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

A brief description of the fields is given below:

### Upload Incoming Process File

- 1. Click Dashboard > Process Files > Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click 🔯 to refresh the grid data.
- 3. In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the upload file related to any company.



However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to 'Appendix - Company Level GL Date Configuration' section.

4. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.

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

## 3.6.1.1 Uploaded Files

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

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

On selection, you can view the following information:

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

- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.
- Click **Download Log Data** to download a log of all the files uploaded.
- Sort the list of uploaded files based on specific company by selecting the same from 'Company' drop-down list.

## 3.6.2 **Proration of Future Account Dues**

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

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

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

Using an internal function, system calculates the future dated due for the specific Account(s) and stores the computed values in database table. The same has to be queried to view the details. The due amount returned by this function is the regular bill amount calculated without



considering any other outstanding dues. This is the proration amount that is posted on the same account before the next due is generated.

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

## 3.6.3 Outgoing Process File

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

ncoming Process File	Outgoing Process File					
<b>Outgoing Process</b>	File					
View - Format -	🛃 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap 🛛 🖓 🗔	ownload View Last 🔾 1	Day 🔿 2 Days 🔿 5 Days 🤅	● All Days Company ALL V		
Select All	File Name	File Type	File Date	File Size(bytes)	Status	
	Schema_Redaction_Policies.sql	REDACTION POLI	03/01/2021	236305	GENERATED	
	Schema_Redaction_Policies.sql	REDACTION POLI	03/01/2021	236305	GENERATED	
	Schema_Redaction_Policies.sql	REDACTION POLI	03/01/2021	236305	GENERATED	
	Lnx_bkrp_output_INDIA_20210225_115824.spr	OUTPUT DATA FIL	. 02/25/2021	1822	GENERATED	
	master_customer_business_statement_20210219.dat	OUTPUT DATA FIL.	. 02/24/2021	28	GENERATED	
	Lnx_bkrp_output_INDIA_20210224_173223.spr	OUTPUT DATA FIL	. 02/24/2021	1822	GENERATED	
	customer_pmt_extract_INDIA_20210219.dat	OUTPUT DATA FIL	. 02/24/2021	0	GENERATED	
	Lnx_bkrp_output_INDIA_20210224_164549.spr	OUTPUT DATA FIL.	. 02/24/2021	1822	GENERATED	
	payable_requisition_export	OUTPUT DATA FIL.	. 02/24/2021	5495	GENERATED	
	producer_stmt		02/24/2021	28	GENERATED	
•						• •

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

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

On selection, you can view the following information:

### **Download Outgoing Process File**

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

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

2. In the Company drop-down list, select the portfolio company. Based on the Company selected, system processes Incoming files. If the company is selected is ALL, system processes the download file related to any company.



However, the Company list is populated only with those Company Definitions to which you have been provisioned access. This company is considered if system is setup to process batch jobs at Company level. For more information, refer to 'Appendix - Company Level GL Date Configuration' section.

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

## **History**

The history section displays the following details:

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



# 4. Customer Service

# 4.1 Introduction

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

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

## Activating an Account

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

## Posting and Reversing Payments

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

### Account Mask

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

### YYYYMMNNNNNNX

where:

YYYYMM = contract date

### NNNNNN = serial number

X = check digit

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

## 4.1.1 Quick Search section

## **Conditions and Queues**

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



However note that, when an application is funded as an account in OFSLL, a default condition is posted on the account as 'NO ACTIVE CONDITION'. This can be viewed in Summary tab 'Conditions' section. This condition is available in the Queue Criteria drop-down to create Queue of Accounts with NO ACTIVE CONDITION. On posting any other condition on the account, this default condition is replaced automatically and an entry is updated in Account Details > Condition Details > Condition/Queue History tab.

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

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

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

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

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

## 4.2 <u>Customer Service screen</u>

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

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

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

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

Command Button:	Action Performed:
Current	Displays the current searched account only. It does not matter how that account was searched like using account search screen or selected a queue from drop-down and pressed 'Next' button or account number was directly entered in Acc# search field and pressed Submit button. This is the default option.



Command Button:	Action Performed:
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	Displays all the Associated Accounts if the selected account is a Master Account. This option is not selected by default.
	Following are the other combinations on how system displays the accounts:
	- If the selected account is a Master Account, selecting this option displays all Associated Accounts (if exists) of the Master Account including the Master Account.
	- If the selected account is an Associated Account linked to a Mas- ter Account which also has other Associated Accounts, then system displays all Associated Accounts of the Master Account including the Master Account.
	- If the selected account is not linked to any Master Account, then system displays only the current selected account.
	- If the selected account is the only Associated Account linked to a Master Account, then system displays the current selected account and its Master Account.
	However, on selecting individual account record, system displays the respective account details in all Servicing > Account tabs.
Agreement Number	The option is enabled only on selecting 'Associated Accounts' as the filter criteria and provides a drop-down list with all unique agreement numbers present in the sorted list of account(s).
	On selecting any of the Agreement Number from the drop-down list, system filters and displays only those accounts associated with the selected agreement number.

In Account(s) section, cli	ick View to view the	following information:
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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 combina- tion. System automatically displays the Sub Unit mapped in Setup > User > Companies > Branch Definition screen.



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 ab of Origination screen.         - If marked as Master Account, system populates the Master Account which is same as Account #.         - If Linked to Existing Master Account mumber of the customer to Existing Master Account #.         - If the Application is neither marked as 'Master Account or 'Linked to Existing Master Account, system populates the selected Master Account #.         - If the Application is neither marked as 'Master Account or 'Linked to Existing Master Account, then this field is displayed as UNDE-FINED.         Master Account       View the Master Account indicator value propagated from Origination on funding an application. 'Y' indicates that the current account is a Master Account and 'N' indicates its not.         Product       The product for the account.         Days Past Due       The total number of days elapsed past due date.         Currency       The current payoff amount for the account.         Pay Off Amt       The current delinquent amount due for the account.         Status       The account's status.         DLQ Reason       The delinquency reason that gets auto updated by the system as one of the following when the account.         NSF De	A	The community of the second seco
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Status       The account's status.         DLQ Reason       The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent.         - 1st Payment Delinquency, when the first payment is delinquent.         - NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account.         - Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.         Note: System automatically removes the delinquency reason on the	Pay Off Amt	The current payoff amount for the account.
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<ul> <li>one of the following when the account is marked delinquent.</li> <li>1st Payment Delinquency, when the first payment is delinquent.</li> <li>NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account.</li> <li>Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.</li> <li>Note: System automatically removes the delinquency reason on the</li> </ul>	Status	The account's status.
<ul> <li>NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account.</li> <li>Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.</li> <li>Note: System automatically removes the delinquency reason on the</li> </ul>	DLQ Reason	
<ul> <li>in NSF (non sufficient funds) in the account.</li> <li>Matured Delinquency, when account reaches the 'Maturity Date' with some delinquency amount.</li> <li>Note: System automatically removes the delinquency reason on the</li> </ul>		- 1st Payment Delinquency, when the first payment is delinquent.
with some delinquency amount. <b>Note</b> : System automatically removes the delinquency reason on the		
reversed, the conditions are posted back.		account if the payment is received. However, if the same payment is
Oldest Due Dt The oldest due date.	Oldest Due Dt	The oldest due date.



Sales Order Number	View the Sales Order Number propagated from Origination after funding the application.
	If Sales Order Number is Null or blank indicating that the same was not specified during origination, you can add/update the Sales Order number to the account by posting SALES ORDER NUMBER MAINTENANCE non-monetary transaction. Refer to Appendix - Non Monetary Transaction section for more details.
	<b>Note</b> : In ERP systems, Sales Order Number is created to capture the sale of Products & Services. A Sales Order Number may be associated to multiple Accounts in OFSLL and in-turn helps to group all those accounts with the same sales order number.
Statement Con- solidation	View the statement Consolidation indicator propagated from Origi- nation > Funding screen or updated by posting Master Account - Statement Consolidation Indicator Maintenance non monetary transaction.
	If checked, indicates that system generates consolidated billing statement at Master Account level along with details of all the associated accounts.
	If unchecked, system generates billing statement to only current account.

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

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

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

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

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



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

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earch Customer S	ervice: 202101000	30479 Review Re	quest (Pending	(; 0) Q	ueue Assignmen	t							
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	- Child	Sub Unit			-	-	•	Master Account		Export to Ex			
Company	Branch		Account #		Master Account				Product			Billing Cyc	
SA03	SAHQ1	UNDEFINED	202101000	130479	202101000304	1/9		Y	LOAN-VE	PAVAN		MONTHLY	
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# 4.3 <u>Customer Service screen's Summary tab</u>

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

tomer Service ×										0
arch Customer S	ervice: 20210100	030479 Review Re	equest (Pending: 0)	Queue Assignme	ent					
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Company	Branch	Sub Unit	Account #	Master Accor	unt # Sale	s Order Number	Master Account	Product	Billing Cyc	le
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#### **Alerts section**

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

#### **Conditions section**

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

For newly funded account, a default condition is posted as 'NO ACTIVE CONDITION'. This condition is available in the Queue Criteria drop-down to create Queue of Accounts with NO



ACTIVE CONDITION. On posting any other condition on the account, this default condition is replaced automatically and an entry is updated in Account Details > Condition Details > Condition/Queue History tab.

#### **Dues section**

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

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



# **Delinquency Information Section**

In this field:	View this:
Late	Total number of times the account was delinquent for less than 30 days since start date.
30	Total number of times the account was delinquent for over 30 days since start date.
60	Total number of times the account was delinquent for over 60 days since start date.
90	Total number of times the account was delinquent for over 90 days since start date.
120	Total number of times the account was delinquent for over 120 days since start date.
150	Total number of times the account was delinquent for over 150 days since start date.
180	Total number of times the account was delinquent for over 180 days since start date.
Category	The delinquency category.
Days	The number of days delinquent. A negative number in this fields denotes the number of days until a payment is due.
Broken Promises (Life)	Total number of broken promises since the account start date.
Broken Promises (Year)	Total number of broken promises since this year.
auto-updated a (BROKEN PR	above fields - Broken Promises (Life) and Broken Promises (Year) are at runtime after executing the scheduled batch job CPPPRC_BJ_100_01 OMISE PROCESSING) with the method of update defined in Company FURE PROMISE HANDLING METHOD (CMN_PROMISE_FU-
Kept Prom- ises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Prom- ises (Year)	Total number of fulfilled promises since this year excluding Broken and Cancelled Promises.
NSF (Life)	Total number of non sufficient funds since the account start date.
NSF (Year)	Total number of non sufficient funds since this year.
Collector	The default collector working on the account.

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



# **Activities Section**

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

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

## **Due Date Change section**

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

In this Field:	Do This:
Last Txn Dt	The last date on which the due date was changed.



Rem. Txn. Limit	Remaining number of due date changes allowed till account clo-
(Life)	sure.
Rem. Txn. Limit (Year)	Remaining number of due date changes in the account for current calendar year.

## **Extensions section**

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

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

# **Contract Information**

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

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

## **Account Information**

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

In this Field:	Do This:
Contract Dt	View the contract funded date.
Amt Financed	View the loan amount financed for the contract excluding the pre- paid finance charges.
Term	View the contract term.



Rate	View the interest rate.
	<b>Note</b> : For Islamic products this field is displayed as 'Profit Rate'.
Maturity Dt	View the contract maturity date.

# **Settlement Information**

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

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

# **Collateral Information section**

You can view the Collateral Information in this section:

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

## **Customer/Business Information section**

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



For a Customer account, view the following details:

In this field:	View this:
Customer #	Customer identification number (unique customer identifier).
Name	Customer's full name.
Relation	Customer's relationship to the account.
SSN	Customer's social security number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
National ID	Customer's national identification number.
Birth Dt	Customer's date of birth.
Gender	Customer's gender.
Email	Customer's e-mail address.

## **Additional Customer Details**

In this field:	View this:
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Sta- tus	Customer's marital status.
Disability	Customer's disability indicator If selected, this indicates that the cus- tomer is disabled.
Skip	Customer's skip indicator. If selected, this indicates that the customer is a skip debtor. This is selected using the Maintenance screen.
Stop Corre- spondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to customer. This is selected using the Maintenance screen.
Privacy Opt- Out	Privacy opt-out indicator. If selected, indicates that customer does not want the FI to share his /her information with any other body, other than regulatory requirements. (optional).
Active Mili- tary Duty	Customer's Active Military Duty indicator. If selected, this indicates that the customer is serving Military Duty. This is selected using the Maintenance screen.
Time Zone	Customer's time zone.
For a Business account, view the following details:	

In this field:View this:Business #The registered business number.



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

## **Additional Business Details**

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

# Address Information section

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

In this field:	View this:
Туре	Address type.
Current	If selected, indicates that this is the current address.
Permission to Call	If selected, indicates that you can contact the customer.



Mailing	If selected, indicates that this is the mailing address.
Address	Address details.
Phone	Phone number.

# **Employment Information section**

The section is not displayed for Business only accounts. The details defined in Customer Service > Customer Details > Employments tab are populated here.

In this field:	View this:
Туре	Type of Employment as PART TIME, FULL TIME and so on.
Current	If selected, indicates that this is the current employer.
Permission to Call	If selected, indicates that you can contact the employer.
Employer	Employer Details.
Next Pay Day	The next payment day of the month.
Frequency	Frequency of the payment.
Address	Address details.
Phone	Phone number.

## **Telecom Information Section**

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

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



# **Outbound Call History**

Displays outbound call statistics with following references:

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

# Work Order Details

Displays work order details as indicated below:

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

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

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

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< Summary	Collection	s Custom	er Servici	Account Details	Customer Details	Customer Preferen	ces Transactio	n History	Pmt Mode	s Bankrupto	cy Rep	io/Foreclosure	Deficiency	Collateral	Bureau	Timeline	Cross/Up S	•
⊿ Dues &	Promises																	
				Fotal Amt Due	Historical	06/10/2017	07/10/2017	08/10	/2017	09/10/20	017	Late Fee						
				3,365.79	12,907.13	63.57	61.52		.57	63.57		270.00						
			1	3,303.79	12,907.13	12,970.70	13,032.22	13,0	95.79	13,159.3	6	13,429.36						
			A	rranged 0.00	Unarranged													
			Una	rranged 13,365.7	9 13,365.79													н
Account	t Details						Ĩ	Ma	4 0	Today	August	2017						
								Sun		Mon	Т	ue	Wed	Thu		Fri	Sat	
Custome	r Intorma	tion							30	31		1	2		3	4	5	
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The Collections tab consists of the following sub sections:



# Dues & Promises

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

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

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

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

#### Note

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

#### Account Details

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

#### **Customer/Business Information**

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

#### Address Information

Displays corresponding Customer Address or Business Address depending on the type of account selected as either Customer or Business only account. For detailed information, refer to 'Address Information section'.

#### **Employment Information**

Displays the corresponding Employment information of the customer selected in 'Customer Information' section. For detailed information, refer to 'Employment Information section'. The section is not displayed for Business only accounts.

#### **Telecom Information**

Displays the corresponding Customer or Business Telecommunication details depending on the type of account selected as either Customer or Business only account. For detailed information, refer to 'Telecom Information Section'.



## **Collateral Information**

Displays the corresponding collateral details maintained in Customer Service > Collateral tab for the selected customer account. For detailed information, refer to 'Collateral Information section'.

#### **Reference & Other Contacts**

Displays the following details maintained in Customer Service > References tab.

- Relationship
- Name
- Phone1
- Phone2
- Comment

For detailed information, refer to 'References sub tab'.

#### **Customer Preferences**

This section displays the details of customer communication preferences maintained in Customer Service > Customer Preferences tab.

In this field:	View this:
Communi- cation Mode	The mode of communication preferred by customer such as Email or Phone.
Value	Communication details such as email ID or phone number.
Туре	Preferred type of communication in case of ADHOC TELECOM.
Time Zone	Customer's time zone.
Best day to call	Preferred day of the week to contact the customer, if specified.
Best Time To Call	Preferred time to contact the customer, if specified.

#### <u>Calendar</u>

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

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

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



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

## Eligibility

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

## Activities

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

# 4.5 <u>Customer Service screen's Customer Service tab</u>

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

# 4.5.1 Call Activities sub tab

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

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

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

# 4.5.1.1 Recording a Call Activity

#### To record a call activity

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

II Activities	Maintenand	ce Comments	Promises Checklis	ts Tracking Attribu	tes Field Investigatio	n References	Correspondence	Letters Docum	ent Tracking	Scenario Analysis	Acces	is History	
all Activit	ies												
										_			
							🔡 Save	and Add 🛛 🔒 S	ave and Stay	ave and Re	eturn	C Return	
View - Fo	rmat 👻 📓	Freeze	🛃 Detach 🛛 🚽	Wrap 🚱									
Dt	A	ction	Result	Contact	Reason	Promise Dt	Promise Am	t Current Amount Due	Condition	/	\ppn'mt	Followup Dt	
11/05/202	20	<b>v</b> ]	~	~	<b>v</b>		0.0	) 12,583.05		~		mm/dd/yyyy	-
11/05/203	20 C	C CUSTOMER CA	NP NO PROMISE	ATTORNEY	1ST PAYMENT DE		0.0	12,583.05	DELINQUENT		-	11/08/2020	
11/05/203	20 D	C DEALER CALLED	PS PAYMENT SEN	ATTORNEY	1ST PAYMENT DE	11/12/2020	5,000.0	12,583.05	DELINQUENT		~	11/11/2020	
									-				+

3. You can complete the following optional fields:



4.	Perform any	y of the <mark>Basic</mark>	Operations	mentioned in N	Vavigation chapter.	
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In this field:	Do this:
Dt	System defaults the current date.
Action Code	The action code is auto-updated based on action selected.
Action	Select the action performed from the drop-down list.
Result Code	The result code is auto-updated based on result selected.
Result	Select the result of the action from the drop-down list. Depending on the action selected, filtered results are displayed for selection.
Contact	Select the person contacted from the drop-down list.
Reason	Select the reason for the communication from the drop-down list.
Cancel	Select the check box to cancel the promise.
Promise Dt	Select the promise date from the adjoining calendar.
Promise Amt	Specify the promise amount.
Current Amount	View the amount due on the account as of current date.
Due or Due on Taken Dt	On saving the record, the same amount is updated on the call activ- ity and also system posts a comment on the account with the Amount Due as ' <account code="" currency=""> <values amount<br="" of="">Due&gt; Amount Due on <gl date="">'. For example USD 200 AMOUNT DUE ON 11/12/2020.</gl></values></account>
	<b>Note</b> : In add mode, this field name is 'Current Amount Due' and table name is 'Due on Taken Dt'.
Condition	Select the condition or queue type from the drop-down list.
	The list displays a combination of all the possible conditions depending on the action and result selected along with any open conditions applicable on the account. You can select 'None' if there are no specific conditions.
Appointment	Check this box to take an appointment.
	If <b>Appointment</b> is checked, then system allows you to select date and appointment time as per customer request. If appointment flag is not checked, then you can only enter the date with date picker.
Followup Dt	Specify the next follow-up date. Based on this date, system auto- matically adds the account in queue for follow-up.
Time Zone	Select the time zone of the customer.
Group Followup	Check this box to enable group followup.
Comment	Specify additional information of the call activity, if any.

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

6. Click to **Save and Add** to add a new record. Click to **Save and Return** to return to the main screen. The system creates two entries on Customer Service screen for the call activity.



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

## 4.5.1.2 <u>Making an Appointment</u>

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

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

#### To make an appointment

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

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

#### 4.5.1.3 Cancelling an Appointment

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

#### To cancel an appointment

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

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

(To create a new entry, refer **Recording a Call Activity** section.)

3. Click Save.

#### 4.5.1.4 Recording a Promise to Pay

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



#### To record a promise to pay

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

In this field:	Do this:
Contact	Select the contact type. (Who was the person you communicated with?).
Reason	Select the reason, as stated by the contacted person. (What is the reason for this contact?).

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

#### Note

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

## 4.5.1.5 Cancelling a Promise to Pay

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

#### To cancel the existing promise to pay

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

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

## 4.5.1.6 Posting Offline Call Activities

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



#### To Post Offline Call Activities:

- 1. The source file is provided in CSV format (pre-determined for fields & size). Each field in the file is separated by a comma (,) and each line is separated by return (New Line).
- 2. A batch job Offline call activity posting, loads the provided flat file in the specified format and system will process it line by line.
- 3. For each line, the system posts Call Action Code and the corresponding Call Result Code, for a given account number with SYSDATE.
- 4. The system will perform respective call activities and sets the follow-up date as SYSDATE + Follow up Days (As provided in the feed file)
- 5. During offline call activity, you can specify comments, if any, in the comments field. The system defaults comments received from offline call activity in the comments section sub tab under Customer Service screen.
- 6. During offline call activity, you can also include the alert flag as 'Y' or 'N' for a comment as the last parameter (i.e. after comments and separated by a comma). Oracle Financial Services Lending and Leasing recognizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.

# 4.5.2 <u>Maintenance sub tab</u>

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

## Monetary tasks

#### Loan:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive non-sufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Generate a backdated payoff quote
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account
- Close an account
- Trading of Accounts Monetary Transactions
- Account Settlement Transaction
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual
- Indicate a borrower as on or off active military duty
- Change a due date
- Apply, adjust, or waive an extension fee



- Change payment amount
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precompute loan to interest bearing loan

## Non-Monetary tasks

#### Loan:

- Update a customer's/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor
- Change a customer's Privacy Opt-Out indicator
- Stop correspondence
- Modify financed insurance information
- Start or stop an ACH
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Re-order coupon books
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details
- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation
- Trading of Accounts Non-Monetary Transactions
- Bankruptcy Reporting Indicator
- Sub Unit Account Transfer



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

#### 4.5.2.1 Creating Monetary and Non monetary Transactions

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

#### To use the Maintenance screen to complete monetary transaction

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

DashBoard	Customer Service ×							<b>X</b>
Origination	Search Customer Service: 20150900014267 Review Request (Pending: 0)							
Servicing								
llections	Account(s): 20150	900014267: SIGG M	ARK				📃 Yiew	v 🖌 🖌 Audit
Collections	View 🗸 Format 👻 🗄	Freeze 🛃 Detach	ې 🖓 Wrap	Current Show All Gr	oup Follow-up			
Collections Bankruptcy Repossession		Branch Sub Unit	Account #	Product	Days Past Due Curren	EV	Pay Off Amt	Amount D
	US01	JSHQ	2015090001426	7 LOAN VEHICLE (FR)	118 USD		19,397.24	5,209
Deficiency								,
Reports	< Summary Custor	mer Service Account Detail	s Customer Details Tra	nsaction History Pmt Modes Banl	kruptcy Repo/Foreclosure De	ficiency Collateral	Bureau Cros	ss/Up Se > 🔻
Producers Vendors	Contraction of Contract			g Attributes References Corresp				
	Call Activities Plan	comments Pror	hises checklists frackli	ig Autobutes References Corresp	bioence Letters Document	racking Scenario A	narysis	
						0		0
		tch Information	stach 🚽 Wrap 🐻	· · · · · · · · · · · · · · · · · · ·		🕂 Add 🥒 Edit	View	≪ A <u>u</u> dit
	View + Format + Date	Monetary Tran	stach 🛁 Wrap 🔇	Post 🕞 Vgid		Status	Batch	
	02/01/2016	Monetary Iran	saction			Status	Datch	
				1	Save and Add	nd Stay	and Return	Ca Return
		Date 02/01/2016 * Monetary 🗹	* Tr	ansaction Batch Y	Save and Add 📄 🕞 Save a	nd Stay	and Return	🔁 <u>B</u> eturn
	Parameters	* Monetary 🗹		Batch 🗸			and Return	a <u>R</u> eturn
	View 🛩 Format 🗸			Batch 🗸	۲			
	View + Format + Parameter	* Monetary 🗹		Batch 🗸			and Return	
	View 🛩 Format 🗸	* Monetary 🗹		Batch 🗸	۲			
	View ← Format ← Parameter No data to display.	* Monetary 🗹		Batch 🗸	۲			
	View ← Format ← Parameter No data to display. Result	• Monetary 🗹	stach ද්‍ර් Wrap <table-cell></table-cell>	Batch Y	۲			
	View + Format + Parameter No data to display. Result View + Format +	* Monetary 2	stach ද්‍ර් Wrap <table-cell></table-cell>	Batch Y	۲			
	View ← Format ← Parameter No data to display. Result	* Monetary 2	stach ද්‍ර් Wrap <table-cell></table-cell>	Batch Y	۲			
WFP	View + Format + Parameter No data to display. Result View + Format + Transaction Proce	* Monetary 2	stach ද්‍ර් Wrap <table-cell></table-cell>	Batch Y	۲			

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

-or-

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

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

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

You can cancel a transaction by selecting the record and clicking **Void**. The parameter 'TPE_TXN_POST_DEFAULT_GLDATE' is used to default the transaction date to GL date. If



the 'Default Transaction Date to GL Date' is Yes, then GL date will be defaulted as transaction date. If the value is 'No', then the transaction date will not be defaulted and you can specify the transaction date manually.

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

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

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

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

#### 4.5.3 Comments sub tab

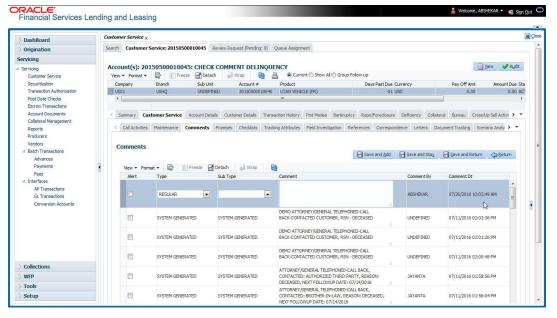
Oracle Financial Services Lending and Leasing enables you to record/delete comments on the Customer Service screen using **Comments** tab. These comments also appear under the **Comments** sub tab.

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

#### 4.5.3.1 Recording an Additional Comment

#### To record an additional comment

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





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

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

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

## 4.5.3.2 Deleting Comment(s)

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

#### To delete a comment

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

# 4.5.4 Promises sub tab

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

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



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

If a call was recorded as a PROMISE TO PAY on the **Call Activities** section, it will appear under the **Promises** sub tab. The **Promises** sub tab enables you to quickly view details about the call and subsequent actions and displays 25 most recent promises to pay.

A promise is considered to be broken in either of the following conditions:

- If system does not receive the promised amount 'ON or Before' the promised date.
- If a payment is received but the paid amount is not up to the tolerance limit, as defined in Setup > Contract screen.

System automatically updates the consolidated status of all promises in Customer Service > Summary tab, 'Delinquency Information' section. View the following information in the **Promises** sub tab.

#### **Create Multiple Promises**

In the Promises sub tab, you can capture more than one Promise at a go and track all promises, instead of adding multiple call activities to capture multiple promises.

To record multiple promises related to call activity, Click **Create Multiple Promises**. The system displays the 'Promises' section with the following fields:

In this field:	View this:
Action	Select the type of action from the drop-down list.
Result	Select the required result of action from the drop-down list. The Result field drop-down list displays only "Promise to Pay" related results based on the action selected.
Contact	Select the type of person you contacted from the drop- down list.
Reason	Based on the account condition and the reason stated by the contact, select the appropriate reason from the drop-down list.
Promise St Dt	Select the date from which the first promise is made from the adjoining calendar icon.



In this field:	View this:
Frequency	Select the frequency of payment from the drop-down list.
Promise Amt	System defaults the current due amount on the account as on current date.
	Specify the amount promised by the contact. Ensure that you do not enter zero or a decimal value.
No. of Prom- ises	Specify the total number of promises made by the con- tact. A minimum of one promise need to exist.
Appointment	Select the check box if a prior appointment is to be taken for future follow-up.
Current Amount Due	View the amount due on the account as of current date.
Comment	Specify additional details of the promise, if any.

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

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

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

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

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



# 4.5.5 Checklists sub tab

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

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

# 4.5.5.1 Completing a Checklist for an Account

### To complete a checklist for an account

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

ashBoard	Customer Service x			
igination	Search Customer Service: 20151000011054 Review Request (Pending: 0)			
cing				
ricing Customer Service	Account(s): 20151000011054: K NAVIN View + Format + 🐺 📊 Freeze 📓 Detach 🚽 Wrap 🐚 🚇 🖲 Current 🕓 Show All 🗠 Gro	up Follow-up		View 🗸 Aj
Securitization Transaction Authorization	Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
Post Date Checks	US01 USHQ UNDEFINED 20151000011054 LOAN VEHICLE (FR)	-255 USD	45,140.91 0.00 ACTIVE	E 10/01/2016
scrow Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy	Dans/Forarlorura Dafirianou Collatar	Buraau Crocellin Sall Activitiae	
ccount Documents ollateral Management				
ports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspon	idence Letters Document Tracking Sci	nario Analysis	
oducers				
ndors	Checklist Types			🖉 Edit 🔄 View 🔗 Audit
ch Transactions Advances	View 🔻 Format 🔻 🔤 🥅 Freeze 📓 Detach 🖨 Wrap 🝓 Checklist Type	🔻 🕂 Load	Checklist	
Payments	CheckList Comment No data to display.			Complete
Fees				
erfaces AP Transactions	Checklist Types			
GL Transactions			🕞 Save and Sta	ay 🔒 Save and Return 🛛 🧔 Return
CASA Reconciliation				
Conversion Accounts		CheckList Comment		
		Complete		
	Action - Regular Action - Document			
	Checklist Action			
	View - Format - 🔐 Treeze 🔐 Detach ຝ Wrap			
		Comment		
ections	No data to display.			

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



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

# 4.5.6 Tracking Attributes sub tab

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

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

#### To use the Customer Service screen's Tracking Attributes screen

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

DashBoard	Custo	omer Service ×										×
Origination	Searc	ch Customer Service: 201	151000011054 Revi	ew Request (Pending: 0)								
rvicing												
Servicing	Acc	count(s): 201510000	11054: K NAVIN								View 🗸 Au	ıdit
Customer Service	Vi	iew 🕶 Format 🕶 🔜 🔲	Freeze Potach	🛃 Wrap 🚷	🖲 💿 Current 🔘 Show All	Group Follow-up						
Securitization		Company Branch	Sub Unit	Account #	Product	Davs Past Due C	urrency	Pay Off Amt	Amount Due Status		Oldest Due Dt	
Transaction Authorization		US01 USHO	UNDEFINED		LOAN VEHICLE (FR)	-255 U		45.140.91	0.00 ACTIVE		10/01/2016	
Post Date Checks												
Escrow Transactions		C. A. Martin		Anna Patrick Transa	ion History Pmt Modes Bank	and a low of an always of a			will have been			
Account Documents	Su	inmary Customer Service	Account Details Ci	istomer Details Transact	ion History Pmt Nodes Bank	ouptcy Repo/Foreclosure L	Deficiency Collateral E	ureau Cross/U	i Sell Activities			
Collateral Management		Call Activities Maintenance	Commente Dromice	Charillete Tabeleine	Attributes References C	arrageandanca Lattare Da	cumont Tracking Cropped	Analysis				
Reports		an Accurces Figureenance	Contrients Promise	S CHECKINGS TICKIN	g Attributes References t	correspondence cetters do	content tracking scenari	o Milalysis				
Producers												
Vendors		Tracking Attributes								🥖 Edit 📃 Vie	ew 🖋 Audit	L
Batch Transactions		View - Format -	Freeze Deta	ch de Wrap	💠 Load Tracking							1
Advances		Sub Parameter	Parameter		a fore mering				Value			
Payments		Sub Parameter	ACCOUNT LOAN A	TOIDUTE 027					NA			
Fees			ACCOUNT LOAN A						NA		-	
Interfaces	1		ACCOUNT LOAN A						NA			
AP Transactions			ACCOUNT LOAN AT						NA			
GL Transactions			ACCOUNT LOAN A						NA			
CASA Reconciliation			ACCOUNT LOAN AT	TRIBUTE 042					NA			
Conversion Accounts			ACCOUNT LOAN AT	TRIBUTE 043					NA			
			ACCOUNT LOAN AT	TRIBUTE 044					NA			
			ACCOUNT LOAN A	TRIBUTE 045					NA			
			ACCOUNT LOAN AT	TRIBUTE 046					NA			
			ACCOUNT LOAN AT						NA			1
			ACCOUNT LOAN AT						NA			t.
			ACCOUNT LOAN A						NA			t.
			ACCOUNT LOAN A						NA			1
			ACCOUNT LINE OF	CREDIT ATTRIBUTE 001					NA			
Collections												
Collections WFP												

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

#### 4.5.7 Field Investigation Sub Tab

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



#### To record field investigation and create work-order

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

tomer Service ×	Conversion Accourt	nts 🗙 Transaction Co	odes 🗙						
arch Customer Se	ervice: 20190100	00195 Review Requ	uest (Pending: 0) Q	ueue Assignment					
ccount(s): 201 View - Format -	9010000195:		Wrap	Current	Show All O Group F	Follow-up  Associated Accounts			View 🖌 Audi
Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing Cycle	Purpose	Days Past Due Curre
US01	USHO	UNDEFINED	2019010000195	UNDEFINED	N	LEASE WITH CREDIT LIMIT	MONTHLY	Fulpose	-2 USD
Call Activities Ma	intenance Comm	ents Promises Ch	ecklists Tracking At	tributes Field Inve	stigation Referen	nces Correspondence Letters	Document Tracking	Scenario Analysis	Access History
Field Investig View - Format Customer/Busi	-	reeze 🚮 Detach Type Verification Ag							: View & Audit
View 👻 Format	ress Verification	0000-1					(		View 🖉 Audit
View - Format Customer/Busi	ress Verification	Type Verification Ag			status INITIATED		(	Add / Edit	View 🖉 Audit
View - Format Customer/Busi Field Investig	gation	Type Verification Ag	gency	*:	status INITIATED ske to THIRD PARTY	E Sav	e and <u>A</u> dd ] 🕞 Save a # of Atte	Add / Edit	View 🖉 Audit
View + Format Customer/Busi Field Investig	gation	Type Verification Ac VIP GROUP ADDRESS	gency T	* t		E Sav	e and <u>A</u> dd ] 🕞 Save a # of Atte	Add / Edit	e and Return
View - Format Customer/Busi Field Investig	Verification	Type Verification Ac VIP GROUP ADDRESS	y v	* t	ke to THIRD PARTY	( T Sw	e and Add ] 💽 Save a # of Atte * R	Add C Edit	e and Return

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

Field	Do this
Customer/Busi- ness	Select the customer attached to the account or Business Name if it is an 'SBL' or Business account from the adjoining drop-down list.
Verification Type	Select the field verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the field verification status from the adjoining drop-down list.
Spoke to	Specify the name of the person contacted during field verification.
Call Dt	Select the date when the customer was contacted from the adjoin- ing calendar.
# of Attempts	Specify the number of attempts made to contact the customer.
Result	Select the field verification result from the adjoining drop-down list

A brief description of the fields are given below:

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

A brief description of the fields are given below:

Field	Do this
Remarks	Specify remarks, if any regarding the field verification.



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

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

# 4.5.8 <u>References sub tab</u>

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

To use the Customer Service screen's References screen

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

## 3. Click Add.

mer Service ×													
Summary Collections	Customer S	ervice Account	t Details C	Customer Details	Customer Preferences	Transaction	History Pmt Modes	Bankruptcy	Repo/Foreclosure	Deficiency C	Collateral Bu	reau Timelin	e Cross/Up Sell >
Call Activities Maintenan	ce Comment	s Promises C	hecklists T	Fracking Attributes	Field Investigation	References	Correspondence I	Letters Doc.	ment Tracking Sc	enario Analysis	Access Histor	y	
References	- T Free	te 🛃 Detach	Al Wrap	මා							-∰= Add	/ Edit	View 🔗 Audit
	Relationship	Name	Sta	atus		City	State	Address	Zip	Zip Ex	xtn		Years
•					US								0
Columns Hidden 1													
Columns Hidden 1 References									Save and A	dd 📄 Save a	nd Stay	Save and Re	turn 🔇 Return
References	ationship			•	z	ũp Extri			* Per	mission to call 🗐	nd Stay	Save and Re	turn 🤇 🦕 <u>R</u> eturn
References *Rela	stionship			•	Z	õp Extn			* Per	mission to call 🗐 ission to Text 🗐	nd Stay	Save and Re	turn 🔾 🖓 Return
References *Rela		Æ	[	•	Z				* Per	mission to call 🛄 ission to Text 🛄 Phone	nd Stay	Save and Re	turn 🖉 🖓 Return
References *Rela	* Name		[			City		×	* Per * Perm	mission to call 📄 ission to Text 📄 Phone Extn	nd Stay	Save and Re	turn 🖉 <u>R</u> eturn
References *Rela *	* Name Status ACTIV		[		,	City State		×	* Per * Perm	mission to call ission to Text Phone Extn mission to call	nd Stay	Save and Re	da Return ∫
References *Rela *	*Name Status ACTIV Country UNITE		[			City State Years 0		×	* Per * Perm	mission to call 📄 ission to Text 📄 Phone Extn	nd Stay	Save and Re	da Return ∫

Specify the following details:

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



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

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

#### Note

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

# 4.5.9 <u>Correspondence sub tab</u>

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

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

#### To generate an ad hoc correspondence

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



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

ashBoard	Customer Service x	
igination	Search Customer Service: 20151000011054 Review Request (Pending: 0)	
icing		
vicing Customer Service	Account(5): 20151000011054: K NAVIN View + Format + 🔯 🔲 Freeze 📓 Detach 🚽 Wrap 🔃 🖲 Current 💿 Show All 💿 Group Follow-up	View Vew Agdit
ecuritization ransaction Authorization Inst Date Cherks	Company         Branch         Sub Unit         Account #         Product         Days Past Due Curren           US01         USHQ         UNDEFINED         20151000011054         LOAH VEHICLE (FR)         -255 USD	cy Pay Off Amt Amount Due Status Oldest Due Dt 45,140,91 0.00 ACTIVE 10/01/2016
scrow Transactions ccount Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptxy Repol/Foredosure Deficie	ency Collateral Bureau Cross/Up Sell Activities
Ilateral Management ports	Call Activities Plaintenance Comments Promises Checklists Tracking Attributes References Correspondence Letters Document	t Tracking Scenario Analysis
oducers indors	Correspondences	🕆 Add 🗍 View 🖉 Audit
ch Transactions	View 🗸 Format 🗸 🙀 🔟 Freeze 🚮 Detach 🖉 Wrap 🚷	
Advances Payments	ID Correspondence	Date
Fees		02/09/2016
terfaces	Correspondences	
AP Transactions GL Transactions CASA Reconciliation	Un espondences	Save and Add Save and Stay Save and Return
Conversion Accounts	* Correspondence	Date 02/09/2016
	Documents	yiew 🖉 Audit
	View 🕶 Format 🕶 🔤 🎹 Freeze 🚰 Detach 🖉 Wrap 🔞	
	Document Id Document Recipient Recipient	E-form Source Source Type Selected Generated
	Document Elements	🖉 Edit 📃 View 🖉 Audit
lections P	View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🕼 Wrap	
	Element Type Element	Content

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

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

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

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

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



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

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

- or -

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

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

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

The system displays a PDF of the ad hoc correspondence.

## 4.5.9.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Customers, Producers, and Others as an email.

#### To add recipient details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click Correspondence > Recipient Details.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
	- Business



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

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

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

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<type> <correspondence type&gt; sent to <recipient type=""> through &lt; Mode&gt; to &lt;'Email' id&gt;</recipient></correspondence </type>	Logged in user	Current System date with time stamp

# 4.5.10 Letters sub tab

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

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



- PDC renewal letter
- Collection:
  - Collection Letter 1
  - Collection Letter 2
  - Collection Letter 3

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

#### To use the Letters screen

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

DashBoard	Customer Service ×		
Drigination	Search Customer Service: 20151000011054 Review Request (Pending: 0)		
vicing			
nvicing	Account(s): 20151000011054: K NAVIN		View 🗸 Aud
Customer Service		t 🔘 Show All 🔘 Group Follow-up	
Securitization	Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt Amount Due Status Oldest Due Dt
Transaction Authorization	US01 USHO UNDEFINED 20151000011054 LOAN VEHICL		45,140,91 0.00 ACTIVE 10/01/2016
Post Date Checks	COOL CONT CHORE INCO STREAMED TO AN ADVICE	-(14)	13/110-31 0.00 ACTIVE 10/01/2010
Escrow Transactions		والاستعمار المتعمار المتحصيص والمتحمين المحم	noni nemere ve vezi
Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pro	Modes Bankruptcy Repo/Foreclosure Deficiency Collateral B	ureau Cross/Up Sell Activities
ollateral Management	Call Activities Maintenance Comments Promises Checklists Tracking Attributes Refe	rences Correspondence Letters Document Tracking Scenario	Analysis
eports	connector functioned comments fromous encourse indone rem	conceptioned access bocanese modeling scenarios	runn yanz
oducers			
endors	Letters		
tch Transactions	View 👻 Format 👻 🔛 Freeze 🔐 Detach 👍 Wrap 🚱		
Advances	Correspondence	Correspondence Type	File Name
Payments	CNUNCE COL LTR1 VR	COLLECTION LETTER 1	lcolt1 em 100 02
Fees	CNLNCE_COL_LTR2_VR	COLLECTION LETTER 2	Icolt2_em_100_02
terfaces	CNLNCE_COL_LTR3_VR	COLLECTION LETTER 3	lcolt3_em_100_02
AP Transactions	CNLNCE_PDF_LTR_VR	PAID IN FULL LETTER	lcspdf_em_111_01
GL Transactions	CNUNCE_POQ_LTR_VR_02	PAYOFF QUOTE LETTER	lcspoq_em_111_02
CASA Reconciliation	CNLNCE_POQ_LTR_VR_01	PAYOFF QUOTE LETTER	lcspoq_em_111_02
Conversion Accounts	CNLNCE_PDC_LTR	PDC RENEWAL LETTER	lcspdc_em_111_01
	CNUNCE_RAT_LTR_VR	RATE CHANGE	lcsrat_em_111_02
	CNLNCE_WEL_LTR_VR	WELCOME LETTER	lcswel_em_111_02
	Recipient Details		💠 Add 🥒 Edit 📃 Yiew 🖌 Aydit
	View - Format - 🔯 📋 Freeze 🚮 Detach 剑 Wrap 🚷 🥅 Send		
	Recipient Mode Type FAX/Email Sent Indi	rator Comments	
	No date to display.		
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## **Recipient Details**

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

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



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

3. In the Recipient Details section, click Save.

4. Click **Send** to email the correspondence details to the specified recipients.

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

Alert	Type & Subtype	Comment	Comment By	Comment Date
Ν	System Generated	<type> <correspondence type&gt; sent to <recipient type=""> through &lt; Mode&gt; to &lt;'Email' id&gt;</recipient></correspondence </type>	Logged in user	Current System date with time stamp

## 4.5.10.1 Servicing: Welcome letter

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

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

#### To generate the Welcome letter

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



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

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Phone:       Fax:         Date: 10/10/2013         Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Mame         Payment#       Account#	Fax:         Date: 10/10/2013         Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number: First payment date: Monthly payment amount: Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,	Fax:         Date: 10/10/2013         Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due	Fax:         Date: 10/10/2013         Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Mame         Payment#       Account#         Due Date       Amount Due         1       Amount Due	Confirm Information	on Letter	Financial	Services Lending and Leasing
Dear , Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract. Account number: First payment date: Monthly payment amount: Number of payments: In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at . Once again, thank you for selecting as your lender. Sincerely, Account Name	Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number: First payment date: Monthly payment date: Monthly payment amount: Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#	Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number: First payment date: Monthly payment amount: Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Maximum Account#       Due Date         Account Due         1	Dear ,         Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due         1       Image: Account Amount Due				
Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,	Thank you for selecting as your lending source. To provide you with the best possible service, we would like to confirm some of the information on your contract.         Account number:       First payment date:         Monthly payment date:       Monthly payment date:         Monthly payment amount:       Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#	Account number:       Account number:         First payment date:       Monthly payment amount:         Number of payments:       In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Mame       Payment#         Account#       Due Date         Amount Due       1	Account Name       Payment#       Account # Due Date       Amount Due         Account Mane       1       Due Date       Amount Due	Date: 10/10/2013			
we would like to confirm some of the information on your contract.  Account number: First payment date: Monthly payment amount: Number of payments: In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at . Once again, thank you for selecting as your lender. Sincerely,  Account Name	we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#	we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due	we would like to confirm some of the information on your contract.         Account number:         First payment date:         Monthly payment amount:         Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due	Dear ,			
First payment date: Monthly payment amount: Number of payments: In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at . Once again, thank you for selecting as your lender. Sincerely, Account Name	First payment date: Monthly payment amount: Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due	First payment date:       Monthly payment amount:         Number of payments:       Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due         1       Image: Content of the selection of the select	First payment date: Monthly payment amount: Number of payments:         In the event that you do not receive your payment information prior to your first payment being due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due         1				the best possible service,
due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at . Once again, thank you for selecting as your lender. Sincerely, Account Name	due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due	due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due         1	due, please use the coupon provided below. Should you have any questions regarding your account, please contact us at .         Once again, thank you for selecting as your lender.         Sincerely,         Account Name         Payment#       Account#         Due Date       Amount Due         1		First payment dat Monthly payment	e: amount:	
Sincerely, Account Name	Sincerely, Account Name Payment# Account# Due Date Amount Due	Sincerely, Account Name Payment# Account# Due Date Amount Due 1	Sincerely, Account Name Payment# Account# Due Date Amount Due 1	due, please use the c	oupon provided below.		
Account Name	Account Name Payment# Account# Due Date Amount Due	Account Name       Payment#     Account#     Due Date     Amount Due       1	Account Name Payment# Account# Due Date Amount Due 1 Amount Due	Once again, thank you	for selecting as your len	ider.	
	Payment# Account# Due Date Amount Due	Payment#         Account#         Due Date         Amount Due           1	Payment#         Account#         Due Date         Amount Due           1	Sincerely,			
Pavment# Account# Due Date Amount Due		1	1				
	1			Account Name		Due Date	Amount Due

## 4.5.10.2 Servicing: Paid in Full letter

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

The Paid in Full letter is available for loans.

#### To generate the Paid in Full letter

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



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

Financial Services Lending and Leasing

**Payoff Letter** 

Phone: Fax:

Date: 10/10/2013

Name: Account number: Collateral:

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

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

Sincerely,

## 4.5.10.3 Servicing: Payoff Quote

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

#### To generate a payoff quote letter

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

#### Payoff Amount Letter



Phone: Fax:

Date: 10/10/2013

Name: Account number: Collateral:

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

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

Sincerely,



### 4.5.10.4 Collections: Collection letter 1

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

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

#### To generate the Collection letter 1

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

Collection Letter	Financial Services Lending and Leasing
DEMO BANK USA LINE1 LINE2 MINNEAPOLIS MN 55344 7255 Phone: ####################################	
Account number : 20150900014275 Amount past due: USD 7,527.99	

#### 4.5.10.5 Collections: Collection letter 2

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



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



### 4.5.10.6 Collections: Collection Letter 3

### To generate the Collections letter 3

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



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



DEMO BANK USA

### 4.5.11 Document Tracking sub tab

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

#### To use the Document Tracking screen

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



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

ACLE' nancial Services Le	Lending and Leasing		Welcome, VAVAJDYA 🔻 🙀 Sign Qui
DashBoard	Customer Service x		
Drigination	Search Customer Service: 20151000011054 Review Request (Pending: 0)		
vicing			
ervicing Customer Service	Account(s): 20151000011054: K NAVIN View + Format + 🔯 🗍 Freeze 👔 Detach 🚽 Wrap 🐚 🧕 ® Current () Show All () Group Follow-up		View 🗸 Au
Securitization	Company Branch Sub Unit Account # Product Days Past Due Currency Pay Of		Oldest Due Dt
Transaction Authorization Post Date Checks	US01 USHQ UNDEFINED 20151000011054 LOAN VEHICLE (FR) -255 USD 45,1	40.91 0.00 ACTIVE	10/01/2016
Escrow Transactions Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pint Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau	Cross/Up Sell Activities	
Collateral Management	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondence Letters Document Tracking Scenario Analys	tit	
Reports	compromise manifoldaria manifoldaria ancentra macing nanonce neuropoincine access pocurrent macing access pocurrent macing access pocurrent macing	*	
roducers 'endors	Documents		View 🖌 Audit
atch Transactions	View 🕶 Format 🕶 📓 🔲 Freeze 🚰 Detach 🖂 Wrap		
Advances	Document Type Comments		
Payments Fees	No data to display.		
nterfaces			
AP Transactions	Account Document Details		🖉 Edit 🗌 View 🔗 Audit
GL Transactions CASA Reconciliation	View 🕶 Format 👻 👔 Freeze 📓 Detach 🛛 🖉 Wrap 🛛 🍓 📃 View Document		
Conversion Accounts	Document Type Document Sub Type Version Page # Document File Type Status	Tracker # Docket #	Location Recei
	No data to display.		
			÷
	Account Document Details		
	Account Document Decais	Cause and Star	Save and Return Careturn
		Dave and pray	Save sun vernun
	Document Sub Type Status	Received Dt	
	Version Tracker #	Effective Dt	
llections	Page # Docket #	Expiry Dt	
P	Document File Type Location	Comment	
ols			
etup			

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

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

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

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



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

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

### 4.5.12 Scenario Analysis sub tab

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

#### To use the Scenario Analysis screen

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



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

DashBoard	Customer Service ×					
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vicing						
svicing	Account(s): 20160100010121: SAHU PRANITA					📃 Yiew 🛛 🖌 A
Customer Service Securitization	View 🕶 Format 🕶 📑 Errezze 🖬 Detach 🚽 Wrap 🔮 🚇 🖲 Current 🕤 Show All 🔘 Gro					
Transaction Authorization Post Date Checks	Company         Branch         Sub Unit         Account #         Product           US01         USHQ         P31         20160100010121         LOAN VEHICLE (FR)	Days Past Due Currency Pay Off Ant -12 USD 16,042.14	Amount Due Status B.BO ACTIVE			Oldest Due Dt 02/20/2016
Escrew Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy	Rena/Foreclasure Deficiency Collateral Rureau Crossilin	Sell Ectivities			
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Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspond	fence Letters Document Tracking Scenario Analysis				
Producers Vendors	Scenario Analysis Parameters Revible Repayment Options Amortization Schedule					
venoors Batch Transactions						
Advances	Scenario Analysis	-			-	
Payments Fees	* Link To Account 🖉 🛞 Calculate Payment 🔘 Calculate Term 🔘 Calculate Balloon	😳 Initialize	Import Values	Calculate	Post To Account	
interfaces	Loan Details	Final Pint Amt 1,370.18		Billing Cycle MONTH		
AP Transactions		Add Interest Amt 0.00		Accrual Base Method ACTUA		
GL Transactions CASA Reconciliation	Account # 2016010010121 Title SAMUFRANITA	Next Print Dt 03/20/2016		Installment Method EQUAT	ED PAYHENTS	
Conversion Accounts	Product Category STANDARD *	Extra Principal Pret		Biling Method LEVEL		
	Twn Dt 02/08/2016	Financed Fees 0.00 Current Maturity Dt 01/20/2017		Time Counting method ACTUA Calendar Method GREGO		
	Contract Dt 01/20/2016	Ealloon Method N + 1 PMTS *		Calendar Plethod GREGU	KDAN *	
	Principal Amt 16,000.00	* Balloon Ant. 0.00		First P	eriod	
	Rate 4,9900	Total Interest Amt		Calendar Davs		
	"Term 11	Report Type UNDEFINED *		Latendar Days		
	Current Payment Amt 1,370:18	Skip Months		Interest Arts		
		Balloon Max Terms 0				

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

- Principal payment amount
- Term
- Balloon payment amount

Following are the options in Scenario Analysis screen:

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

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

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

### 4.5.13 Access History

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

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

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



### To view the account access history

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

SEARCH MENU	<b>60</b>	Customer Service ×				2
		Search Customer Service: 20160700010076 Review Request (Pending: 0) Queue Assignment				
> DashBoard					-	-
> Origination		Account(s): 20160700010076: MILLEN JOHN			🔄 View 🛛 🖋 Al	adit
Servicing		View 🔻 Format 👻 👔 Freeze 🔐 Detach 🖉 Wrap 🐘 🔮 @ Current 🖱 Show Al 🔿 Group F				
Servicing		Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt		
Customer Service		NL02 NLHQ UNDEFINED 20160700010076 LOAN VEHICLE (FR)	-23 EUR	50,089.31	0.	.00 A¢
Securitization		۲ W				
Account Documents		Annuel Comments Promises Checklists Tracking Attributes Field Investigation References Correspondent	nce Letters Document Tracking	Scenario Analysis Acces	ss History	÷
Account Documents Collateral Management Reports Producers	1	Account Access History     View ▼ Format ▼      Preze      Control of the access History     View ▼ Format ▼      Preze      Control of Winap	nce Letters Document Tradking	Scenario Analysis Acces	ss History	
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You can click 🞯 (refresh) to fetch the latest data.

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

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

### 4.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab. In addition, you can use this screen to derive various account level business specific calculations and populate the computed values into the custom user defined fields.

#### **Calculate Parameters**

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

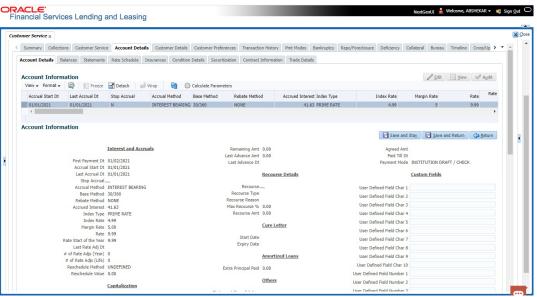
However, for system to populate data in custom fields, the following setup is required:

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

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



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



View the following information for Loan servicing product.

### 4.6.2 Balances sub tab

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

#### **To view Account Balances**

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

omer Service	×										
Summary	Collections	Customer Service	Account Details	Customer Details Cus	stomer Preferences	Transaction History	Pmt Modes E	Bankruptcy Repo/Foreclosur	e Deficiency	Collatera	, ·
Account Detail	s Balances	Statements R	tate Schedule Insi	urances Condition Detai	Is Securitization	Contract Information	Trade Details				
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DOWN P	AYMENT	CHGOFF BALAN.	WAIVE	ROLLOVER BALANCE	423	N	N	N	UNDEFINED	0	
EXPENSE	BANKRUPTCY	CHGOFF BALAN.	. WAIVE	ROLLOVER BALANCE	401	N	N	N	UNDEFINED	0	
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EXPENSE	SERVICING	CHGOFF BALAN.	. WAIVE	ROLLOVER BALANCE	403	N	N	N	UNDEFINED	0	
FEE DEL	AY	CHGOFF BALAN.	. WAIVE	ROLLOVER BALANCE	317	N	N	N	UNDEFINED	0	
FEE EXT	ENSION	CHGOFF BALAN.	WAIVE	ROLLOVER BALANCE	303	N	N	N	UNDEFINED	0	
FEE LAT	E CHARGE	CHGOFF BALAN.	WAIVE	ROLLOVER BALANCE	301	N	N	N	UNDEFINED	0	
FEE NSF		CHGOFF BALAN.	WAIVE	ROLLOVER BALANCE	302	N	N	N	UNDEFINED	0	
MAINTE	NANCE FEE	CHGOFF BALAN.	WAIVE	ROLLOVER BALANCE	308	N	N	N	UNDEFINED	0	Ŧ
4										E.	

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

In this field:	View:
Balance Type	The type of account balance maintained.
Chargeoff Method	The type of method to charge-off the balance.
Writeoff Method	The type of method to write-off the balance.
Reschedule Method	The applicable reschedule method.



In this field:	View:
Sort	The sort sequence maintained.
Billed	Y/N indicating if the balance is billable to customer.
Accrued	Y/N indicating if interest is accrued on the balance.
Non Performing Roll- over	Rollover indicates that this balance is moved to non-per- forming balance.
Non Performing Bal- ance Type	Indicated as NON PERFORMING if the balance is expected to be charged-off in the future.
Capitalize	Y/N indicating if the balance is capitalized to principal.
Frequency	The frequency with which the balance is capitalized.
Grace Days	The number of grace days allowed for capitalization.
Next Cap Run Date	The next scheduled balance capitalization date.

### 4.6.3 Statements sub tab

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

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

#### To view the Statements screen

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

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		Next Sector								Last Profi	Rate		

3. Select either 'Current' or 'Consolidated' option.



Note the following:

- The 'Current' or 'Consolidated' option is available only for Master Account to filter and view the list of statements for current Master Account and consolidated statements of Master Account and Associated Accounts.
- On selecting 'Consolidated', an additional section 'Consolidated Statement Details' is enabled to display the list of consolidated statements for Associated Accounts having the 'Statement Consolidation' flag enabled in Account details.
- By default, only those accounts having the same currency of Master Account are displayed.
- The consolidated Account statements associated for each Master Account is generated on executing the batch job MASTER ACCOUNT STATEMENTS GENERATION in batch job set SET-ODD2.
- 4. In the **Statements** section, click **View.**

View the following information:

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

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

In this field:	View:
Account #	The Customer Account number.
Txn Dt	The transaction effective date.
Post Dt	The transaction posted date.
Transaction Type	The type of transaction.
Amount	The transaction amount.

Click Messages sub tab and click View.

10. View the following information:

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



In this field:	View:
Message	The message.

### 4.6.4 Rate Schedule sub tab

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

### To view the Rate Schedule screen

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

DashBoard	Customer Service x		
Origination	Search Customer Service: 20151000011054 Review Request (Pending: 0)		
ervicing			
Servicing Customer Service Securitization	Account(s): 20151000011054: K NAVIN View + Famat + 🔯 👔 Freeze 🟦 Detech 🥥 Wings 🝓 🚇 @ Current 🛈 Show All 🛈 Group Follow-up		🔄 View 🖌 Aydit
Transaction Authorization	Company         Branch         Sub Unit         Account #         Product         Days Past Due Currency           US01         USHQ         UNDEFINED         20151000011054         LOAN VEHICLE (FR)         -227 USD	Pay Off Amt Amount Due Status 45,314.62 0.00 ACTIVE	Oldest Due Dt 10/01/2016
Post Date Checks Escrow Transactions Account Documents Collateral Management Reports	Summary Customer Service Account Details Customer Details Transaction History Pret Nodes Banknytty RepujForedosure Deficiency Collisteral Bu Account Details Statements Rate Schedule Insurances Contract Information		
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AP Transactions GL Transactions CASA Reconciliation	Rate Schedule		<₽ <u>R</u> eturn
Conversion Accounts	Seq 1.00 Adjustment Frequency Type RATE CHANGE OCCURS AT MATURITY	Period 1.00 # of Adjustments 1.00	
Collections			
WFP			
Tools			

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

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

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



### 4.6.5 Insurances sub tab

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

#### To view the Insurances screen

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

EARCH MENU	đð	Customer Service	×						(
		Search Custome	er Service: 2017060	00010290 Review F	Request (Pending: 0)	Queue Assignment			
DashBoard									
Origination		Account(s): 2		00: KALLAM NA					🛛 View 🛛 🖋 Audit
ervicing		View - Format	• 🔯 🔟 Free	ze 🚰 Detach 🧹	🖓 Wrap 🔂 🛛	Current O Show All O G	roup Follow-up		
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3. On the **Insurances** screen, view the following information in **Insurance Information** section:

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



Click View	and vie	w the fo	ollowina	information:
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In this field:	View:
Policy Information secti	on:
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.
Insurance Plan	The insurance plan.
Company	The insurance company.
Policy#	The insurance policy number.
Effective Dt	The insurance effective date.
Premium Amt	The insurance premium amount.
Commission Rule	The rule of commission.
Primary Beneficiary	The primary beneficiary of the insurance.
Secondary Benefi- ciary	The secondary beneficiary of the insurance.
Status	The status.
Sub Status	The sub status.
Insurance Mode	The insurance mode.
Phone	The insurance company's primary phone number.
Phone 2	The insurance company's alternate phone number.
Itemization	The contract itemization.
Expiry Dt	The insurance expiry date.
Term	The term of insurance.
Commission Amt	The insurance commission amount.
Comments	The comments regarding the insurance policy.
Cancellation/Refund see	<u>ction</u> :
Policy Cancellation Dt	The insurance cancellation date.
Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the cus- tomer in case of early payoff.
Grace Days Cancella- tion Fee Allowed	If selected, indicates that cancellation fees during grace period is allowed.
Cancellation Fees	View amount of the cancellation fee to be charged when the insurance is cancelled.



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

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

### 4.6.6 Condition Details sub tab

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

#### **To view Condition Details**

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

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Servicing		Account Details	Statements	Rate Schedule	Insurances	Condition I	History	Securitiza	tion Contra	ct Information				
Servicing Customer Service Securitization	Â	Condition I	History					occurrent						
Transaction Authorization	=	View - Forn	nat 🕶 🔛	Freeze	Detach 🚽	Wrap	69							1
Post Date Checks		User	Respo	onsibility A	count Condition			Que	ue Desc	Changed Dt	r Rea	son		
Escrow Transactions		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	06:01: INT	ERNAL-QUEUE	-	
Account Documents		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	05:01: INT	ERNAL-QUEUE	💷	
Collateral Management	-	RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	04:01: INT	ERNAL-QUEUE		
Reports	1	RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	03:01: INT	ERNAL-QUEUE		
Producers		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	02:05: INT	ERNAL-QUEUE		
Vendors		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	01:01: INT	ERNAL-QUEUE		
4 Batch Transactions		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	12:01: INT	ERNAL-QUEUE		
Advances		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	11:01: INT	ERNAL-QUEUE		
Payments		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/14/2016	10:56: INT	ERNAL-QUEUE		
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1.1.1.1		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/13/2016	03:51: INT	ERNAL-QUEUE		
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> WFP		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/13/2016	12:01: INT	ERNAL-QUEUE		
> Tools		RMACHARL	SUPE	RUSER P/	YOFF/TERMINA	TION IN PRO	OGRESS	PAY	OFF/TERMINA	07/13/2016	11:01: INT	ERNAL-QUEUE		
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The Condition Details tab is further categorized into following sections:

- Condition/Queue
- Condition/Queue History



### **Condition/Queue**

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

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

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

The Condition/Queue section displays the following information:

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

#### **Condition/Queue History**

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

The Condition/Queue History section displays the following information:

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

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

#### 4.6.7 <u>Securitization Sub Tab</u>

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

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



### To view the securitization details

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

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Account(s): 201	80600016479: YAD	AV VIK						iew 🛷 A	Audit
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Account Details S	tatements Rate Schedule	Insurances Co	ndition Details			Pmt Modes	<u>V</u> iew		

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

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

### 4.6.8 Contract Information sub tab

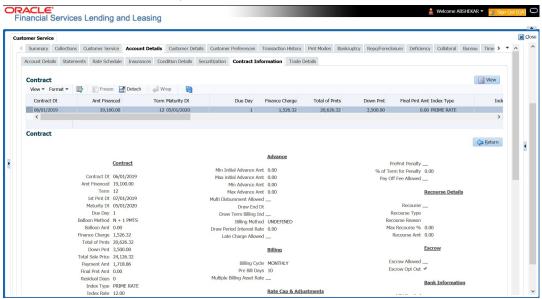
The Customer Service screen Contract sub tab enables you to view contract and truth-inlending information recorded during the funding process. It's a display only version of the same information found on the Funding screen's Contract screen.

#### To view an account's contract information

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



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



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

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

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

### 4.6.9 <u>Trade Details sub tab</u>

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

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



- Trade Details indicates 'Trade Equity' information with 'Equity In' and 'Equity Out' details of the traded accounts and Revenue Recognition information captured as part of batch job processing.
- Equity Transfer Details indicates equity transfer between From and To accounts, the 'Equity Transferred' value and 'Status' of Trade.

### To view the Trade details

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

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

Financial Services Lending and Leasing

Customer Service ×	]									×
Search Customer	Service: ASSO_RAH_	AFTR_INT_0002	Review Request (Pend	ling: 0) Queue A	ssignment					
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Company	Branch	Sub Unit	Account #	Master Account #	Master Accourt	nt Product		Billing Cycle	Purpose	Days Past Due Currency
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4 Summary C	lactions Outomars	anica Account D	ataile Outomor Data	aile Ouetomor Br	foroncos	action Listony Dmt Mod	ne Bankruntru	Popo/Eoroclosuro	Deficiency Collisteral	Bureau Timeli > •
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In this field:	View:
Trade Equity	View the value of current Account Trade Equity.
	This is calculated using the configurable calculation value defined for ACC_EQUITY_AMT in Setup > User Defined Parameters screen.
	This value is re-calculated during trade transaction.
Equity In	View the total of all Equity transferred 'from' different old account(s) contributing to trade.
	This field is updated when 'Equity In Transfer Transaction' is processed during trade.
Equity Out	View the total of all Equity transferred 'to' different new account(s) as part of trade.
	This field is updated when 'Equity Out Transfer Transaction' is processed during trade.
	ate the Revenue Recognition details of the Account and are og the 'Revenue Recognition Processing Batch Jobs'.
greater than or equal to	ership Industry, Vendors recognize revenue when equity becomes threshold value (X)% of net sale price of the asset on the con- is recognized, Account is marked as Qualified (i.e. Target Reve-

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



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

#### 4.6.9.1 Revenue Recognition Processing Batch Jobs

Following are the Revenue Recognition processing batch jobs:

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

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

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

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

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

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

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



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

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

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

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

# 4.7 Customer Service screen's Associated Accounts tab

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



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

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

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

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

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

#### To view associated account details

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



### 2. Click 'Associated Accounts' sub tab.

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arch Customer	Service: NAVEEN	4 Review Request	(Pending: 0) Qu	ueue Assigi	nment					
CCOUNT(s): NA		IADE 3 PAVAN			O Current	) Show All 🔵 Group	Follow-up 💿 Associ	ated Accounts Agr		View Audit
Company	Branch	Sub Unit	Account #		Master Account #	Sales Order Num	ber Master Account	Product	A	GREDITS105
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A brief description of 'Associated Account Details' are given below:

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



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

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

In this field:	View this:
	splays the total number of accounts available for the Aaster and Associated accounts.
Total Delq Due	The total of delinquent amount due on all the filtered accounts at Associated Account Details tab.
Total LC Due	The total non-sufficient fee due amount on all the accounts.
Total NSF Due	The total of non-sufficient funds fee due on all the accounts.
Total Other Due	The total of any other dues pending on all the accounts.
Total Due	The total of all dues including payment amount and all applicable fees on all the accounts.
Total Due (incl current due)	The total of additional due of current month (included based on pre-bill days) on all accounts.
Total PayOff Amount	The total amount payable by the borrower of all accounts if the same is to be paid off as per the current date.
	on displays the total number of accounts available for the Aaster and Associated accounts.
No. of Active Accounts	Total Number of Active accounts.
No. of closed Accounts	Total Number of Closed accounts.
No. of Paid Off Accounts	Total Number of Paid Off accounts.



# 4.8 <u>Customer Service screen's Customer/Business De-</u> tails tab

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

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

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

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

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

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



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

### 4.8.1 <u>Customer sub tab</u>

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

#### To view or edit customer information

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

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

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



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



In this field:	View this:
Visa #	Customer's visa number.
Nationality	Customer's nationality.
National ID	Customer's national identification.
SSN	Customer's social security number. If the organizational parame- ter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
License #	Customer's licence number.
License State	State where the licence was issued.
Payment Hierar- chy	The payment hierarchy is auto-populated by the system based on following conditions:
	<ul> <li>While funding an application with new customer details, the payment hierarchy is populated with value specified in system parameter PMT_HIERARCHY_CODE.</li> </ul>
	<ul> <li>While funding an application with existing customer details, the same payment hierarchy selected for existing customer record is populated.</li> </ul>
	The auto populated payment hierarchy can be modified by select- ing the required value from the drop-down list. This list is popu- lated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen.
Military Service	
Active Military Duty	Active military duty indicator. If selected, indicates that customer is on active military duty and may qualify for rates in accordance with the Service members Civil Relief Act of 2003 (SCRA).
Effective Dt	The effective date
Order Ref #	The order reference number.
Release Dt	The release date.
Customer Decease Date	The deceased date of the customer. You can also post a non mon- etary transaction to indicate if a customer is deceased. Refer to section <u>Mark Customer as Deceased</u> for more information.
KYC section	
Reference #	Specify the reference number of KYC document.
Status	Select the status of KYC document from drop-down list.
FATCA section	
Birth Place	Specify the birth place of the applicant.
Birth Country	Select the country of birth of the applicant from drop-down list.



In this field:	View this:
Permanent US Resident Status	Check the box to indicate if the applicant has permanent US resident status.
Power of Attorney s	ection
Power of Attorney	Check the box to indicate that the applicant holds Power if Attor- ney.
Holder Name	Specify the holder name of the power of attorney.
Address	Specify the address of the attorney holder.
Country	Select the country of the power of attorney holder from drop-down list.
Nationality	Select the country of the power of attorney holder from drop-down list.
Telephone Number	Specify the telephone number of the power of attorney holder.
Credit Limit Details	section
Max Limit	View the maximum credit limit amount sanctioned for this cus- tomer.
Total Utilized Amt	View the total credit limit amount utilized.
Available Amt	View the credit limit available amount from the sanctioned limit.
Hold Amt	View the credit limit amount on Hold.
Suspended Amt	View the credit limit amount suspended.
Grade	View the grade of the customer.
Max Late Charge	View the maximum amount of late charge that can be levied for this customer. However, there is no system validation performed based on the amount specified.
Limit Expiry	View the credit limit expiry date.
Limit Next Renewal	View the date when credit limit has to be renewed.
Utilization Details	·
% of Utilization	View the percentage of credit limit used to fund the account against the customer.
Utilization Amount	View the amount of credit limit contribution of customer towards Account current balance.

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

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

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



• Posts "DO NOT CHARGE OFF" condition on that account to exclude the account from Auto Charge Off process.

### 4.8.1.1 Addresses sub tab

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

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



In this field:	View this:
Time Zone	View the customer time zone auto populated form TIME_ZONE_CD lookup code.
Census Tract/ BNA Code	The census tract/BNA code.
MSA Code	The metropolitan statistical area (MSA) code.
Comment	Comments regarding the address.

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

### 4.8.1.2 <u>Telecoms sub tab</u>

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

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

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

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



## 4.8.1.3 Employments sub tab

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

In this field:	View this:
Current	If selected, indicates that this is the customer's current address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Туре	The occupation.
Employer	The employer's name.
Occupation	The occupation.
Title	The title.
Department	The department of the employment.
Country	The country.
Address #	The address line.
Address Line 1	The employer's address.
Address Line 2	The employer's address.
Zip	The zip code.
Zip Extn	The zip code extension.
City	The city.
State	The state.
Phone	The work phone number.
Extn	The work phone number extension.
Comment	Comments regarding the employment.
Pay Day	View or select the payment day of the month using the adjoining cal- endar.
	For OFSLL generated accounts, system propagates the Pay Date defined in Origination > Application Entry > Applicant Tab > Employments Sub Tab and is editable.
	For conversion accounts, you need to select the payment day.



In this field:	View this:
Next Pay Day	The next payment day is auto populated based on the Pay Day and Frequency specified. When 'Pay Day' is selected, system posts a non-monetary transaction - EMPLOYMENT ADDRESS MAINTE- NANCE to calculate the next payment day after the current date has elapsed.
Frequency	Select the income frequency from the drop-down list.

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

### 4.8.1.4 Tracking Attributes sub tab

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

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

In the Tracking Attributes section, click Edit

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

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

Save any changes you made to the account.

### 4.8.1.5 Customer Score

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

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



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

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ustomer Inforr	nation					🖉 Edit	View 🗸 Audit
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Customer #	Relation	ECOA	Name		SSN	Birth Dt	Customer Deceas Date
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Addresses Telecom	s Employments Tra	acking Attributes	Customer Score			Vi	iew 🛷 Audit
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View ▼ Format ▼ Txn Dt	Score Received Dt	Source	Score	Reference Number	r Reason Code	Comments	
View      Format      Txn Dt     04/29/2019	Score Received Dt 12/18/2020	Source	Score 19	Reference Number	r Reason Code	Comments 1	
View  Format Txn Dt 04/29/2019 05/05/2019	Score Received Dt 12/18/2020 05/05/2019	Source EFX EXP	Score 19 890	1		1	·
View      Format      Txn Dt     04/29/2019	Score Received Dt 12/18/2020	Source	Score 19		Reason Code		

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

In the 'Customer Score Information' section, select the required record and click 'View'.

In this field:	View this:
Txn Dt	View the transaction posted date.
Score Received Dt	View the date when customer score was received from credit bureau.
Relation Type Code	View the account relation type (Primary, Spouse, and so on) which are attached to account.
Source	View the name of credit bureau from where the credit score is received.
Score	View the customer credit score value.
Reference Number	View the reference number associated with the credit score.
Reason Code	View the reason for posting this transaction.
Comments	Additional information if any.

A brief description of the fields are given below:

## 4.8.2 Business sub tab

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



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

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

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

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

#### To add or edit business information

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

mer Service ×									
Summary Collecti		ce Account Details	Linked Accounts	Eustomer Details	Customer Preferences Transac	tion History Pmt Modes Bankru	ptcy Repo/Foredosure Defi	dency Bureau Tin	nelne Cra > 🔻
Business Detai		الے Detach	Wrap 🕅 Sho				-블 <u>A</u> dd	✓ Edit Uew	
Current	Business #				Name of the Business	Legal Name	Tax ID #	Start Dt	# of Emplo
Y .	0 0000003007	LIMITED LIABILITY.	. CORPORATE	SETME	QA SOLUTION	FINANCE	xxxxxx0451	01/06/2016	,
Business Detai	s		×	* Business Checkir	ne Profe	Save an	* Inspurance Opt Out	Save and Return	Ca Return
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	# of Employees 0				Opt Out				
*									

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

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



In this field:	View this:
Type of Business	Select the Type of the business from the drop-down list.
Business Category	Select the Business category from the drop-down list.
Name of the Business	Specify the name of business.
Legal Name	Specify the legal name of the business.
Tax Id #	Specify the Tax identification number.
Start Dt	Select the Business start date from adjoining calendar.
# of Employees (Cur)	Specify the current number of employees at the business.
# of Employees	Specify the number of employees at the business after financing.
Contact Person	Specify the contact person at the business.
Business Checking Bank	Specify the bank name of the business's checking account.
Bank Acc #	Specify the bank account number of the business.
Avg Checking Balance	Specify the average checking balance.
# of Locations	Specify the number of locations where the business is established.
Management Since	Specify the year the current management was estab- lished.
Payment Hierarchy	The payment hierarchy is auto-populated by the sys- tem based on following conditions:
	<ul> <li>While funding an application with new customer details, the payment hierarchy is populated with value specified in system parameter PMT_HIERARCHY_CODE.</li> </ul>
	<ul> <li>While funding an application with existing customer details, the same payment hierarchy selected for existing customer record is populated.</li> </ul>
	The auto populated payment hierarchy can be modi- fied by selecting the required value from the drop- down list. This list is populated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen.
Stop Correspondence	Stop correspondence indicator. If selected, Oracle Financial Services Lending and Leasing will not send correspondence to the business.
Skip	Business's skip indicator. If selected, indicates that the Business has debts and the customer is a skip debtor.



In this field:	View this:
Bankruptcy	Business's bankruptcy indicator.
Privacy Opt-Out	Privacy opt-out indicator. If selected, indicates that the business has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Insurance Opt Out indicator. If selected, indicates that the business has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the business has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the business has elected to refrain from financial information and share credit related inquiries.
Update Business Info	Value is auto populated and if selected, indicates that the system was allowed to override the existing busi- ness details with the latest address and communica- tion details during account creation.
Email	Business's e-mail address.

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

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



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

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

# 4.8.2.1 Addresses sub tab

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

In this field:	View this:	
Current	If selected, indicates that this is the customer's current address.	
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.	
Permission to Text	Check this box if customer has provided permission to contact through text message.	
Confirmed	Check this box to indicate that the address is confirmed by the customer.	
Mailing	Check this box to indicate that this is the customer's mailing address.	
Address Type	Address type.	
Country	Country code.	
Address #	Address number.	
Postal Type	Postal type.	
Pre	Pre	
Street Name	Name of street.	
Street Type	Type of street.	
Post	Post box number.	
Apt #	Apartment number.	
Address 1	Address.	
Address Line 2	Address Line 2	
Zip	Zip code.	
Zip Extn	Zip extension.	
City	City.	
State	State.	
Phone	Phone number.	
Ownership	Ownership type.	



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

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

#### 4.8.2.2 Telecoms sub tab

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

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

In this field:	View this:
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Telecom Type	Select the Telecommunication type from the drop-down list.
Phone	Enter the business phone number.
Ext	Enter the phone extension.
Current	Check this box to indicate that this is the current record.
Time Zone	Select the business time zone from the drop-down list. The list is pop- ulated with values form TIME_ZONE_CD lookup code.
Best day to call	Select the preferred day of the week to contact the business from the drop-down list.
Start Time	Specify the start time after when you can contact the business.
Period	Select the period as AM/PM from drop-down list.
End Time	Specify the end time before which you can contact the business.
Period	Select the period as AM/PM from drop-down list.

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

# 4.8.2.3 Partners sub tab

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

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



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

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

# 4.8.2.4 Affiliates sub tab

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

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



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

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

#### 4.8.2.5 Tracking Attributes sub tab

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

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

In the Tracking Attributes section, click Edit

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

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

Save any changes you made to the account.

#### 4.8.2.6 Business Score

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

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



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

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Business Details	Freeze	🚮 Detach 🛛 🚚 V	Vrap 🖓 Shov	v All	e∰ <u>A</u> dd	n Edit	ew 🖌 🖌 Audit
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View 🔻 Format 🔻	Call Dillion and			Reference Number			

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

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

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

A brief description of the fields are given below:

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

The Customer/Business Preferences tab allows you to define the customer communication preferences at an account level for each relation type associated with the account. The details of this tab are populated to Customer Service > Collections tab for further action.

If the selected account belongs to an individual Customer, this tab is displayed as 'Customer Preferences' and if there is no customer linked and only a business is involved in the account,



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

However, if any of the following transactions are posted on the account the defined customer communication preferences are disabled and can be manually enabled in specific conditions:

- Customer marked as 'Deceased'
- Changed relation to primary customer
- Disabled/enabled non primary customer relationship
- Swapped relationship

To view or edit customer/business preferences

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

omer Service _×								4	
Summary Collection	Customer Servi	ce Account Details Customer Details	Customer Preferences Tra	nsaction History	Int Modes Bankruptcy	Repo/Foredosure Def	iciency Collateral	Bureau Timeline Cros	s/Up Sel 🔸 🔻
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	* Type	OTHER HOME PHONE		4			End Time 00:05		
				US/PACIFIC-NEW	•		Period PM		
			Best Day to Call	FRIDAY			• Enabled		

 In the Customer/Business Preferences section, click 'ADD'. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

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



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

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

#### Note

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



# 4.10 Customer Service screen's Transaction History tab

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

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# 4.10.1 Balances sub tab

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

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

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

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

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

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

#### To view account balance information

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



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

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

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

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

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

In this field:	View:
Balance Type	The balance type.
Opening Non-Performing	The opening non performing balance.
Paid / Terminate	The amount of non performing balance paid or termi- nated.



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

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

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

 In the Txn Period Balance section, select how you want to view the balance: Select ITD/CTD to view transactions by Inception-to-date /Cycle-to-date: -or-

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

# 4.10.2 Transactions sub tab

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

#### To view the transaction history of an account



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

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

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

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

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

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

-or-

- 6. Select **Txn Dt** to sort the entries on in **Transactions** section in order of when the transaction was created.
- 7. In View Option section, click View to view the following information:

In this field:	View:
Transactions section	1



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

# 4.10.2.1 To Reverse (or Void) a Transaction

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

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

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



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

#### 4.10.2.2 Voiding an Account

#### To void an account

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

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

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

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

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

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

#### 4.10.2.3 Export Account Transaction Details

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

#### To export account transaction details

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



# 4.10.3 Sale Transfer Transactions

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

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

# To view the Sale Transfer Transaction

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

DashBoard	Customer Service ×									
> Origination	Search Customer Ser	rvice: 2016020	0010047 Review	Request (Pending: 0)						
Servicing Customer Service Securitzation Transaction Authorization Post Date Checks Escrow Transactions	Company US01 4	Branch USHQ	T: TEST FIRST	Account #	© Current	ll 🔘 Group Folio	W-up Days Past Due C -4 U			w Off Amt 0,048.51
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View the following information:

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

3. You can view the following type of sub unit transfer transactions:

- Select **Good Txns** System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions.
- Select **All Txns** System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions and Reverse Transactions.



# 4.10.4 Payment Rating sub tab

To view the transaction history of an account

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

DashBoard	Customer Service ×							
> Origination	Search Customer Service: 2	20150900014267 Revie	w Request (Pending:	))				
ervicing								
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management Reports Produces Vendors Wendors Mathematic Advances Payments Frees Interfaces AP Transactors G, Transactors G, Transactors G, Transactors Cooversion Accounts	Company Brack USRI C Summary Oustomer Se Belances Transactions Payment Rating 3 HonthyYear	Freaze     Detach     Sub Unit     Sale Transfer Transactions     Rating Des     90-119 DA	Wrap     Account #     2015090001  ustomer Details     Tr Payment Rating  cription YS PAST DUE DATE 2/2015	Product LOAN VEHIC	nt () Show All () Group Pr LE (FR) Pmt Modes Barkruptc Repayment Schedule () 10/2015 0	Days Past Due Our 118 USI y Repo/Foreclosure Nork Orders Status Description	D Deficiency Collatera	Pay Off An 19,397.2

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

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

# 4.10.5 Due Date History sub tab

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

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



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

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Due Date         Bit Column         C			Due Dt		Due Amt Last Pmt D	t	Pmt Amt			Balanc	e Amt	Days Past Due	Pmt	
01. Transactions         0.0107/2035         1,302         0         1,302         26 N           CSAS Recordition         1,302         0         1,302         27 N           CSAS Recordition         1,302         0         1,302         27 N           Conversion Accounts         1         1,302         0         1,302         18 N           Due Date History         Due fit 0/01/2015         Due fit 0/01/2015         Balance Amt: 1,302         Pret Recolved			02/01/2016		1 302		0							6
CdSA Broandisson Conversion Accounts         12/01/2015         1,302         0         1,302         57 N           Conversion Accounts         11/01/2015         1,302         0         1,302         87 N           Due Date History         0         1,302         0         1,302         10 N           Due Date History         0         0         1,302         0         1,302         10 N           Due Date History         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0														٩.
Conversion Accounts         11/01/2015         1,302         0         1,302         67 N           Conversion Accounts         Due Date History         Due Date History         Conversion Accounts         1,302         110 N           Due Date History         Due Date History         Due Date History         Conversion Accounts         Print Ame 0         Print Ame 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
Due Date History Due Dot 0/01/2015 Prixt ant 0 Due Ant 1,302 Balance Ant: 1,302 Due Ant: 1,302 D					1,302						1,302	87	N	
Cue Dr. 02/01/2016 Prit Amt: 0 Prit Received Due Ant: 1,302 Balance Ant: 1,302	Conversion Accounts	19	10/01/2015		1,302		0				1,302	118	N	
Cue Dr. 02/01/2016 Prit Amt: 0 Prit Received Due Amt: 1,302 Balance Amt: 1,302														
Due Dt         02/01/2016         Pmt Amt. 0         Pmt Received           Due Amt. 1,002         Belence Amt. 1,392         Image: Compared and Compare			Due Date His	tory										
Due Dt         02/01/2016         Pmt Amt. 0         Pmt Received           Due Amt. 1,002         Belence Amt. 1,392         Image: Compared and Compare													Return	1
Due Amt 1,302 Balance Amt 1,302														۳.
				Due Dt 02/	01/2016		Pmt Amt 0			Pmt R	eceived			
Last Pmt Dt Days Past Due -5				Due Amt 1,3	02		Balance Amt 1,3	302						
				Last Pmt Dt			Days Past Due -5							
	collections													
Pallertions														
Solliestions														
collections WFP double														

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

View the following:

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

# 4.10.6 Repayment Schedule sub tab

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



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

DashBoard	Customer Service ×		36
Origination	Search Customer Service: 20150900014267 Review Request (Pending: 0)		
ervicing			
International Content Service Securitization Securitization Post Date Checks Escrow Transactions Account Documents Colliteral Management Reports Colliteral Management Vendors Managements Page International Page International Page International CASA Reconciliation Conversion Accounts	Account(s): 20150900014267: SIGG MARK  Verv + Format  Barch Sold Unit Account & Product Product USOL USOL USOL USOL USOL USOL USOL USOL	Days Past Due Currency 118 USD aptcy Repo/Foreclosure Deficience	y Collateral Burea > • ye Collateral Burea > • ye Augit Salance Principal
Collections			
WFP			
Tools			
Tools			

View the following information:

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

# 4.10.7 Work Order sub tab

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

#### To view the vendor work order screen



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

SEARCH MENU	Customer Service ×						6
	Search Customer Service: 2016070001	0141 Review Request (Pending: 0) C	Queue Assignment				
> DashBoard							
> Origination	Account(s): 20160700010141:					Uew View	🖋 Audit
Servicing		🚰 Detach 🚽 Wrap 🙌 🚇					
Servicing	Company Branch US01 USRHO	Sub Unit Account # UNDEFINED 20160700010141	Product LOAN VEHICLE (FR)	Days Past Due Currency -21 USD		27.030.00	Amount Due St 0.00 At
Customer Service	USUI USKHQ	UNDEPINED 20160700010141	LOAN VEHICLE (FR)	-21 USD		27,030.00	IA UU.U
Post Date Checks Escrow Transactions		Transactions Payment Rating Due Da		Bankruptcy Repo/Foredosure Deficie			
		Transactions Payment Rating Due Da	te History Repayment Sched				Audit
Escrow Transactions E Account Documents Collateral Management Reports Producers Vendors	Vendor Work Order View * Format * 🔛 🔐 Free Work Order Type Case #	Transactions Payment Rating Due Da	te History Repayment Sched				
Escrow Transactions E Account Documents Collateral Management Reports Producers Vendors M Batch Transactions	Vendor Work Order View   Format	Transactions Payment Rating Due Da ze Detach dd Wrap 🚱 Channel	te History Repayment Sched	Work Orders		<u>y</u> ew <b>4</b>	
Escrow Transactions E Account Documents Collateral Management Reports Producers Vendors Advances	Vendor Work Order View * Format * 🔛 🔐 Free Work Order Type Case #	Transactions Payment Rating Due Da ze Detach dd Wrap 🚱 Channel	te History Repayment Sched	Work Orders		<u>Y</u> ew •	Audit
Escrow Transactions E Account Documents Collateral Nanagement Reports Producers Vendors Match Transactions Advances Payments	Vendor Work Order Vew  Format	Transactions Payment Rating Due Da ze Detach dd Wrap 🚱 Channel	te History Repayment Sched	Work Orders		<u>y</u> ew <b>4</b>	Audit
Escrow Transactions E Account Documents Collateral Management Reports Producers Vendors Advances	Vendor Work Order View   Format	Transactions Payment Rating Due Da ze Detach dd Wrap 🚱 Channel	te History Repayment Sched	Work Orders		timated Total	Audit
Escrow Transactions E Account Documents Collateral Management Reports Producers Vendors data Transactons Advances Payments Pess T	Vendor Work Order Vew * Format * 🕞 Tree Work Order Type Case # No data to display. * Vendor Work Order	Transactions Payment Rating Due Da ze Detach dd Wrap 🚱 Channel	Greate Work Order     Reason	Work Orders	Es	timated Total	Audit
Escrow Transactions Acount Documents Collateral Management Reports Producers Vendors Advances Payments Fees • • Collections	Vendor Work Order Vew  Format	Transactions Payment Rating Due Da ze Detach dd Wrap 🚱 Channel	te History Repayment Sched	Work Orders		timated Total	Audit

In the Vendor Work Order section, click View

View the following display only information:

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

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

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

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

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

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



# 4.11 Customer Service screen's Pmt Modes tab

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

# 4.11.1 <u>ACH sub tab</u>

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

#### To view the ACH information screen

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

tomer Service											0
arch Customer S	Service: ANU_BTIAP_	A089 Review Rev	quest (Pending: 0)	Jueue Assignment							
ccount(c): AN	U BTIAP A089:	DOE JOHN								View 🖌 🖌	with
	Freeze		Wrap 🚷 昌	Current      Sho	w All O Group Follow	w-up Associated Accou	ints			View View	Ant
Company	Branch	Sub Unit	Account #	Master Account #	Master Account	Product	Billing	Cycle Purg	oose	Days Past Due Curr	rency
ARG01	AR01	UNDEFINED	ANU_BTIAP_A089	MASTER_BTIAP_A	N	LOAN INTEREST ACCRU	JED MONT	HLY		130 ARS	5
<											>
Summary Col	lections Customer Ser	vice Account Det	ails Qustomer Details	Customer Preferen	ces Transaction His	story Pmt Modes E	Bankruptcy Repo/F	preclosure Defici	ency Collateral	Bureau Timeline >	-
community con	Contraction of the	nee needan bee					Anna opecy response	Jicciobare Denta	cincy condicion	burcou minomic -	
ACH Coupon	Post Dated Checks P	ayment Arrangemer	nt								
ACH Inform	ation										
ACH Inform	ation							- L - L	dd 🥒 Edit	View Audit	
ACH Inform	ation							and the second s	dd 🥒 Edit	📃 Yiew 🛷 Audit	
ACH Inform		e 🚮 Detach	ط Wrap 🔂	Recurring  One-T	īme Phone 🔿 All	Сору			dd 🥒 Edit	📄 Yiew 🛛 🔗 Audit	
		e 🛃 Detach Bank City	Wrap 🚱	Recurring  One-T Routing #	Time Phone All	Сору SEC Code	Name On Account		dd / Edit	IBAN	
View ¥ Forma Reference #	at 🔻 📑 👖 Freez						Name On Account				
View • Forma	at 🔻 📑 👖 Freez						Name On Account				
View  Forma Reference # UNDEFINED	at 🔻 📑 👖 Freez						Name On Account				
View  Forma Reference # UNDEFINED	at						Name On Account				•
View View Forma Reference # UNDEFINED	at						Name On Account		BIC	IBAN	
View View Forma Reference # UNDEFINED	at • 🕞 🔟 Freez Bank Name	Bank City		Routing #	Account Type	SEC Code		Account #	BIC	IBAN	
View View Forma Reference # UNDEFINED	at  Bank Name ation Reference #	Bank City		Routing #				Account #	BIC ay Save an	IBAN	•
View View Forma Reference # UNDEFINED	at   Bank Name Bank Name Bank Name Reference # Bank Name	Bank City		Routing #	Account Type BIC IBAN	SEC Code	Save and Add	Account #	BIC ay Save an	IBAN	
View View Forma Reference # UNDEFINED	atv Prezz Bank Name ation Reference # * Bank Name Bank Olty	Bank City	Bank state	Routing #	Account Type BIC IBAN Type ONE TIME BUL	SEC Code	Save and Add	Account #	BIC ay Save an nce ype	IBAN	•
View   Forma Reference # UNDEFINED	ation Reference # Bank Name Bank City Bank State	Bank City		Routing #	BIC BACCOUNT Type BIC IBAN Type ONE TIME BUL	SEC Code	Save and Add	Account #	BIC ay Save an nce ype ime	IBAN	
View   Forma Reference # UNDEFINED	atv Prezz Bank Name ation Reference # * Bank Name Bank Olty	Bank City	Bank state	Routing #	Account Type BIC IBAN Type ONE TIME BUL	SEC Code	Save and Add	Account #	BIC BIC Save an ncc sss1	IBAN	

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

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

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

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

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



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



In this field:	View this:
Pmt Amt	The Payment amount.
Pmt Amt Excess	The excess payment.
Pmt Freq	The payment frequency.
Fee Amt	The amount charged as fees.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Start Dt	The date the system began using ACH payments for this account
End Dt	The ACH end date.
Default	If selected indicates that this ACH is the default ACH for the account.
Status	The status of the account.

#### Note

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

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

In this field:	View this:
Reference #	The unique reference number.
Bank Name	The bank name.
Bank City	The bank city.
Bank State	List of available states.
Routing #	The routing number.
Payment Mode	For an active 'One-Time Phone' or 'All' ACH record, the payment mode selected in Contract tab is automatically populated. If not, select the type of repayment mode to indicate the type of 'Autopay/Direct Debit' using any of the following option from the drop-down list. The list is populated from REPAYMENT_PMT_MODE_CD lookup code.
	- AUTOPAY (ACH)
	- AUTOPAY (CREDIT CARD)
	- AUTOPAY (DEBIT CARD)
	For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.
Account Type	The type of account.



In this field:	View this:
Name On T Account	The account name.
S	The account number. If the organizational parameter UIX_HIDE_RE- STRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
f	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
r Id S	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and check- sum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
c	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	<b>Note</b> : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
-	System displays the current Sequence Type of the selected account.
Туре -	- First - First time direct debit
-	- Recurrent - Subsequent repayments after first direct debit
-	- Final - Final repayment
-	- One-off - One time bullet contract repayment
	However, during the life cycle of the payment processing, the direct debit sequence type for an account can change.
Debit Dt	The debit date.
Pmt Amt 7	The Payment amount.
Direct Debit	If selected indicates that the fees is debited directly.
Secret Ques-	Select the secret question from the drop down list.
Provided To T Whom	The person to whom the ACH is concerned.
Reference A	Additional reference if any.
Drawer Rela-	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.



In this field:	View this:
Drawer Address1	Address of withdrawer,
Drawer Address2	Address of withdrawer,
Drawer City	City of withdrawer,
Drawer State	State of withdrawer,
Drawer Zip	Zip of withdrawer,
Status	The status of the account.

#### Note

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

#### **Copying ACH Details**

You can copy and maintain ACH details from **Pmt Modes** sub tab of **Customer Service** screen. Copy option is available only when you have selected the ACH option as either Recurring or One-Time Phone.

#### To copy the ACH details

- 1. Select a record and click **Copy**.
- 2. A confirmation message is displayed as 'Do you want to Copy ACH Record?'. Click **OK** to copy and create a new record.

On confirmation, the system creates a new row with new reference number, Status as 'Active', Default as 'N', Start Dt as 'System Dt + Pre note days' and all the other details as maintained in the copied record. When a new record is created using the **Copy** function, the system will post a 'New ACH Transaction' capturing the current transaction date along with a comment as 'Direct Record Update'.

### 4.11.2 Coupon sub tab

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

#### To view the coupon screen



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

> Dashboard       Collections ×         > Origination       Servicing         > Servicing       Service: 20150900014267       Review Request (Pauding: 0)         - Callections       Collections       Collections         - Callections       Collections       Collections         Collections       Collections       Collections         Collections       Collections       Collections         Collections       Collections       Collections         Collections       Collections       Collections         Producers       Data of the Collections       Producers         Vendors       Collections       Collections         Collections       Collections       Collections       Producers         Vendors       Collections       Collections       Producers         Collections       Collections       Collections       Producers         Collections       Collections       Collections       Producers         Vendors       Vendors       Collections       Producers       Collections         Vendors       Vendors       Producers       Producers       Producers         Vendors       Vendors       Service       Collections       Service Colections         V	Days Past Due Currency Pay Off Amt 118 USD 19,397.24	An >
Collections         Account(5): 201509000112675: SIGG MARK           Collections         Wew × Permet > Percent > Query Percent > Query > Q	Days Patt Due Currency Pay Off Ant 118 USD 19,397.24 Bureau Cross/Up Sell Activities	An >
Collections Conceptions Conceptions Company Finder Company Finder Company Company Finder Company Finder Company Company Finder F	Days Patt Due Currency Pay Off Ant 118 USD 19,397.24 Bureau Cross/Up Sell Activities	An >
Callections Company Branch Sub Unit Account # Product Barbrustry Reports Producers Vendors Ven	Days Past Due Currency Pay Off Ant 118 USD 19,397.24 Bureau Cross/Up Self Activities	>
Bankrupty Repossession Deficiency Reposts Produces Vendors ACH Coupon Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendo	118 USD 19,397.24 Bureau Cross/Up Sell Activities	>
Repossession Deficiency Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Report Reports Reports Reports Reports Reports Reports Reports Reports Report Reports Reports Reports Reports Report Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Report Reports Report Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Reports Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Report Rep	Bureau Cross/Up Sell Activities	
Reports Producers         Summary         Cattomer         Detail         Transaction         Pail Mades         Calitare Calitare           ACH         Coupon         Point Dated Checks         Payment Arrangement         Page 2000         Page 2000<		it i
Produces Produces ACH Couport Pat Data Checks Payment ACH Couport Pat Data Checks Payment Arrangement Couport Verver Formet + © Trees © Datach of Wap Order Couport Verver + Formet + © Trees © Datach of # of Couport Order Couport		it
Coupons Weav + Formet + Coupons End Datach (ed) Wasp Order Coupons	. Jaan   🔦 Afd	it
View   Format  Format  Coupon Starting # Order Dt  # of Coupons Ordered By	tan 🖉 ( web 🗐 )	'it
View   Format  Format  Coupon Starting # Order Dt  # of Coupons Ordered By	💽 yeaw 🤇 🛹 Ayd	lit
Order Coupon Starting # Order Dt # of Coupons Ordered By		
5 557 01/30/2016 12 CM/SOR		
/FP		
ools		

#### View the following:

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

# 4.11.3 Post Dated Checks sub tab

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

#### To view the post dated checks details screen

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

Origination Servicing								
		earch Customer Service	: 20150900014267 Review F	Request (Pending: 0)				
llections			00014267: SIGG MARK				<u>م</u>	ew 🖌 🖌 Audit
Collections					Show All O Group Foll			
Collections Bankruptcy Repossession Deficiency		Company Bra US01 US1		Account # Product 20150900014267 LOAN VEHICLE (F	R)	Days Past Due Currency 118 USD		Off Amt Ar ,397.24
Reports Producers Vendors		Summary Customer Serv ACH Coupon Post D	ated Checks Payment Arrang		es Collateral Burea	u Cross/Up Sell Activities		
		Payment Arrange	Frequency MONTH				2 Yew	🛩 Audit
			Start Dt	17 DB		Terms Plan Amt		
			End Dt	Calculate 🔯 Activate	DeActivate	Outstanding Amt		
		Frequency	Start Dt		End Dt	Terms	Plan Amt	Outstanding
	1	No data to display.						
		Details					Vew 2	🖋 Audit
		View + Format + Date	Freeze Detach		Amt Paid A	mt Satisfied Ind Broke	n Ind Enable	
		No data to display.	Frequency	Plan	Ame Paid A	mt Satisfied Ind Broke	n Ind Enable	0
WFP								
Tools								



View the following:

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

# 4.11.4 Payment Arrangement sub tab

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

To view the Payment Arrangement details screen

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

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



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

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

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

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

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

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

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

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

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

As there are occasions when a borrower files bankruptcy more than once during tenure of the Loan, you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the



Bankruptcy screen to view previous bankruptcy record using Next and Previous buttons in Detail section. The Current box in Detail section indicates the current bankruptcy details.

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

#### To enter bankruptcy details for an account

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

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3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with. -or-

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

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

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



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

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

# 4.12.1 Call Activities sub tab

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

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

# 4.12.2 Comments sub tab

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

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

# 4.12.3 Due Date History sub tab

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

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

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

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



# 4.13.1 Repossession sub tab

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

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

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

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

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

#### To Specify repossession details for an account

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

-or-

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

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US01	USHQ	UNDEFINED	20170500010085 L	OAN VEHICLE (FR)	109 USD	25,605.14		06/01/2017	1ST F
< [					m				+
	Analysis Remark		s Customer Details	Customer Preferences Tran	isaction History Pmt Modes Bankruptcy	Repo/Foreclosure	Dehoency Collateral Bureau In	meline Cross/Up	-n
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Repossessi							👍 Add 🥒 Edit 🗌	🛛 View 🛛 🔗 Audit	
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Current Fo	ollowup Dt Type	Collateral			Disposition	File Received Dt Rep	o Dt Repo End Dt Commen	t	
Current Fo		Collateral	Wrap		Disposition	File Received Dt Repo	o Dt Repo End Dt Commen	t	
Current Fo Y 12	ollowup Dt Type 2/31/4000	Collateral			Disposition	File Received Dt Rep	o Dt Repo End Dt Commen	t	
Current Fo	ollowup Dt Type 2/31/4000	Collateral			Disposition				
Current Fo Y 12	ollowup Dt Type 2/31/4000	Collateral			Disposition		o Dt Repo End Dt Commen		
Y 12	ollowup Dt Type 2/31/4000	Collateral	ITA CAMRY SFDG		Disposition		Save and Stay		
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Current Fo Y 12	ollowup Dt Type 2/31/4000	Colateral 2017 Toyo * Curre * Followup I Typ	NTA CAMRY SFDG		Disposition	File Received Dt Repo Dt Repo End Dt	<b>Save and Stay</b> 문 Save and Ru 09/21/2017 변3 09/19/2017 변3 09/22/2017 변3		
Y 12	ollowup Dt Type 2/31/4000	Colateral 2017 TOYO * Curre * Followup I Typ * Colater	nt CAMRY SFDG		Disposition	File Received Dt Repo Dt Repo End Dt	중ave and Stay 문 Save and R/ 09/21/2017 명 09/19/2017 명		
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5. In the **Details** section, add view or edit the following information:

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



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

6. In the **Tracking** section, click **Load Tracking**. The system loads the repossession tracking parameters.

7. If you want to reduce the list of parameters, select a sub attribute in the Sub Attribute box. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the parameter display.

8. Complete the **Tracking** section by entering information regarding repossession in the Value field for each corresponding Parameter, then click **Save**.



# 4.13.2 Foreclosure sub tab

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

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

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

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

#### To enter foreclosure details for an account

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

DashBoard	Customer Service x
Origination	Search Customer Service Review Request (Pending: 0)
ervicing	
Servicing	Account(s)
Customer Service Securitization	View + Format + 🔯 III Freeze 📓 Detach 🔄 Wrap 🔞 🚨 🔿 Current O Show All 🔾 Group Follow-up
Transaction Authorization	Company Branch Sub Unit Account # Product Days Past Due Currency Pay Off Am No data to display.
Post Date Checks	
Escrow Transactions Account Documents	
Collateral Management	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankrupty Repo/Foreclosure Deficiency Bureau Cros Y
Reports Producers	Repossession Analysis
Vendors	
4 Batch Transactions	Repossession Details 🕹 Add 🖉 Edit. 📃 Yrew 🔗 Aydit.
Advances Payments	View 🔻 Format 👻 🔛 Freeze 🔛 Detach 🧔 Wrap
Fees	Current Followup Dt Type Collateral Disposition File Received Dt Repo Dt Repo End D
4 Interfaces	Y 12/31/4000
AP Transactions GL Transactions	
CASA Reconciliation	Repossession Details
Conversion Accounts	Save and Add Save and Stay Save and Return
	* Current 🗹 * Collateral 🗸 Repo Dt 🔯
	* Followup Dt 12/31/4000 🖄 * Disposition 🗸 Repo End Dt 🚯
	Type File Received Dt Comment
	Tracking
	View v Format v 🔐 👔 Freeze 🚮 Detach 🖓 Wrap 🚱 💠 Load Trading
	view + ruina, • tag III reces III Letach da wrap tag • Load inacing Sub Parameter Parameter
	No data to display.
	Call Activities Comments Due Date History
	Call Activities
	Call Activities
Collections WFP Tools	Call Activities

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

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



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

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

# 4.13.3 Analysis sub tab

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

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

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



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

DashBoard	Customer Service ×										6
Origination	Search Customer Service	201509000142	67 Review R	equest (Pending: 0)							
ervicing											
Servicing	Account(s): 2015090	0014267: 51	IGG MARK							Vie Vie	w 🔗 A <u>u</u> dit
Customer Service		Freeze		Wrap (1)			Group Follow-up				
Securitization	Company Bran	terms	Sub Unit	Account #	Product	/ 5/10/1 / 0 0		st Due Currency		Pay Off Am	t Amount
Transaction Authorization Post Date Checks	US01 USH	Q		20150900014267	LOAN VEHICLE	(FR)		118 USD		19,397.2	
Escrow Transactions	<										>
Account Documents											
Collateral Management	Summary Customer 5	ervice Account	Details Custo	mer Details Transa	ction History Pmt	Modes Bankr	ruptcy Repo/For	eclosure Deficient	cy Collatera	al Bureau	Cross/Up > •
Reports Producers	Repossession Analysis										
Vendors											
4 Batch Transactions	Analysis							de Add	2 Edit	View	S Audit
Advances Payments		Freeze	Detach	Wrap G	Select to Load	~	+ Load				
Fees	Current Ind	Level	Ba	lance % Analysis Dat		Asset	Current Value Corr	iment			
4 Interfaces	N			100.00 02/05/2016			0.00				
AP Transactions											
GL Transactions CASA Reconciliation	Analysis										
Conversion Accounts							Save and Add	Save and Stay	Save a	and Return	A Return
	* Current Ind		Analysis Date		Comment			Final An	alvsis Fi	nal Bid	
			02/05/2016		B.			( ) Non		None	
	* Level		* Balance %					Anai		Bid 1	
	×		100.00					O Ana	lysis 2	Bid 2	
	Asset		Current Value					Anal	lysis 3	Bid 3	
		~	] 0.00								
	Analysis				Bid						
	Analy	sis 1	Analysis 2	Ana	lysis 3	Bid 1	Bid 2	8	id 3		
	Sales	0.00	0.00	0.00	0.0	0	0.00	0.00			
	Expense	0.00	0.00	0.00	0.0	0	0.00	0.00			
	Refunds	0.00	0.00	0.00	0.0	0	0.00	0.00			
	Net Proceeds										
			100000		0.0	0	0.00	0.00			
Collections	Balance	0.00	0.00	0.00	010						
Collections WFP	Balance Net Gain/Loss	0.00	0.00	0.00	0.0						

- 5. In the **Analysis** section, select the **Current** box if you wish to indicate that this is current analysis worksheet.
- 6. In the **Analysis** section, use the **Level** field to select analysis level you want to use, ACCOUNT or ASSET.
  - Select Account if you want analysis to use value of the entire account.
     or -
  - Select **Asset** if you want analysis to use the value of a particular asset.
- 7. In the Analysis section, enter, view, or edit the following information:

In this field:	Do this:
Current Ind	Current Indicator. Select the check box if analysis is current.
Level	Select the Analysis level from the drop down list.
Balance %	Specify balance allocation percentage.
Analysis Dt	View the analysis date.
Current Value	View the asset current total value.
Asset	If you want to perform an analysis for a particular asset, select the asset.
Comment	Specify comment associated with the analysis.

8. Specify all the required information in **Analysis** or **Bid** section, depending on the type of incident you are analyzing.

9. Complete the details in **Expenses** and **Refunds** sub screens, corresponding to analyze or bid number on the **Analysis** screen. The data here is loaded to the analysis and bid columns as 'expenses' and 'refunds'.



To complete the Expenses sub screen:

In this field:	Do this:
Expense Type	Select the expense type.
Manual	Indicates that the expense was entered manually.
Analysis1 Amt	Specify the expense amount for analysis1.
Analysis2 Amt	Specify the expense amount for analysis2.
Analysis3 Amt	Specify the expense amount for analysis3.
Bid1 Amt	Specify the expense amount for bid1.
Bid2 Amt	Specify the expense amount for bid2.
Bid3 Amt	Specify the expense amount for bid3.

- To complete the **Refunds** sub screen:

In this field:	Do this:	
Refund Type	Select the refund type.	
Manual	Indicates that the refund was entered manually.	
Analysis1 Amt	Specify the refund amount for analysis1.	
Analysis2 Amt	Specify the refund amount for analysis2.	
Analysis3 Amt	Specify the refund amount for analysis3.	
Bid1 Amt	Specify the refund amount for bid1.	
Bid2 Amt	Specify the refund amount for bid2.	
Bid3 Amt	Specify the refund amount for bid3.	

- 10. Select the Corresponding Analysis/Bid to Load details Maintained in the Expense and Refund sections.
- 11. Repeat steps 4 to 8 with information regarding other repossession/foreclosure or sales analysis.
- 12. In Status field, select status of the analysis: APPROVED or REJECTED.
- 13. When you have decided which analysis or which sale bid you want to approve, select your choice in either the **Final Analysis** or **Final Bid** section.

#### Note

You can approve only one analysis. Based on Analysis approved on 'Save And Return' Corresponding Radio button will be enabled in the Final section of Analysis details.

14. Click Save.



# 4.13.4 Remarketing sub tab

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

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

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

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

# 4.13.5 Call Activities sub tab

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

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

# 4.13.6 Comments sub tab

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

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

# 4.13.7 Due Date History sub tab

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

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

# 4.14 <u>Customer Service screen's Deficiency tab</u>

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

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



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

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

#### To enter deficiency details for an account

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

DashBoard	Customer Service ×		
Origination	Search Customer Service: 20150200011343 Review Request (Pending: 0)		
rvicing			
Servicing	Account(s): 20150200011343: KARTHIK RAGHAVENDRA	🔄 <u>V</u> iew 🖌 Audit	
Customer Service Securitization	View 🔻 Format 👻 🙀 Freeze 🚮 Detach 📣 Wrap 🛛 🝓 🕘 💿 Current 🔘 Show All 🔘 Group Follow-up		
	Company Branch Sub Unit Account # Product Days Past Due Currency	Pay Off Amt Amount Due Status Oldest Due Dt	
Transaction Authorization Post Date Checks	US01 USHQ 20150200011343 LOAN VEHICLE (FR) 327 USD	73,744.49 32,512.48 ACTTVE:DELQ 03/01/2015	
Escrow Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Baniruptcy Repo/Foreclosure Deficiency Collatera	Buraau Concellin Sall Artisitian	
Account Documents	Sammary Costaine service income second costaine second instance in manacour nation y Price notes commence in contacte	aureau crossiop sen ricences	
Collateral Management Reports	Deficiency Details	🕂 Add 🖉 Edit 📃 View 🖉 Audit	
Producers	View - Format - 🙀 📊 Freeze 🚮 Detach 🖂 Wrap 🍓	f the b for E there a clear	
Vendors	Current Followup Dt Disposition Type	Comment File Received Dt Charge Off Dt Deficiency End Dt	
Batch Transactions Advances	Y 12/31/4000		
Payments	g Deficiency Details		
Fees			
Interfaces AP Transactions		🕞 Save and Add 🕞 Save and Stay 📄 Save and Return 🖉 Return	
GL Transactions	* Current 🕢	Comment	
CASA Reconcilation Conversion Accounts	* Followup Dt. 12/31/4000		
	* Disposition	1/	
	Type	File Received Dt	
	inc.	Charge Off Dt Deficiency End Dt Deficiency End Dt Deficiency End Dt D	
		Denciency End Dt 49	
	Tracking	🖉 Edit 📃 View 🔗 Audit	
	View 🕶 Format 🕶 🔐 🍸 Freeze 🔐 Detach 🖨 Wrap 🐚 💠 Load Tracking		
	Sub Parameter Parameter	Value	
ollections	No data to display.		
/FP			
ILL.			
ools	Call Activities Comments Due Date History		

5. In the **Deficiency Detail** section, enter, view, or edit the following information:

In this field:	Do this:	
Current	Select to indicate this is the current deficiency record.	
Followup Dt	Specify the follow-up date for the deficiency.	
Disposition	Select the deficiency disposition.	
Туре	Select the deficiency type.	
Comment	Specify a comment.	
File Received Dt	Specify the file received date for the deficiency.	
Charge Off Dt	Specify the deficiency start date.	



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

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

### 4.14.1 Call Activities sub tab

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

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

#### 4.14.2 Comments sub tab

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

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

### 4.14.3 Due Date History sub tab

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

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

# 4.15 <u>Customer Service screen's Collateral tab</u>

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

#### To view the collateral details

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



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

Clicking on **Asset #** in the Vehicle sub tab takes you to Collateral Management screen opening respective collateral. You can modify the details on Collateral Management screen by clicking on 'Edit' and saving the record.

#### Note

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

The system displays a warning message if the Collateral Management screen is already open.

### 4.15.1 Valuation sub tab

With the Valuation sub screen, you can view the collateral or asset valuation for an account.

#### To view the collateral or asset valuation for an account

- 1. Open the Customer Service screen and load the account you want to work with.
- 2. Click Collateral tab and then Valuation.
- 3. Click the **Valuation** sub tab to view the following information:

In this field:	View this:	
Value section		
Current	Select if this is the current valuation.	
Valuation Dt	The valuation date of the vehicle.	
Source	The valuation source.	
Edition	The valuation edition.	
Supplement	The valuation supplement.	
Wholesale section		
Wholesale Base	Ile Base The wholesale value.	
Usage	The usage. This pertains to Loan and usually is entered as the cur- rent mileage.	
Retail section	·	
Retail Amt	Specify the retail base value.	
Addons Amt (+)	The add-ons value.	
Usage Value Amt (+)	The usage value; that is, the monetary effect that current mileage has on the value of vehicle.	



In this field:	View this:
Total Amt (=)	The total value.
Addons section	
Addons/Attrib- utes	Select the add-on/attribute.
Value	The value of the attribute.
Amount	The add-on amount.

#### Note

Assets can have exactly one current valuation.

#### 4.15.2 Tracking sub tab

With the Tracking sub screen, you can view collateral or asset tracking details to an account, such as the location of title, liens, and insurance information.

The Tracking Attributes for Line of credit accounts in this screen can also be loaded in bulk through file upload process. While doing so, ensure that the input data file definitions are in sync with attribute names. Before processing the bulk upload, system validates if the Tracking Attributes are already loaded. If not, system loads the Tracking Attributes and then updates the details.

#### To view the collateral or asset tracking for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Collateral** tab.
- 3. On the available screen (Vehicle, Home, or Other), click the Tracking sub tab.
- 4. On the Tracking sub screen, enter, view, or edit the following information:

In this field:	View this:			
Tracking Items section				
Select	If selected, indicates that this is the current record.			
Tracking Item	The tracking type.			
Disposition	The disposition.			
Start Dt	The tracking start date.			
End Dt	The tracking end date.			
Followup Dt	The next follow-up date.			
Comment	Comments if any.			
Tracking Item Details section				
Enabled	Select to track the information from start date in the Start Dt field.			



In this field:	View this:	
Parameter	The parameter.	
Value	The tracking parameter value.	

### 4.15.3 Vacation Ownership tab

In the Vacation Ownership sub tab you can capture and maintain 'Timeshare' specific collateral details of an account. This tab is displayed only for 'Home' collateral and allows to maintain only one record for the selected account.

In Vacation Ownership or Timeshare industry, 'points' represent monetary equivalent value and in a points-based timeshare ownership system, members/owners use the allotted points to exchange/trade collaterals. OFSLL uses these points for Asset Billing calculations while deriving the transaction amount as detailed in Setup > Asset Billing Rate screen.

Also in Vacation Ownership or Timeshare industry, 'Tiers' are used to classify a membership into different levels based on total points at Master Accounts. Each level of membership offers more perks than previous level. OFSLL supports points-based 'Tier Calculation' at Master Account level using the Formula parameters in Setup > User Defined Parameters screen.

Data in Vacation Ownership tab can also be populated from the following options:

- Create Collateral Web Service
- Create and Update Collateral Upload files
- API Process
- Account Onboarding

#### To maintain Vacation Ownership Elements for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Collateral tab.
- 3. Click Home > Vacation Ownership sub tab.

er Service											/ Edit View	
View • Format •	ership Elemer	ze 🛃 Detach 🛛 🖉	Wran	32							/ Edit View	🖉 Audit
Club Name	Points	Billing Points			Resort Identifier	Association Id	Building		Room/Unit Type	Usage Type	Week	Site of In
	0	0	N									
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In this field:	View this:
Club Name	Select the Club Name from the drop-down list.
Points	Specify the points up to two decimal digit.
Billing Points	View the auto populated billing points.
	If the Asset Usage Type Sub Code is selected as FULL, this field is populated with total Points available in Points field.
	If the Asset Usage Type Sub Code is selected as HALF, this field is populated with total Points/2 available in Points field.
	For more details on how system consolidates the billing points, refer to Consolidate Actual Points at Master section.
First Year Proration	Select the check box for first year proration.
Resort Identifier	Select the Resort Identifier from the drop-down list.
Association Id	Select the Association Id from the drop-down list.
Building	Select the Building from the drop-down list.
Room/Unit Type	Select the Room/Unit Type from the drop-down list.
Unit	Select the Unit from the drop-down list.
Week	Select the Week from the drop-down list.
Site of Inventory	Select the Site of Inventory from the drop-down list.
Phase Number	Select the Phase Number from the drop-down list.
Usage Type	Select the Usage Type from the drop-down list.
Usage Start Date	Select the Usage Start Date from adjoining calendar.
Plus Membership Type	Check this box to indicate Plus Membership Type.
PR Marking	Check this box to indicate PR Marking.
Signature Grand Father	Check this box to indicate Signature Grand Father.
Club Indicator	Check this box to indicate Club Indicator.
Expiration Date of	Select the Expiration Date of Asset from adjoining calendar.
Asset	This date is used for 'Tier Calculation' in the system.
Asset Travel Date	Select the Asset Travel Date from adjoining calendar.
Resale Indicator	Check this box to indicate Resale.
	On disabling this check box system considers Asset Points and Grand Father Points for 'Tier Calculation' using formula Parameters.

4. In the Vacation Ownership Elements section, view, or edit the following information:



In this field:	View this:	
Grand Father Points	Specify the Grand Father Points.	
	These points are used for 'Tier Calculation' in the system using formula parameters.	
Additional Attributes - This section consists of additional 15 configurable fields as indicated below		
5 check boxes - Membership 1-5 Opt		
5 drop-down lists - Other Attribute 1-5		
5 Calendar fields - Other Attribute 5-10		

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### **Tier Calculation**

Based on the value defined for Expiration Date of Asset, Resale Indicator, and Grand Father Points, OFSLL supports the following types of 'Tier' calculations at Master Account level using pre-defined formula parameters in Setup > User defined Parameters screen.

Туре	Formula Parameter	Calculation
Total Tier points at the Master account	\$ASE_TIER_POINTS	Sum of Asset Billing Points where 'Resale Indicator' is 'N' and 'Expiration Date of Asset' is 'greater than' GL Date.
Total Grand Father Points at the Mas- ter Account	\$ASE_GRAND_FA- THER_POINTS	Sum of Grandfather Points where 'Resale Indicator' is 'N' and 'Expiration Date of Asset' is 'greater than' GL Date.

Note: For a non Master Account, system uses Master Account # to pick-up all Associated Accounts.

#### 4.15.3.1 Tracking Attributes sub tab

The Tracking Attributes screen enables you to link information to collateral that is not tracked by default in the system. These attributes are loaded when user loads the tracking attributes from Collateral > Collateral (Home) > Tracking tab.

#### To maintain the Tracking Attributes

- 1. On the Customer Service screen, click **Collateral** tab.
- 2. Click Home > Vacation Ownership > Tracking Attributes sub tab.
- 3. Complete Tracking section by entering the requested parameter in the Value field.
- 4. Save any changes you made to the account.

### 4.15.4 <u>Seller sub tab</u>

The Collateral link's Seller Details screen enables you to view seller details of the collateral of Loan. You cannot edit or modify details of the seller.

1. In Seller Details section, click View.



2. View the following:

In this field:	View this:
Seller Details	
Seller Type	The seller type.
Seller Name	The seller name.
Nationality	The nationality of the seller.
National Id	The national Id of the seller.
Authorized Signatory	The authorized signatory of the seller.

#### 3. In Seller Address section click View.

4. View the following:

Seller Address	
Mailing	If selected, indicates that this address is the mailing address.
Current	If selected, indicates that this address is the current address.
Country	The seller's country name.
Address #	The seller's address.
City	The seller's city name.
State	The seller's state name.

# 4.16 <u>Customer Service screen's Bureau tab</u>

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during servicing for account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

#### To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Bureau** tab.
- 3. In the **View Report** section:
  - Click **Servicing** to view credit reports generated with the Customer Service screen.

-or-

- Click Origination to view credit reports generated during Loan origination.
- 4. In the **Bureau Details** section, select the report you want to view. The system displays report as a text file in the Text Report section.

#### To request a manual credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Bureau tab.



- 3. Click Add to open New Request section.
- 4. Complete the following fields:

In this field:	Do this:
Customer	Select the available customer from the drop- down list.
Spouse	Select the applicant's spouse from the drop- down list.
Bureau	Select the credit bureau from the drop-down list.
Report	Select the credit bureau report type from the drop-down list.

5. In the **New Request** section, click **Create Request**. The system displays this information in the Bureau Details section and further information about customer in Customer Detail section.

#### Note

If you are requesting a report from Experian Credit Bureau for Premier Attribute Consumer report, you can do so without impacting the consumer FICO score. To facilitate the same, the 'Soft Pull' check box is to be selected in Bureau Details section. This option is available only when the system parameter 'EXP_PA_SOFT_PULL_IND' is enabled in the System Parameters screen and Bureau is selected as 'EXP' with Report as 'PREMIER ATTRIB-UTE' in the Bureau Details section.

- 6. If you want to receive a copy of a previously pulled credit bureau report, enter credit bureau reorder number in the Credit Bureau Reorder # field on the Bureau Details section.
- 7. Click Save.

You can print the report by selecting the report and clicking on **Print Report**.

# 4.17 <u>Customer Service screen's Timeline tab</u>

The Customer Service screen's Timeline tab provides a graphical representation of specific events on an account over a period of time, The events mainly include Transactions (Monetary/Non Monetary), Payments and Call Activities that are posted on the account.

#### To view account timeline

1. Open the **Customer Service** screen and load the account you want to work with.



2. On the Customer Service screen, click **Timeline** tab.

Seat     Customer Service 2814040012458     Rever Repart Product 0     One-Adaption       Statistic     Account(5): 20160100012458: EF.AMIT / SMITH EDWIN     Image: Smith Count       Wein * Termit * 10     Image: Smith Count     Smith Count       Company     Babait     Account(5): 20160100012458: EF.AMIT / SMITH EDWIN       Company     Babait     Smith Count       Company     Babait     Smith Count       Company     Babait     Account		<b>60</b> C	Customer Service ×		
Account (a):     Calculate State (b):     <		5	Search Customer Service: 20160100012458 Review Request (Pending: 0) Queue Assignment		
	DashBoard				
Autom     Conguery     Note     Autom     Pack     Data/Pack     Data/Pack     Autom     Autom<	Origination				🔄 Yew 🖌 🖌 Audit
Convertion         Desc         Desc         Description         Descripi	rvicing			Oldest Due Dt	CV C Reason
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The Timeline Details section facilitates and displays the following options:

- The timeline ranges from 1 month before the account start date till 1 month after the current date.
- Each activity in timeline is arranged as per the transaction date on the account.
- The account activities are categorized as Monetary, Non-Monetary, Payments, and Call Activities. You can filter to view them by selecting the required option or select 'ALL' to display all the activities related to the account. By default, system displays 'Monetary' transactions.
- On selecting 'Monetary' and 'Payments' options, timeline displays only good monetary transactions and good payments. More details of these transactions can be viewed in Transaction History > Transactions tab by selecting 'Good Txns' and 'Good Payments' option.
- On selecting 'Call Activities' timeline displays all the call activities posted to the account.
- The Zoom bar enables has options to view the timeline based on Hours, Days, Weeks, Months, Quarters and Half Years.
- On hovering over the timeline, the arrows ≤ and ≥ helps you to scroll through the timeline.

# 4.18 <u>Customer Service screen's Cross/Up Sell Activities</u> tab

The Customer Service screen's Cross/Up Sell Activities tab enables you to view and edit all the captured marketing trigger based events for respective customers linked primary accounts.

Oracle Financial Services Lending and Leasing Application has been integrated with a third party database marketing solutions provider to receive monitoring triggers related to marketing based call activities. Primarily the active customer details are shared through an input file and corresponding monitoring triggers data within the processed customer input file are uploaded back into designated location of OFSLL database through an automated interface.

The Customer Service screen's Cross/Up Sell Activities tab displays the first 10 marketing trigger based call activities with the opportunity details and follow-up requirements. You can select **View All** check box to view all the 'active' and 'closed' call activities.



# 4.18.1 Edit Cross/Up Sell Activity

#### To edit a reported Cross/Up Sell Activity

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click **Cross/Up Sell Activities** tab.
- 3. Select the record which you want to update and click **Edit**.
- 4. Complete the following fields:

In this field:	Do this:
Trigger Dt	View the date on which the activity has been recorded.
Product	Select the product from drop-down list.
Trigger Action	View the trigger action captured.
Trigger Description	View the description of the action.
Result	Select the result of the action from the drop-down list.
Reason	Select the desired reason for the result selected.
Appn'mnt	Select the check box to indicate if a prior appointment is required for next communication.
Followup Dt	Select the agreed follow-up date from the adjoining calendar icon.
Close	If there is no follow-up and the opportunity is closed, you can select this check box indicating the status of call activity as closed.
Time Zone	Select the time zone of the contact from the drop down list.
Comments	Specify additional information, if any.

5. Click Save and Stay or any other save option as explained in Basic Actions section.

### 4.18.2 Create Simple Application

You can use the call activity data and directly initiate the Loan Origination process from Cross/ Up Sell Activities tab.

#### To create simple application

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Cross/Up Sell Activities tab.
- 3. Select the required call activity record and click **Create Simple Application**.

The system opens Origination > Simple Application Entry screen with Application section capturing the details of call activity.

You can enter/edit the required details and continue creating credit application data into Oracle Financial Services Lending and Leasing Application.

For detailed information, refer to Simple Application Entry chapter in Loan Origination User Manual.



# 4.18.3 Close Opportunity

You can close an opportunity based on the response received from customer and if there are no follow-ups required. However, you can close an opportunity and de-link the same from an account only when all the records are closed.

#### To close an opportunity

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click Cross/Up Sell Activities tab.
- 3. Ensure that all the records are marked as closed and click **Close Opportunity**.

# 4.19 Customer Service screen's External Interfaces tab

The Customer Service screen's External Interfaces tab displays the account specific information derived from external system.

Oracle Financial Services Lending and Leasing has been integrated with a third party system to explicitly fetch the account specific information through an input data file. A set of automated batch jobs which are scheduled at regular intervals pulls the data shared by external system and populates in the respective account in Customer Service > External Interfaces tab. For more information on available Batch Jobs, refer to Setup Guide > Administration > System > Batch Jobs section.

SEARCH MENU	60	Customer Service ×									
		Search Customer Se	ervice: 2016070001	0076 Review F	Request (Pending: 0)	Queue Assignment					
DashBoard											
> Origination		Account(s): 201	50700010076:	MILLEN JOH	IN					📃 Yiew 🖌 🖋	Audit
Servicina		View - Format -	Freeze	Detach	Wrap 🚱	🖳 🛛 💿 Current 🔿 Show All 🤅	) Group Follow-up				
		Company	Branch	Sub Unit	Account #	Product	Days Past	Due Currency	Pay Off	Amour	nt Due St
Servicing	-	NL02	NLHQ	UNDEFINED	20160700010076	LOAN VEHICLE (FR)		-23 EUR	50,089	.31	0.00 A
Customer Service		•				ш					,
Securitization											
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Post Date Checks Escrow Transactions											
Account Documents											
		Interface	1	-							
Collateral Management	E	View      Format	Freeze	Present a	الي Wrap 🚱	P Accept 🛛 💥 Rej					
Reports Producers		ID	Interface Name	File Name			Status	Creation Dt	Action Taken By	Action Dt	
		1009	NEW FILE	HDFS_MON_2	01606088_BK.ou1		NONE	07/28/2016	UNDEFINED	08/09/2016	
Vendors		1010	NEW FILE		01606088_BK.ou1		ACCEPTED	07/28/2016	UNDEFINED	08/09/2016	
4 Batch Transactions		1014	UPDATE FI	ILE HDFS_MON_2	01606044_BK.ou1		ACCEPTED	07/28/2016	UNDEFINED	08/09/2016	
Advances											
Payments											
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Conversion Accounts		ADDRESS								67 PRINCIPAL PT	
2.00	170	ATTORNEY CITY								ATLANTA	
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WEP		CITY FILED								ROME	=
Tools		STATE FILED								GA	
Setup		BUSINESS									

In the External Interfaces tab, each input data file either new or an update to existing information is displayed as individual record in the Interface section and the column definition details (as sorted in Setup > Data Files screen) are displayed in Interface Details section.

In this field:	View this:					
Interface section						
ID	Unique case identification number.					
Interface Name	Name of the external interface.					
File Name	Input data file name appended with New (IBN) or Existing (IBU) file identifier convention.					
Status	Current status of the record (None, Accepted, or Rejected).					



In this field:	View this:		
Creation Dt	Date when the record was created.		
Action Taken By	User who has modified the record status.		
Action Dt	Date when the action was performed on the record.		
Interface Details sect	ion		
Parameter	Name of header used in input data file corresponding to the account information such as First Name, Last Name, Address and so on.		
Value	Data fetched from external system for each header/parameter.		

Along with the account specific updates, the records may also contain bankruptcy details which needs you attention. You need to verify those details and confirm the authenticity by either accepting or rejecting the bankruptcy information. If Accepted, system posts the bankruptcy details on the corresponding customer accounts.

### 4.19.1 Accept or Reject Bankruptcy Details

In the External Interfaces tab you can Accept or Reject information of those records which are specific to bankruptcy update and marked with status as 'None'.

- To accept the bankruptcy details, you need to create a new record with tracking attributes and then proceed with steps explained below.
- To reject a record, you can select the record and click 'Reject' in the external interface tab.

Post update, the status of record is marked as 'Accepted' or 'Rejected'.

#### To Accept Bankruptcy Details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service screen, click External Interfaces tab.
- 3. In the Interface section, select the bankruptcy record with status 'None' for which action has to be performed.
- 4. Verify the details displayed in Interface Details section.
- 5. Once confirmed, navigate to Customer Service screen > **Bankruptcy** tab.
- 6. Create a Bankruptcy record and load the tracking attributes as explained in 'Customer Service screen's Bankruptcy tab' section.
- 7. Click **Accept** in the action section and click 'Yes' in the confirmation dialog to accept changes.

On confirmation, system updates the bankruptcy details based on either 'SSN' for new bankrupt accounts or 'Case Number' for existing bankrupt accounts.

# 4.20 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review /



feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

#### Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

### 4.20.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

#### **Query Section**

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.



Query Options	Descriptions
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

### Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

### **Email Section**

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.
Receiver	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.



The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column:
	WAITING FOR RESPONSE - when request is sent to reviewer
	RETURN TO ORIGINATOR - when reviewer has responded to request
	CLOSED - when the request is closed
	COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

#### **Comment History**

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.



In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_SUB_TYPE_CD lookup code.
	Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id&gt; TO <next assigned="" id="" user="">.</next></first </request>
Comment By	View the user who has posted the comment.
	SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

# 4.20.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

#### To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

stomer Service	×							(
Review Requ	ests				Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003			Sender	_	Days Past Due 0		
Originator				* Account # 20000100011820	Total C	utstanding Balance 33	0	
* Priority	HIGH			* Reason REVIEW BALANCES			IVE PRI / DEA SPO	
* Receiver	ANAND SHEKAR			Status		Phone 97 Address HO	ME - ADD&	
Comment	REVIEW ACCOUNT BALANCE	ES		Status 69/18/2017 12:23:39 AM Send Request 🗹			EWYORK,MASSACHUSETT	5,3 <del>4</del> 038
Comment His View ▼ Format	tory	🚮 Detach 🛛 ຝ Wr	ap 🙀		ment By		Comment Dt	<u>y</u> ew

2. In the Review Requests section, select 'Originator'.



3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer.
	Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:
	Days Past Due
	Total Outstanding Balance
	Customer
	Phone
	Address
	Email
Reason	Select the purpose for request from drop-down list.
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immedi- ately on creating the request.
	However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.



## 4.20.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.

#### To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

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Search Customer Service Review	Request (Pending: 1) Queue Assignme	ent			
Review Requests	<ul> <li>Originator (e) Received</li> </ul>	ver 🕐 Both View All 📃 Forwarded Or		مَعْ مُعْظَمُ اللَّهُ مُعْلَمُ اللَّهُ مُعَالًا اللَّهُ المُعَالَةُ المُعَالَةُ المُعَالَةُ وَعَالَهُمُ مُعَالًا وَعَالَ المُعَالَةُ وَعَالَهُمُ مُعَالًا وَعَالَ مُعَالًا وَعَالًا وَعَاللَّهُ مُعَالًا وَعَالَ مُعَالًا و	Calt Wew Audit
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Type REVIEW REQUEST REVIEW REQUEST	Sub Type ORIGINATOR RECEIVER	TEST FWD FWD	PRITA	M BHI NAL	Comment Dt 09/06/2017 09:32:30 AM 09/06/2017 09:33:45 AM

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
- 4. Review the details in particular to the details specified in the comment (if any).

### 4.20.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

#### To respond to review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed.Click 'Edit'. Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.



### 4.20.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

#### Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

#### To reassign review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed and click **Edit**.

							📄 Save and Stay	🔒 Save and Return	🔷 🤤 Return
Request #	8002				Sende	NAVEEN REDDY	Days Past Due	0	
Originator Priority	PRITAM JENA HIGH					20000100011820 REVIEW ACCOUNT	Total Outstanding Balance		
* Receiver	HARISH MACHA		•			WAITING FOR RESPONSE 2 09/06/2017 09:32:11 AM	Phone Address	ALIVE PRI / DEA SPI 9728663378 HOME - ADD& ,NEWYORK,MASSAG EDW.SIRSI@GMAIL	CHUSETTS, 340:
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- 4. Select the required reviewer from 'Receiver' drop down list.
- 5. (Optional) Specify the reason for reassignment in the **'Comment'** field. The same is tracked in 'Comment History' section.
- 6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.



## 4.20.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority 'section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

#### To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.

-or-

3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

#### 4.20.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

#### To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Close Request'.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting 'View All' in the Query section.

#### 4.20.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

#### To complete a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.



# 4.21 Queue Assignment

The Queue Assignment tab in Oracle Financial Services Lending and Leasing application allows you to search and view the hard assigned customer service queues maintained in the system. You can also view the queue assignment details with option to reassign users in a hard assigned queue and track activity status posted on the account.

Customer Service Queues are maintained in Administration's setup screen (Setup > Administration > User > Queues > Customer Service). For more information on hard assigned queues, refer to section "Using the Hard Assigned feature" in setup guide.

#### Navigating to Queue Assignment

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.** 

DashBoard	Custon	ner Service ×							
> Origination	Search	Customer Service	Review Request (Pending:	0) Queue Ass	signment				
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Setup		CSMANAGER	13 3 20150500010136		DEF	DEFICIENCY QUE	U CUSTOMER SERVI	US01	USHQ 0

In this section, you will learn how to compete the following tasks:

- Using Queue Search
- Filter Queues in Queues sub tab
- Define criteria in Criteria sub tab
- View options in Queue Assignment sub tab
- Reassign Users in Queue
- Filter Accounts based on Queue Criteria
- View Accounts in Sort Order Sequence
- Track Activity Status

#### 4.21.1 Using Queue Search

In the Search Criteria section, you can primarily use the 'Search List By' filter to search based on either 'Queues' or 'Users' maintained in the system. Depending on the option selected, you can further filter your search using the following list of parameters and query the database by providing one or more parameter values.

Field:	Do this:
Hard Assigned Queue	Select the queue name from the drop-down list. The list displays both 'Enabled' and 'Hard Assigned' customer servicing queue definitions.



Field:	Do this:
Acc #	Specify the account number to which the queue is assigned.
Responsibility	Select the user/queue responsibility from the drop-down list. The list displays various user responsibilities as defined in Setup > Administration > User > Queues > User Groups tab.
User	Select the 'User' from the drop-down list. The list displays all the hard assigned users maintained in the system.

#### Note

You need to specify a minimum of one parameter for the search to retrieve queues from the database. Else system displays an error message.

Click '**Search**'. The search results for Queues are displayed in both the Queues & Queue Assignment section. Whereas, the search results for a 'User' (selected in Search List By option) is displayed in Queue Assignment section.

You can also click 'Reset' to clear the filters specified in Search Criteria.

#### **Remove Account Filter**

While searching for queues using Account number as the Search Criteria, the Queue Assignment section displays the filtered search results along with the 'remove Filter' option in the header.

Clicking on 'remove Filter' button will remove the account number filter and displays all the accounts belonging to the selected queue.

#### 4.21.2 Queues sub tab

The Queues sub tab displays the search results for the specified search criteria and contains 'Enabled' and 'Hard Assigned' customer servicing queues with the following details:

- Queue name
- Queue Desc
- Account Condition
- Priority
- Company
- Branch
- Hard Assigned
- Group Follow-up Ind
- Near Real-Time
- Dialer Extract
- Enabled

#### 4.21.3 Criteria sub tab

The Criteria sub tab allows you to define account selection criteria and sort order to filter the accounts displayed in Queue Assignment section.



 In the Criteria Definition section, click 'ADD'. You can also perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Name	Specify a unique name to identify the criteria.
Description	Specify the required description for the criteria.
Hard Assigned Queue	Select the queue name from the drop-down list. The list displays all the 'Enabled Hard Assigned' customer service queues.
Enabled	Check this box to enable the criteria.

The Criteria sub tab further consists of 'Selection Criteria' and 'Sort' tabs.

2. In the 'Selection Criteria' section, you can define the account selection criteria with the following fields. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list. The list displays all the 'Enabled' attributes maintained in user defined table which has both 'Queue Assignment' fields and 36 activities defined in Queues > Activity Tracking tab for selection.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

- 3. Click 'Check Criteria' to validate the correctness of the SQL statement generated and to resolve errors, if any.
- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the 'Sort' section, you can define the order to sort the account selection criteria with the following fields. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

Field:	Do this:
Seq	Specify sequence number.
Sort field	Select the sort field from the drop-down list. The list contains both the 'Queue Assignment' fields and 36 customer call activities defined in Queues > Activity Tracking tab for selection.



Field:	Do this:
Order	Select sort order as either Ascending or Descending from the drop- down list.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

## 4.21.4 Queue Assignment sub tab

The Queue Assignment section, displays the user accounts associated with the selected queue and consists of the following details:

- User Name
- Account #
- Replacement User
- Queue Name
- Queue Desc
- Responsibility
- Company
- Branch
- Date
- Title
- Products
- Status
- Delinquency Days
- Amount Due
- Outstanding Balance
- Producer
- Secured
- Reason

In the Queue Assignment section, you can do the following:

- Reassign Users in Queue
- Filter Accounts based on Queue Criteria
- View Accounts in Sort Order Sequence
- Track Activity Status

Hard Assigned Queue	Acc #	Re	ponsibility		User				Search L		A Conv	h 🥢 <u>R</u> ese	+			
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Queues Criteria																
Queues																
View 👻 Format 👻	Freeze 🚮 Detach	닕 Wrap	62													
Queue name	Queue Desc			Account Condition	n:	Priority	c	ompany	Branch	Hard	d Assigned	Group Follow-up Ind	Near Real-Time	Dialer Extr	ict Enab	ed
REPO	REPOSSESSION QUEUE: NE	W DECHESTS		REPOSSESSION		1	A	H.	ALL	Y		Y	N	N	Y	
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# 4.21.5 Reassign Users in Queue

In the Queue Assignment tab, you can reassign a different user for a queue either individually or in bulk and reassign the hard assigned queues. While doing so, you can state the reason for change which later gets appended and displayed in the account conditions history log (Customer Service > Account Details > Condition Details sub tab).

### 4.21.5.1 Replace User in Queue

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**
- 2. Search for the required Queue or User using the parameters in Search Criteria. The search results are displayed in the Queues & Queue Assignment section.
- 3. In the Queue Assignment section, click on the 'Replacement User' drop-down list against the required user and select the new user from the list. You can also use the 'Search' option within the list to search for the required user.
- 4. Specify the reason for change in the Reason column against the user selected.
- 5. Click **Update Queue**.

#### 4.21.5.2 Bulk Replace Queue Users

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Queue Assignment.**
- 2. Search for the required Queue or User using the parameters in Search Criteria. The search results are displayed in the Queues & Queue Assignment section.
- 3. In the Queue Assignment section, click 'Select All' check box.
- 4. Click on the 'Replacement User' drop-down list on the header and select the new user from the list. You can also use the 'Search' option within the list to search for the required user.
- 5. Specify the reason for change in the Reason field on the header.
- 6. Click **Update Queue**.

On successful user replacement, a system generated comment is posted on the account with the following details:

- Alert flag as 'N'
- Type
- Sub Type
- Comment Format QUEUE USER CHANGED FROM XXX TO YYY BECAUSE OF <<REASON>> ON <<DATEFORMAT>>

### 4.21.6 Filter Accounts based on Queue Criteria

To filter the list of accounts in Queue Assignment section, select the required option in 'Sort Order Type' drop-down list and click 'Submit'. The list is populated based on the defined Queue Criteria. You can also click 'Reset' to remove the filter and display all the account associated to the queue.

### 4.21.7 <u>View Accounts in Sort Order Sequence</u>

In the Queue Assignment section the 'Account #' column is enabled with a link to directly navigate and view the account details in the Customer Service screen.



To view the next account in the same sequence as listed, click 'Filtered Account' button in the Queue Assignment section header. The details are displayed in Customer Service screen's > Summary tab.

On reviewing the account details, you can further navigate to the subsequent accounts in the sequence by clicking 'Filtered Account' button in Right-Splitter window > Quick Search section. Successively, clicking 'Filtered Account' button displays all the accounts and when the last account is reached, a message is displayed indicating 'There is no account in this queue'.

### 4.21.8 Track Activity Status

All the customer service call activities defined and enabled in setup screen (Setup > Administration > User > Queues > Customer Service > Queue Activity tab) for the selected Queue are listed against each account in separate columns. These activity fields are auto updated with call activity results and gives a quick snap shot of all the activity status scheduled and performed on the account.

#### Note

The activity status fields are available only when the accounts are populated from a Queue search by selecting the 'Search List By' option as 'Queue'.

When a particular call activity is posted on the account, the respective activity status field is marked with a  $\forall$  indicating that the activity is complete.

However, in case the activity duration has expired based on the 'Activity Expiry Days' defined in Queue Activity tab, the activity field is disabled and status is not updated in Queue Assignment section.



# 5. Collections

# 5.1 Introduction

After an application has cycled through the Loan origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Collection screen.

The Collection screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

#### Activating an Account

An account is automatically activated when you fund the contract using Funding main tab or convert from a legacy system.

#### **Posting and Reversing Payments**

A payment can be posted and reversed on the Payments screen.

#### Account Mask

After an application completes the Loan origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

#### YYYYMMNNNNNNX

where:

YYYYMM = contract date

#### **NNNNNN =** serial number

**X** = check digit

The system sorts accounts using the **NNNNN** portion only. That portion is referred to as the account ID.

# 5.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

### 5.2.1 Searching for a Customer or Account

There are a number of different ways to load customer details on the Collections screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

# 5.3 <u>Customer Service screen</u>

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

To view account details in Account(s) and Customer(s) sections, open the **Collections** screen and load the account you want to work with.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter.

# 5.4 <u>Customer Service screen's Summary tab</u>

Open the **Collections** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

# 5.5 <u>Customer Service screen's Customer Service tab</u>

Open the **Collection** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

#### 5.5.0.1 Recording a Call Activity

To record a call activity

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in **Customer Service** chapter.

# 5.6 <u>Customer Service screen's Account Details tab</u>

Open the **Collections** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.



# 5.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

Origination       Search       Castomer Service: 20150100011170       Review Request Pending: 0)         Servicing       Sections       Secount Lealis       Sections       Se	DashBoard	Bankruptcy ×						0
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Account(5): 20150100011170: ROBERT BOREN       Image: Company Branch Sub Unit Account # Product       Image: Company Branch Sub Unit Account								
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In the Account Information section click View.

For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

# 5.7 <u>Customer Service screen's Customer Details tab</u>

Open the **Customer Service** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on the Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

#### To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.



#### 2. Click Customer Details sub tab.

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WFP	Education License # Mother's Maiden Name License State	Permanent US Resident Status Power of Attorney
	Class Type Email Military	v Service
Tools	Step Careerandeese	Power of Attorney Holder Name
Setup	Active Military Duty	Address .

For details on this screen refer <u>Customer Service screen's Customer/Business Details tab</u> section in **Customer Service** chapter.

# 5.8 <u>Customer Service screen's Transaction History tab</u>

Open the **Customer Service** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

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								Current Balance To						

For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

# 5.9 Customer Service screen's Pmt Modes tab

Open the **Customer Service** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

#### 5.9.1 ACH sub tab

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

#### To view the ACH information screen

1. Open the **Customer Service** screen and load the account you want to work with.



2. Click Pmt Modes tab, then click ACH sub tab.

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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.

# 5.10 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

#### To view the collateral details

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click Collateral tab. The system displays the following screen:

DashBoard	Collections ×	
Origination	Search Customer Service: 20150900014267 Review Request (Pending: 0)	
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ollections	Account(s): 20150900014267: SIGG MARK	Audit *
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Collections	Company Branch Sub Unit Account # Product Days Past Duig Currency Pay Off Amt Amount Due Status Oldest Due Dt	
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Producers	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Collateral Bureau Cross/Up Sell Activities	
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	Vehicle     Save and Stay     Save and Return     Save and Re	
> WFP		

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.



# 5.11 <u>Customer Service screen's Bureau tab</u>

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during Loan servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

#### To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service link bar, click **Bureau**.
- 3. For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

# 5.12 <u>Review Request</u>

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

#### Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

### 5.12.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

#### **Query Section**

The Query section enables you to filter records based on User and type of review requests using any of the following options:



The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

You can further filter the review request based on the following:

#### **Action Section**

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

### Email Section

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.
Receiver	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column:
	WAITING FOR RESPONSE - when request is sent to reviewer
	RETURN TO ORIGINATOR - when reviewer has responded to request
	CLOSED - when the request is closed
	COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.



### **Comment History**

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_SUB_TYPE_CD lookup code.
	Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id&gt; TO <next assigned="" id="" user="">.</next></first </request>
Comment By	View the user who has posted the comment.
	SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

### 5.12.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.



#### **To Create and Send Review Request**

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

omer Service	۴×										
view Requ	iests							Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003				Sender				Days Past Due 0		
Originator					* Account #	20000100011820	-	Total Ou	Itstanding Balance 33		
* Priority	HIGH				* Reason	REVIEW BALANCES				VE PRI / DEA SPO	
* Receiver	ANAND SHEKAR		-						Phone 97 Address HC		
1000					Status					WYORK, MASSACHUSETT	S,34038
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- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer.
	Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection: Days Past Due
	Total Outstanding Balance
	Customer
	Phone
	Address
	Email
Reason	Select the purpose for request from drop-down list.



In this field:	View this:
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immedi- ately on creating the request.
	However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

### 5.12.3 <u>Reviewing a Request</u>

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.

#### To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

ustomer Service ×							6
Search Customer Service Review R	equest (Pending: 1) Queue Assignmen	it					
Review Requests						💠 Add 🥒 Ec	it 🔄 Yew 🖌 Aydit
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Request #	Originator	Priority	Receiver	Phone	Address	Email	Reason
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- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
- 4. Review the details in particular to the details specified in the comment (if any).

#### 5.12.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on



the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

#### To respond to review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed.Click 'Edit'. Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

#### 5.12.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

#### Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

#### To reassign review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.



3. In the Review Request section, select the record that you have reviewed and click Edit.

	ests								Save and	l Stay	Save and Return	Return
Request # 80	002						Sender	NAVEEN REDDY	Days	Past Due	0 11	
Originator PR Priority HI								20000100011820 REVIEW ACCOUNT	Total Ou	tstanding Balance	28,806.94	
* Receiver H/	ARISH MAC	A				7		WAITING FOR RESPONSE			ALIVE PRI / DEA SPO 9728663378	
Comment								09/06/2017 09:32:11 AM			HOME - ADD& ,NEWYORK,MASSACH EDW.SIRSI@GMAIL.(	
1												
						11						
mment His						11						View
		Freeze	Detach	لي Wrap	69	ч						<u> </u>
iew 🔻 Format		Freeze	Detach Sub Type	슈네 Wrap	62	Comment				Comment	:By Comment Dt	View View
ew 🔻 Format Type	•	Freeze			62	Comment TEST FWD				Comment PRITAM	: By Comment Dt 09/06/2017 09	
ew 🔻 Format Type REVIEW REQUE	▼ 📴 I	Treeze	Sub Type		<u>सिश्च</u>						09/06/2017 09	32:30 AM
omment His iew ▼ Format Type REVIEW REQUE REVIEW REQUE REVIEW REQUE	▼ 📴   IST IST	Treeze	Sub Type ORIGINATOR		62	TEST FWD FWD	T : 8002 FORWAD	ED FROM SURABHL DESAT TC	NAVEEN REDDY	PRITAM	09/06/2017 09 09/06/2017 09	32:30 AM 33:45 AM

- 4. Select the required reviewer from 'Receiver' drop down list.
- 5. (Optional) Specify the reason for reassignment in the **'Comment**' field. The same is tracked in 'Comment History' section.
- 6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

### 5.12.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority 'section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

#### To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.

-or-

3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

#### 5.12.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

#### To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.



3. In the Action section, click 'Close Request'.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting 'View All' in the Query section.

### 5.12.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

#### To complete a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.



# 6. Bankruptcy

## 6.1 Introduction

After an application has cycled through the Loan origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Bankruptcy screen.

The Bankruptcy screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

### Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

#### **Posting and Reversing Payments**

A payment can be posted and reversed on the Payments screen.

#### Account Mask

After an application completes the Loan origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

#### YYYYMMNNNNNNX

where:

YYYYMM = contract date

#### NNNNNN = serial number

**X** = check digit

The system sorts accounts using the **NNNNN** portion only. That portion is referred to as the account ID.

## 6.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

### 6.2.1 <u>Searching for a Customer or Account</u>

There are a number of different ways to load the customer details on the Bankruptcy screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

## 6.3 <u>Customer Service screen</u>

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open **Bankruptcy** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter.



## 6.4 <u>Customer Service screen's Summary tab</u>

Open the **Bankruptcy** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

DashBoard	C	ellections ×							
Origination		earch Customer Service Review Request (Pending: 0)							
Servicing									
ollections		Account(s)	📃 Yiew 🛛 🖋 Aud						
Collections	-	View - Format - 🖶 🗍 Freeze 🛃 Detach 🕼 Wrap 🙌 🚇 🔘 Current 🔘 Shov	NI 🔘 Group Follow-up						
Collections Bankruptcy Repossession		Company Branch Sub-Unit Account # Product Days Past Due Currency Pay Off Amt Amount Due No data to diplay.							
Deficiency Reports		Summary Customer Service Account Details Customer Details Transaction History Pmt Modes E	reau Cross/Up Sell Activities						
Producers Vendors		Alerts	Conditions						
		Alerts	Conditions						
		Alert	Condition Start Dt Followup Dt						
		No data to display.	No data to display.						
	1	∡ Account Details Dues							
		No data to display.	Customer						
		ite and to aspirati	#vame kelation SSW Birth Dr Genger No data to display.						
		Delq Due Total Due Future Pmt Dt	No data to unspiray.						
		LC Due Todays Payoff Oldest Due Dt NSF Due Future Payoff Amt Paid Excess							
		Other Due Future Payoff Date	Email Disability Privacy Opt Out						
		Delinquency Information	Language Skip Active Military Duty						
		Late 30 60 90 120 150 180 Category Days	Mantal Status Stop Time Zone Correspondence						
		No data to display.							
		BP(LIFe) NSF(LIFe) Collector	Address Information						
		BP(Year) NSF(Year)	Type Current Permissi Mailing Address Phone						
		Activities	No data to display.						
		Active Dt App # Last Pmt Amt							
WFP		Last Activity Dt Paid Off Dt Charge Off Dt	Employment Information						
> Tools		Due Day Effective Dt Military Duty Last Pmt Dt Current Pmt Customer Score	Type Current Permissi Employer Address Phone						
Setup		Customer Grade Last Bill Amt Behaviour Score	No data to display.						

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

## 6.5 <u>Customer Service screen's Customer Service tab</u>

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

### 6.5.1 Call Activities sub tab

With **Call Activities** section, the system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user defined.

Each action and result has a code and description. The code for call action and call result is what appears on the Call Activity sub screen.

### 6.5.1.1 <u>Recording a Call Activity</u>

#### To record a call activity

1. Open the **Bankruptcy** screen and load the account you want to work with.



2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

Activities	laintenance	Comments	Promises Checklist	ts Tracking Attribute	s Field Investigation	on References (	Correspondence	Letters Docume	nt Tracking	Scenario Analysis	Acces	is History	
all Activities													
							🗟 Save	and Add 🛛 🔒 Sa	ave and Stay	Save and F	teturn		
View 👻 Forma	at 🕶 🛃	Freeze	🖬 Detach 🛛 🖨	Wrap 🚱									
Dt	Action	ı	Result	Contact	Reason	Promise Dt	Promise Am	Current Amount Due	Condition		Appn'mt	Followup Dt	
11/05/2020		~	~	~	~		0.00	12,583.05		~		mm/dd/yyyy	
11/05/2020	CC CI	JSTOMER CA	NP NO PROMISE	ATTORNEY	1ST PAYMENT DE		0.00	12,583.05	DELINQUENT		-	11/08/2020	
11/05/2020	DC D		PS PAYMENT SEN	ATTOPNEY	1ST PAYMENT DE	11/12/2020	5,000.00	12 583 05	DELINQUENT		~	11/11/2020	
11/05/2020	DCD	LALLIN CALLED	PO PATHENT SEN	ATTORNET	151 PAINENT DE	11/12/2020	5,000.00	12,505.05	DELINQUENT			11/11/2020	Ŧ

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in Customer Service chapter.

## 6.6 <u>Customer Service screen's Account Details tab</u>

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

### 6.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

#### In the Account Information section click View.

ashBoard	Bankruptcy ×						
igination	Search Customer Service: 20150100011170	Review Request (Pe	nding: 0)				
ervicing							
ctions	Account(s): 20150100011170: ROE						📃 View 🛛 🖋 Aug
ections Collections Bankruptcy	View - Format - I Freeze I Company Branch Sub Unit Account # US01 USHO UNDEFI 2015010001	Product		nt O Show All O Group Pay Off Amt / 22,553.74	Follow-up Amount Due Status 2,237.16 ACTIVE:DELO	Oldest Due Dt 03/01/2015	
Repossession Deficiency Reports Producers /endors	Summary Customer Service Account Details	Is Customer Details	III Transaction History Pm1	22,553.74 Modes Bankruptcy		u3/u1/2015	
	Account Information View - Format - 🔯 🏢 Freeze	🚰 Detach 🛛 ຝ Wra	e 🚱				☐ View ✔ Audit
	Stop Accrual Index Type	Index Rate	Margin Rate	Rate Last Rate	Change Dt Accrual Start Dt	Last Accrual Dt	Year
	N PRIME RATE	5.00	4.99	11.98 12/19/201	5 01/19/2015	12/11/2015	13.98
	Account Information	t and Accruals	# of Rate changes (	Life) 1 <u>Extn and Due D</u> a	ates	<u>C</u> Credit Limit 1	redit Details
	Index Type PRIME R	ATE	# of Extensions (Y	ear) 0		Hold (-) 0	
	Index Rate 5.00 Margin Rate 4.99 Rate 11.98		# of Extensions () # of Extension Term (Y # of Extension Term ()	ear) 0		Consumed (-) 1 Suspended(-) 0 Available Credit (=) 0	.00
	Last Rate Change Dt 12/19/20	15	# of Due Dt Changes(Y	ear) 0		Over Limit Year 0	
	Accrual Start Dt 01/19/20 Last Accrual Dt 12/11/20		# of Due Dt Changes(			Over Limit Life 0 Last Advance Dt 0	
	Last Accrual Dt 12/11/20 Rate Start of the Year 13.98 # of Rate changes (Year) 1	13	Due Day Ch			Last Advance Ot 0	
	a official enouged (reary a						
p							



3. For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

## 6.7 <u>Customer Service screen's Customer Details tab</u>

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on the Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

#### To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.

#### 2. Click Customer Details sub tab.

DashBoard	0	ollections ×							2 💌
Origination		earch Customer Service Review Request (Pendir	ng: 0)						
Servicing									
ollections		Account(s)						<u>View</u>	🖋 Audit
Collections Collections Bankruptcy Repossession Deficiency Reports Producers		View - Format - R Freeze Pottach Company Branch Sub Unit Account # No data to display.	Product	Days Past Due Currency Pay Off		ue Status	Oldest Due Dt		•
	ł	Customer Information       Vew + Format +       Customer #       Relation       ECOV       No data to display.		69	SSN	Birth Dt	Marital Status	Enabled	Audit Lans
		Customer Information				Gave a	ind Stay	and Return 🛛 🎝 🗄	teturn
		Customer							
		Customer #		Ide	ntification Details		KYC		
		Relation		Passport #			Reference #		
		ECOA		Issue Dt			Status		
		Name Birth Dt		Expiry Dt Visa #			FAT	CA	
				Nationality					
							Birth Place		
		Marital Status Enabled		National ID					
		Enabled		National ID SSN			Birth Country		
						Permanent US	Birth Country Resident Status		
		Enabled Language		SSN		Permanent US	Resident Status	er of Attorney	
		Enabled Language Education Mother's Maiden Name Class Type		SSN License # License State	itan: Senire	Permanent US	Resident Status	er of Attorney	
WFP Tools		Enabled Language Education Mother's Maiden Name		SSN License # License State	itary Service		Resident Status	er of Attorney	

3. For details on this screen refer <u>Customer Service screen's Customer/Business Details</u> <u>tab</u> section in **Customer Service** chapter.

## 6.8 <u>Customer Service screen's Transaction History tab</u>

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

DashBoard     Origination     Servicing     ollections     Collections			150900014267 Review Requi	week (Chemodianas (CA					
Servicing	~								
llections	~								
			14267: SIGG MARK						Jew Audit
		New - Format - III	Preeze Detach all W		Current C Show All C 0	aroup Mellow-up			
Collections		Company Dranch Sub Unit	Account # Product	Days Past Cur	ency Pay Off Amt	Amount Due State	a Oldest Due Di		
Bankruptcy Repossession Deficiency		US01 USHQ	20150900014267 LOAN VEHD	CLE (FR) 110 USD	19,397.24	5,209.00 ACT			
Reports Producers Vendors		ummary Customer Service	Account Details Customer Deta	ata Transaction Histor	Pmt Modes Collater	ral Dureau Cross/	Up Sell Activities		
Verturn		Balances Transactions 1	ale Transfer Transactions Payn	nent Rating Due Date His	tory Repayment Schedu	ule Wark Orders			
		Balance Group			ance Group			Txn P	
		View x Format x	I Preeze MiDetach		Current Balance (1) Defici	iency Balance C Non-P	erforming Balance 💬 Termin	ate Italance (1) IT	D/CTD O YTD
		Balarair Type	Corrigo Balance	Posted	Paul	Watered	Charge Off		Advested
		ADVANCE / PRINCIPAL	Opening Balance 0.00	18,900.00	Paid 0.00	0.00	0.00	Adjusted (-)	Adjusted
		INTERACT	0.00	0.00	0.00	0.00	0.00	0.00	
		FEE LATE CHARGE	0.00	120.00	0.00	0.00	0.00	0.00	
		FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	
		FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	
		FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE PERIODIC MAINTE	0.00	0.00	0.00	0.00	0.00	0.00	
		RENTAL PEE	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE REPOSESSIO	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	
		4		0.00					
								Current Balance To	



For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

## 6.9 Customer Service screen's Pmt Modes tab

Open the **Bankruptcy** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

### 6.9.1 <u>ACH sub tab</u>

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

#### To view the ACH information screen

1. Open the **Customer Service** screen and load the account you want to work with.

Click Pmt Modes tab, then click ACH sub tab.

DashBoard	Co	ollections ×								2
Drigination	S	earch Customer Ser	vice: 20150900014	267 Review Request (Pr	ending: 0)					
ervicing										
ections	1	Account(s): 20150							📃 Yjew 🖌 🖌	Audit Audit
lections		View - Format -	Freeze	Detach 🚽 Wrap		rent	roup Follow-up			
Collections Bankruptcy		Company Branch	Sub Unit Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt		
Repossession		US01 USHQ	20150900	014267 LOAN VEHICLE (F	R) 118 USD	19,397.24	5,209.00 ACTIVE:DELQ	10/01/2015		
Deficiency Reports Producers /endors			ervice Account Deta	als Customer Details 1	Transaction History Pm	Modes Collatera	l Bureau Cross/Up Sell Activit	ies		
		ACH Information	Freeze			g (@) One-Time Phone		🐣 Add 🥒 Ed		
		Reference #	Bank Name	Bank City E	Bank state Routi	ng # Accor	unt Type Name On Account	Account #	BIC IE	BAN
		No data to display.								
		ACH Informatio	on						Betu	m
			Reference #			IBAN		Reference		
			Bank Name		Sequence		Dra	wer Relation Type		
			Bank City Bank State			ebit Dt nt Amt		Drawer Name Drawer Address 1		
			Routing #		Direct De	it Fee		Drawer Address2		
		Nar	Account Type ne On Account		F Secret Q	e Amt		Drawer Zip		
		IND	Account #		Secret /			Drawer City Drawer State		
			BIC		Provided To	Whom		Status		
FP										
rools										

For details on Pmt Modes tab refer <u>Customer Service screen's Pmt Modes tab</u> section in Customer Service chapter.

## 6.10 <u>Customer Service screen's Bankruptcy tab</u>

The Bankruptcy screen enables you to record the details of a bankruptcy. This information usually is supplied from the customer or customer's attorney. You can track each stage of the bankruptcy process based on its follow-up date and record information using the Details and Tracking sections.

As there are occasions when a borrower files bankruptcy more than once during the tenure of the Loan , you can record information for multiple bankruptcies. The **Add** button enables you to create a new bankruptcy record with different start and end dates. You can also use the Bankruptcy screen to view the previous bankruptcy record using Next and Previous buttons in the Detail section. The Current box in Detail section indicates the current bankruptcy details.

#### To enter bankruptcy details for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click Bankruptcy tab.
- 3. In the **Bankruptcy Details** section, select the bankruptcy record you want to work with.



-or-

4. Select Add to refresh the Bankruptcy screen to create a new record.

For details on this screen refer <u>Customer Service screen's Bankruptcy tab</u> section in **Customer Service** chapter.

## 6.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs. The Collateral tab appears only for the secured loan accounts.

To view the collateral details

- 1. Open the **Customer Service** screen and load the account you want to work with.
  - Click **Collateral** tab. The system displays the following screen:

DashBoard	Co	llections ×									
Origination	Se	earch Customer Service: 2	20150900014267 Review Rev	quest (Pe	nding: 0)						
Servicing				-							
		Account(s): 20150900	014267: SIGG MARK							📄 yje	w 🖌 🖌 Audit
ollections			Freeze 🔐 Detach 🚽	Wrap	<b>E</b>						
Collections Collections			nit Account # Product		Days Past Due Currenc	y Pay Off Amt	Amount Due St	atus C	idest Due Dt		
Bankruptcy Repossession		US01 USHQ	20150900014267 LOAN VE	HICLE (FF		19,397.24	5,209.00 Ad	TTVE:DELQ 1	0/01/2015		
Reports Producers Vendors		Vehicle Seler	Account Details Customer De	etails Ti		tt Modes Collateral	Bureau Cross		Add 🖉 Edit	🗐 Vjew	
	3		escription Status 115 AUDI A4 ACTIVE			Status Lien E DEFINED	Event Date Sec	ond Lien Holder			Return
	ł	Y 20	115 AUDI A4 ACTIVE		EHICLE UND	DEFINED	Event Date See		tay 📄 🕞 Save ar		*
	4	Vehicle	IIS AUDI A4 ACTIVE		EHICLE UND	2015 AUDI A4		Save and S Extra Total	ta <u>v</u> 🕞 Save ar 2 24		*
		Y 20 Vehicle	IIS AUDI A4 ACTIVE		EHICLE UND	DEFINED	Event Date Sec	Save and S Extra Total	tay 💽 Save ar 2		*
	•	Vehicle	Type & Description		Description	2015 AUDI A4		Save and S Extra Total	ta <u>v</u> 🕞 Save ar 2 24		*
		Y 20 Vehicle Primary Substitution Asset #	Type & Description		EHTCLE UND Description Condition	2015 AUDI A4 SOOD CONDITIONED Lien Details	×	Extra Extra Total Charge	tay Save ar 2 24 200.00 Address		, Ca Return
	•	Y 20 Vehicle Primary Substitution Asset #	Type & Description  Y 1920  1920  1920  1920  NEW VEHICLE	vi	EHTCLE UND Description ( Condition ( J Luen Status (1	REFINED 2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED		Extra Extra Total Charge	tay 🕞 Save ar 2 24 200.00		, Ça Beturn
	•	Y 20 Vehicle Primary Substitution Asset # * Asset Type * Asset Type	Type & Description Type & Description Table Vertage Vertage Vertage Vertage Vertage Vertage	v	EHTCLE UND Description : Condition I Uen Status I Uen Event Date	2015 AUDI A4 SOOD CONDITIONED Lien Details	×	Save and S Extra Total Charge * Country	tay Save ar 2 24 200.00 Address		, Ca Return
	×	Y 20 Vehicle Primary Substitution Asset # * Asset Type * Sub Type	Type & Description Type & Description Type & Description Type & Description Contemporate Statement Type & Description Type & De	vi	Description Condition	REFINED 2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	×	Save and S Extra Total Charge * Country County	tay Save ar 2 24 200.00 Address UNITED STATES	nd Return	, Ça Beturn
	ł	Vehicle Primary Substitution Asset # * Asset Type * Substitution # * Asset Type * Registration #	Type & Description Type & Description Type & Description Type & Description Contemporate Statement Type & Description Type & De	v	Description Condition Uen Status Uen Status Uen Event Date Secont Uen Holder Comments	REFINED 2015 AUDI A4 GOOD CONDITIONED Lien Details UNDEFINED	v	Save and S Extra Total Charge * Country County	tay Save ar 2 24 200.00 Address UNITED STATES NORFOLK	nd Return	, Ça Beturn
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- If the account's collateral is a vehicle, Collateral screen opens at the Vehicle tab:
- If the account's collateral is a home, **Collateral** screen opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, Collateral screen opens at the Other Collateral.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

## 6.12 <u>Customer Service screen's Bureau tab</u>

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with account that were pulled during Loan servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

#### To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service link bar, click **Bureau**.



For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

## 6.13 <u>Review Request</u>

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

- Filter and View Review Requests
- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

#### Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

### 6.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

#### **Query Section**

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.



You can further filter the review request based on the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

## Action Section

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

### **Email Section**

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.



Email Options	Descriptions
Receiver	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column:
	WAITING FOR RESPONSE - when request is sent to reviewer
	RETURN TO ORIGINATOR - when reviewer has responded to request
	CLOSED - when the request is closed
	COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

#### **Comment History**

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.



The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_SUB_TYPE_CD lookup code.
	Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a com- ment in the next column.
Comment	View the Originator's or Reviewer's comment.
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id&gt; TO <next assigned="" id="" user="">.</next></first </request>
Comment By	View the user who has posted the comment.
	SYSTEM GENERATED comments are marked as 'INTERNAL'.
Comment Dt	View the Date and time when the comment was posted.

### 6.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

#### To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

ustomer Service	ex.										8
Review Requ	iests							Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003				Sender				Days Past Due 0		
Originator	1000					20000100011820	-	Total O	utstanding Balance 3	30 LIVE PRI / DEA SPO	
* Priority	ANAND SHEKAR				* Reason	REVIEW BALANCES				728663378	
Receiver	ANAND SHEKAK				Status					OME - ADD&	
Comment	REVIEW ACCOUNT BALANCES					09/18/2017 12:23:39 AM				EWYORK, MASSACHUSETT DW.SIRSI@GMAIL.COM	S,34038
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Comment Hi	story										Yjew
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Туре	Su	b Type		Comment			Comment	Ву		Comment Dt	

2. In the Review Requests section, select 'Originator'.



3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer.
	Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:
	Days Past Due
	Total Outstanding Balance
	Customer
	Phone
	Address
	Email
Reason	Select the purpose for request from drop-down list.
Status	View the status of review request auto updated by system upon creating the request.
Date	View the date and time when the request was created. System appends the current date by default.
Send Request	(Optional) Select this check box to send it to reviewer immedi- ately on creating the request.
	However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.



## 6.13.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.

#### To review requests

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

Customer Service ×								E
Search Customer Service	Review Request (Pending	g: 1) Queue Assignm	ent					
Review Requests							💠 Add 🥒 Email	Edit Ujew Vew Aydt
User		Originator 🖲 Rece	iver 🔘 Both 🛛 View A	al 📄 Forwarded Only 📄			2 Originator	📨 Receiver
View - Format -	Freeze 🚮 Detach	d Wrap 🚷	Den Account	🚯 Send Request	Send Response 🛛 🙀 Close Re	quest 🛛 🙀 Complete Request		
Request #	Originator		Priority	Receiver	Phone	Address	Email	Reason
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< [		m						
Comment History								<u> </u>
View 🔻 Format 💌 🔛	T Freeze Detach	🖓 Wrap 🚱						
Туре	Sub Type		Comment			Comment By		Comment Dt
	ORIGINATOR	2	TEST FWD			PRITAM		09/06/2017 09:32:30 AM
REVIEW REQUEST			EWD			SURABHI		09/06/2017 09:33:45 AM
REVIEW REQUEST REVIEW REQUEST	RECEIVER							
	RECEIVER SYSTEM GENE	ERATED		: 8002 FORWADED FROM SURA	BHI DESAI TO NAVEEN REDDY	INTERNAL		09/06/2017 09:33:45 AM
REVIEW REQUEST		ERATED		: 8002 FORWADED FROM SURA		INTERNAL SURABHI		09/06/2017 09:33:45 AM 09/06/2017 09:34:31 AM

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
- 4. Review the details in particular to the details specified in the comment (if any).

### 6.13.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

#### To respond to review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed.Click 'Edit'. Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.



## 6.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.

When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

#### Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

#### To reassign review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed and click Edit.

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									Gonconora	- 0	gore and recarry	And We could
Request #	8002						Sender	NAVEEN REDDY	Days Pas	Due 0		
	PRITAM JENA							20000100011820	Total Outstar Ba	nding 28 ance	3,806.94	
Priority * Receiver	HARISH MACH	۵				-	Reason	REVIEW ACCOUNT		1000	LIVE PRI / DEA SPO	
HECCIVE	The contract						1000		P	hone 97	728663378	
Comment						1		WAITING FOR RESPONSE 09/06/2017 09:32:11 AM	Ade		OME - ADD& IEWYORK,MASSACH	USETTS, 3403
							Send Request			Email ED	OW.SIRSI@GMAIL.C	OM
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omment H /iew ▼ Form	and the second second second	Freeze	Detach	Wrap لیے	62							<u>y</u> ew
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- 4. Select the required reviewer from 'Receiver' drop down list.
- 5. (Optional) Specify the reason for reassignment in the **'Comment'** field. The same is tracked in 'Comment History' section.
- 6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.



## 6.13.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority 'section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.

#### To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.

-or-

3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

#### 6.13.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

#### To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Close Request'.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting 'View All' in the Query section.

### 6.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

#### To complete a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.



# 7. Repossession

## 7.1 Introduction

After an application has cycled through the Loan origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Repossession screen.

The Repossession screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

#### Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

#### **Posting and Reversing Payments**

A payment can be posted and reversed on the Payments screen.

#### Account Mask

After an application completes the Loan origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

#### YYYYMMNNNNNNX

where:

YYYYMM = contract date

#### NNNNNN = serial number

**X** = check digit

The system sorts accounts using the **NNNNN** portion only. That portion is referred to as the account ID.

## 7.2 Search Tab

There are two types of search available.

- Account
- Customer

### 7.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Repossession screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

## 7.3 Customer Service screen

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open **Repossession** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter.



## 7.4 Customer Service screen's Summary tab

Open the **Repossession** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

DashBoard	C	ollections x					
Origination		iearch Customer Service Review Request (Pending: 0)					
Servicing							
ollections		Account(s)		View 🖌 Audit			
Collections		View - Format - 🖶 🔲 Freeze 🛃 Detach 📣 Wrap 🙌 🚇 🔘 Current 🔘 Show All 🌖	roup Follow-up				
Collections Bankruptcy Repossession		Company Branch Sub-Unit Account ≠ Product No data to display.	Days Past Due Currency Pay Off Amt Amount Due Status	Oldest Due Dt			
Deficiency Reports		Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bureau	Cross/Up Sell Activities				
Producers		Alerts	Conditions				
Vendors							
		Alert	Conditions Condition Start Dt	art Dt Followup Dt			
		No data to display.	No data to display.	Pollowup Dc			
	1	⊿ Account Details Dues	Other Information  Customer Information				
		No data to display.	Customer Name Relation SSN Birth Dt	Gender			
		No data to display.	# Name Kelation SSW Birth Dt No data to display.	Gender			
		Delq Due Total Due Future Pmt Dt	No data to display.	- F			
		LC Due Todays Payoff Oldest Due Dt NSF Due Future Payoff Amt Paid Excess					
		Other Due Future Payoff Date	Email Disability Privacy Opt O				
		Delinguency Information	Language Skip Active Military Du Marital Status Stop Time Zon				
		Late 30 60 90 120 150 180 Category Days No data to display.	Mantal Status Stop ume Zon Correspondence	e			
		BP(Life) NSF(Life) Collector	Address Information				
		BP(Year) NSF(Year)	Type Current Permissi Mailing Address Phone				
		Activities	No data to display.				
		Active Dt App # Last Pmt Amt					
WFP		Last Activity Dt Paid Off Dt Charge Off Dt Due Day Effective Dt Military Duty	Employment Information				
> Tools		Last Pmt Dt Current Pmt Customer Score	Type Current Permissi Employer Address Pho	ne			
Setup		Customer Grade Last Bill Amt Behaviour Score	No data to display.				

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter.

## 7.5 <u>Customer Service screen's Customer Service tab</u>

Open the **Repossession** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

### 7.5.1 Call Activities sub tab

With the **Call Activities** section, system enables you to record the details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding the account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

### 7.5.1.1 Recording a Call Activity

#### To record a call activity

1. Open the **Repossession** screen and load the account you want to work with.



2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

Activities	laintenance	Comments	Promises Checklist	ts Tracking Attribute	s Field Investigation	on References (	Correspondence	Letters Docume	nt Tracking	Scenario Analysis	Acces	is History	
all Activities													
							🗟 Save	and Add 🛛 🔒 Sa	ave and Stay	Save and F	teturn		
View 👻 Forma	at 🕶 🛃	Freeze	🖬 Detach 🛛 🖨	Wrap 🚱									
Dt	Action	ı	Result	Contact	Reason	Promise Dt	Promise Am	Current Amount Due	Condition		Appn'mt	Followup Dt	
11/05/2020		~	~	~	~		0.00	12,583.05		~		mm/dd/yyyy	
11/05/2020	CC CI	JSTOMER CA	NP NO PROMISE	ATTORNEY	1ST PAYMENT DE		0.00	12,583.05	DELINQUENT		-	11/08/2020	
11/05/2020	DC D		PS PAYMENT SEN	ATTOPNEY	1ST PAYMENT DE	11/12/2020	5,000.00	12 583 05	DELINQUENT		~	11/11/2020	
11/05/2020	DCD	LALLIN CALLED	PO PATHENT SEN	ATTORNET	151 PAINENT DE	11/12/2020	5,000.00	12,505.05	DELINQUENT			11/11/2020	Ŧ

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in **Customer Service** chapter.

## 7.6 Customer Service screen's Account Details tab

Open the **Repossession** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

### 7.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

#### In the Account Information section click View.

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ashBoard		0100011170 Device Device (0	(a						
rigination	Customer Service: 2015	Search Customer Service: 20150100011170 Review Request (Pending: 0)							
Servicing		170 DODEDT DODEN							
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Reports									
Producers	Summary Customer Service Ac	count Details Customer Details	Transaction History Pmt Mc	ides Bankruptcy Collate	ral Bureau Cro	ss/Up Sell Activities			
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For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter.

## 7.7 Customer Service screen's Customer Details tab

Open the **Repossession** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing.All the information about the customer can be changed using Maintenance screen.

#### To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.

#### 2. Click **Customer Details** sub tab.

DashBoard     Origination     Servicing Collections Collections Geneticions Barkruptcy Reposession	Collections x Search Customer Service Review Request (Pending: 0) Account(s) Vew ~ Format ~ Prezz Detach Company Branch Sub Unit Account # Product No data to deplay. Customer Service Account Details Customer Det	Down Past Current Show Al Grou Down Past Currency Pay Off Ant TH	up Follow-up Amount Due Status Oldest Due Dt	Audit
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Collections Collections Bankruptcy	View + Format + Product 4 Wre Company Branch Sub Unit Account # Product No data to display.	Days Past Due Currency Pay Off Amt	up Follow-up	Audit
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Deficiency Reports Producers Vendors	Customer Business	ails Transaction History Pmt Modes Bureau	Cross/Up Sell Activities	
•	Customer # Relation ECOA No data to display.	Wrap 👸 Name SSN		it Lanç
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	Name	Expiry Dt Visa #	FATCA	
	Birth Dt Marital Status	Nationality		
	Enabled	National ID	Birth Place	
	Language	SSN	Birth Country	
	Education	License #	Permanent US Resident Status	
	Mother's Maiden Name	License State	Power of Attorney	
WFP	Class Type	and the second se		
Tools	Email	Military Service	Power of Attorney	
Setup	Stop Correspondence Disability	Active Military Duty	Holder Name	

For details on this screen refer <u>Customer Service screen's Customer/Business Details tab</u> section in **Customer Service** chapter.

## 7.8 <u>Customer Service screen's Transaction History tab</u>

Open the **Repossession** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

Origination		Mections x							0
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llections	- 22	Account(s): 201509000							View Audit
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Repossession		< Contra	20120200014207 00041401	ILLE O'RY I'LD OAL	10,007.04	3,209.00 Mc1	101010002 10/01/201		
Reports									
Producers		Summary   Customer Service	Account Details Customer Deta	The second	Contractory College	and I there are I there are	A los d'all a set datas		
Vendors							Cop see Accovises		
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			Preeze Octoch .						
		Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)	Adjusted
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		INTERAINT	0.00	0.00	0.00	0.00	0.00	0.00	
		FEE LATE CHARGE	0.00	120.00	0.00	0.00	0.00	0.00	
		FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	
		FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE PERIODIC MAINTE	0.00		0.00		0.00		
		RENTAL PEE	0.00	0.00	0.00	0.00	0.00	0.00	
		PEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE BANKRUPTCY	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE REPOSESSIO	0.00	0.00	0.00	0.00	0.00	0.00	
		EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	
		< L							



For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

## 7.9 Customer Service screen's Pmt Modes tab

Open the **Repossession** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

### 7.9.1 ACH sub tab

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

#### To view the ACH information screen

1. Open the **Customer Service** screen and load the account you want to work with.

Click Pmt Modes tab, then click ACH sub tab.

DashBoard	Co	lections ×							
Origination	S	earch Customer Se	ervice: 20150900014	267 Review Request (Per	nding: 0)				
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lections			50900014267: S						📃 Yjew 🛛 🖋 Au
ollections		View - Format -	Freeze	🖥 Detach 🚽 Wrap		rent O Show All O G	roup Follow-up		
Collections		Company Branch	Sub Unit Account	≠ Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt	
Bankruptcy Repossession		US01 USHQ	20150900	0014267 LOAN VEHICLE (FR	.) 118 USD	19,397.24	5,209.00 ACTIVE:DELQ	10/01/2015	
Deficiency Reports Producers Vendors			Service Account Det		mansaction History Pmt	Modes Collatera	l Bureau Cross/Up Sell Activit	ties	
		ACH Informat	Bank Name	: 🚰 Detach 🚽 Wrap Bank City Ba	nk state Routin	o  One-Time Phone ng # Accor	All Int Type Name On Account	de Add	st View & Audit
		No data to display.	m						,
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		•	m			IBAN Type ebit Dt t Amt	Dra	Reference awer Relation Type Drawer Name Drawer Address 1	, Ça Beturn
		ACH Informat	III. Reference # Bank Name Bank City		De Pri Direct Deb Fe Secret Qu	t Type ebit Dt nt Amt bit l'ee ee Amt estion	Dri	awer Relation Type Drawer Name Drawer Address1 Drawer Address2 Drawer Zip Drawer City	, Gaßetum
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For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.

## 7.10 Customer Service screen's Repo/Foreclosure tab

The Repossession/Foreclosure screen enables you to record information regarding repossessions/foreclosure in a manner similar to how bankruptcies are recorded on the Bankruptcy screen. You can track each stage of the repossession/foreclosure process based on the follow-up date and record information using Details and Tracking section.

### 7.10.1 <u>Repossession sub tab</u>

On occasion, a lender performs multiple repossessions for the same Loan . The Create New Repossession button on the Repossession screen enables you to create a new repossession record for a different collateral and different start and end dates. You can also use the Repossession screen to view previous repossession information using the Next and Previous buttons in Details section. The Current box in Details section indicates the current repossession record for each asset.

This tab will be available only when the collateral type associated with the Loan account is a Vehicle.



You can update the current record, but previous records cannot be modified.

#### To Specify repossession details for an account

- 1. Open the **Repossession** screen and load the account you want to work with.
- 2. Click the **Repo/Foreclosure** sub tab, then click **Repossession**.
- 3. In the **Repossession Details** section, select the repossession record you want to work with.

-or-

4. Click **Add** to refresh the Repossession screen to create a new record.

DashBoard	Repossession ×				
	Search Customer Service: 20160100013159 Review Request (Pending: 0)				
rigination	Scholl Castolike Schole 2010010013135 Renew Request (r choing, sy				
Servicing	Account(s): 20160100013159: L117 L117				View 🗸 🗸 Audit
ections	View 🕶 Format 🕶 🔐 🔲 Freeze 🔐 Detach 🚽 Wrap 🛛 🚯 🚨 💿 Current 🔘 Show All 🔘 (	Group Follow-up			
Collections	Company Branch Sub Unit Account # Product	Days Past Due Currency		ount Due Status	Oldest Due Dt
Bankruptcy	US01 USHQ 20160100013159 LOAN VEHICLE (FR)	-19 USD	36,004.99	0.00 ACTIVE:REPO	02/01/2016
Repossession					
Deficiency Reports	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Repo/For	eclosure Collateral Bureau Cross/Up Sel	Activities		
Producers	Repossession Analysis				
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	Repossession Details			📌 Add 🥒 Edit	📃 View 🔗 Audit
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	Current Followup Dt Type Collateral Y 12/31/4000 0 TOYOTA COROLA	Disposition	File Received Dt Repo Dt	Repo End Dt Com	ment
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For details on this screen refer <u>Customer Service screen's Repo/Foreclosure tab</u> section in **Customer Service** chapter.

## 7.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

#### To view the collateral details

1. Open the **Repossession** screen and load the account you want to work with.



- Click **Collateral** tab. The system displays the following screen:

DashBoard	Collections ×								0		
Origination	Search Customer Service:	20150900014267 Review Request	(Pending: 0)								
Servicing											
lections	Account(s): 20150900	0014267: SIGG MARK						🗐 Yew 🔗 Aud	lit.		
	View - Format -										
Collections Collections	Company Branch Sub L	Init Account # Product	Days Past Due Curre	ncy Pay Off Amt	Amount Due Sta	the O	dest Due Dt				
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Repossession Deficiency	<	20130300011207 COATTEINEE		10,007.21	5,205.00 AC		101/2015		÷.		
Reports											
Producers	Summary Customer Service	Account Details Customer Details	Transaction History	Pmt Modes Collatera	al Bureau Cross/	Up Sell Activities					
Vendors	Vehicle Seller										
	Venicie Seler										
	Vehicle							-			
							Add Edit	📃 View 🛛 🔗 Audit			
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- If the account's collateral is a vehicle, the Collateral screen opens at the Vehicle tab:
- If the account's collateral is a home, the **Collateral** screen opens at the **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the Collateral screen opens at the Other Collateral.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

## 7.12 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Loan servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

#### To view an existing credit bureau report

- 1. Open the Customer Service screen and load the account you want to work with.
- 2. On the Customer Service link bar, click Bureau.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

## 7.13 Review Request

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

• Filter and View Review Requests



- Create and Send Review Request
- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

#### Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

### 7.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

#### **Query Section**

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

You can further filter the review request based on the following:



## **Action Section**

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

### **Email Section**

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.
Receiver	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.



Fields	Descriptions
Email	Applicant's email in the review request.
Status	The current status of review request. Following status are tracked in this column:
	WAITING FOR RESPONSE - when request is sent to reviewer
	RETURN TO ORIGINATOR - when reviewer has responded to request
	CLOSED - when the request is closed
	COMPLETED - when the request is completed
Date	The date and time when the review request was created.
Account #	The Account number which needs review.
Days Past Due	Total number of days elapsed past the due date.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Customer	Primary / Secondary (spouse) name associated to the account.

#### **Comment History**

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_SUB_TYPE_CD lookup code.
	Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a com- ment in the next column.



Comments From	Descriptions						
Comment	View the Originator's or Reviewer's comment.						
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id&gt; TO <next assigned="" id="" user="">.</next></first </request>						
Comment By	View the user who has posted the comment.						
	SYSTEM GENERATED comments are marked as 'INTERNAL'.						
Comment Dt	View the Date and time when the comment was posted.						

### 7.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

#### To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

tomer Service	r×								(
eview Requ	iests					Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003		Sender				Days Past Due 0		
Originator			* Account #	20000100011820		Total Ou	tstanding Balance 33		
* Priority	HIGH		* Reason	REVIEW BALANCES			Customer AL Phone 97	IVE PRI / DEA SPO	
	ANAND SHEKAR		Status Date Send Request	09/18/2017 12:23:39 AM ₽			Address HC		S,34038
omment His /iew ▼ Format Type data to display.	t 🕶 📑 Treeze 🚮 De Sub Ty	Comment			Comm	ent By		Comment Dt	<u>y</u> ew

- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:						
Request #	View the system generated request number.						
Originator	View the requester's user ID auto generated by system upon creating the request.						
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.						
Receiver	Select the user ID of the reviewer from the drop-down list.						



In this field:	View this:					
Comment	Specify additional details for review (if any) which can be sen to the reviewer along with the review request.					
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer.					
	Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.					
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:					
	Days Past Due					
	Total Outstanding Balance					
	Customer					
	Phone					
	Address					
	Email					
Reason	Select the purpose for request from drop-down list.					
Status	View the status of review request auto updated by system upon creating the request.					
Date	View the date and time when the request was created. System appends the current date by default.					
Send Request	(Optional) Select this check box to send it to reviewer immedi- ately on creating the request.					
	However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.					

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

## 7.13.3 Reviewing a Request

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



#### To review requests

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

stomer Service ×							2
earch Customer Service Review Ro	equest (Pending: 1) Queue Assignmen	t.					
Review Requests						💠 Add 🖉 Ed	lit 🔄 Yjew 🖌 🖌 Audit
Query						Email	
Jser	<ul> <li>Originator          <ul> <li>Receive</li> </ul> </li> </ul>	Both View Al	Forwarded Only			🛃 Originator 🛛 💈	Receiver
View 👻 Format 👻 🔛 Freez	e 🚮 Detadh 🖉 Wrap 🚷	Den Account	🔯 Send Request 🛛 🔂 Send R	esponse 🛛 🙀 Close Reque	st 🙀 Complete Request		
Request #	Originator	Priority	Receiver	Phone	Address	Email	Reason
8002	PRITAM JENA	HIGH	HARISH MACHA	9728663378	HOME - ADD& ,newyork,	EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT
•	m						ŀ
Comment History	re 🚮 Detadh 📣 Wrap 🐻						<u>V</u> iew
Type	Sub Type	Comment		Con	mment By	(	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD			TAM		09/06/2017 09:32:30 AM
		FWD			RABHI		09/06/2017 09:33:45 AM
REVIEW REQUEST	RECEIVER						
REVIEW REQUEST	RECEIVER SYSTEM GENERATED		8002 FORWADED FROM SURABHI DES		ERNAL		
			8002 FORWADED FROM SURABHI DES	AI TO NAVEEN REDDY		0	09/06/2017 09:33:45 AM 09/06/2017 09:34:31 AM

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
- 4. Review the details in particular to the details specified in the comment (if any).

### 7.13.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

#### To respond to review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed.Click 'Edit'. Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

#### 7.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.



When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

#### Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

#### To reassign review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed and click Edit.

eview Rec	quests				Save and Stay	Save and Return
Request #	8002			Sender NAVEEN REDDY	Days Past Due	0
Originator Priority	PRITAM JENA HIGH			Account # 20000100011820 Reason REVIEW ACCOUNT	Total Outstanding Balance	28,806.94
-	HARISH MACHA			Reason REVIEW ACCOUNT		ALIVE PRI / DEA SPO
Comment	History			Status WAITING FOR RESPONSE Date 09/06/2017 09:32:11 AM Send Request	Address	972663376 HOME - ADD& NEWYORK,MASSACHUSETTS,34038 EDW.STRST@GMAIL.COM
View ¥ Form	and the second se	eeze 🚮 Detach 🛛 剑 Wrap	62			
Туре		Sub Type		Comment	Comment	By Comment Dt
REVIEW REC	QUEST	ORIGINATOR		TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REC	QUEST	RECEIVER		FWD	SURABHI	09/06/2017 09:33:45 AM
				REVIEW REQUEST : 8002 FORWADED FROM SURABHI DESAI TO NAVE	EN REDDY INTERNA	L 09/06/2017 09:33:45 AM
REVIEW REC	QUEST	SYSTEM GENERATED		REVIEW REQUEST: 8002 FORWADED FROM SURABHI DESAT TO TRAVE	LEN KEDDT INTERNA	L 09/06/2017 09:55:45 AM

- 4. Select the required reviewer from 'Receiver' drop down list.
- 5. (Optional) Specify the reason for reassignment in the **'Comment**' field. The same is tracked in 'Comment History' section.
- 6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

### 7.13.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority 'section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.



#### To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.

-or-

3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

### 7.13.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

#### To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Close Request'.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting 'View All' in the Query section.

### 7.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

#### To complete a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.



# 8. Deficiency

## 8.1 Introduction

After an application has cycled through the Loan origination process, it becomes an account. Account maintenance and collections tasks can be performed with Oracle Financial Services Lending and Leasing's Deficiency screen.

The Deficiency screen enables you to view and manage all customer information in a centralized location to ensure data integrity and provide better service. Oracle Financial Services Lending and Leasing provides online real-time information about the applicant(s), contract, account balances, dues, transactions, call activities, and comments. Oracle Financial Services Lending and Leasing also supports back-dating of financial transactions till the account's opening date.

### Activating an Account

An account is automatically activated when you fund the contract using the Funding main tab or convert from a legacy system.

#### **Posting and Reversing Payments**

A payment can be posted and reversed on the Payments screen.

#### Account Mask

After an application completes the Loan origination cycle and is funded or is ported into the system, it becomes an account and receives an account number. The system assigns account numbers using the following logic:

#### YYYYMMNNNNNNX

where:

YYYYMM = contract date

#### **NNNNNN =** serial number

**X** = check digit

The system sorts accounts using the **NNNNN** portion only. That portion is referred to as the account ID.

## 8.2 <u>Search Tab</u>

There are two types of search available.

- Account
- Customer

### 8.2.1 Searching for a Customer or Account

There are a number of different ways to load the customer details on Deficiency screen.

• Use the Search screen by selecting Customer Centric option(s).



- Use the Quick Search section to search for the customer by Account Number, or Customer Id, or by specifying the last four digits of Primary SSN (SSN of the primary applicant).
- Use the Next Account feature to load the customer from a predefined queue.

For details on how to search and load the customer or account details using Search screen, refer Search Using Customer Details section in **Search Function** chapter.

### 8.3 <u>Customer Service screen</u>

Most screens on the Customer Service screen contain the Account(s) and Customer(s) sections as a header. The Account(s) section provides a quick overview of an account by displaying its company, branch, account number, product, payoff amount and amount due, status, and oldest due date. The information on Customer Service screen always refers to the account selected in this section.

The Customer(s) section displays information about the customer(s) attached to the account. The information on Customer Service screen always refers to the customer selected in this section.

To view account details in the Account(s) and Customer(s) sections, open the **Deficiency** screen and load the account you want to work with.

On the **Customer Service** screen's **Account(s)** section, you can view the information based on your selection.

For details on this screen refer <u>Customer Service screen</u> section in **Customer Service** chapter



# 8.4 Customer Service screen's Summary tab

Open the **Deficiency** screen and load the account you want to work with. By default the Customer Service screen opens the **Summary** tab.

DashBoard	Co	llections ×				
> Origination	s	earch Customer Service Review Request (Pending: 0)				
Servicing						
Collections		Account(s)	📃 <u>V</u> iew 🛛 🖋 A <u>u</u> dit			
Collections		View 🕶 Format 🕶 📑 Freeze 🚰 Detach 👍 Wrap 🛛 🍓 🔘 Current 🔘 Show Al	🔘 Group Follow-up			
Collections Collections Bankruptcy Repossession		Company Branch Sub Unit Account # Product to data to display.	Days Past Due Currency Pay Off Amb Amount Due Status Oldest Due Dt			
Deficiency		Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bure	au Cross/Up Sell Activities			
Reports Producers Vendors		Alerts	Conditions			
		Alerts	Conditions			
		Alert No data to disolay.	Condition Start Dt Followup Dt No data to display.			
	Acco					
		1	🖌 Account Details	∡ Other Information		
		Dues	Customer Information			
			Customer			
		No data to display.	Customer Name Relation SSN Birth Dt Gender			
		Delg Due Total Due Future Pmt Dt	No data to display.			
		LC Due Todays Payoff Oldest Due Dt				
		NSF Due Future Payoff Amt Paid Excess Other Due Future Payoff Date	Email Disability Privacy Opt Out			
		Delinquency Information	Language Skip Active Military Duty			
		Late 30 60 90 120 150 180 Category Days	Marital Status Stop Time Zone Correspondence			
		No data to display.				
		BP(Life) NSF(Life) Collector	Address Information			
		BP(Year) NSF(Year)	Type Current to Call Mailing Address Phone			
		Activities	No data to display.			
		Active Dt App # Last Pmt Amt				
WFP		Last Activity Dt Paid Off Dt Charge Off Dt	Employment Information			
> Tools		Due Day Effective Dt Military Duty Last Pmt Dt Current Pmt Customer Score	Type Current Permissi Employer Address Phone			
> Setup		Customer Grade Last Bill Amt Behaviour Score	No data to display.			

For details on this screen refer <u>Customer Service screen's Summary tab</u> section in **Customer Service** chapter

# 8.5 Customer Service screen's Customer Service tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Customer Service** tab to view the sections under it.

### 8.5.1 Call Activities sub tab

With the **Call Activities** section, the system enables you to record details of all actions you performed regarding this account. This includes calls from the customer, calls you make regarding account, or changes to condition of the account. Entries in the **Call Activities** section are listed in reverse chronological order of follow-up date and are user-defined.

Each action and result has a code and description. The code for the call action and call result is what appears on Call Activity sub screen.

### 8.5.1.1 <u>Recording a Call Activity</u>

#### To record a call activity

1. Open the **Deficiency** screen and load the account you want to work with.



2. Click **Customer Service** sub tab and then click **Call Activities** tab under it. Click **Add**. The system displays the following screen.

Activities Main	ntenance Comments	Promises Checklist	s Tracking Attributes	Field Investigation	n References C	Correspondence	etters Docume	ent Tracking	Scenario Analysis	Access	History	
II Activities												
						🗟 Save a	and Add 🛛 🔒 S	ave and Stay	Save and R	eturn		
View 👻 Format	F 🗟 🗍 🕅 Freeze	🛃 Detach 🛛 ຝ	Wrap 🚯									
Dt	Action	Result	Contact	Reason	Promise Dt	Promise Amt	Current Amount Due	Condition		Appn'mt F	ollowup Dt	
11/05/2020	~	~	~	~		0.00	12,583.05	_	~		mm/dd/yyyy	
11/05/2020	CC CUSTOMER CA	NP NO PROMISE	ATTORNEY	1ST PAYMENT DE		0.00	12,583.05	DELINQUENT			1/08/2020	
11/05/2020	DC DEALER CALLED	PS PAYMENT SEN	ATTORNEY	1ST PAYMENT DE	11/12/2020	5,000.00	12.583.05	DELINQUENT			1/11/2020	
						-,						*

For details on this screen refer <u>Customer Service screen's Customer Service tab</u> section in **Customer Service** chapter

## 8.6 Customer Service screen's Account Details tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Account Details** tab to view the sections under it.

### 8.6.1 Account Details sub tab

Oracle Financial Services Lending and Leasing enables you to view account details using Account Details sub tab.

### In the Account Information section click View.

Financial Servi	rices Lending and Leasing	Le Welcome, KGOUDU ▼ Sgn Qut [Q/
DashBoard	Bankruptcy x	
Origination	Search Customer Service: 20150100011170 Review Request (Pending: 0)	
Servicing		
1.000	Account(s): 20150100011170: ROBERT BOREN	🔄 Vjew 🛛 🛷 Audit
Collections Collections Collections Barkruptoy Repostsession Defidency Reports Producers Vendors	View + Format +     Presze     Detach     Way     Image: Current Show All Group Fellow up       Company Branch     Sub Unit     Account #     Product     Days Page     Current O     Product     Account Page       USD1     USHQ     URDEFI.     20150100011170     LINE HE (NR)     26 USD     22,551.74     2,237.16 ACTIVE:D       *     Image: Summary     Customer Service     Account Details     Customer Service     Account Details     Transaction History     Pmt Modes     Baniruptcy     Celateral     Bureau       Account Information     Image: Freeze     Detach     Image: Freeze     Detach     Image: Freeze     Stop Acrual     Stop Acrual     Transaction History     Pmt Modes     Baniruptcy     Celateral     Bureau       Account Information     Image: Freeze     Detach     durate     Margin Rate     Rate Last Rate Change Dt Accual State       N     PRIME RATE     5.00     4.99     11.98 12/19/2015     01/19/201	Cross/Up Sel Activities
	Account Information           Interest and Accruals         # of Rate changes (Life)         1           Stop Accrual         Extra and Due Dates         Extra and Due Dates           Stop Accrual         # of Extensions (Year)         0           Index Type RPMER RATE         # of Extensions (Life)         0           Index rate 5.00         # of Extensions (Life)         0           Margin Rate 4.99         # of Extension Term (Life)         0           Last Rate Change Dt         12/19/2015         # of Due D Changes(Her)         0           Accrual Start Dt         12/19/2015         # of Extension Term (Life)         0           Last Accrual Dt         12/11/2015         Last Extra D Changes(Her)         0           Rate Starts of the Year         1.98         Due Day Chg D t         # of Rate changes (Year)         1	Credit Unit         Credit Mathematical           Credit Unit         19,000.00           Hold (-)         0.00           Consumed (-)         19,000.00           Suspended(-)         0.00           Available Credit (->)         0.00           Over Limit Year         0           Over Limit Year         0           Over Limit Year         0           Last Advance Dit         0.1/5/2015           Last Advance Amt         19,800.00
WFP		
ools		
14692		



For details on this screen refer <u>Customer Service screen's Account Details tab</u> section in **Customer Service** chapter

### 8.7 <u>Customer Service screen's Customer Details tab</u>

Open the **Deficiency** screen and load the account you want to work with. Click the **Customer** tab to view the sections under it.

Information gathered on the application entry process regarding the customer and customer's address, employment data, and phone numbers appears on Customer Details screen. Using the Customer Service screen's Customer Details tab, you can update or add to a customer's address, employment information, or phone listing. All the information about the customer can be changed using Maintenance screen.

#### To view or edit customer information

1. Open the **Customer Service** screen and load the account you want to work with.

### 2. Click Customer Details sub tab.

Financial Service	않 ces Lending and Leasing	🛔 Welcome, KGOUDU 👻 🍇 Sign Qut [QA]							
> DashBoard	Collections ×	2 C							
> Origination	Search Customer Service Review Request (Pending: 0)								
Servicing									
Collections	Account(s)	📃 Yjew 🛛 🖋 Audit							
Collections Collections Bankruptcy Repossession Deficiency Reports Producers	Wew + Format +         Image: Freeze         Detach         Wrap         Image: Freeze         Ourpany         Ourpany         Ourpany         Orano         Follow-up           Company         Branch         Sub Unit         Account #         Product         Days Past: Due         Days Past: Due         Days Past: Due         Amount Due Status           No data to display.	Oldest Due Dt							
	Customer     Business       Customer     Information       View -     Format -       Qustomer #     Relation       Coustomer #     Relation       ECOA     Name       SSN     Birth Dt       No data to diplay.	Edit Veri Paydit Merial Status Enabled Lanç ,							
	Customer Information	nd Stay 🔄 Save and Return 🧔 Return							
	Customer								
	Customer #	KYC							
	Relation Passport #	Reference #							
	ECOA Issue Dt Name Expiry Dt	Status							
	Name Expiry Dt Birth Dt Visa #	FATCA							
	Marital Status Nationality	Birth Place							
	Enabled National ID	Birth Country							
	Language SSN Education License # Permanent US	Resident Status							
	Education License # Constant C								
WFP	Class Type	Power of Attorney							
Tools	Military Service	wer of Attorney							
Setup	Stop Correspondence Active Military Duty	Holder Name							
occup	Disability Active mittary Duty	Address							

For details on this screen refer <u>Customer Service screen's Customer/Business Details tab</u> section in **Customer Service** chapter.

# 8.8 <u>Customer Service screen's Transaction History tab</u>

Open the **Deficiency** screen and load the account you want to work with. Click the **Transaction History** tab to view the sections under it.

DashBoard	offections w							0
Origination	earch Customer Service: 201	50900014267 Review Request 0	Pending: 0)					
Servicing								
ollections	Account(s): 2015090001							View Audit
Collections	View - Format - III	Preeze Detach gil Wrap	(d)) (l) (0) (	Surrent C Show All C G	troup Pollow-up			
Collections	Company Branch Sub Unit	Account # Product	Days Past Curren	Dans Off Arms	Amount Due State	Oldest Due	O1	
Bankruptcy	US01 USHQ	20150900014267 LOAN VEHICLE	(FR) 119 USD	19,397,24	5,209,00 ACT			
Repossession	US01 USHQ	20150900014267 LOAN VEHICLE	0.00 110 050	19,397.24	5,209.00 ACT	IVE:DELQ 10/01/2015		
Deficiency								
Reports								
Vendors	Summary Customer Service A	ccount Details Customer Details	Transaction History	Pmt Modea Collater	ral Dureau Cross/	Up Sell Activities		
Vendore	Balances Transactions Ba	e Transfer Transactions Payment	Ration Date Make	and the second s	de Morte Chalence			
	Balance Group			ce Group				eriod
				urrent Balance 💬 Deficie	ency Balance C Non-P	erforming Italance 💬 Term	inate Balance 🛞 🗈	TD/CTD O YTD
	View - Format -	IIII Preeze We Detach all W	rep (da)					
	Balance Type	Corning Balance	Posted	Paid	Wateral	Charge Off	Adjusted (-)	Adhested
	ADVANCE / PRINCIPAL	0.00	18,900.00	0.00	0.00	0.00	0.00	
	INTERACT	0.00	0.00	0.00	0.00	0.00	0.00	c
		0.00	0.00	0.00	0.00	0,00	0.00	
		0.00		0.00		0.00		
	EXPENSE SERVICING							
	4							
							Current Balance T	no oro or late



For details on this screen refer <u>Customer Service screen's Transaction History tab</u> section in **Customer Service** chapter.

### 8.9 Customer Service screen's Pmt Modes tab

Open the **Deficiency** screen and load the account you want to work with. Click the **Pmt Modes** sub tab to view the sections under it.

### 8.9.1 <u>ACH sub tab</u>

If used, the **ACH** section displays information about automated clearing house and electronic fund transfers.

#### To view the ACH information screen

1. Open the Customer Service screen and load the account you want to work with.

Click Pmt Modes tab, then click ACH sub tab.

DashBoard	Co	lections ×							
Origination	S	earch Customer Se	ervice: 20150900014	267 Review Request (Per	nding: 0)				
Servicing									
lections			50900014267: S						📃 Yjew 🛛 🖋 Au
ollections		View - Format -	Freeze	🖥 Detach 🚽 Wrap		rent O Show All O G	roup Follow-up		
Collections		Company Branch	Sub Unit Account a	≠ Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt	
Bankruptcy Repossession		US01 USHQ	20150900	0014267 LOAN VEHICLE (FR	.) 118 USD	19,397.24	5,209.00 ACTIVE:DELQ	10/01/2015	
Deficiency Reports Producers Vendors			Service Account Det		mansaction History Pmt	Modes Collatera	l Bureau Cross/Up Sell Activit	ties	
		ACH Informat View - Format - Reference #	Bank Name	: 🚰 Detach 🚽 Wrap Bank City Ba	o 🙀 🔿 Recurring	o  One-Time Phone ng # Accor	All Int Type Name On Account	de Add	st View & Audit
		No data to display.	m						,
			m						, Ga Beturn
		•	m			IBAN Type ebit Dt t Amt	Dra	Reference awer Relation Type Drawer Name Drawer Address 1	, Ça Beturn
		ACH Informat	III. Reference # Bank Name Bank City		De Pri Direct Deb Fe Secret Qu	t Type ebit Dt nt Amt bit l'ee ee Amt estion	Dri	awer Relation Type Drawer Name Drawer Address1 Drawer Address2 Drawer Zip Drawer City	, Gaßetum
		ACH Informat	III Reference # Bank Name Bank City Bank State Routing # Account Type Name On Account		De Pri Direct Deb Fe	t Type ebit Dt nt Amt bit l'ee tee Amt estion nswer	Dri	awer Relation Type Drawer Name Drawer Address1 Drawer Address2 Drawer Zip	, ≎Beturn

For details on this screen refer <u>Customer Service screen's Pmt Modes tab</u> section in **Customer Service** chapter.

# 8.10 Customer Service screen's Deficiency tab

The Deficiency screen enables you to record information about deficiency accounts i.e. accounts that are no longer collectable. You can create and track specific details on the status of the charged-off account for timely follow-up and analysis. You can also track each stage of the deficiency process based on its follow-up date and record information using the Details and Tracking sections.

The **Add** button enables you to create a new deficiency record with different start and end dates. You can also use the **Deficiency Details** screen to view the deficiency information. The **Current** field in the **Deficiency Details** section indicates the current bankruptcy details.

#### Note

To view the balance of a charged off account, click the Transaction History tab on Customer Service screen, then click Balances. On the Account Details screen's Balance Group section, click Deficiency. For more information on Deficiency Balance, see Balances sub tab section in this chapter.



To enter deficiency details for an account

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. Click **Deficiency** tab.
- In the Deficiency Detail section, select the deficiency record you want to work with -or-
- 4. Click Add to refresh the Deficiency screen to create a new record.

DashBoard	Deficiency ×			2
Origination	Search Customer Service Review Request (Pending: 0)			
Servicing				
lections	Account(s)			📃 Yiew 🖌 Audi
ollections Collections Bankruptcy Repossession Deficiency Reports	View + Famat         Threes         Threeton         Threeton <ththreeton< th=""></ththreeton<>	Pay Off Amt Amount Du	e Status	Oldest Due Dt
Producers Vendors	Deficiency Details		📲 Add 🖉 Edit [	🗌 View 🛛 🔗 Audit
Tenders.	View 🛩 Format 🛩 📷 Freeze 🚠 Detach 🐢 Wrap			
	Current Followup Dt Disposition Type Y 12/31/4000	Comment File Rece	ived Dt Charge Off Dt	Deficiency End Dt
	Deficiency Details	Save and Add	ave and Stay	Return
	* Current 🗹	Comment		
	* Followup Dt 12/31/4000			h.
	* Disposition NEWLY RECEIVED *	File Received Dt	100 B	
	Туре т	Charge Off Dt Deficiency End Dt	B	
	Tracking		/ Edit	View 🖉 Audit
	View 🖛 Format 🗸 🔯 📄 Freeze 🔛 Detach 🕼 Wrap 🔞 💠 Load Tracking			
	Sub Parameter Parameter No data to display.	Value		
	Call Activities Comments Due Date History			
WEP				
Tools				
Setup				

For details on this screen refer <u>Customer Service screen's Deficiency tab</u> section in **Customer Service** chapter.

# 8.11 Customer Service screen's Collateral tab

The Collateral screen displays information regarding any assets associated with an account. Collateral can be a vehicle, home, or something else, such as household goods. The Collateral screen contains the **Home** and **Seller** sub tabs.

The Collateral tab appears only for the secured loan accounts.

#### To view the collateral details

1. Open the **Repossession** screen and load the account you want to work with.



• Click **Collateral** tab. The system displays the following screen:

DashBoard	Collec	tions ×									8
Origination	Searc	h Customer Service: 2	20150900014267 Review Reques	st (Pending: 0)	1						
			1								
Servicing	Acc	ount(s): 20150900	014267: SIGG MARK							📄 Yjew 🖌 🖌	Audit
llections			TFreeze Toetach	ap 🚱	<u>a</u>						
Collections Collections											
Bankruptcy			nit Account # Product			y Pay Off Amt	Amount Due S		Idest Due Dt		
Repossession		JS01 USHQ	20150900014267 LOAN VEHICI		118 USD	19,397.24	5,209.00 /	ACTIVE:DELQ 10	0/01/2015		
Deficiency									_		
Reports Producers		mary Customer Service	Account Details Customer Details	Transactio	Den History Den	Moder Collatora	Burgani Cross	A lo Cal Activitian			
Vendors	30	undry Customer Service	Account Details Costomer Details	5 Transacuo	ATTINGUY PIN	conacera	i ooreau croa	satop sei Acuvides			
	1	/ehicle Seller									
		Vehicle									
								de	Add / Edit	🗏 View 🔗 Aud	lt.
		View - Format -	Freeze 🗃 Detach 🚽	Wrap	69						
			escription Status	Asset Type		Status Lien	Event Date Se	econd Lien Holder	Commonte	Lien Release Entity	Ent
	_										
				VEHICLE	UND	FEINED					
	4	4	015 AUDI A4 ACTIVE	VEHICLE	UND	EFINED					
	4			VEHICLE	UND	EFINED					•
	-			VEHICLE	UND	EFINED					•
	-	•		VEHICLE	UND	EFINED		Save and S	tay		•
	-	•		VEHICLE	UND	EFINED		E Save and S	tay 🗌 🔒 Şave and		rn j
	-	•		VEHICLE	UND			Extra	2		,
	-	Vehicle	III	VEHICLE	Description 2			Extra Total	2 24		,
	-	Vehicle	III	VEHICLE	Description 2	2015 AUDI A4	v	Extra	2 24		m
	-	Vehicle     Primary     Substitution	m Type & Description	VEHICLE	Description 2 Condition C	2015 AUDI A4	Ţ	Extra Total	2 24 200.00		m
	-	Vehicle Primary Substitution Asset #	Type & Description		Description 2 Condition 0	2015 AUDI A4 500D CONDITIONED .ien Details		Extra Total	2 24		m
	-	Vehicle     Primary     Substitution     Asset #     * Asset Class	Type & Description	v	Description 2 Condition C	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED	v	Extra Total Charge	2 24 200.00		m
	-	Vehicle Voticle Substitution Asset # * Asset Class * Asset Type	m Type & Description v 14010 NEW VB4ICLE VB4ICLE	× v Liet	Description 2 Condition 0	2015 AUDI A4 500D CONDITIONED .ien Details		Extra Total Charge * Country	2 24 200.00 Address UNITED STATES	d Return 🛛 🤇 🖕 Betu	m
	-	Vehicle     Primary     Substitution     Asset #     * Asset Class	m Type & Description v 14010 NEW VB4ICLE VB4ICLE	• •	Description 2 Condition C Luen Status (	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED		Extra Total Charge * Country County	2 24 200.00 Address UNITED STATES NORFOLK	d Return 🛛 🎝 Betu	m
	-	Vehicle Voticle Substitution Asset # * Asset Class * Asset Type	Type & Description  Type & Description  19010 NEW V9H0LE V9H0LE CAR	• •	Description 2 Condition C Len Status L n Event Date	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED		Extra Total Charge * Country County Address #	2 24 200.00 Address UNITED STATES	d Return 🛛 🤇 🖕 Betu	m
	=	Vehicle Primary Substitution Asset # *Asset Class *Asset Class *Asset Tope * Sub Type * Registration #	Type & Description  Type & Description  19010 NEW V9H0LE GR GR UNDEPHED ACTIVE	♥ ♥ Liet ▼ Secon	Description 2 Condition C Lien Status L n Event Date Id Lien Holder Comments	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED	×	Extra Total Charge * Country Country Address # Address Line 1	2 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST	d Return 🛛 🤇 🖕 Betu	m
	=	Vehicle Primary Substitution Asset # *Asset Class *Asset Class *Asset Tope * Sub Type * Registration #	Type & Description	♥ ♥ Liet ▼ Secon	Description 2 Condition ( Luen Status ( n Event Date d Lien Holder Comments ( Lelease Entity (	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED		Extra Total Charge * Country Country Address # Address Line 1 Address Line 2	2 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST TURNPIKE ST	j Return ) 🤇 Betur	
	=	Primary     Substitution     Asset #     * Asset Tape     * Sub Type     * Registration #     * Status     Status	Type & Description	♥ ♥ Liet ▼ Secon	Description 2 Condition C Lien Status L n Event Date Id Lien Holder Comments	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED	×	Extra Total Charge * Country Country Address # Address Line 1 Address Line 2	2 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST	j Return ) 🤇 Betur	m
WFP Tools	=	Vehicle     Primary     Substitution     Asset T     * asset Class     * asset Class     * asset T     * stats     * stats     Status     Status	III	♥ ♥ Liet ▼ Secon	Description 2 Condition ( Lien Status ( In Event Date d Lien Holder Comments ielease Entity ( Entity Name (	2015 AUDI A4 5000 CONDITIONED .ien Details JNDEFINED	×	Extra Total Charge * Country Country Address # Address Line 1 Address Line 2	2 24 200.00 Address UNITED STATES NORFOLK 480 NEPONSET ST TURNPIKE ST	j Return ) 🤇 Betur	

- If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:
- If the account's collateral is a home, the **Collateral** screen opens at **Home** tab.
- If the account's collateral is neither a vehicle nor a home, the Collateral screen opens at Other Collateral.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

### 8.12 <u>Customer Service screen's Bureau tab</u>

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during Loan servicing for the account. You can also use the Bureau screen to create and pull additional credit bureau reports and view the results as a text only file.

#### To view an existing credit bureau report

- 1. Open the **Customer Service** screen and load the account you want to work with.
- 2. On the Customer Service link bar, click **Bureau**.

For details on this screen refer <u>Customer Service screen's Collateral tab</u> section in **Customer Service** chapter.

### 8.13 <u>Review Request</u>

The Review Requests screen is primarily a work flow tool used to flag an Account for the attention of another Oracle Financial Services Lending and Leasing user and ask for review / feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific Account. The Review Request tab supports iterative review of selected Account and also to process the review with multiple reviewers.

In this chapter, you will learn how to compete the following tasks:

- Filter and View Review Requests
- Create and Send Review Request



- Reviewing a Request
- Responding to Review Request
- Reassign Review Request
- E-mailing Review Request
- Closing Review Request
- Complete Review Request

#### Note

You can complete the above tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

### 8.13.1 Filter and View Review Requests

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

### **Query Section**

The Query section enables you to filter records based on User and type of review requests using any of the following options:

The 'User' drop-down lists your User ID along with your Supervisor ID if the same has been defined in User Definition screen (Setup > Administration > User > Users). If you are the supervisor, you can view all your subordinates User ID's along with yours for selection.

On selecting a particular User ID from the list, system displays all the requests which are created, reviewed, closed and completed by that user.

Query Options	Descriptions
Originator	Displays the records of all the active review requests created by the selected User.
Receiver	Displays the records of all the active review requests received by the selected User.
Both	Displays all the review requests records created as well as reviewed by the selected User with the status other than 'CLOSED' and 'COM-PLETED'.
View All	Displays all the review requests records created as well as reviewed by the selected User with all the statuses.
Forwarded Only	Displays all the review requests records which are forwarded by the selected User to another user for review.

You can further filter the review request based on the following:



### **Action Section**

The **Action** section enables you to Send (create), Respond, Close, or Complete the review request.

Action Options	Descriptions
Open Account	Displays the Customer Service screen with the Account details assigned for review.
Send Request	Sends a review request to another Oracle Financial Services Lend- ing and Leasing user.
Send Response	Sends a response to a review request received from another Ora- cle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to <b>CLOSED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Complete Request	Changes the status of review request to <b>COMPLETED</b> and can be viewed by selecting 'View All' option in the 'Query' section.
Remove Filter	Removes the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard > My Pending Review Requests section.

### **Email Section**

The **Email** section enables you to send an email to either originator or receiver of the review request if an email setup is configured. However, note that a review request cannot be responded or replied back from email recipient.

Email Options	Descriptions
Originator	Sends an email of review request information to the person listed in the <b>Originator</b> column on Review Request page.
Receiver	Sends an email of review request to the person listed in the <b>Receiver</b> column on Review Request page.

The 'Review Requests' section in Customer Service screen displays the following information for each record:

Fields	Descriptions
Request #	View the system generated review request number. The same can be used to query and track the review requests.
Originator	The user id of the review request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the review request.
Phone	Applicant's phone number in the review request.
Address	Applicant's address in the review request.



Fields	Descriptions						
Email	Applicant's email in the review request.						
Status	The current status of review request. Following status are tracked in this column:						
	WAITING FOR RESPONSE - when request is sent to reviewer						
	RETURN TO ORIGINATOR - when reviewer has responded to request						
	CLOSED - when the request is closed						
	COMPLETED - when the request is completed						
Date	The date and time when the review request was created.						
Account #	The Account number which needs review.						
Days Past Due	Total number of days elapsed past the due date.						
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.						
Customer	Primary / Secondary (spouse) name associated to the account.						

### **Comment History**

The 'Comment History' section displays the log of comments or additional information added by originator or receiver while creating or reviewing a request.

During an iterative review, where there are multiple trails of communication exchanged between originator and receiver, the 'Comment History' section tracks all the updates as individual records for reference.

The Comment History section also allows you to know the actually reviewer when an Account review request is forwarded to multiple reviewers and is reviewed or completed by second or third person other than the one assigned by originator.

In the Comment History section, you can view the following details of the selected review request:

Comments From	Descriptions
Туре	View the type of request and is indicated as REVIEW REQUEST by default as maintained in 'COMMENT_TYPE_CD' lookup code.
Sub Type	View the sub type of request which can be ORIGINATOR, RECEIVER, or SYSTEM GENERATED as maintained in COM- MENT_SUB_TYPE_CD lookup code.
	Note: The sub type 'SYSTEM GENERATED' is automatically posted by the system when the review request is forwarded to another user by the assigned reviewer. The same is also updated with a com- ment in the next column.



Comments From	Descriptions				
Comment	View the Originator's or Reviewer's comment.				
	SYSTEM GENERATED comments are posted in the format - REVIEW REQUEST: <request #=""> FORWADED FROM <first assigned user id&gt; TO <next assigned="" id="" user="">.</next></first </request>				
Comment By	View the user who has posted the comment.				
	SYSTEM GENERATED comments are marked as 'INTERNAL'.				
Comment Dt	View the Date and time when the comment was posted.				

### 8.13.2 Create and Send Review Request

The review request tab primarily allows you to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, you can either choose to send it to the reviewer immediately on creating the request or only create the request and later send for review.

### To Create and Send Review Request

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

tomer Servic	e ×								(
eview Requ	iests					Save and Add	Save and Stay	Save and Return	Ca Return
Request #	12003		Sender				Days Past Due 0		
Originator		_	* Account #	20000100011820	-	Total O	itstanding Balance 33		
* Priority	HIGH		* Reason	REVIEW BALANCES			Customer AL Phone 97	IVE PRI / DEA SPO	
<ul> <li>Receiver</li> </ul>	ANAND SHEKAR						Address HC		
Comment			Status				,NI	EWYORK, MASSACHUSETT	S,34038
comment	REVIEW ACCOUNT BALANCES		Date Send Request	09/18/2017 12:23:39 AM			Email ED	W.SIRSI@GMAIL.COM	
omment Hi View ▼ Formal Type I data to display	t 🕶 📑 🔟 Freeze 🗃 Sub	Detach   حال W Type	Comment		Comm	ent By		Comment Dt	∭ew

- 2. In the Review Requests section, select 'Originator'.
- 3. Click 'ADD'. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. A brief description of the fields are given below:

In this field:	View this:
Request #	View the system generated request number.
Originator	View the requester's user ID auto generated by system upon creating the request.
Priority	Select the priority of review request as High, Normal, or Low from the drop-down list. This helps the reviewer to prioritize the request while responding but does not affect the order in which messages are sent or received.
Receiver	Select the user ID of the reviewer from the drop-down list.



In this field:	View this:						
Comment	Specify additional details for review (if any) which can be sent to the reviewer along with the review request.						
Sender	View the user ID of previous reviewer, if a request has been forwarded to another reviewer.						
	Note: A forwarded review request can only be viewed in the review request tab by filtering user ID of previous reviewer and selecting 'Forwarded only' check box.						
Account #	Select the Account to be reviewed from the drop-down list. The following fields are auto-populated based on selection:						
	Days Past Due						
	Total Outstanding Balance						
	Customer						
	Phone						
	Address						
	Email						
Reason	Select the purpose for request from drop-down list.						
Status	View the status of review request auto updated by system upon creating the request.						
Date	View the date and time when the request was created. System appends the current date by default.						
Send Request	(Optional) Select this check box to send it to reviewer immedi- ately on creating the request.						
	However, if the request still need changes, retain the check box unselected and proceed to create the request. The same can later be sent for review by selecting 'Send Request' option from the action section.						

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The review request(s) appear on the recipient's 'My Pending Review Request' window in DashBoard and also on the 'Review Request' tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

### 8.13.3 <u>Reviewing a Request</u>

When you receive a review request, the system notifies you by creating an entry in 'My Pending Review Requests By Priority' section in DashBoard with the number of unseen messages. Clicking on the Account # link opens the Review Request tab.



#### To review requests

 On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.

ustomer Service ×							2
Search Customer Service Review Ro	equest (Pending: 1) Queue Assignmen	t					
Review Requests						💠 Add 🥒 Edi	lit 🛛 Yjew 🖌 🖌 Audit
Query						Email	
lser	Originator  Receive	r 🔘 Both 🛛 View Al	Forwarded Only			🛃 Originator 🛛 🗧	2 Receiver
View 🕶 Format 🕶 📑 Freez	e 🚮 Detadh 🖉 Wrap 🚯	Den Account	Send Request Ser	nd Response 🛛 🙀 Close Req	quest 🙀 Complete Request		
Request #	Originator	Priority	Receiver	Phone	Address	Email	Reason
8002	PRITAM JENA	HIGH	HARISH MACHA	9728663378	HOME - ADD& ,newyork,	EDW.SIRSI@GMAIL.COM	REVIEW ACCOUNT
•	m						ŀ
Comment History	re 🚮 Detadh 📣 Wrap 🐻						<u>V</u> iew
View	Sub Type	Comment		(	Comment By	(	Comment Dt
REVIEW REQUEST	ORIGINATOR	TEST FWD			PRITAM		09/06/2017 09:32:30 AM
		FWD			SURABHI		09/06/2017 09:33:45 AM
	RECEIVER						
REVIEW REQUEST	SYSTEM GENERATED		: 8002 FORWADED FROM SURABHI		INTERNAL		
			: 8002 FORWADED FROM SURABHI	DESAL TO NAVEEN REDDY	INTERNAL SURABHI	0	09/06/2017 09:33:45 AM 09/06/2017 09:34:31 AM

- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. Click 'Open Account'. The Account details are displayed in Customer Service > Summary tab.
- 4. Review the details in particular to the details specified in the comment (if any).

### 8.13.4 Responding to Review Request

On completing the review, you can Send Response detailing the feedback of your review. It is ideally recommended to send a response back to the originator by providing your views on the review as a comment. The details are recorded in the 'Comment History' section as reference.

However, system also allows your forward the same request to another reviewer in case of additional clarifications.

#### To respond to review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed.Click 'Edit'. Specify your review response in the 'Comment' field. Select the 'Send Request' check box to send the review response immediately to originator. In case of any further changes, retain the check box unselected and save the details. The response is not sent and the same can later be sent to originator by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

### 8.13.5 Reassign Review Request

While reviewing a request, system also facilitates you to reassign (i.e. forward) the review request to another user for review. In such a case, you become the 'Sender' and the assigned user will be the reviewer of the request. The request can further move to other reviewers if required.



When the request is reassigned or forwarded to another reviewer, the actual originator can still track the status of request by selecting user ID in Query section. As a 'Sender', you can view the reassigned review requests by selecting the 'Forwarded Only' check box in Query section. Also, on reassigning or forwarding a review request, system automatically posts a comment in 'Comment History' section in the format - REVIEW REQUEST: <Request #> FORWADED FROM <first assigned user id> TO <next assigned user id> with Sub Type as 'SYSTEM GENERATED' and Comment By as 'INTERNAL'.

#### Note

It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

#### To reassign review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In the Query section, click 'Receiver'. System displays all open review request you have received.
- 3. In the Review Request section, select the record that you have reviewed and click Edit.

eview Rec	luests			(	🛃 Save and Stag	Save and Return
Request #	8002			Sender NAVEEN REDDY	Days Past Due	0
Originator Priority	PRITAM JENA HIGH			Account # 20000100011820 Reason REVIEW ACCOUNT	Total Outstanding Balance	28,806.94
	HARISH MACHA			Reason REVIEW ACCOUNT		ALIVE PRI / DEA SPO
Comment			1	Status WAITING FOR RESPONSE Date 09/06/2017 09:32:11 AM Send Request	Address	972863378 HOME - ADD& ,NEWYORK,MASSACHUSETTS,34038 EDW.SIRST@GMAIL.COM
omment H	and the second se	ze 🚮 Detach 🛛 剑 Wrap	62			<u> </u>
Туре		Sub Type		Comment	Commer	t By Comment Dt
REVIEW REC	QUEST	ORIGINATOR		TEST FWD	PRITAM	09/06/2017 09:32:30 AM
REVIEW REC	QUEST	RECEIVER		FWD	SURABH	I 09/06/2017 09:33:45 AM
	DUFET	SYSTEM GENERATED		REVIEW REQUEST : 8002 FORWADED FROM SURABHI DESAI TO NAV	EEN REDDY INTERN	AL 09/06/2017 09:33:45 AM
REVIEW REC	QUEST	STSTEP GENERATED				AL 05/00/2017 05:55:45 AM

- 4. Select the required reviewer from 'Receiver' drop down list.
- 5. (Optional) Specify the reason for reassignment in the **'Comment**' field. The same is tracked in 'Comment History' section.
- 6. Select the 'Send Request' check box to reassign review request immediately on update. In case of any further changes, retain the check box unselected and save the details. The reassignment can later be completed by selecting the record and clicking on 'Send Response' option from the action section.

The details are updated in Review Request tab and status of request is updated as WAITING FOR RESPONSE.

### 8.13.6 E-mailing Review Request

While system updates 'My Pending Review Requests By Priority 'section in the DashBoard to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use e-mail address recorded for both the originator and receiver in Setup > Administration > User > User Definition section.



### To e-mail a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. In 'Email' section, click 'Originator' to send the message to the person listed in Originator field.

-or-

3. Click 'Receiver' to send it to the person listed in the Receiver field.

The system emails the details of selected record to e-mail address recorded in user setup.

### 8.13.7 Closing Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from Review Request tab.

#### To close a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Close Request'.

The system assigns the request as CLOSED and removes it from your Review Request record. The closed review requests can be reviewed anytime by selecting 'View All' in the Query section.

### 8.13.8 Complete Review Request

When a particular review request has completed the review process from reviewer with required changes and confirmation, the same can be marked as 'COMPLETE' in the Review Request tab. However, you can complete a request only if you are the originator of the request. When you complete a review request, system removes it from Review Request tab.

#### To complete a review request

- 1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing > Customer Service screen and select 'Review Requests' tab.
- 2. Select the request you want to close in the Review Request section.
- 3. In the Action section, click 'Complete Request'.

The system assigns the request as 'COMPLETED' and removes it from your Review Request record. The completed review requests can be reviewed anytime by selecting 'View All' in the Query section.



# 9. Remarketing

# 9.1 Introduction

Remarketing in auto financing space refers to re-sell of customer asset(s) through auctioning. To recover bad debt, Auto-Lending institutions integrate with external auctioning service providers to manage vehicle remarketing portfolios of repossessed customer asset(s).

OFSLL provides a generic interface to support remarketing with middle layer integration between Auto Lending institutions and auctioning service providers. Starting from initiating a remarketing request till invoice validation, processing, status updates, and refunds tracking, all correspondence with the third party auctioning systems are handled within OFSLL.

OF	SLL			Adapter		Third Party
Remarketing Screen	Web Service Auction Services -Get -Put	ews	L Adapter	Create & Update Auction	Third party Adapter	Auction Details
	Invoice Services -Get -Post	J	OFSLL	Create & Update Invoice	dapter	Invoice Details

Following are the stages of collateral remarketing:

- Assignment Allocation
  - Define Vendor Assignment Criteria
  - Vendor Assignment Allocation
- Remarketing Request
  - Interfacing Remarketing Details with Third Party Auctioning System
- Invoicing
  - Post Transaction
  - Business Rules for Invoice Validation

# 9.2 <u>Pre-requisites</u>

Following are the pre-requisites while working with Collateral Remarketing.

- A Lookup code GAI (GENERIC AUCTION INTERFACE) has to be available under VENDOR ASSIGNMENT CHANNEL CODES (VENDOR_ASG_CHANNEL_CD) in Setup > Administration > System > Lookups to identify all the channels used for third party auctioning system.
- A Lookup code REM (RE SALE) has to be available under VENDOR ASSIGNMENT TYPE CODES (VENDOR_ASG_TYPE_CD) in Setup > Administration > System > Lookups.
- The current and next status are to be defined in the cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Administration > System > Collection cycles screen.



# 9.3 <u>Navigation</u>

The link to access remarketing screen is available under Collection module in the LHS menu.

ARCH MENU	60	Remarke	ting ×										×
		Search	Customer	Service Revi	iew Request (Pending: 0	) Queue Assignr	nent						
DashBoard		4 Quir	k Search	h									
Origination		- 200	in ocure										
Servicing		Acc #			Customer Id		SSN		Identification #		Submit		
ollections					_								
Collections		Queue,	/ Condition			Auto Run	Next Account						
Collections Bankruptcy		Sea	rch Crite	ria									
Repossession													Open Account
Deficiency													
Remarketing Reports			Format *		Freeze Toetach	Wrap لے	62						
Producers										Delinquency		Outstanding	
Vendors		Comp		Branch	Account #	Date	Title	Product	Status	days	Amount Due	Balance	Producer
		No data i	to display.										
		•		1			m						-
WFP													

Click Collections > Remarketing. The page by default opens with Customer Service > 'Search' tab. Search for the required account which is already repossessed using the search options. For more information on using Search, refer to 'Searching for an Account and Customer' section.

On loading the account you want to work with, navigate to Customer Service > Repo/ Foreclosure > Remarketing tab.

# 9.4 Assignment Allocation

The first step in collateral remarketing is to define a Vendor assignment criteria and add vendors to the defined criteria using the Assignment Allocation screen. This section consists of the following:

- Define Vendor Assignment Criteria
- Vendor Assignment Allocation

### 9.4.1 Define Vendor Assignment Criteria

A criteria here refers to the combination of options selected in 'Vendor Assignment Criteria' section. Based on the criteria, system can filter and displays only those available vendors who provide remarketing service in that territory.

The below examples illustrate the vendor selection process in remarketing screen.

Example 1:

Vendor	Channel Sub Code	Work Order Type	Country	Reposs ession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	Default selected
Vendor B	GAI	RE SALE	USA	Florida	1	Listed
Vendor C	GAI	RE SALE	USA	Florida	2	Listed



Example 2

Vendor	Channel Sub Code	Work Order Type	Country	Reposs ession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	No Vendor is selected by
Vendor B	GAI	RE SALE	USA	Florida	0	default, but
Vendor C	GAI	RE SALE	USA	Florida	0	listed as per 'Vendor creation sequence id' for selection.

From the LHS menu, navigate to Collections > Vendors > Work Order > Assignment Allocation screen. Click 'Add' in the Vendor Assignment Criteria section and specify the required field details.

The 'Vendor Assignment Criteria' section by default consists of Channel, Work Order Type, Company and Branch fields for selection. For defining Remarketing criteria, select the Channel which has sub code as 'GAI' and Work Order Type as 'RE SALE'.

EARCH MENU	66	Remarketing × Vendors ×								×
		Vendors Assignment Allocation Wor	k Orders Follow-up Invoice	ės						
DashBoard										
Origination		Vendor Assignment Criteria View • Format • Preeze	Detach 🖉 Wrap	හ					👍 Add 🥒 Edit	t 📃 View
Servicing		Channel	Work Order Type		Branch					Enab
ections		Channel	work Order Type	Company	Branch					Enab
lections		GENERIC RECOVERY INTERFACE	IMPOUND INVOLUNTARY RE	DEMO BANK USA	US HEAI	D OUARTERS				
Collections		GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA	US HEAL	D QUARTERS				
Bankruptcy		INTERNAL	BANKRUPTCY	DEMO BANK USA	US HEAD	D QUARTERS				
Repossession		GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA		D QUARTERS				
Deficiency		GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA		D QUARTERS				
Remarketing Reports	1	GENERIC AUCTION INTERFACE	RE SALE	DEMO BANK USA	US HEAI	D QUARTERS				
Producers Vendors		Vendor Assignment Criteria					Save and Add	Save and Stay	Save and Return	Ca Return
		* Channel GENERIC AUCTION INTE	RFACE Company	SA03		Repo UN	VITED STATES		* Enabled	
		* Work RE SALE	* Branch	SAHO		Storage Country				
		Order Type	(and		(man)	Repo FL	00704			
VFP						Storage	ORIDA			

On selection, two additional fields - 'Repo Storage Country' and 'Repo Storage State' are enabled for selection. Details in these two fields indicates the current location of the repossessed asset. This facilitates to identify vendor based on repossession (storage) - State and Country while creating remarketing request.

For more information on field selection, refer to 'Vendor Assignment Criteria' section in Vendors chapter.

### 9.4.2 <u>Vendor Assignment Allocation</u>

In the Vendor Assignment Allocation section, you can add vendors to the defined Vendor Assignment Criteria. Unlike other vendor assignment criteria, on selecting a remarketing criteria, an 'Add' button is enabled in 'Vendor Assignment Allocation' header allowing you to add Vendor(s) and define the Sort order.



#### Note

For remarketing criteria (Channel sub code= 'GAI') system does not auto-populate the vendor list with Assigned Cases and % Allocation. Also the option to define the weightage for each vendor is disabled.

SEARCH MENU		and the second se										2
	đ	Vendors × View ▼ Format ▼	Freeze	Detach	all Wran	69						
		Channel	my Intere	Work Order T		Company	Branch					Enab
DashBoard		GENERIC RECOVER	V INTEDEACE		OLUNTARY RE			QUARTERS				CIIdU
Origination		GENERIC AUCTION		RE SALE	OLUNTART RE	DEMO BANK USA		QUARTERS				
		GENERIC AUCTION		RESALE		DEMO BANK SA	SA REGI					
Servicing		INTERNAL	THICK ACC	BANKRUPTCY		DEMO BANK USA		QUARTERS				
ollections		GENERIC AUCTION	INTEDEACE	RESALE		DEMO BANK USA		QUARTERS				
Collections		GENERIC AUCTION		RE SALE		DEMO BANK LISA		QUARTERS				
Collections		GENERIC AUCTION		RE SALE		DEMO BANK USA		QUARTERS				
Bankruptcy		GENERIC AUCTION	INTERFACE	RE SALE		DEMO BANK USA		QUARTERS				
Repossession		GENERIC AUCTION	INTERFACE	REPOSSESSIC	IN	DEMO BANK NL		QUARTERS				
Deficiency		•					111					
Remarketing	4											
Reports												
Producers		Vendor Assignm	nent Allocation							o∯⊨ <u>A</u> dd	🖉 Edit 📃 Vjew	⊘ Audit
Vendors		View - Format -	Freeze	Detach	all Wran	<b>230</b>						
		Vendor #	Name								Enabled Sort	
		TCHOOL P			PR-03016-TEST	F-AUTO-IMS-01					Y 0	
					11AUTO_IMS-T						- C - C -	
		Man day Andrew	and Alle and an			_VENDOR_AUTO_IMS						
		Vendor Assignm	ient Allocation		IL-11881-AIMS					1.00	( <b>D</b>	
				-	PR-03016-TEST	F-AUTO-IMS-01			Save and Add	ave and Stay	Save and Return	Ca Return
WFP					Search				* Enabled			
Tools				* Vendor					* Enabled [	<b>V</b>		

The Vendor drop-down list is populated based on the selected Channel, Work Order Type, Company, and Branch. For every Vendor Assignment Criteria you can add a Vendor(s) and define the sort order irrespective of repossession State and Country.

## 9.5 <u>Remarketing Request</u>

Through the remarketing screen, you can trigger remarketing request and auto generate resale work orders. A collateral remarketing request is an instruction to the vendor of third party auctioning system to pick-up the repossessed asset from the storage location and proceed with auction.

In an integrated environment, a remarketing request to third party auctioning system is always triggered though a Work Order and contains the following details:

- Collateral details where you want to remarket the asset.
- Vendor who needs to be allocated for servicing the request.

To proceed with creating remarketing request, navigate to Customer Service > Repo/ Foreclosure > Remarketing tab and click 'Add'.

SEARCH MENU	<b>6</b> 6	Remarketing ×										0
		< Summary	Customer Servic	e Account Details	Customer Details	Transaction History	Pmt Modes Bankru	ptcy Repo/Fored	closure Deficiency	Collateral Bureau T	imeline Cross/Up Sell A	-
> DashBoard		Repossession	Analysis R	emarketing								
> Origination												
Servicing		Remarke	etina							Add / Edit	🗏 View 🔗 Audit	
Collections		View - F		T Freeze	Detach 🛛 🚚 Wrap	62						
Collections		Current	Remarketing #	External Ref #	Dt	Status	Status Dt	Priority	Last Updated Dt	Workorder #	Work Order Status	
Collections		Y	UNDEFINED		06/06/2017		05/06/2017		06/06/2017	UNDEFINED		
Bankruptcy Repossession		Y	0000002017	ITR TEST 2	06/01/2017	NEW	06/01/2017	NORMAL	06/01/2017	WO:0008104	GRI FAILED	
Deficiency Remarketing		Remarke	eting									=
		Remarke		7		Collatera	Details		Save and Add	ave and Stay 🛛 🖶 Save	and Return	н
Remarketing Reports Producers	1	Remarke	* Current ( Remarketing #		* As	Collateral set Desc 2014	Details				ork Order	н
Remarketing Reports Producers	•	Remarke	* Current [					Address Country I	Storage Location	Workorder # UN	ork Order	
Remarketing Reports Producers	1	Remarke	* Current Remarketing # External Ref # Dt	UNDEFINED 06/06/2017	Identifi	set Desc 2014 cation # Year 2014		Address Country I Zip	Storage Location UNITED STATES 32003	Workorder # UN	DEFINED NERIC AUCTION IN	ш
Remarketing Reports Producers	•	Remarke	* Current    Remarketing # External Ref # Dt * Status	06/06/2017 NEW		set Desc 2014 cation # Year 2014 Make		Address Country I Zip : State I	Storage Location	Workorder # UN * Channel GE Workorder Type RE * Vendor FL-	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	E
Remarketing Reports Producers		Remarke	* Current [ Remarketing # External Ref # Dt * Status Status Dt	06/06/2017 NEW 06/06/2017	Identif	set Desc 2014 cation # Year 2014		Address Country I Zip	Storage Location UNITED STATES 32003	Workorder # UN * Channel GE Workorder Type RE	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	E
Remarketing Reports Producers	•		* Current Remarketing # External Ref # Dt * Status Status Dt * Priority	06/06/2017 NEW 06/06/2017 NORMAL	Identifi	set Desc 2014 cation # Year 2014 Make		Address Country I Zip State I Name	Storage Location UNITED STATES 32003	Workorder # UN * Channel GE Workorder Type RE * Vendor FL-	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	E
Remarketing Reports Producers Vendors	8		* Current Remarketing # External Ref # Dt * Status Status Dt * Priority Last Updated Dt	06/06/2017 NEW 06/06/2017 NORMAL	Identif	set Desc 2014 cation # Year 2014 Make		Address Country I Zip State I Name Phone	Storage Location UNITED STATES 32003	Workorder # UN * Channel GE Workorder Type RE * Vendor FL-	DEFINED DEFINED NERIC AUCTION IN SALE 03018-TEST1	Ξ



To record a remarketing request, populate the following details:

Field:	Do this:
Current	This check box is auto-selected and indicates if this is the current enabled collateral remarketing record in the account.
	Though OFSLL support multiple auctions of single collateral, only one of them is enabled with current indicator for each collateral in an account. If a second record is added for same collateral, previous record is marked as 'N' automatically indicating that there can only be one Current record at any give instance.
	However, system does not allow to add remarketing record if the Collateral status is SOLD.
Remarketing #	Indicates OFSLL auto generated reference number for remarketing record.
External Ref #	Indicates remarketing external reference number generated in third- party auction interface.
Dt	Current date selected as Remarketing creation date.
Status	Indicates the current status of remarketing request which is NEW by default. The status is based on cycle setup defined in Remarketing Collection Cycle. For details on all the available status, refer to 'Remarketing Status List' section.
Status Dt	Indicates the date when the status was last updated.
Priority	Select the Priority of remarketing request from the drop-down list. The available options are NORMAL (default), HIGH, and LOWER.
Last Updated Dt	Indicates the date when any of the remarketing attributes were last updated.
Comment	Enter additional information, if any.
	Note that during status changes (either done manually or auto), sys- tem auto updates a comment with old status in Status History tab. In case a comment is updated manually without any status changes, the same is not updated into Status History.
Collateral Details	: Details of this section are auto updated from repossession tab.
Asset Desc	Select the repossessed asset from the drop-down list.
Identification #	Indicates the collateral identification number.
Year	Indicates the year when the collateral was manufactured.
Make	Indicates the manufacturing company of the collateral.
Model	Indicates the collateral model.
Storage Location	: Location where the repossessed asset is currently available.
Address	Storage location address.
Country	Storage location Country.



Field:	Do this:
Zip	Storage location zip code.
State	Storage location State.
Name	Contact person name at storage location.
Phone	Contact person contact number at storage location.
Fax #	Contact person fax number at storage location.
Work Order: Deta	ils of the work order for remarketing request.
Workorder #	Indicates the work order number which is auto generated by the system. On successful work order creation, the same is enabled with a link and clicking on the same opens Vendors > Work Orders tab with details.
Channel	Select the remarketing channel from the drop-down list. This list consists of only those vendor channels with sub code 'GAI'.
Workorder Type	Indicates the work order type as RE SALE.
Vendor	Select the vendor who should serve the remarketing request from the drop-down list. The list is populated based on storage location of the repossessed asset and vendors who provide auction service in that territory. System auto generates the list based on the defined Vendor Assignment Criteria.
Work Order Sta- tus	Indicates the current status of work order and by default is OPEN for new remarketing request.

On updating all the required parameters, click 'Save and Stay' or any of the <u>Basic Actions</u> mentioned in Navigation chapter.

On successful update, a Work Order with the specified details is created. The same can be viewed by clicking on the Workorder#.

SEARCH MENU	Vendors ×			×
DashBoard	Work Order		Save and Stay	eturn
Origination	Work Order	Work Order Details Dt 06/06/2017	Collateral Details	
Servicing	Work Order # WO:0009187	Status Dt 06/06/2017	<u>Conateral Details</u>	
Collections	Case # UNDEFINED	Currency US DOLLAR	Collateral Description 2014	
Collections	Channel GENERIC AUCTION INTERFACE	Estimated 0.00	Identification #	
Collections	Work Order Type RE SALE	Billed Amt 0.00	Year 2014	
Bankruptcy	Account 20170400011133:GAGGAR DEVANSHY	Paid 0.00	Make	
Repossession Deficiency	Company US01	Reference #	Model	
Remarketing	Branch USHQ	Assigned By ABSHEKAR	Vendor Information	
Reports	Vendor 11AUTO_IMS-TEST-AUTOIMS			
Producers	Override Reason	Account Information	Contact	
Vendors	Status OPEN	Account Status ACTIVE:DELQ:REPO Charged off Dt	Phone	
	Reason	Due Amt 4280.48	Extn	
	Collector	Total Outstanding 50030	Fax	
		Balance	Comment	
		Total Due 8590.96		
		Due Dt 06/30/2017 Days Past Due 33		
WFP		Service Address		
Tools		DELVIC HOULED		

The Work Order screen allows you to change the selected Vendor, select 'Override Reason' (if any) and also select the 'Collector'. For more information on updating Work Order details, refer to Vendors > Work Orders section.

The Remarketing screen consists of the following sub tabs:



- Remarketing Proceed Details
- Status History sub tab
- Tracking Attributes sub tab
- Expenses sub tab
- Refunds sub tab

### 9.5.1 Interfacing Remarketing Details with Third Party Auctioning System

The following types are interfaces are supported between OFSLL and third party auctioning system:

- JMS notification
- Web services

### 9.5.1.1 JMS Notification

On every manual status change in collateral remarketing, a JMS (Java Message Service) notification is sent to third party auctioning system to act upon the notification.

For example, after the remarketing request is created with work order details, the same is to be registered in third party auctioning system for further action. A JMS notification is sent with status as 'NEW' and subsequently when the status of Remarketing request is changed to 'SEND TO AUCTION', another notification is sent with this status.

However, it is upto the discretion of third party auctioning system to accept/reject and acknowledge the notifications. When accepted, an auction is created in third party auctioning system and a reference number for the same is shared as acknowledgement. This is then appended to the remarketing request as External Ref # and status is updated as 'AUCTION ACCEPTED'. The external reference number can be used for further interactions.

When there are subsequent changes to the existing remarketing request in OFSLL, the same is updated in Remarketing/ Work Orders screen and status of remarketing request is changed to 'UPDATE TO AUCTION'. Another JMS notification is triggered for updating the details in third party auctioning system and response as either UPDATE ACCEPTED / REJECTED are tracked back into the system.

Similarly, if there are any changes to auction in third party auctioning system, the details are updated in OFSLL and the status of the remarketing is updated to "RECEIVED UPDATE'.

For details on all the available status, refer to 'Remarketing Status List' section.

A sample instance of JMS notification is indicated below:

l roo	t
	ACC_NBR=20170300015178
	REM_STATUS_CD=UX
	REQUEST_TYPE=OUTBOUND
	REM_NBR =0000005116
	SUB_TYPE=GAI

### 9.5.1.2 Web Service Request / Response

To support collateral remarketing, the following web services are hosted by OFSLL to interface with third party auctioning system:

- Get Remarketing to receive latest remarketing details from OFSLL.
- Put Remarketing to update remarketing request details from third party auctioning system into OFSLL.



- Get Invoice to receive invoice details from OFSLL to third party auctioning system.
- Post Invoice to create invoice details in OFSLL Vendors > Invoice screen.

For details about each web services with sample request and response files, refer to 'Collection web services' document in OTN library. (http://docs.oracle.com/cd/E82458_01/ webservice.htm).

### 9.5.1.3 Remarketing Status List

Following are the status available for collateral remarketing. Based on each status, there can be interaction between OFSLL and third party auctioning system. Ensure that the 'Current' and 'Next' status are defined in cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Collection Cycles screen.

Note that the status indicated as (manual) in the below table are to be updated manually in OFSLL Remarketing screen.

Status	Description
NEW (Manual)	New remarketing request created in OFSLL.
SEND TO AUCTION (Manual)	Remarketing request sent from OFSLL to third party auctioning system.
AUCTION ACCEPTED	Response from third party auctioning system indi- cating that the remarketing request is accepted.
AUCTION REJECTED	Response from third party auctioning system indi- cating that the remarketing request is rejected.
UPDATE TO AUCTION (Manual)	Changes to remarketing request sent from OFSLL to update in third party auctioning system.
UPDATE ACCEPTED	Response from third party auctioning system indi- cating that the changes to remarketing request are accepted.
UPDATE REJECTED	Response from third party auctioning system indi- cating that the changes to remarketing request are rejected.
RECEIVED UPDATE	Response from third party auctioning system on updates to the remarketing request.
HOLD (Manual)	Hold remarketing request sent from OFSLL to third party auctioning system (Ex: payment/updates from customer).
HOLD ACCEPTED	Response from third party auctioning system indi- cating that Hold remarketing request is accepted.
HOLD REJECTED	Response from third party auctioning system indi- cating that Hold remarketing request is rejected.
VOID (Manual)	Void (decline) remarketing request sent from OFSLL to third party auctioning system.
VOID ACCEPTED	Response from third party auctioning system indi- cating that Void remarketing request is accepted.



Status	Description
VOID REJECTED	Response from third party auctioning system indi- cating that Void remarketing request is rejected.
REDEEM (Manual)	Redeem (pull back) remarketing request sent from OFSLL to third party auctioning system.
REDEEM ACCEPTED	Response from third party auctioning system indi- cating that Redeem remarketing request is accepted.
REDEEM REJECTED	Response from third party auctioning system indi- cating that Redeem remarketing request is rejected.
INVOICING	Implicit status updated in OFSLL on receiving Invoice from third party auctioning system.
INVOICE REJECTED	Implicit status updated in OFSLL if the Invoice received from third party auctioning system is rejected.
COMPLETED	Implicit status updated in OFSLL to indicate as remarketing complete.

### 9.5.2 <u>Remarketing Proceed Details</u>

Subsequent updates of collateral auctioning are tracked and updated in the Remarketing Proceed Details section against the remarketing request. This tab gives insight on individual collateral re-sale proceeds that are provided by the third party auctioning system and the total percentage of debt recovered for each asset re-sale.

Following are the Remarketing Proceed Details updated:

Remarketing Pro	ceed Details
Sales	Indicates the Gross Sales Amount.
Expense	Indicates the total expense incurred in sales.
Refunds	Indicates the Refunds arising post the sales.
Net Proceeds	Indicates the Gross Sale Amount (Total Expense + Total Refunds).
Balance	Indicates the Payoff Quote of Account when payment is posted.
Net Gain/Loss	Indicates the profit or loss of sales (Net Proceeds - Balance).
Recovery %	Indicates the total recovery percentage which is calculated as
	((Net Proceeds - Balance) / Balance)x100



### 9.5.3 Status History sub tab

The Status History sub tab records all the status updates (both manual and auto) of a particular remarketing request. This tab consists of the following details:

Field:	View:
Status	Previous status before the current update.
User	User who updated the status.
Start Dt	Status change start date.
End Dt	Status change end date.
Comments	Comments recorded in remarketing comments field.

### 9.5.4 Tracking Attributes sub tab

Tracking attributes allows you track and update the details of each integration element between OFSLL and third party auctioning system, and notify the same with status change in the remarketing request along with a comment.

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed.

- 1. Click 'Load Tracking' button and select the required parameter from the list.
- 2. Click 'Edit' and update the required details.

### 9.5.5 Expenses sub tab

The Expenses sub tab records all the expenses received as part of Invoice. This tab consists of the following details:

Field:	View:
Expense-Type	Work Order service name.
Currency	Expense currency.
Amt	Payment amount charged by vendor.

### 9.5.6 Refunds sub tab

When customer has opted for an extended warranty or have insured the collateral and the same has been re-sold within the warranty period, then there is a refund to be paid to the customer. However, note that only the details of the refund are recorded in the system and the process of refunds settlement to customer account and accounting are to be handled manually.

In the Refunds sub tab, click 'Add' and update the following details:

Field:	Do this:
Refund	Select the type of refund from the drop-down list.
Currency	Select the refund currency from the drop-down list.



Field:	Do this:
Refund Amt	Specify the refund amount to be paid to customer.
Manual	Checked by default indicating that all refunds are settled manually.

Save the refund details clicking 'Save and Stay' or any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 9.6 Invoicing

When a repossessed asset is sold by the third party auctioning system, an invoice is created in OFSLL (through POST INVOICE web service) with the total value of sale and the additional cost incurred. For more information, refer Web Service Request / Response section.

Unlike other invoices where one invoice is generated for each asset, those received for Channel sub code 'GAI' will have details of multiple assets sold in any given auction. Hence the invoice would be on per-auction basis with details of all the vehicles auctioned.

The invoice received in OFSLL will have the following two components:

- Incoming payment (Proceed)- An amount generated for resale of the asset to be added into the system.
- Vendor Fees (Invoice Details) Cost that the vendor has charged for the service such as service fee, vehicle repair and so on.

To view the invoice information, navigate to Collections > Vendors > Invoices tab.

SEARCH MENU	Ve	endors ×													×
		Invoice Informa	tion									Add 🥖 E	dit 🔄 View	🖋 Audit	
		View Options ALL			View Last 🔘 1	Day 💮 1 Wee	k 🔘 1 Month 🔘	By Date Start Dt	End Dt	Ū.	66				
DashBoard		View - Format -	Freeze	Detach	رياً Wrap	62	Validate Invoice	Post Txns							
Origination		Vendor Compar	w Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel						
Servicing		FL-0301 US01	USHQ	0000005098	0000005098	06/07/2017	06/06/2017	APPROVED	GENERIC AUCTION IN	ITERFACE					
ollections		FL-0301 US01	USHQ	0000005105	0000005105	06/07/2017	06/07/2017	APPROVED	GENERIC AUCTION IN	ITERFACE				E	1
		11AUTO US01	USHQ	1991017	100833	06/06/2017	06/06/2017	FOR APPROVAL	GENERIC AUCTION IN	TERFACE					
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On selecting an invoice received from channel sub code 'GAI', the invoice screen will have a rearrangement of following sub tabs:

- Details sub tab
- Proceeds sub tab
- Tracking Attributes sub tab

Before posting the invoice details, system auto validates the invoice information against specific pre-defined Business Rules. For more information on the Business Rules, refer to 'Business Rules for Invoice Validation' section.

It is mandatory for every invoice to satisfy all the pre-defined business rules. Else, the invoice is either marked for approval or is rejected. However, auto-update of status is controlled by



the 'Current/Next' status definition defined in Cycle Setup screen and an invoice can also be rejected when cycle setup is not configured.

Post the validation, the invoice is categorized into the following status:

- FOR APPROVAL Auto-update for manual approve/reject.
- APPROVED Auto-update if auto validation succeeds.
- REJECTED Auto-update if auto validation fails.
- IN PROCESS Auto-update if transaction posting onto the account fails.

Note the following details in the invoice information screen:

Field:	View this:
Invoice Type	PAYABLE or PAYMENT RECEIVED.
	Indicates if the invoice is already paid or a payment to vendors is to be initiated from OFSLL.
Funds Received Dt	Indicates the date on which the invoice amount is received from third party auctioning system. This date is used to post payment transac- tion on the account from Invoice screen, when the status is APPROVED.
	This field is also editable if the invoice type is PAYABLE.
Total Gross Proceed Amt	Indicates the total of Gross Proceed Amount recorded at each Work Order.
Total Net Pro- ceed Amt	Indicates the total of Net Proceed Amount recorded at each Work Order.
Total Expense Amt	Indicates the total Invoice Amount at individual invoice details expenses.
Actual Net Proceed Amt	Indicate the difference in Total Gross proceed Amount - Total Net Expense Amount.

For more information about other options available in Invoices screen, refer to Vendors chapter.

### 9.6.1 <u>Post Transaction</u>

Once the invoice details are approved, you can post a transaction for the approved invoice through the Invoice screen by clicking on 'Post Txns' button. The button is enabled only for invoice with status APPROVED and IN PROCESS.

Before posting the transaction, verify the status of 'Collectible' in Invoice Details section. During auto invoice validation, the Collectible field is automatically marked as 'Y' if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.

If the Collectible field is 'Y' then the transaction is posted as 'Expense' onto the account based on the setup. Else, if the Collectible field is 'N' accounting for the same needs to be manually handled.

On clicking 'Post Txns' button in invoice screen, the following transactions are initiated:



- 1. Sale of Asset transaction indicates the amount received after selling the asset. Also while posting this transaction, system calculates the Spread based on matching spread in Spread Matrix or from Contract Spread.
- 2. Expense transactions. indicates the additional charges incurred by vendor to sell the asset and corresponding association of those transactions which are in-turn posted on to the account.

Depending on the Vendor Services setup defined in Setup > Administration > System > Vendors > Vendor Services > Work Order Types tab, specific transactions are posted. However, the same is configurable.

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All the transactions posed on the account are recorded and listed in the Collections > Customer Service > Transaction History > Transactions tab.

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Note

The posted transaction can be reversed in the Transactions tab, but this does not impact/ change the status of Invoice or Remarketing.

### 9.6.2 Business Rules for Invoice Validation

The pre-defined business rules facilitate to validate all incoming invoices. For all the invoices received for collateral remarketing should have an invoice type as 'PAYMENT RECEIVED'.

Following are the pre-defined business rules in the system and every incoming invoice need to satisfy the below rules for auto updating the invoice status as APPROVED. Else, the same is marked FOR APPROVAL / REJECTED.



- **Rule 1**: Each work order that is part of the invoice should have the status as OPEN and Work Order type as RE SALE. Else, the invoice is updated as REJECTED.
- Rule 2: Validate invoice for the status of 'Collectible' in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

- **Rule 3**: Validate invoice details based on Estimated and Invoiced amount and update the corresponding status in Invoice Details sections of Vendors screen.
  - If the Invoice Amount is 'Less than or equal to' Estimated amount, the status of Invoice Details is updated to 'APPROVED'.
  - If the Invoice Amount is 'greater than' the Estimated amount, then the invoice details need manual approval and the status of Invoice is updated 'FOR APPROVAL'.
- **Rule 4**: Validate Invoice Proceed based on the difference between Net and Gross Proceeds to sum of Invoice amount received at invoice details per work order.

If the difference is zero, Proceed is auto APPROVED. Else, marked FOR APPROVAL.

• **Rule 5**: Based on the Invoice Details status and Invoice Proceed status, the status of Invoice, Work Order, and Remarketing are auto updated as indicated below:

Invoice details status	Invoice Proceed status	Invoice status	Work Order Status	Remarketing status
APPROVED	APPROVED	APPROVED	INVOICING	INVOICING
REJECTED	REJECTED	REJECTED	OPEN	INVOICE REJECTED
FOR APPROVAL	FOR APPROVAL	FOR APPROVAL	INVOICING	INVOICING

In the above table, the status is updated based on the below consideration:

- APPROVED if all the other status are APPROVED.
- REJECTED if atleast one of the status is REJECTED.
- FOR APPROVAL if atleast one of the status is FOR APPROVAL and the rest are APPROVED.



### 9.6.3 Details sub tab

The Details sub tab displays the Invoice details received from the third party auctioning system, and allows to Approve or Reject the invoice with status marked FOR APPROVAL. An invoice is auto-updated to status FOR APPROVAL based on the business rule validation.

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To Approve/Reject an invoice, ensure that you have the necessary access rights assigned to your login. Select the required invoice record and click 'Accept' or 'Reject' in the Invoice Details section. Click 'Yes' to confirm the action and refresh to view the status updates.

### 9.6.4 **Proceeds sub tab**

The Proceeds sub tab helps the financial institutions to know the Net amount that remains in the account post the re-sale of all assets in the auction. The Proceed Details sub tab displays the following information:

- Work Order #
- Status
- Gross Amt
- Net Amt
- Fee Amt
- Authorized By
- Authorized Dt

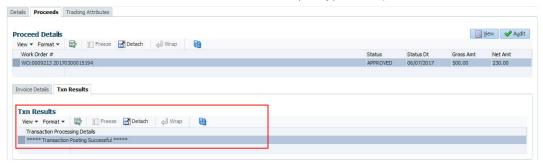
The Net amount is the total amount paid by the third party auctioning system with the close of auction.

The following tabs are available under Proceed Details sub tab:

- Related Invoice/Work Orders
- Txn Results



The Transaction Results tab records all the errors (if any) for the posted transaction.



### 9.6.5 Tracking Attributes sub tab

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed. For more information, refer to Tracking Attributes sub tab section.



# **10. Customer Credit Limit**

# 10.1 Introduction

Customer Credit limit in general refers to the maximum amount of credit that a financial institution can extend to a prospective customer which can then be leveraged by an underwriter while funding an application.

In Oracle Financial Services Lending and Leasing, you can define the Customer Credit Limit during underwriting stage based on the customer credit worthiness or historical customer data. Using this limit, applications can be funded up to the credit limit amount allowed. However, application funding with or without customer credit limit is controlled based on the setup and applications can still be funded with the normal process when a particular customer is not allocated with any credit limit.

A customer credit limit facilitates for quick decisioning by an underwriter and also facilitates for auto approval of accounts on-boarded from external system with basic validations. While approving, underwriter has to ensure that the sum of utilizations should always be equal to the financed amount which can be distributed within applicants primary / secondary or business categories.

A minimum of one application has to be funded to define customer credit limit for funding subsequent applications and the defined information is updated into credit limit details. A credit limit once defined can further be increased from servicing module by posting the required transaction which is referenced in origination module during application funding.

On receiving a payment, the amount is reinstated to the credit limit balance which can be reused while funding next application. Similarly, the credit limit balance is also updated when account is moved to VOID status. On reversing a payment, the Total Utilization of credit limit is increased by the principal portion of the payment and decreased with the Available Amt field. Also, the Suspended and Hold amount fields are increased and decrease based on the respective transactions posted.

When two applications are being funded simultaneously (i.e. moving application to 'Approved Funded' status), the utilization amount will be considered for first application while the second one will be on HOLD since there could be a difference in the available credit limit after funding. In such a case, you need to re-hash the application, fetch the details in Origination > Decision tab, (if required) increase credit limit from servicing module, and then proceed for funding.

While processing applications using Customer Credit Limit, the 'Update Customer Info' (check box in applicant tab) and 'Link to Existing Customer' (check box in contract tab) are selected by default for all the existing customers. This is to ensure the application details are propagated to customer accounts.

On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the 'Customer Credit Limit Expiry date' of any one or all of the customer(s) who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than 'Customer Credit Limit Expiry date' and does not allow to post the transaction.



### Navigating to Customer Credit Limit screen

From the LHS menu, select Servicing > Customer Credit Limit. The screen by default opens with 'Search' tab.

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Customer #	Name	Max Limit	Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt Grade	Max Late Charge	Limit Expiry	Limit
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Customer Credit Limit screen consists of the following tabs:

- Search
- Customer

### 10.1 Search tab

The Search tab available in Customer Credit screen facilitates to locate the Customer or Business applicant's details maintained in the system and consists of the following sections:

- Quick Search
- Search Criteria

#### To search for a Customer/Business

- On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Customer Credit Limit tab.
- 2. In the 'Search Options', select the option against Customer or Business to search for corresponding details.
- 3. Do one of the following:
  - In 'Quick Search' section, specify the Customer or Business number and click 'Submit'.

-Or-

- In the 'Search Criteria' section, use 'Comparison Operator' and 'Value' columns to enter search criteria and click 'Search'.

System displays the matching records in the 'Search Results' section at the bottom of the screen.

 Select the required record and click 'Open Customer Details'. The details of that particular record is displayed in the adjacent Customer/Business tab. However, system displays the selected record details only for authorized users based on access/permissions defined in setup.

You can click 'Reset Criteria' at any time to clear search parameter values.



# 10.2 <u>Customer/Business tab</u>

The Customer / Business tab displays the Credit Limit Details that are recorded while funding the application.

### To view Customer/Business details

- 1. Click Servicing > Customer Credit Limit screen.
- 2. In the Search tab, search for the required customer/business applicant details and click 'Open Customer Details'.

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Customer Credit N												

The following credit limit details of the Customer/ Business are as displayed:

Customer Details	Business details					
Customer # (Customer ID is displayed in case of Individual Customer)	Business # (Business ID is displayed in case of Business Customer)					
Name	Name					
Max Limit	Max Limit					
Total Utilized Amt	Total Utilized Amt					
Available Amt	Available Amt					
Hold Amt	Hold Amt					
Suspended Amt	Suspended Amt					
Grade	Grade					
Max Late Charge	Max Late Charge					
Limit Expiry	Limit Expiry					
Limit Next Renewal	Limit Next Renewal					

The 'Credit Limit Details' tab allows to capture additional details in the below sub tabs.



### 10.2.1 <u>Transactions sub tab</u>

The Transactions sub tab allows you post the following non-monetary transactions to update the customer/business credit details in respective tabs.

- Customer Credit Limit Transactions:
  - Customer Credit Limit Increase
  - Customer Credit Limit Decrease
  - Decrease Customer Credit Limit HOLD
  - Increase Customer Credit Limit HOLD
  - Increase Customer Credit Limit SUSPEND
  - Decrease Customer Credit Limit SUSPEND
- Business Credit Limit Transactions:
  - Business Credit Limit Increase
  - Business Credit Limit Decrease
  - Decrease Business Credit Limit HOLD
  - Increase Business Credit Limit HOLD
  - Increase Business Credit Limit SUSPEND
  - Decrease Business Credit Limit SUSPEND
- Customer/Business Credit Limit Maintenance
- Customer/Business Address Maintenance
- Customer/Business Telecom Maintenance
- Business Partners Maintenance
- Business Affiliates Maintenance

For information on how to post non-monetary transaction, refer to Creating Monetary and Non monetary Transactions section in Customer Service > Maintenance chapter.

For information on defining parameters for each of the above transactions, refer to Customer Credit Limit Transactions section in Appendix chapter.

### 10.2.2 Addresses sub tab

The Addresses sub tab allows you to maintain address information of the customer/business. This tab is similar to the Addresses sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Addresses sub tab section.

On updating the address information in this tab, system automatically posts 'ADD CUSTOMER ADDRESS PHONE' transaction to update the details into Customer Service screen's Customer Details > Addresses sub tab.

### 10.2.3 <u>Telecoms sub tab</u>

The Telecoms sub tab allows you to maintain Telecom information of the customer/business. This tab is similar to the Telecoms sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Telecoms sub tab section.

On adding the Telecom information in this tab, system automatically posts 'ADD CUSTOMER TELECOM' transaction and similarly during update, system posts 'CUSTOMER TELECOM MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Telecoms sub tab.



### 10.2.4 Employments sub tab

The Employments sub tab allows you to maintain employment information of the customer. This tab is similar to the Employment sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Employments sub tab section.

On updating the Telecom information in this tab, system automatically posts 'EMPLOYMENT ADDRESS MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Employment sub tab.

### 10.2.5 Partners sub tab

The Partners sub tab allows you to maintain business partner Information. This tab is similar to the Partners sub tab in Customer Service screen's Business Details tab. For information on updating the field details, refer to Partners sub tab section.

On adding the Partner information in this tab, system automatically posts 'ADD BUSINESS PARTNER' transaction and similarly during update, system posts 'BUSINESS PARTNERS MAINTENANCE' transaction to update the details into Customer Service screen's Customer Details > Partners sub tab.

### 10.2.6 Affiliates sub tab

The Affiliates sub tab allows you to maintain business affiliate information. This tab is similar to the Affiliates sub tab in Customer Service screen's Business Details tab. For information on updating the field details, refer to Affiliates sub tab section.

On updating the Affiliates information in this tab, system automatically posts 'ADD BUSINESS AFFILIATES' transaction to add new affiliate details and 'BUSINESS AFFILIATES MAINTENANCE' to update the existing affiliate details into Customer Service screen's Business Details > Affiliates sub tab.

### 10.2.7 Tracking Attributes sub tab

The Tracking Attributes sub tab allows you to add tracking attribute information to customer/ business. This tab is similar to the Tracking Attributes sub tab in Customer Service screen's Customer Details tab. For information on updating the field details, refer to Tracking Attributes sub tab section.

### 10.2.8 Accounts sub tab

The Accounts sub tab allows you to view customer/business accounts information maintained in the system. This tab is similar to the Existing Accounts sub tab in Origination screen's Applicant tab. For information on the field details, refer to 'Existing Accounts' section in Origination User Guides.

### 10.2.9 Applications sub tab

The Applications sub tab allows you to view customer/business applicant's information maintained in the system. The application details are fetched based on 'Customer / Business number' and displays only non-funded applications with 'Existing Customer flag = Y' in Origination > Applicant tab and 'Link to existing customer flag = Y' in Contract tab. The following application details are displayed:

- App #
- Company
- Branch



- Date
- Title
- Product
- Status
- Sub Status
- Collateral Description
- Identification #

#### Note

The Collateral Description and Identification # displayed here are populated from primary collateral details.

## 10.2.10 Comments sub tab

The Comments sub tab allows you add additional customer/business information as comments. Comments updated from Customer/Business > Comments tab are categorized with default Type as 'Regular' and Sub type as 'Customer/Business'.

For information on adding comments, refer to Customer Service > Comments sub tab section.

## 10.2.11 Documents sub tab

The Documents sub tab allows you to view the customer/business applicant's documents attached to a particular account. For detailed information about the usability of this tab, refer to Document Tracking sub tab section.

## 10.2.12 Master Account tab

-----

The Master Account tab in Customer Credit Limit screen displays all the Customer / Business Master Accounts and its associated accounts maintained in the system.

Using the Master Account tab, you can generate a consolidated payoff quote for a selected combination of master and its associated accounts. For more information, refer to 'Consolidated Payoff Quote' section.

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redit Limit Det	ails								View 🗸 Audit
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Customer #	Name	Max Limit T	otal Utilized Amt	vailable Amt	Hold Amt Susper	nded Amt Grade	Max	Late Charge Limit Exp	iry Limit Next Renewal
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View - Format		tach ຝ Wrap	Transaction PAY	OFF_CONSOLIDATE	💌 Inc	lude Master Accour	it 🕑 🔅 Load Para	ameters 🚳 <u>P</u> ost	
Account #	Title	Relation	Product		Currency	Billing cycle	Delq Days	Pay Off Amount	Amount DL
GR_LINE_01	DREW AKS	PRIMARY	LINE WITH OF	EDIT LIMIT1	ARGENTINE PESO	MONTHLY	250	25,033.34	4,509.5
GR_LINE_02	DREW AKS	PRIMARY	LINE WITH CF		ARGENTINE PESO		410	24,976.08	17,936.7
GR_LINE_03	DREW AKS	PRIMARY	LINE WITH CF		ARGENTINE PESO		410	24,976.08	17,936.7
GR_LINE_04	DREW AKS	PRIMARY	LINE WITH CF		ARGENTINE PESO		410	24,976.08	17,936.7
MTR_L1	DREW AKS	PRIMARY	LINE WITH CF		US DOLLAR	MONTHLY	-125	25,375.93	0.0
MTR_L2 MTR_L3	DREW AKS DREW AKS	PRIMARY PRIMARY	LINE WITH OF		US DOLLAR US DOLLAR	MONTHLY	105 98	23,452.22 24,441.61	23,452.2 24,441.€
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1	DREW ARS	PRUMPICI	LINE WITH OF	COT LIMIT	US DOLLAR	MONTHEI	97	24,031.09	24,031.0 *
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Associated Ac	<ul> <li>Ereeze</li> <li>Deb</li> </ul>	4			Dela Davs	Pay Off Amount	Amount Due	Oldest Due date Statu:	5
	Freeze Det     Title	Product	Currency	Billing Cycle	Deig Days	ruy on runounc			



In this field:	View this:
Account #	The master account number.
	Clicking on the hyperlink opens the respective account in Customer Servicing screen.
Title	The title of the account.
Relation	Customer's relationship to the account.
Product	The type of product associated with the account.
Currency	The disbursement currency.
Billing Cycle	The billing frequency.
Delq Days	The number of days the account has been delinquent.
Pay Off Amount	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Oldest Due Dt	The oldest payment due date on the account.
Status	The status of the account.
Asset Type	The type of asset associated with the account.
Asset Sub Type	The asset sub type.
Collateral Description	Details of primary collateral associated with account.
	In case of Home Collateral, no Collateral Description is displayed.
Identification #	The identification number of the asset.
Company	The portfolio company.
Branch	The portfolio branch.
Product Type	The product type of Master Account.
Funding Type	The funding type as either OPEN ENDED or CLOSED ENDED.

In the Master Account Details section, you can view the following information:

## 10.2.12.1 Consolidated Payoff Quote

You can generate a consolidated payoff quote for any combination of Master and its associated accounts which includes the consolidated amount owed on all selected accounts.

To generate a Consolidated Payoff Quote:

- 1. In the Master Account Details section, select the required Master Account and select 'CONSOLIDATED PAYOFF QUOTE' option from the Transaction drop-down list.
- 2. Select 'Include Master Account' check box to include the selected master account details for consolidated payoff quote.



- 3. In the Associated Account Details section, filter the list of accounts based on 'Product Type', 'Statement Consolidation Only' and 'All Currencies' options. Select the check box adjacent to required associated account. You can also choose 'Select All' check box to select all the listed accounts. Note that, this check box column is enabled only on selecting an option from Transaction drop-down list.
- 4. Click 'Load Parameters' in the Master Account Details section. System creates the transaction with default values in OPEN status. The same can be viewed in Transaction Batch Information tab. The selected accounts for consolidated payoff quote are indicated with comma separated values in ACCOUNT NUMBER parameter and can be edited accordingly.
- 5. Do one of the following:
  - Click 'Post' in this tab to post the transaction with default values.
  - Edit the required parameters and then post the transaction in Transaction Batch Information tab. For information on updating transaction parameters, refer to 'Consolidated Payoff Quote' section.

System automatically posts the Transaction on all selected individual accounts. On successfully posting, the Transaction Batch Information tab displays the following details of consolidated payoff quote for selected accounts:

- The TOTAL PAYOFF QUOTE IN section indicates currency-wise consolidation payoff quote i.e. if multiple accounts are selected for consolidation with different currencies, then consolidation is listed for accounts with same currency and subsequently for other/ individual currencies.
- Subsequently, individual payoff quote is generated and displayed for each of the Associated account selected along with Master account payoff quote (if selected).

## 10.2.12.2 Associated Account Details

The 'Associated Account Details' section displays all the accounts associated with the selected Master Account along with a summary of rolled-up balances for the accounts being displayed.

For detailed information, refer to Customer Service screen's Associated Accounts tab section.



# 11. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Loan and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

## 11.1 Loan Calculator

The Loan Calculator screen facilitates you to calculate various parameters. You can also define flexible repayment options, and generate amortization schedules.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

## 11.1.1 Parameters

The Parameters section allows you to calculate the payment amount, term, interest rate, loan amount, and blended rate. You can also generate a quote based on the details specified.

In the **Parameters** section, you can select the following parameters:

- Calculate Payment
- Calculate Interest Rate
- Calculate Term
- Calculate Loan Amount
- Calculate Blended Rate

## 11.1.1.1 Calculating Payments

The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information you provide, such as the amount financed, terms, interest rate and finance fee. You can click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.



## To calculate a loan payment

1. Click Tools > Tools > Loan Calculator.

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Origination		oan Calculator							
Servicing									
Collections		Parameters							
WFP		Calculate Payment     C	alculate Interest Rate 🔿 Ca	Iculate Term 🔿 Calculate Loan A	mount O Cal	culate Blended Rate		🚯 Initialize 🛛 🗍 Calculate	Print Quote
ols					Interest Amt	0.00		Rate	
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Loan Calculator				1	Total of Pmts			* Rate 0.0000	
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			rity Dt 02/01/2016	* Bal	loon Method	N PMTS	~	Interest 0.0000	
			anced 0.00	* Accrual I	Base Method	ACTUAL/ACTUAL	~		
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		* Balloon Pri			* Bill Method				
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		Repayment Options Flexible Repayment Allower Type Extendable Baloon Max term Amortization Scheed View × Format × 🔯 No deta to display.	UNDEFINED	Skip Months Jan   Feb   Hd May   Jan   Ju Sep   Oct   No Gel Wrap   00   00   00 Pmt Amt	I Aug		Interest	unt	Balance Arr

## 2. Click **Initialize** and maintain the following fields.

Field:	Do this:			
Loan Details Section				
Product Category	Select the category as Standard for conventional loan product and Islamic for the Islamic loan product.			
Contract Dt	Specify the contract date. The system displays current date as the default value.			
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as default value.			
Loan Term	Specify the number of payments.			
Maturity Dt	System automatically displays the maturity date based on the val- ues entered for first payment date, term and billing cycle (i.e. Maturity Date = First Payment Date + Term (based on billing cycle).			
Amt Financed	Specify the amount financed.			
Pre Paid Fees	Specify the prepaid fees, if any exist.			
Financed Fees	Specify the financed fees, if any exist.			
Loan Amt	View the estimated loan amount: amount financed plus the pre- paid fees.			
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.			



Field:	Do this:
Payment/Finance Ch	arge
Pmt Amt	View the payment amount.
Interest Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final Pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency.
	System supports 'Biennial' (once every 2 years) and Triennial (once every 3 years) type of billing cycles. Based on BILL_CY- CLE_CD lookup, the billing cycle 'frequency' can be defined.
	During 'Term' calculation, the 'Rate' field is always considered as per Year only. System displays an error to refine the input data if the calculation for Biennial term goes beyond 15 years and Trien- nial term goes beyond 10 years. For additional considerations of Biennial and Triennial term calculations (if any), refer to product release notes available at OTN library.
Balloon Method	Select the balloon method.
Accrual Base Method	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. For more information, see the Installment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCI- PAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BAL- ANCE.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list.
	Note:
	If you select the Effective Date, then the interest is calculated from the Contract date + Start Days (indicated below).
	If you select the Payment Date, then the interest is calculated based on (first payment date + Start Days (indicated below) minus one billing cycle).



Field:	Do this:
Accrual Start Days	Specify the number of grace days after which the interest accrual is to be calculated. Ensure that the number of grace days is less than first payment date.
Rate	
Rate	Specify the interest rate.
	<b>Note</b> : For Islamic products this field is displayed as 'Profit Rate'.
APR	View the system calculated the Annual Percentage Rate.
First Period section	
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

3. Specify the required information and click **Calculate**. The system computes the standard loan payments with the details specified.

## **Installment Methods**

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

When completing Frequency fields, note the following:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
- Bimonthly in the system means 'once every two months' and not 'twice a month'.

For more information on frequency, see 'Appendix B: Payment Amount Conversions' section.

## 11.1.1.2 Calculating Interest Rates

The **Calculate Interest Rate** option back-calculates the interest rate and APR using the amount financed, standard payment and terms. It also provides the amortization schedule of the loan.

## To calculate an Interest Rate

- 1. Click Loan Calculator tab.
- 2. In the Parameters section, select Calculate Interest Rate.
- 3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
- 4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:



- Creating an amortized schedule of payments (Applications screen)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

## 11.1.1.3 Calculating Term

The Calculate Term option back-calculates the term and APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

### To calculate an Interest Rate

- 1. Click Loan Calculator tab.
- 2. In the **Parameters** section, select **Calculate Term**. The system enables the required fields based on this selection.
- 3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
- 4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

The system will use this information during the funding process when you select an instrument.

## 11.1.1.4 Calculating Loan Amount

The **Calculate Loan Amount** option calculates loan affordability of a customer based on term, payment amount and the rate quoted.

## To calculate an Interest Rate,

- 1. Click Loan Calculator tab.
- 2. In the **Parameters** section, select **Calculate Loan Amount**. The system enables the required fields based on this selection.
- 3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
- 4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

## 11.1.1.5 Calculating Blended Rate

The **Blended Rate** option calculates a combined single rate (Blended Rate) for multiple amounts each of at different rates. On selecting this option, system displays the 'Advances' section to add multiple records to derive the blended rate. It also provides the amortization schedule of the loan.



## To calculate an Blended Rate,

- 1. Click Loan Calculator tab.
- 2. In the **Parameters** section, select Calculate **Calculate Blended Rate**. The system enables the Advances section.

3.	Click Add and maintain the following details	:
----	----------------------------------------------	---

Field	Do this:
Amt Financed	Specify the financed amount.
PrePaid Fees	Specify the pre-paid fees.
Financed Fees	Specify the financed fees.
Balloon Pmt Amt	Specify the balloon payment amount.
Rate	Specify the rate.
Payment Amt	The system displays the calculated payment amount on clicking 'Calculate' button.
Interest Amt	The system displays the calculated interest amount on clicking 'Calculate' button.
Action	Click add button to add next contract details.

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
- 6. After you specify all the required information click calculate. The system computes the blended rate of contracts.

You can perform the following activities when the Blended Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

## 11.1.2 <u>Repayment Options</u>

If the calculation involves flexible repayment options, you can include the same through the following options:

Option	Description
Flexible Repay- ment Allowed	Select the check box to include a flexible repayment schedule in cal- culation. On selection, the following sections are enabled.
	REPAYMENT SCHEDULE
	PAYMENT CHANGE SCHEDULE
	RATE SCHEDULE
	Based on the selection of repayment type in the subsequent field, any or all of the above sections are enabled to define the required flexible repayment schedules.



Option	Description
Туре	Select any of the following repayment type that you want to use from the drop-down list.
	UNDEFINED
	SKIP PERIOD
	USER DEFINED
	GRADUATED PAYMENT
	EXTENDABLE BALLOON

1. Depending on the repayment type selected, complete the following sections:

- If you have selected the type as UNDEFINED (default), you can specify only the 'Rate Schedule' as explained in step 2.
- If you have selected the type as SKIP PERIOD, select the months which you want to exclude in repayment schedule by selecting the adjacent check box.
- If you have selected the type as USER DEFINED, click **Add** in 'Repayment Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

• If you have selected the type as GRADUATED PAYMENT, click **Add** in 'Payment Change Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calcu- lated.It prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

• If you have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the 'Extendable Baloon' section.



2. If the calculation includes a promotion, complete the Rate Schedule section. Click **Add** and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

When you fund the loan application, the system copies repayment schedule information to the loan account on Customer Service screen where it appears in the Repayment Schedule section.

## 11.1.3 <u>Amortization Schedule</u>

You can use the calculated payment data to derive the Amortization Schedule. Click **Amortize** in the 'Amortization Schedule' section. The system generates an amortized schedule with the calculated data with the following headers:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

## 11.1.4 Printing a Quote

You can generate a summarised report using the calculated loan details in the format of quote with charges, payment structure, financed amount allocation, and amortization scheduled.

In the Loan Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

## Loan Details

The Loan Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Loan Term, Rate, and Total Loan Amount (Inc. Fee).



## Payment/Finance Charge

The Payment/Finance Charge section consists of Total Interest Amount, Finance Charge, Total Of Payments, and Balloon Payment Amount.

#### **Payment Structure**

The Payment Structure section consists of details based on the number of payments, billing cycle followed and the payment amount. The payment structure repeats based on the flexible repayment options defined.

#### **Financed Amount Allocation**

The Financed Amount Allocation section consists of total amount that can be financed at the specified rate. If there are multiple records included to derive blended rate, then the Financed Amount Allocation varies based on the total number records.

#### Amortization Schedule

The Amortization Schedule section consists of records in tabular format with the following details:

- Pmt No.
- Payment Date
- Scheduled Payment
- Principal
- Interest
- Ending Balance

## 11.1.5 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

- 1. Click Initialize and reset the calculator.
- 2. Click Import values. System displays basic values entered in previous tabs.
- 3. Select one of the following option "Calculate Payment / Interest Rate / Term / Loan Amount" and click **Calculate.** System displays calculated values based on selection.

Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

## 11.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking Clear.

#### To calculate a vehicle value

On the Oracle Financial Services Lending and Leasing home screen, click Tools > Tools
 > Vehicle Evaluator



- 2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
- 3. In the Vehicle Evaluator section, click Initialize. The system completes Valuation Source, Period and Region fields.
- 4. If needed, you can change the default contents of the fields in Vehicle Evaluator.
- 5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
- 6. If you selected NEW COLLATERAL in step 3, complete the Identification # -or-

Complete the fields in the Vehicle section.

- 7. In the Vehicle Evaluator section, click Evaluate.
  - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
  - If you completed the Vehicle section, system searches for the value of a vehicle matching that description.
  - In either case, the system displays following information about the vehicle:

– Int	the Vehicle section	i, view the r	returned information:
-------	---------------------	---------------	-----------------------

Field:	View this:				
Year	The asset year.				
Make	The asset make.				
Model	del The asset model.				
Body	dy The asset body style.				
Usage	The asset usage or current mileage.				
Weight	The asset weight.				

In the Valuation (Total Value) block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the Base and Attribute Value section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.



Field:	View this:
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

## 11.2.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and Vehicle sections.
- In the Vehicle Evaluator section, click Recalculate.

The system updates the values in Total Value and Base and Attribute Value sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

#### To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

- 1. Complete the following steps in the section **To calculate a vehicle value**.
- 2. In the Vehicle Evaluator screen, click Copy to Asset.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.



# 12. Oracle Financial Services Lending and Leasing Reports

During day, or at end of the day, you may want to retrieve any information from several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

## **Navigation to Reports**

On the Oracle Financial Services Lending and Leasing home page, click **Collections > Collections > Reports.** 

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DashBoard	Reports ×				6
Origination					
Servicing	Reports				
ollections	View - Format -	Freeze 🚮 Detach	dil Wrap	3 <u>1</u> 2	
Collections	Description				Module
Collections		LISTING - LEASE			COLLECTIONS
Bankruptcy	ACCOUNTS AND ACCOUNTS AND				COLLECTIONS
Repossession	BANKRUPTCY LO				COLLECTIONS
Deficiency		IVITY (DETAILED) LOG			COLLECTIONS
Reports	COLLECTOR AND				COLLECTIONS
Producers		DUCTIVITY BY QUEUE			COLLECTIONS
Vendors		UEUE WISE PROMISES REPORT			COLLECTIONS
	DEFICIENCY LOG	NALYSIS BY CREDIT AND GRADE			COLLECTIONS
	Report Parame	eters			
	View - Format -	E Freeze Detach	dl Wrap	🐏 🛞 Run Report	
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WFP					

## 12.1 Bankruptcy Log

This collection report lists bankruptcy accounts.

## Parameters:

- Company/Branch
- Report Format

Example of the Bankruptcy Log report

Date: 2/9/2	016 1:51	AM		Financial Services Lending and Leasing							
Company : U Branch : USF											
	TARE IN U										
Pool Id	туре	Disposition	Account #	Customer	Balance	Bankruptcy Date	File Rcvd Date	Follow-up Date			
JNDEFIN ED		NEWLY RECEIVED	201512000 11375	ANAND AJITHA	51034.65			02/04/2016			
				Pool Total:	51,034.65						
				Branch Total :	51,034.65						
				Company Total	: 51,034.65						

# 12.2 <u>Collector Activity (Detailed) Log</u>

This collection report lists collector activity details.



## Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Activity (Detailed) Log report

	Ilector activity 16 1:32 AM	(Detailed) Log			Financia	I Services Lendi	ng and Leasing			
Date From: 01/01	1/1800 To : 01/01/2	048								
Company:		NL02								
Branch:	ALL AMOUNT ARE	NLHQ IN USD								
Date	Collector	Account #	Name	Call Type	Action Type	Result Type	Follow-up Dt	Promise Dt	Promise Amt	с
12/17/2015	SHASHANK SRIVASTAVA	20120200010091	SPARROW JACK / MARYY	I	cc	pp	12/20/2015	12/17/2015	1,000.00	N
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			1,000.00	
	HARSHAL TEMGIRE	20120200010091	SPARROW JACK / MARYY	I	cc	PP	12/20/2015	12/17/2015	1,000.00	2
	2	20120200010091	SPARROW JACK / MARYY	I	CC	PP	12/27/2015	12/24/2015	1,000.00	2
		Accounts 2 Worked:	Collector Activity count:	2	Col	lector Total:			2,000.00	
12/23/2015	NUTAN KHAIRNAR	20120200010843	LEWIS JERRY / JEAN	0	TB	PM	12/26/2015	12/24/2015	2,000.00	N
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			2,000.00	_
		Date Count:	1 Date Activity Count:	1		Date Total:			2,000.00	
12/19/2015	VENKATESHWAR ULU ROUTHU	20120200011635	MOORE FREDRICK /	,I	CC	CB	12/22/2015		0.00	N
		Accounts Worked: 1	Collector Activity count:	1	Col	lector Total:			0.00	
		Date Count:	1 Date Activity Count:	1		Date Total:			0.00	
		Branch Count:	5 Branch activity Count	: 5		Branch Total	ř.		5,000.00	9
8		Company Count:	115 Company activity count	: 115		Company Total			41,344.00	1
		Grand Count:	132 Grand activity count:	132		Grand Total:			57,367.00	

## 12.3 Collector Activity Log

This collection report lists collector.

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Account Number
- Department
- User Name
- Report Format



## Example of the Collector Activity Log report

Date	rt : Collector Activity 2/9/2016 1:26 AM e: 01/01/1800 To Date: 01/0	1			Financial Servio	ces Len	ding and Leasing
Company	NL02						
Branch: N	ILHQ						
Departme	nt:ODD-01 ORIGINATION						
Date	Collector Name	Account	Call Type	Action	Result Type	Count	Comments
01/19/2016	SERVICE OFSLL	20120400010114	210	CC	HU	5	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE:
	SERVICE OFSLL	20120400010114	1	cc	HU	1	CNLNCE_STM_LTR_VR_JOB REQUEST ID: 10078) COLLECTION1 LETTER GENERATED, (CORRESPONDENCE: CNLNCE_COL_LTR1_VR_JOB REQUEST ID: 10121)
	SERVICE OFSLL	20120400010114	1	cc	HU	1	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLINCE COL LTR2 VR JOB REQUEST ID: 10128)
	SERVICE OFSLL	20120400010114	1	cc	HU	1	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 10135)
	SERVICE OFSLL	20120400010114		cc	HU	1	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 6141)
	SHASHANK	20120400010114	1	CC	HU	1	CUSTOMER CALLED-HUNG UP, CONTACTED: BROTHER-IN-LAW, NEXT FOLLOWUP DATE: 01/22/2016
12/17/2015		00400000000000	210	cc	Date Total:	10	
2/17/2015	HARSHAL TEMGIRE	20120200010091		66	PP -	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	HARSHAL TEMGIRE	20120200010091	1	cc	PP	3	CUSTOMER CALLED-PROMISE TO PAY, CONTACTED: ATTORNEY, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	1	AT	PH	1	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	1	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTEI BY: 12/17/2015. NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174	1	AT	PH	1	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTEI BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20121000010174	1	cc	PH	2	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$4,324.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174		cc	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/17/2015, NEXT FOLLOWUP DATE: 12/20/2015
	KIRAN GOUDU	20121000010174		CC	PH	2	CUSTOMER CALLED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/24/2015, NEXT FOLLOWUP DATE: 12/27/2015
	KIRAN GOUDU	20120200010091	1	cc	PP	3	COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: HOME,
					Date Total:	42	
12/30/2015	NAGAVENKATA VINNAKOTI	20120200010231	1	AT	PH	4	ATTORNEY/GENERAL TELEPHONED-PAYMENT IN HAND (STORE), CONTACTED: ANSWERING MACHINE, PROMISES: \$1,000.00 TO BE POSTED BY: 12/30/2015, NEXT FOLLOWUP DATE: 12/30/2015
	SERVICE OFSLL	20120200010231	10	AT	PH	52	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLSCE STM LTR JOB REQUEST ID: 10105)
	VARSHA VAIDYA	20120200010231	1	AT	PH	2	PAYOFF QUOTE PROVIDED TO FOR AMOUNT USD 8,500.00 VALID UPTO 12/31/2015
					Date Total:	58	
					Department Total: Branch Total: Company:	148 148 3375	

## 12.4 Collector Productivity by Queue

This collection report lists collector productivity sorted by queue.

#### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Example of the Collector Productivity by Queue report

Report : Collector productivity By Queue Date: 2/9/2016 1:24 AM Creation Date From: To Financial Services Lending and Leasing

# 12.5 Deficiency Log

This collection report lists deficiencies.

- Company/Branch
- Report Format



## Example of the Deficiency Log report

Date: 2/9/2 Company: 1 Branch: 1					Financial Se	vices Lending a	and Leasing	
Pool ID	Туре	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rovd Date	Balance
UNDEFIN		NEWLY RECEIVED	201202000 10091	SPARROW JACK / MARYY/LOAN-UN	02/16/2012	02/16/2012	03/10/2012	5011.65
-		NEWLY RECEIVED	201202000 10108	DALE ALAN / JESSICA/LOAN- UN	02/16/2012	02/16/2012	03/10/2012	5011.65
		NEWLY RECEIVED	201201000 10315	ANDERSON NEO / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77
-		NEWLY RECEIVED	201201000 10688	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201201000 11412	ANDERSON NEO / ANNA/LOAN- UN	12/24/2015	12/24/2015	02/10/2012	8043.77
10		NEWLY RECEIVED	201201000 11420	THORPE GRAHAM / LISA/LOAN-UN	12/24/2015	12/24/2015	02/10/2012	8043.77
		NEWLY RECEIVED	201202000 10463	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	Crystana, 5500 (1838 -)	03/10/2012	7983.58
		NEWLY RECEIVED	201202000 10471	POTTER HARRY / RUDY/LOAN- UN	12/24/2015		03/10/2012	7983.58
		NEWLY RECEIVED	201202000 11544	SPARROW JACK / MARYY/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
10		NEWLY RECEIVED	201202000 11552	DALE ALAN / JESSICA/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58
22		NEWLY RECEIVED	201202000 11560	KEVIN ERNEST / JOSEPHINE/LOAN-UN	12/24/2015	12/24/2015	03/10/2012	7983.58
-		NEWLY RECEIVED	201202000 11578	POTTER HARRY / RUDY/LOAN- UN	12/24/2015	12/24/2015	03/10/2012	7983.58
		NEWLY RECEIVED	201203000 10321	DICKENS GEORGE / BETH/LOAN-UN		12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 10826	JULIAN BREDON / JULIANNE/LOAN-UN		12/24/2015	04/10/2012	7927.27
		NEWLY RECEIVED	201203000 11692	JULIAN BREDON / JULIANNE/LOAN-UN	12/24/2015	12/24/2015	04/10/2012	7927.27
Pool ID	Туре	Disposition	Account #	Customer/Product	Follow-Up Date	Charge-Off Date	File Rovd Date	Balance
		RECEIVED	11741	VE				and the second second
		NEWLY RECEIVED	201204000 10544	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015		05/10/2012	15798.0
		NEWLY RECEIVED	201204000 11865	SAXTON MARTIN / CHELSEA/LOAN-VE	12/24/2015	12/24/2015	05/10/2012	18630.6
		NEWLY RECEIVED	201204000 11873	SCHWARZ ALLAN / TRACY/LOAN-VE	12/24/2015		05/10/2012	15798.0
10		NEWLY RECEIVED	201204000 11899	TETSUYA KOMURO / AKIRA/LOAN-SG	12/24/2015	12/24/2015	07/10/2012	14993.0
		Pool Count:	17				Pool Total:	240,576.9
		Branch Count :	17				Branch Total:	240,576.9
	2	Company Count:	33				Company Total:	490,659,0

# 12.6 Delinquency Analysis by Credit and Grade

This collection report lists delinquency analysis sorted by credit grade.

#### Parameters:

- Company/Branch
- Producer

## Example of the Delinquency Analysis by Credit and Grade report

Date	Dirt: Delinquer : 2/9/2016 1:0: ny: NL02 P	MAC		rade: AL		*		Financial Service	es Lending and Leasi	na			
	ALL AMOUNT	PARE	TN 1890										
				OF ACC	ounte	30	60	Amount		Perce	nt of AB	ount	
C GRADE	Balance	30	60	90+	Total	0.00	0.00	53,005,51	Total	0.000	0.000	99.350	Tota
D GRADE	17,814.81	8	0	3	3	0.00	0.00	17,730.63	17,730.03	0.000	0.000	99.527	22:0
Total.	71,162.86	0	0	3.28	3.25	0.00	0.00	70,736.14	70,736.34	0.000	0.000	99.400	00.4
Company Total	71,162.06	0	0	1.0	1.0	0.00	0.00	70,736.14	70,736.34	0.000	0.000	99.400	99.4
Grand .	53,348.05	0	0	9	9	0.00	0.00	53,005.51	53,005.51	0.000	0.000	99,350	99.31
Lite and	NOTE NI.B.1												
	ALL AMOUNT	C ARR	IN USD	of Ann				Amount		_	nt of as		
grade	Balance	20	60"			20	60		Total				Tote
C GRADE	48,094.93	0	0	-	5	0.00	0.00	45,004,03	45,004.03	0.000	0.000	95.230	95.23
Branch Total	48,094.93	0	0	- 12	-	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	9.0 - 31.3
Company,	48,094.93	0	0			0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	19 EF . 28 3
Total:	48,094.03	0	0	a and a second second	-	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	011.23
Bran	ny: 0801 P	roduct	ALL G	rade: AL	La								
	ALL AMOUNT	C ARE	IN USD	OF ACC				A INCOLUDIN			or of m		
arada	Palance	3.0	60	OF ACC	Total	30	60	Amount	Total	Perce	at or An	Sount 90+	TOLE
IN CITADIG			0			1,684.00	0.00		18,301.75	20 . 3.00.00	0.000	21.073	21.28 . 88
C GRADE	70.311.00	8	8	01	9	8.00	0.00	66.958.10	00.958.10 5.209.00	0.000	0.000	35.220	20.2
Branch			0	1.2	23								
	970,175.52			1.3	23	10,247.61	133,608.21	130,404.57	282,340.39	1.056	13,772	14.074	29.10
Total,	970,175.52				3.3	10,247.01	133,608.21	42,032,72	191,011,04	1.000	10.028	0.178	22.0
	003,516.04	1		28	11	8,503.01	133,608.21	49,639.72	191,011.54	1.000	10.028	0.170	23.01
			100								of an		
Grade	Balance	3.0	60	Of ACCO	Total	3.0	60	Amount	Total	Jo 10	at or An	ounc 90+	Tester
C GRADE	50,974.92		0	6	6	0.00	0.00	56,071.32	56,071.30	0.000	0.000	95.077	95.05
Branch .	50,974.92	0	0	6	6	0.00	0.00	56,071,32	56,071.32	0.000	0.000	95.077	95.0
Company,	50,974.92	0	0	0	0	0.00	0.00	56,071.32	56,071.33	0.000	0.000	95.077	95.0
Tetal.	58,974.92	0	0		•	0.00	0.00	56,071.32	86,071.33	0.000	0.000	95.077	98.0

## 12.7 Delinquency Analysis by Producer

This collection report list delinquency analysis sorted by producer.

- Company/Branch
- Product
- Producer
- Report Format



## Example of the Delinquency Analysis by Producer report

Report: Delingo Date: 10/11/201		s By P	roduc	er					Fi	nancial S	ervices Le	ending and	Leasing
company Branch		TEST1 TEST			Product:	ALL	Producer:	ALL					
			# 0	f Acc	punts	050	3	Amount		Per	cent of 2	mount	
Name	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
MN-00001													
HAR BLOCK	63,032,94	0	0	1	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Branch Total:	63,032.94	0	0	1	a.	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Total:	63,032.94	0	0	. <b>1</b>	1	0.00	0.00	7,335.46	7,335.46	0.00	0.00	11.64	11.64
Company Branch		US01			Product:	ALL	Producer:	ALL					
					ARE IN								
Name	Balance	30	# o	f Acc	Total	30	60	Amount 90+	Total	30	cent of 2 60	90+	Total
	Balance	30	60	90+	Total	30	60	90+	Total	30	60	90+	Total
CA-00002 RANDYS AUTO SALES	138,799.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CA-00004 VOLKEWAGE N OF WOODLAND HIL	206,781.96	2	1	0	з	17,098.14	1,492.38	0.00	18,590.52	8.27	0.72	0.00	8.99
CA-00005 AUTO JUNGLE	32,283.88	0	1	0	1	0.00	1,912.66	0.00	1,912.66	0.00	5.92	0.00	5.92
CA-00006 SIMI VALLEY CHRYSLER JEEP DOD	50,403.30	o	0	o	o	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total:	428,268.64	2	2	0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Total:	428,268.64	2	2	o 0	4	17,098.14	3,405.04	0.00	20,503.18	3.99	0.80	0.00	4.79
Grand Total:	491,301.58	2	2	1	5	17,098.14	3,405.04	7,335.46	27,838.64	3.48	0.69	1.49	5.67

## 12.8 Delinquency Analysis by State

This collection report lists delinquency analysis sorted by credit state.

#### Parameters:

- Company/Branch
- Product
- State
- Report Format

## Example of the Delinquency Analysis by State report

	Report : Delinque Date: 2/9/2016 0:		nalys	sis by	State			Financial	Services Lending ar	d Leasing	3		
	Company: NL02 Branch: NLHQ	Produc	t: AL	L	Stat	e: ALL							
	ALL AMOUN												
				counts		1.000		Amount	1000			of Amount	
State	Balance	30	60	90+	Total	30	60	90+ 5.831.78	Total	30	60	90+ 99.691	Total
OF COLUMBIA	5,849.84	0		1	1	0.00	0.00		5,831.78				99.691
FLORIDA	5,849.84	0	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691
GEORGIA	11,916.78	0	0	2	2	0.00	0.00	11,805.66	11,805.66	0.000	0.000	99.068	99.068
ILLINOIS	17,814.81	0	0	3	3	0.00	0.00	17,730.63	17,730.63	0.000	0.000	99.527	99.527
NORTH CAROLINA	17,720.79	0	0	3	3	0.00	0.00	17,591.61	17,591.61	0.000	0.000	99.271	99.271
OHIO	12,010.80	0	0	2	2	0.00	0.00	11,944.68	11,944.68	0.000	0.000	99.449	99.449
Branch Total:	71,162.86	0	O	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400
Company Total:	71,162.86	0	O	12	12	0.00	0.00	70,736.14	70,736.14	0.000	0.000	99.400	99.400
Grand Total:	5,849.84	D	0	1	1	0.00	0.00	5,831.78	5,831.78	0.000	0.000	99.691	99.691
	Branch: NLR1												
	ALL AMOUN						0.00 5,831.78 5,831.78 0.000 0.000 99.691						
State	Balance	30	OT AC 60	counts 90+	Total	30	60	Amount 90+	Total	30	Percent 60	90+	Total
										0.000		904	
ILLINOIS	25,228.03	0	0	3	3	0.00	0.00	24,027.13 21,777.70	24,027.13	0.000	0.000	95.240	95.240
Branch	22,866.90	0	Q	2	2	0.00	0.00	21,111.10	21,111.10	0.000	0.000	32.231	30.237
Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238
Company	1980 1886 - 1886	10400	1823	1982	73	85008500	000000000	Control 1000002003		the second	2240005000	- 145500350	202020305
Total:	48,094.93	0	0	5	5	0.00	0.00	45,804.83	45,804.83	0.000	0.000	95.238	95.238
rand Total:	25,228.03	0	0	3	з	0.00	0.00	24,027.13	24,027.13	0.000	0.000	95.240	95.240

## 12.9 Delinquency Log

This collection report lists delinquencies.

- Company/Branch
- Report Format



## Example of the Delinquency Log report

	ALL AMOUNT								
Account #	Customer	Produce	Past Di	Last Pmt Amt	Next Due Dt	Due Di	Dig Amt	Pollowup	Balance
20161200010012	MADING	LOAN-VE		0.00	02/01/2016	01/01/2016	2,193.30	01/25/2016	50,210,01
20150100011170	BOBERT	100-116		0.00	02/01/2016	03/01/2015	5,537.36	12/14/2016	22,553.74
10150200011343	BACHAVINDEA	LOAN-VIC		0.00	02/01/2010	03/01/2015	32,532,40	12/14/2015	73,744.49
101500000113333	BMITH JOHN	LICASIS-	00/01/2015	430.00	02/01/2010	07/01/2015	2,010.00	12/12/2015	10,160.00
30160900014376	MILDRED	LOC-PR		0.00	03/31/2016	00/37/2016	9,639.00	01/30/3016	19,747.80
30160000013030	TIGHT TINCS	LOAN-VR		0.00	03/01/3016	10/01/2016	17,137.34	01/04/2016	50,949,39
20150900014267	GIGG MARK	LOAN-VR		0.00	03/01/2016	10/01/2015	5,209.00	01/30/2016	12,327,24
20150900014283	RODRIGHTS	LICADIC-VIC	09/05/2015	3,074.15	03/05/2010	10/05/2015	4,290.00	01/30/2010	10,108.10
20151000011137	K NAVIN	LIGADIC - VIC	10/12/2015	842.00	02/12/2010	11/12/201D	1,004.00	12/10/2015	9.333.00
20161000014107	UNITI BURK	LOAN-VE		0.00	03/30/3016	11/20/2016	7,708.17	01/37/3016	39.471.68
20151000014115	UNITO due	LOAN-VE		0.00	02/20/2016	11/20/2016	10,277.65	01/37/2016	40,609,89
20151000014131	UNETS SUB	LOAN-VIC		0.00	02/20/2016	11/20/2015	12,046.96	01/27/2016	50,747.36
20151000014165	UNITE GUE	LOAN-VID		0.00	02/20/2016	11/20/2015	15,416.34	01/27/2016	00,004.03
20151000014173	UNITE SON	LOAN-VIC		0.00	02/20/2016	11/20/2015	17,905.72	01/27/2016	71.022.31
20151000014181	UNITS HUB	LOAN-VR		0.00	03/30/3016	11/20/2015	20,555.10	01/27/2016	01.159.70
20151000014100	UNIT7 dun	LOAN VE		0.00	03/30/2016	11/20/2015	23,124.40	01/37/2016	93.997.95
30161000014314	UNITE 2005	LOAN-VR		0.00	03/30/2016	11/20/2016	35,603.80	01/37/3016	101.434.72
20161100013231	ACCOUNT	LOAN - VE		0.00	00/10/0016	12/10/2016	0,563,61	01/18/2016	100,875.53
				mranch count	. 1.0			Branch Total .	899,863.72
				company count	1.0			Company Total:	899,863.72

## 12.10 Non Monetary Txns Log

This collection report lists non monetary transactions.

#### **Parameters:**

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

#### Example of the Non Monetary Txns Log report

Report : Non-Monetary Transaction Lo Date: 2/8/2016 23:54 PM Financial Servic Company, NLO2 Branch, NLO2 Act one Time Decompt Act one Table Decompt Act on the Act of Transaction Count: Dranch: NLR1 Transact 20 CORDERCE Branch Count: 2 Account No Title Tum Dt 50350500010195 EMITH EDWIN / KIM 12/19/2015 COBBEEPONDENCE Transaction Count: 1 ACH ONK TIME PHONE PAY 20120400011857 GARCIA PETER / BHARON 12/23/2015 Transaction count, 1 Branch Count; 2 Company Count; 4 LEEPINE COURT : 3 Company: US01 Branch: USHQ Transaction Ack Account CREATION 01/15/2010 13/24/2015 12/28/2015 12/12/2015 12/12/2015 12/12/2015 
 Transaction Count: 6

 Branch: USPT:
 Account No
 Title
 Team P1

 Acc Dime TIME PHONE PAY
 30120130011446
 PLOWER ANDY / JEAN
 13/34/2018

 Acc Count Topp
 Transaction Count: 1
 1

 Acc Account Stop
 20120100011446
 PLOWER ANDY / JEAN
 12/24/2015
 I ACCOUNT STOP 20120100011446 PLOWER ANDY / JEAN 12/24/2015 TEARMACTION COUNT: 1 20120200011888 LEWER JENNY / JEAN 12/23/2015 Transacti Branch Count: 3 Company Count: 42

## 12.11 Collection Queue Wise Promises Report

The collection report lists queue wise promise reports.

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format
- Queue Name



## Example of the Collection Queue Wise Promise report

Report : Collection Queue Promises Log Date: 2/9/2016 1:43 AM Date From: To:

## Financial Services Lending and Leasing

## 12.12 Payment Promise Log

The collection report lists payment promises.

#### Parameters:

- Company/Branch
- Collector
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

## **Example of the Payment Promise Log report**

	16 6:15 AM							
nomise Date Fr	nom: 01/01/1800 To	01/01/2048						
NLOS NLIG		Collector :	ALL.					
Collector	Date	Account #	Delinquency	Promise	Collected	Prom		
			Category	Amount	Amount _	count	Rept	Ratio
TEMOTIKE	12/17/2015	20120200010001	0 Days	1,000.00	0.00	1	×	
PRMOLENS	12/24/2015	20120200010091	o Days	1,000.00	0.00	<b>a</b> .	×	
		Collect	or Total :	2,000.00		2	2	100.00%
CINAN	13/17/2016	20121000010174	180 Days	1,000.00	0.00	1	x	
	12/24/2015	20121000010174	180 Days	1,000.00	0.00	1	×	
			or Total 1	2,000.00		2	2	100.00%
NERS NERS		Enllector :	ch Total .	4,000.00				
ALL AMOUNT A	Pate	Account #	Delinguency	Promine	Collected	Prom		
Dollector	Date	Account #	Category	Amount	Amount -	Count	Kept	Ratio
POORNIMA	01/12/2010	20120200010102	100 Days	2,000.00	0.00	1	x	
NUTAGARAJ	01/19/2016	20120200010182	180 Days	2,000.00	0.00	3.	×	
	01/26/2016	20120200010182	180 Days	2,000.00	0.00	1	×	
		Collect	or Total .	6,000.00		3	а	100.00%
ARAN MANI	01/24/2016	20120200010102	180 Days	1,000.00	0.00	1.	x	
	12/24/2015	20120200010182	180 Days	1,000.00	0.00	2	x	
		collect		2,000.00		2	2	100.00%
GLAIRNAR	12/30/2015	20120200010182	180 Days	299.00	0.00		Y	
		Collecto		1,000.00		2	1	100.0
		Branc	h Total : y Total :	4,000,00				
				46,039,00				

# 12.13 <u>Repossession/Foreclosure Log</u>

This collection report lists bankruptcy accounts.

- Company/Branch
- Report Format



### Example of the Repossession/Foreclosure Log report

Date: 3/	Repossession 14/2016 18:29 F		osure L	.og			Financial Services Lending and Le				
ompany: Branch: <b>Type</b>			USD Account	#	Custo	omer/Asset	Balance	Repo Forc Date	File Rcvd Date	Follow-up Date	
	NEWLY RECEIVED	201	5060001	0169		1 SUB YOTA CAMRY	51,373.78	1		03/04/2016	
	NEWLY RECEIVED	201	5060001	0169	UNIT:	1 SUB	51,373.78	8		03/04/2016	
		Туре	Count :	2	Туре	Total:	102,747.56				
			Count:	2		Total:	102,747.56				
		Company		2	Company		102,747.56				
		Grand	Count:	2	Grand	Total:	102,747,56				

## 12.14 Accounts and Listing - Loan

This report lists the accounts log.

#### Parameters:

- Company/Branch
- Account Status
- Report Format

## Example for Accounts and Listing report

Date: 2/9/201	6 4:48 AM	in)		Financial Services Lending and Leasing						
	410									
Status	Account #	Customer	Product	Bffective	Interest Bal	Principal Bal	1			
CHARGED OPP	20120100010315	ANDERSON NEO / ANNA	LOAN-UN	01/10/2012	0.00	0.00	8			
	20120100010688	THORPE GRAHAM /	LOAN-UN	01/10/2012	0.00	0.00	8			
	20120100011412	ANDERSON NEO / ANNA	LOAN-UN	01/10/2012	0.00	0.00	8			
	20120100011420	THORPE GRAHAM /	LOAN-UN	01/10/2012	0.00	0.00	a			
	20120200010091	SPARROW JACK / MARYY	LOAN-UN	02/10/2012	0.00	0.00	5			
	20120200010108	DALE ALAN / JESSICA	LOAN-UN	02/10/2012	0.00	0.00	5			
	20120200010463	KEVIN ERNEST / JOSEPHINE	LOAN-UN	02/10/2012	0.00	0.00	7			
	20120200010471	POTTER HARRY / RUDY	LOAN-UN	02/10/2012	0.00	0.00	7			
	20120200011544	SPARROW JACK / MARYY	LOAN-UN	02/10/2012	0.00	0.00	7			
	20120200011552	DALE ALAN / JESSICA	LOAN-UN	02/10/2012	0.00	0.00	7			
	20120200011560	KEVIN ERNEST / JOSEPHINE	LOAN-UN	02/10/2012	0.00	0.00	.7			
	20120200011579	POTTER HARRY / RUDY	LOAN-UN	02/10/2012	0.00	0.00	7.			



# 13. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Loan. Indirect Loan are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding
   -or-
- Up front on a monthly basis

-or-

When the interest is earned

-or-

• When the payment is received from customer based on the set up compensation plans.

The Producer screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer screen, you will primarily use the following sub tabs:

- 1. Payment Details
- 2. Tracking Attributes
- 3. Contracts
- 4. Comments
- 5. Summary

The Producers screen completed during setup, can be used to view and maintain producer details.

The 'Producers' screen consists of the following tabs:

• Producer Details tab



• Search tab

# 13.1 Producer Details tab

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

## 13.1.1 Producer Details tab Extensibility

The Producer Details tab is a customizable tab in OFSLL in which you can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, non-mandatory fields and also set the field as mandatory/non-mandatory for user input.

To facilitate such customizations, during product installation/upgrade there are additional 20 'Custom' user defined fields provided by default along with 'Base' fields with the below combination in main Producer Details tab and its sub tabs.

- 10 free text fields 'User Defined Field Char'
- 5 numeric fields 'User Defined Field Num'
- 5 date fields 'User Defined Field Date'

The above user defined fields, also referred to as 'User Defined Fields' are to be basically enabled in Setup > Administration > User > Access > 'Field Access Definition' tab and access is to be provided in 'Security User Access Definition Details' sub tab for the field(s) to appear in Producer Details tab. The enabled fields can customized in the 'Label Configuration' tab available in Setup > Administration > System > Label Configuration screen.

For detailed information, refer to appropriate sections in Setup Guides.

## **Navigating to Producer Details**

1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Producers > Producer Details**.



2. The system displays the Producers screen.

ACLE inancial Se	ervices Lend	ing and Leasi	ng							A Welcom	e ABSHEKAR 🔻	🍕 Sign <u>O</u> ut
oducers ×												<b>X</b>
roducer Details	Search											
PRODUCER DE	TAILS CUSTO	м								Add / Edit	View	Audit
View + Format +			Wrap 🚷									
Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	Contact	Group	Туре	
CA-00005	CA-00005	AUTO JUNGLE	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	*
CA-00006	CA-00006	SIMI VALLEY CHRY.	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	
CO-00001	CO-00001	PHIL LONG MITSU.		USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	
FL-00002	FL-00002	VICAR MOTOR OF		USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	
FL-00003	FL-00003	TADDEI AUTO SAL.	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED	DEALER	*
	32			_								
	TAILS CUSTO											
									Save an	d Stay 🛛 🕞 Save a	nd Return 🔾	Return
	Producer #	CA-00005			Address Line 1	12800 ROSCOR BLVD.			Max Float	99,999		
	Old Producer #	CA-00005			Address Line 2				Remaining Float	99999		
	Name	AUTO JUNGLE			* Country	UNITED STATES	-		* Enabled			
	Company	US01	-		* Zp	91352		-		Subvention Partie	ringtion	
	* Branch	USHQ	•		Zip Extn					Subvendon Partie	Lipation	
	Start Dt	05/27/1994				SUN VALLEY			* Subvention Participant			
							_		Collection Type	STATEMENT		-
						CALIFORNIA	-		Collection Frequency	MONTHE V		•
	Contact	JACK			* Permission to Call							
	* Group	NOT DEFINED	-		* Permission to Text			R	efund Disbursement Method	NONE		•
	Grade		•		Phone 1	(818)-768-2100			Region	ALL		-
	* Type	DEALER			Extn 1				Territory	ALL		•
					* Permission to Call	[11]						_
	* Status		-		* Permission to Text					License Details		
	* Sales Agent	DEMO LEAD			Phone 2							
	* Underwriter	DEMO UNDERWRITER	•		Extn 2				Valid From	01/01/1800	6	
	Funder				* Fax Prefix1	11 DICIT			Valid To	12/31/4000	2	
		DEMO COLLECTOR							User Defined Field Char 10			
			•		Fax 1	(818)-767-8329			User Defined Field Num 1			
	* Fed Tax #	458765982			* Fax Prefix2	7 DIGIT						
					Fax 2				User Defined Field Date 1	120		
		Address Details			Email							
	Address #											
	Address #				Loss Reserve Amount	U						

### To set up the Producer

1. In the **Producer Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

#### Note

Field names in the Producer Details section may vary depending on the customization and additional fields introduced. Populate the field details accordingly.

Field:	Do this:
Producer #	Based on the system setup, either:
	Specify the producer number
	-or-
	The system generates producer number.
	Producer will be activated on the next system date (current system date + 1) and not on the start date.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.



Field:	Do this:
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop- down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Туре*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Loan origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop- down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the <b>Collector</b> field in <b>Delinquency Information</b> section of <b>Account Details</b> screen on the <b>Customer Service screen</b> ).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.



Field:	Do this:
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer.
	A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Partic	pation Details
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.



Field:	Do this:
Territory	Select the territory of producer from the drop-down list.
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the **Basic Actions** mentioned in Navigation chapter.

#### Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

## 13.1.2 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

#### To complete the Payment Details

- 1. Click Collection > Collections > Producers > Payment Details.
- 2. In the **Payment Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.

A brief description of the fields is given below:



Field:	Do this:
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	<b>Note</b> : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
automatically popula status as 'Approved	<b>ction</b> - When the payment details are approved, system ates the following fields with the approver details along with the '. However on subsequent update, the details are reset till status is changed to 'Waiting for approval'.
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

Perform any of the Basic Actions mentioned in Navigation chapter.

## **To Approve Payment Details**

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

- 1. To access the payment details to be approved, do one of the following:
  - Click Collection > Collections > Producers.
  - Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in 'Producers' screen.
- 2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
- 3. In the 'Payment Details' section, click Approve Payment Detail.



The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.

## 13.1.3 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

### To complete the Tracking Attributes

- 1. Click Collection > Collections > Producers > Tracking Attributes.
- 2. In the Tracking section, you can edit the **parameter** and **Value** details.
- 3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

## 13.1.4 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

#### To complete the Contacts

- 1. Click Collection > Collections > Producers > Contacts sub tab.
- 2. On the **Contacts** sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.



Field:	Do this:
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 13.1.5 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

#### To enter a comment on the Comments

- 1. Click Collection > Collections > Producers > Comments sub tab.
- 2. In the **Comments** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 13.1.6 <u>Summary</u>

The display only Summary sub screen allows you to view summary information regarding the producer.

## To view summary on the Summary

- 1. Click Collection > Collections > Producers > Summary sub tab.
- 2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.



Field:	View this:
Amount	The application funded status total amount.

## 13.1.7 <u>Title Status Summary</u>

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods based on elapsed days like last 1 Day / 1 Week / 1 Month or by a specific date range.

## To view Title Status Summary on the Summary

- 1. Click Collection > Collections > Producers > Title Status Summary sub tab.
- 2. Sort the list of statuses to be displayed based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected, you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and click 'Search'. View the following field details.

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re- perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.

## 13.2 Search Tab

A Search tab is available on the Producers screen to help locate producer information such as producer number, name, status, group, type, grade, and zip code maintained in the system. This is the information that is used on the Producer Details screen.

## To search for a producer

- On the Oracle Financial Services Lending and Leasing home screen, click Collection > Collections > Producers > Search tab.
- 2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate a producer.
- 3. Click Search.



System displays the result in the 'Search Results' section at the bottom of the screen with the following details:

- Producer #
- Old Producer #
- Name
- Company
- Branch
- Start Dt
- End Dt
- Status
- Contact
- Group
- Type
- Grade
- 4. Select the required record and click 'Open'. The details of only that particular Producer is displayed in 'Producer Details' tab. However, system displays the producer details only for authorized users based on access/permissions defined in setup.

## Note

When a single producer record is opened from Search tab, the 'Producer Details' tab enables a 'Remove Filter' option. Clicking on the same removes the filter criteria and displays all the producer records maintained in the system.

You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.



# 14. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

## Navigating to Vendor Detail Screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Collections > Collections > Vendors**.
- 2. The system displays the Vendor screen. The details are grouped under four tabs:
  - Vendors
  - Assignment Allocation
  - Work Orders
  - Follow-up
  - Invoices
  - Search

## 14.1 Vendors tab

- 1. Click **Collections > Collections > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
  - Payment Details
  - Vendor Groups
  - Tracking Attributes
  - Comments
- In the Collections > Collections > Vendors > Vendors > Vendor Details section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).



Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

Vendor:     Xasgnmert Mocation     Work Order:     Invaces     Search       Vendor:     Pormate     Call     Vendor:     Presson     Call     Vendor:     Presson     Presson <th>lendors ×</th> <th></th>	lendors ×												
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A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.
	System auto generates the vendor number when the following sys- tem parameter is set to 'Yes' in Setup > Administration > System > System Parameter screen.
	- Parameter: UVN_VEN_NBR_SYS_GENERATED
	- Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.



Field:	Do this:
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. When selected, system auto validates this option against the phone number specified.
Permission to Text	Check this box if customer has provided permission to contact through text message.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

## 14.1.1 Payment Details

Click Collections > Collections > Vendors > Vendors > Vendor Details > Payment Details. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.



On the **Payment Details** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details see	ction
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter UIX- _HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.



Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during post- ing non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Adminis- tration > System > User Defined Tables).
	<b>Note</b> : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the Basic Actions mentioned in Navigation chapter.

### 14.1.2 Vendor Groups

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the Basic Actions mentioned in Navigation chapter.

### 14.1.3 Tracking Attributes

Click Collections > Collections > Vendors > Vendors > Vendor Details > Tracking Attributes. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 14.1.4 Comments

Click **Collections > Collections > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the Basic Actions mentioned in Navigation chapter.

# 14.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

Click **Collections > Collections > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

### 14.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.



1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

endors ×		
Vendors Assignment Allocation Work Orders Follow-up Invoices		
		-
Vendor Assignment Criteria	💠 Add 🖉 Edit 📃 19	w
View 🔻 Format 👻 🔛 Freeze 🎆 Detach 📣 Wrap 🚱		
Channel Work Order Type	Company Branch Enabled State Country	
GENERIC AUCTIO RE SALE	DEMO BANK U US HEAD QUA Y FLORIDA UNITED ST.	TES
INTERNAL BANKRUPTCY	DEMO BANK U US HEAD QUA Y	
GENERIC RECOVE DOOR KNOCK (GRI)	DEMO BANK U US HEAD QUA Y	
GENERIC AUCTIO RE SALE	DEMO BANK U US HEAD QUA Y ALASKA UNITED ST.	TES
GENERIC RECOVE REPOSSESSION	DEMO BANK U US HEAD QUA Y	
GENERIC RECOVE IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK U US HEAD QUA Y	
GENERIC RECOVE BANKRUPTCY	DEMO BANK JP JP HEAD QUA Y	
Vendor Assignment Allocation	🥒 Edit 📃 View 🖋 Ay	dit
View 🕶 Format 🕶 🔐 Freeze 🔐 Detach 📣 Wrap 🚱		
Vendor # Name	Assigned Cases % Allocation Assignme	nt %
V04814 SAND CASTLE INVESTMENTS LLC		0
GA-03001 PRITAM		0
V05329 RDN DEMO FLORIDA		0

A brief description of the fields is given below:

Field:	Do this:					
Channel	Select the OFSLL interfaced channel from the drop-down list.					
	If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.					
Work Order Type	Select the work order type from the drop-down list.					
Repo Storage Country	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the Country where the repossessed asset is currently stored from the drop-down list.					
Repo Storage State	This field is available only if the channel is selected as 'GENERIC AUCTION INTERFACE'. Select the State where the repossessed asset is currently stored from the drop-down list.					
Company	Select the Company from the drop-down list.					
Branch	Select the company's Branch from the drop-down list.					
Enabled	Check this box to enable the vendor assignment criteria.					

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 14.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

For 'GENERIC AUCTION INTERFACE' related Vendor Assignment Criteria, you can add vendors to the defined criteria from 'Vendor Assignment Allocation' section. For more information, refer to 'Remarketing' chapter in Collections User Guide.



1. In the **Collections > Collections > Vendors > Work Order > Assignment Allocation**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

# 14.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

- 1. Click **Collections > Collections > Vendors > Work Order**. The details are grouped under three tabs:
  - Services
  - Work Order History
- Tracking Attributes
- 2. In the Collections > Collections > Vendors > Work Order > Work Order, sort the list of work orders based on status using the 'View Options' drop down list. You can further sort the list of work orders based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

Assignment All	location Wo		olow-up Invoices											
ew Options ALL														
ew Options ALL											a	🔒 Add 🥒 Edit	🗌 Vjew 🔗 A	gdit
			View Last 1	Day 💮 1 Week 🎯 1 f	nonth () By Date Sta	art Dt	Enc	Dt	13 m					
									0 00					
View 👻 Format 👻	Fre The	eze 🔂 Detai	th 📣 Wrap	62										
Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #	Foll
UNDEFINED												ABSHEKAR		
WO:0002001	UNDEFINED	GENERIC AU	20170100010245:	2015 TOYOTA CA	FL-01001-TEST-IT		US01	USHQ	OPEN		RE SALE	SURABHI		
WO:0001001	UNDEFINED	GENERIC RE	20170500010043:	2017 TOYOTA CA	V05329-RDN DEM		US01	USHQ	SEND TO		IMPOUND INVOLU	PRITAM		
WO:0001002	UNDEFINED	GENERIC AU	20170500010118:	2017 TOYOTA CA	FL-01001-TEST-IT		US01	USHQ	OPEN		RE SALE	SURABHI		
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V	Nork Order #	INDEEINED				atus Dt 09/2					Con	decide become		
	Case #					urrency	0/2017			<b>C</b> -1	lateral Description			



A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list.
	If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Chan- nel, Work Order Type, and Account.
Override Rea- son	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.
Status	Select the work order status from the drop-down list.
	If the status is selected as 'SEND TO GRI', the work order is pro- cessed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Deta	ils section
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.



Field:	Do this:
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
	tion section - System displays the following information depending on ed for the work order in 'Work Order' section.
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstand- ing Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.
Service Address	Displays the combined details of Customer/Business, Address Type and Address based on the account selected. For Business account only business address is populated. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New).
	<b>Note</b> : When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
Collateral Details work order.	section - This section displays the asset details associated with the
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information	on section
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.



Field:	Do this:					
<b>Vendor Messages section</b> - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message to the vendor.						
Vendor Msg Type	<b>Asg</b> Select the type of vendor message from the drop-down list.					
Vendor Msg	Specify additional information that is to be communicated to the external interface.					

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 14.3.1 Services

In the **Collections > Collections > Vendors > Work Order > Services**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.

Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administra- tion > System > Vendors > Vendor Fees > Vendor Service Fee Defini- tion).
	However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

A brief description of the fields is given below:

Perform any of the Basic Actions mentioned in Navigation chapter.

### 14.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.



In the Work Order History section, select the required work order and click View.

SEARCH MENU	1	Vendors v Ver	ndors ×										
	00		ork Order History	Too allow a datache									
DashBoard		Services W	ork order history	Tracking Attribu	tes								
> Origination		Work Ord	er History										View
Servicing		View - For		Freeze De	tach 🚽 Wrap	69							
Servicing		4		1		1							
Customer Service Securitization	Ē.	Work Orde	er # Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Orc
Securitization Transaction Authorization		WO:0005	003 UNDEFINE	RDN	20150800021594:.	. 2016 TOYOTA CA	PR-06009-TEST		U501	USRHQ	OPEN		REPOSSE
Post Date Checks		WO:0005	003 UNDEFINE	D RDN	20150800021594:.	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	ASSIGNED		REPOSSE
Escrow Transactions		WO:0005	003 UNDEFINE	D RDN	20150800021594:.	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	NEW		REPOSSE
Account Documents	-	< [				23							P.
Collateral Management	1												
Reports		Work Ord	er History										
Producers													A Return
Vendors													
# Batch Transactions											Acc	ount Informati	n
Advances				Work Order			Work Or	der Details					
Payments									Service Address NAVEEN KLM - HOM				- AR N AR 1
Fees	-	Work Order #				Dt 08/10/2016					BCH N # AR2,LAS PIEDRAS,PUERTO RICO.00771		
Collections				# UNDEFINED			Status Dt 08/10/20	16			FILL	DRAS/FOLKTO KI	0,00771
WFP				B RDN			Currency USD				Col	lateral Details	
			Work Order Typ				Estimated 0.00						
Tools					1594:KLMKLM KLM		Billed Amt 0.00			Collate	ral Description 201	6 TOYOTA CAMRY	
Setup				y US01			Paid 0.00						
			Branc	h USRHQ		Re	erence #				Ver	dor Informatio	

### 14.3.3 Tracking Attributes

Click **Collections > Collections > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the **Basic Actions** mentioned in Navigation chapter.

# 14.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

- Click Collections > Collections > Vendors > Follow-up tab. The details are grouped into two:
- Work Order Follow-up
- Assigned Services



 In the Collections > Collections > Vendors > Follow-up > Work Order Follow-up, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record.

Order Follow-up         Create         Detach         Wirap         R         Assignment Type         Account         Vendor         Status	work (											
Format         Image: Control         Image: Control         Image: Control         Status         Control         Status		Orders Follow-	up Invoices									
Format         Image: Control         Image: Control         Image: Control         Status         Control         Status												
Ward         Followup Dt         Werk Order #         Dt         Adagment Type         Account         Vendor         Status										Edit	View	🖉 Audit
Userd         12/12/2015         Workbordt         12/12/2015         CollierTom         201501001178-00EFT BOEP         Periodor_PHINACLE PARTS & SERVICE         NEW         12/12/2015         Veriodor_PHINACLE PARTS         Veriodor_PHINACLE PARTS </th <th>- Forma</th> <th>iat 🕶 🛃 📗</th> <th>Freeze 🚮 Deta</th> <th>ch 🖉 Wrap</th> <th>69</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	- Forma	iat 🕶 🛃 📗	Freeze 🚮 Deta	ch 🖉 Wrap	69							
1 USHQ 12(4)4015 W0:0001003 12(1)(2015 BAHRRIPTCY 21020101034045/EUX5 ESEV.(CDM L-0005-MICHED, C.A.BAK NEW 12(1)(2015 V4NADIA 1, 1 1 USHQ 12(2)(2)(2) W0:0001007 12(1)(2)(2)(2) SEV.(CDM 215200011335:R000 BROOK CA-02001-MICHED, C.A.BAK NEW 12(1)(2)(2) SEV.(CDM 21520001132):R0001 BROOK CA-02001-MICHED, C.A.BAK NEW 12(1)(2)(2) SEV.(CDM 21520001132):R0001 BROOK CA-02001-MINIBOAL NEW 12(1)(2)(2) SEV.(CDM 21520001132):R0001 BROOK CA-02001-MINIBOAL NEW 12(1)(2)(2) SEV.(CDM 21520001132):R0001 BROOK CA-02001-MINIBOAL NEW 12(1)(2)(2) SEV.(CDM 21)(2)(2)(2) SEV.(CDM 21)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)	mpany	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Status Dt	Assigned By	Estin
1       USHQ       12/29/2015       W00000007       12/29/2015       SERVICINE       2013/2010/133/2000/0000000       NEW       12/19/2015       VALADITA       LL         1       USHQ       W0000000102       12/19/2015       SERVICINE       2013/20001133/2000000000000       NEW       12/19/2015       PHACHODA       10         1       USHQ       W00000104       12/19/2015       PHACHODA       10       NEW       12/19/2015       PHACHODA       10         1       USHQ       W00000104       12/19/2015       PHACHODA       10       NEW       12/19/2015       PHACHODA       10         1       USHQ       W00000104       12/19/2015       PSEVICINE       2013/2010010273-ANDE PETER / VICT.       L-00002-GRTR QUAD CIT / MITO AUCL.       NEW       12/19/2015       JYARANA AU       10         1       USHQ       W00000001       12/19/2015       PSEVICINE       2012/2010010373-ANDE PETER / VICT.       C-0002-HRR RECOVER       NEW       12/19/2015       VENDUTHI AU       10       10/19/2015       VENDUTHI AU       10/12/2015       VENDUTHI AU       10/12/2015 </td <td>01</td> <td>USHQ</td> <td>12/12/2015</td> <td>WO:0001001</td> <td>12/12/2015</td> <td>COLLECTION</td> <td>20150100011170:ROBERT BOREN</td> <td>PR-01001-PINNACLE PARTS &amp; SERVICE</td> <td>NEW</td> <td>12/12/2015</td> <td>VEROUTHU</td> <td>0.00</td>	01	USHQ	12/12/2015	WO:0001001	12/12/2015	COLLECTION	20150100011170:ROBERT BOREN	PR-01001-PINNACLE PARTS & SERVICE	NEW	12/12/2015	VEROUTHU	0.00
1 USHQ V00000004 12/19/2015 SERVICING 2015/2000013137;CHODA PAMIDICA. (A -0+001-FMAIDICA.) NEW 12/19/2015 PHACHDA 10 1 USHQ V00000002 12/19/2015 COLLECTION 2015/200001325:34/DH JOHN IL-0005-MCHADE LD CLARK OPEN 12/12/2015 PHACHDA 10 1 USHQ V000001005 12/19/2015 SERVICING 2015/200001273:34/DH PETER /VICT. L-00005-MCHAD AUCTION NEW 12/12/2015 V1BHATA 0.0 1 USHQ V000000001 12/19/2015 SERVICING 2015/200001273:34/DH PETER /VICT. L-00005-MCHAD AUCTION NEW 12/14/2015 V1BHATA 0.0 1 USHQ V000000001 12/19/2015 SERVICING 2015/200001373:34/DER PETER /VICT. L-00005-MCHAD AUCTION NEW 12/14/2015 V1BHATA 0.0 1 USHQ V00000001 12/22/2015 BANKRUPTCY 2012/200001373:34/DER PETER /VICT. C-04000-4MRR RECOVE NEW 12/12/2015 V1BHATA 0.0 1 USHQ V00000001 12/22/2015 BANKRUPTCY 2012/200001373:34/DER PETER /VICT. C-04000-4MRR RECOVE NEW 12/22/2015 V1BHARM 0.0 1 USHQ V00000001 12/22/2015 BANKRUPTCY 2012/200001373:4/DER PETER /VICT. C-4000-4MRR RECOVE NEW 12/22/2015 V1BHARM 0.0 Company U501 Servicing Peter /VICT. C-4000-4MR PETER /VICT. P-4000 PETER /VICT. C-4000-4MR PETER /VICT. P-4000 PETER /VICT. C-4000-4MR PETER	11	USHQ	12/14/2015	WO:0001003	12/14/2015	BANKRUPTCY	20120100010406:LEWIS LESLIE / JOHN	IL-00005- MICHAEL D. CLARK	NEW	12/14/2015	VINOARUM	12.00
1 UURQ 12/12/2015 BAIRRUPTCY 2015660011225:90Th 30HW 12/12/2015 PTA-CH0A 10 1 UURQ 1000000000 12/12/2015 COLLECTION 20103060007325:90Th 2010 12/12/2015 PTA-CH0A 10 1 UURQ 1000000000 12/12/2015 SERVICING 201500010023:848U MALHU 11.00005.MCH2B.D.C.ABAK 00EB 12/12/2015 VERVITA 0.0 1 UURQ 1000000000 12/12/2015 SERVICING 201500010023:848U MALHU 11.00005.PCCATUR AUTO AUCTION INEW 12/14/2015 VERVITA 0.0 1 UURQ 1000000000 12/12/2015 BAIRRUPTCY 201500010723:AUGR PETRY /VICL -040002-MARR RECOVER INEW 12/14/2015 VERVITA 0.0 1 UURQ 1000000000 12/22/2015 BAIRRUPTCY 2015200001073:AUGR PETRY /VICL -040002-MARR RECOVER INEW 12/14/2015 VERVITA 0.0 1 UURQ 1000000000 12/22/2015 BAIRRUPTCY 2015200001073:AUGR PETRY /VICL -040002-MARR RECOVER INEW 12/22/2015 VERVITA 0.0 0 UURQ 1000000000 12/22/2015 BAIRRUPTCY 2015200001073:AUGR PETRY /VICL -040002-MARR RECOVER INEW 12/22/2015 VERVITA 0.0 0 UURQ 1000000000 12/22/2015 BAIRRUPTCY 2015200001073:AUGR PETRY /VICL -040002-MARR RECOVER INEW 12/22/2015 VERVITA 0.0 0 UURQ 1000000000 12/22/2015 BAIRRUPTCY 2015200001073:AUGR PETRY /VICL -04000-MARR RECOVER INEW 12/22/2015 VIROARUM 0.0 0 UURQ 100000000 12/22/2015 BAIRRUPTCY 201520001073:AUGR PETRY /VICL -04000-MARR RECOVER INEW 12/22/2015 VIROARUM 0.0 0 UURQ 100000000 12/22/2015 BAIRRUPTCY 201520001073:AUGR PETRY /VICL -04000-MARR RECOVER INEW 12/22/2015 VIROARUM 0.0 0 UURQ 100000000 12/22/2015 BAIRRUPTCY 2012201001573:AUGR PETRY /VICL -04000-MARR RECOVER INEW 12/22/2015 VIROARUM 0.0 0 UURQ 100000000 12/22/2015 BAIRRUPTCY 201220100157400000 FTB /VICL PARTS & SERVICE NEW 12/22/2015 VIROARUM 0.0 0 UURQ 100000000 12/22/2015 BAIRRUPTCY 201220100000000000 FTB /VICL PARTS & SERVICE PARTS & SERVICE PARTS & SERVICE NEW 12/22/2015 VIROARUM 0.0 0 VICL ORDER VIROARUM 0.0 0 V	11	USHQ	12/29/2015	WO:0001007	12/15/2015	SERVICING	20151200011333:BROOK BROOK	CA-02001-ANDREWS TOWING	NEW	12/15/2015	VAVAIDYA	1,020
1 USHQ W00000004 i21/4/2015 COLLECTION 2012/001073-AUDOR PETER / VICT. I-00002-GRAT QUAD CUT AUTO AUC. NEW 12/14/2015 VIBNATIA 0.0 1 USHQ W00000001 i21/2/2015 SERVICING 2015020002032-BAUN MADHU II-00002-GRAT QUAD CUT AUTO AUC. NEW 12/14/2015 VIBNATIA 0.0 NEW 12/14/2015 VIBNATIA 0.1 1 USHQ W00000001 i2/2/2/2015 BAURRUFCY 201201001373-AUDOR PETER / VICT. C.4-0001-4FKR RECOVER NEW 12/12/2015 VIBNARUM 0.0 1 USHQ W00000001 i2/2/2/2015 BAURRUFCY 201201001373-AUDOR PETER / VICT. C.4-0001-4FKR RECOVER NEW 12/12/2015 VIBNARUM 0.0  Order Follow-up  Vendor R0-01001-PRINACLE PARTS & SERVICE * Status REW  Vendor R0-01001-PRINACLE PARTS & SERVICE * Status REW  Vendor R0-01001-PRINACLE PARTS & SERVICE * Status REW Vendor R0-01001-PRINACLE PARTS & SERVICE Paid 0.00 Vendor Information Company U501 Brandt USHQ Vendor R0-01001-PRINACLE PARTS & SERVICE * Status REW Vendor R0-01001-PRINACLE PARTS & SERVICE * Status REW Context 000000001 D 12/12/2015 Context 0000 Context 00000001 D 12/12/2015 Context 0000 Context 00000001 Cut 2/12/2015 Context 0000 Context 00000001 D 12/12/2015 Context 0000 Context 00000001 Cut 2/12/2015 Context 0000 Context 0000001 Cut 2/12/2015 Context 0000 Context 0000001 Cut 2/12/2015 Context 0000 Context 00000001 Cut 2/12/2015 Context 00000 Context 00000001 Cut 2/12/2015 Conte	1	USHQ		WO:0003004	12/19/2015	SERVICING	20151200011317:CHODA PHANINDRA	CA-04001-PHANINDRA1	NEW	12/19/2015	PHACHODA	100.0
1 USRQ V00000005 12/1/1/015 SERVICINE 201501000025-848/ VMOHU MOHU MOHU MOHU MU 12/1/1/2015 VIBATTA DU USRQ V00000000 12/1/9/015 VEDUATA DU USRQ V00000000 12/1/9/015 VEDUATA DU USRQ V00000000 12/1/2/2015 BANKRUPTCY 2012/010001373-ANDRE PETER / VICT. CA-00001-ANDRE VS TOWING NEW 12/2/2015 VF000ARM 0.0 1 USRQ V000000001 12/2/2/2015 BANKRUPTCY 2012/010011490-LEWIS LESUE / JOHN CA-0400-STAR SERVICES NEW 12/2/2015 V100ARM 0.0 COrder Follow-up Vendor PR-01001-PINUACLE PARTS & SERVICE * Status NEW 12/2/2015 V100ARM 0.0 Company US01 Bankn USRQ Vendor PR-01001-PINUACLE PARTS & SERVICE * Status NEW • 12/2/2015 V100ARM 0.0 Company US01 Bankn USRQ Vendor PR-01001-PINUACLE PARTS & SERVICE * Status NEW • 12/2/2015 V100ARM 0.0 Contact GREGORY Phone (v77)-533-4539 Ebin Comment D 12/1/2/2015 BankRuPTCY 0.00000000 Currency USDULAR Extinue 0.00 Contact GREGORY Phone (v77)-533-4539 Ebin Comment Comment	11	USHQ		WO:0001002	12/12/2015	BANKRUPTCY	20150600011323:5MITH JOHN	IL-00005- MICHAEL D. CLARK	OPEN	12/12/2015	PHACHODA	100.0
1 UUHQ W00000005 121/1/2015 SERVICINE 201501000025:8401 MACHU MCACUM KW 12/1/4/2015 V184ATA 0.0 1 UUHQ W00000001 12/22/2015 BAIKRUPTCY 2012010001373:ANDER PETER / VICT. CA-0001-ANDERVIR FOROVEN NEW 12/22/2015 V1NOARUM 0.4 1 UUHQ W00000001 12/22/2015 BAIKRUPTCY 201201001373:ANDER PETER / VICT. CA-0001-ANDERVIR FOROVEN NEW 12/22/2015 V1NOARUM 0.4 1 UUHQ W00000501 12/22/2015 BAIKRUPTCY 201201001470ALERVIS LESUE / JOHN CA-0001-STAR SERVICES NEW 12/22/2015 V1NOARUM 0.4 1 UUHQ W00000501 12/22/2015 BAIKRUPTCY 201201001470ALERVIS LESUE / JOHN CA-0001-STAR SERVICES NEW 12/22/2015 V1NOARUM 0.4 1 UUHQ W00005001 12/22/2015 BAIKRUPTCY 201201001470ALERVIS LESUE / JOHN CA-0001-STAR SERVICES NEW 12/22/2015 V1NOARUM 0.4 1 UUHQ W00005001 12/22/2015 BAIKRUPTCY 201201001470ALERVIS LESUE / JOHN CA-0001-STAR SERVICES NEW 12/22/2015 V1NOARUM 0.4 Vendor PR-01001-PNIN4CLE PARTS & SERVICE NEW 12/22/2015 V1NOARUM 0.4 Status REW Vendor Rev0001-PNIN4CLE PARTS & SERVICE PARTS & SERVICE NEW 12/22/2015 V1NOARUM 0.4 Vendor PR-01001-PNIN4CLE PARTS & SERVICE Service NEW 12/22/2015 V1NOARUM 0.4 Status REW Vendor Rev0001-PNIN4CLE PARTS & SERVICE Service NEW 12/22/2015 V1NOARUM 0.4 Pad 0.00 Vendor (W 0000001 Correnty USDULAR EXTRA 0.00 BIIed Amt 0.00 EXTRA SERVICE NEW VENdor PROC (973)-S33-4539 EXTRA 0.0 Extra 12/1/2015 Account 20150100011170H06ERT BOREN BIIed Amt 0.00	1	USHQ		WO:0001004	12/14/2015	COLLECTION	20120100010373:ANDRE PETER / VICT.	IL-00002-GRTR QUAD CITY AUTO AUC	NEW	12/14/2015	JVANKAYA	0.00
USHQ         W000004001         12/2/2/015         BANKRUPTCY         2012010001373-AUDE PETES / VCT.         C-4-0001-AUDERINT TOWING         NEW         12/2/2/015         VIDAARUM         D.           Order Follow-up         Work Order follow-up         Vendor         PR-0101-PNIHACLE PARTS & SERVICES         NEW         12/2/2/015         VIDAARUM         D.           Company         U501         Status         NEW         ¥         Status         ¥         Paid         0.00           Brandin         USAQ         Work Order follow-up         Status         NEW         ¥         Paid         0.00           Vendor         PR-0101-PNIHACLE PARTS & SERVICE         *         Status         NEW         ¥         Paid         0.00           Brandin         USAQ         Status         NEW         ¥         Paid         0.00         ¥         Yendor Information         Contact GREGORY         Phone         Yendor PR-01001-PNIHACLE PARTS & SERVICE         Paid         0.00         ¥         Yendor Information         Contact GREGORY         Phone         Yendor Information         Contact Inf	11	USHQ		WO:0001005		SERVICING					VIBHATIA	0.00
USHQ         W0:0005001         12/22/2015         BAHRRUPTCY         2012010001046LEWIS LEXUE / JOHN         CA-0404-STAR SERVICES         NEW         12/22/2015         VINOARUM         0.0           Order Follow-up         Work.Order Follow-up         * Status         NEW         12/22/2015         * Status         • Paid         0.00           Company         US01         Status         NEW         • Z12/2015         • Paid         0.00           Branch         US1/212/2015         • Mork.Order         • Work.Order         • Work.Order         • Paid         0.00         • Vendor	1	USHQ		WO:0003003	12/19/2015		20120100010373:ANDRE PETER / VICT	CA-04002-HARRY RECOVER	NEW	12/19/2015	VEROUTHU	0.00
Work Order Follow-up     Vendor     PR-01001-PRN4CLE PARTS & SERVICE     Paid     0.00       Work Order Follow-up     * Status     NRW      Paid     0.00       Company     US01     Status     NRW      Vendor     Paid     0.00       Brand     US02     Work Order     Work Order     Paid     0.00     Vendor Information       Work Order     Work Order     Work Order     Paid     0.00     Vendor Information       Work Order     Work Order     Work Order     Paid     0.00       Work Order     Vendor Information     Contact GREGORY     Phone (97)/533-4539       Work Order     Vendor Information     Extra Not Vendor Information       Dt 12/12/2015     Estimated     0.00     Extra Not Vendor Information       Account 2015010001170:ROBERT BOREN     Billed Amt     0.00     Extra Not Vendor Information	1	USHQ		WO:0004001	12/22/2015	BANKRUPTCY	20120100010373:ANDRE PETER / VICT.	CA-02001-ANDREWS TOWING	NEW	12/22/2015	VINOARUM	0.00
Work Order Follow-up     Vendor     PR-01001-PRN4CLE PARTS & SERVICE     Paid     0.00       Work Order Follow-up     * Status     NRW      Paid     0.00       Company     US01     Status     NRW      Vendor     Paid     0.00       Brand     US02     Work Order     Work Order     Paid     0.00     Vendor Information       Work Order     Work Order     Work Order     Paid     0.00     Vendor Information       Work Order     Work Order     Work Order     Paid     0.00       Work Order     Vendor Information     Contact GREGORY     Phone (97)/533-4539       Work Order     Vendor Information     Extra Not Vendor Information       Dt 12/12/2015     Estimated     0.00     Extra Not Vendor Information       Account 2015010001170:ROBERT BOREN     Billed Amt     0.00     Extra Not Vendor Information	1	USHO		WO:0005001	12/22/2015	BANKRUPTCY	20120100010406:LEWIS LESLIE / JOHN	CA-04004-STAR SERVICES	NEW	12/22/2015	VINOARUM	0.00
Order Follow-up         Work Order Follow-up         Vendor       PR-0101-PNIMACLE PARTS 8.SERVICE         * Status       NEW         Company       US01         Brando       USP         Work Order       Work Order         Pollowup 10501       Work Order         Pollowup 10501       Our Ronger         Work Order       Work Order         Work Order       Phone (973)-S394-S439         Work Order       Ethn         Dt 12/12/2015       Ethnated 0.00         Account       20150100011170:R068ERT BOREN         Billed Amt 0.00       Out												
Work Order Follow-up         * Status         NEW         Member           Company         US1         Status         12/12/2015         Contact         GRGORY'           Branch         US4Q         Work Order         Contact         GRGORY'           Followa DL         12/12/2015         Work Order         Phone         (97)-3539-4539           Work Order #         W0:001001         Currency         US DULAR         Extm           D         12/12/2015         Estimated         0.0         Comment           Account         2015010011170:ROBERT BOREN         Billed Am         0.0         Comment									Cause and C	taur 🔲 Cause	and Dature	
Company     US01     Status Di     L/1/2/2015     Mendor Information       Branch     US47     Katus Di     L/1/2/2015     Contact     GREGORY       Followup Dt     12/12/2015     Contact     GREGORY     Phone     (973)-539-4539       Work Order     Work Order     Ditact     Extra Ditact     Extra Ditact     Extra Ditact       Work Order     Work Order     Ditact     Extra Ditact     Extra Ditact     Extra Ditact       Ditact     Extra Ditact     Ditact     Extra Ditact     Extra Ditact     Extra Ditact       Account     2015010011170:R0 EERT BOREN     Billed Amt     0.00     Extra Ditact     Extra Ditact									Save and S	itay 🔄 Save	and Return	<u>R</u> eturn
Company USD1     Status Dt 12/12/2015       Branch USHQ     Work Order #       Followup Dt 12/12/2015     D       Work Order #     Work Order #       Work Order #     Work Order #       Dt 12/12/2015     Estimated 0.00       Comment     Comment       Account 20150100011170:R0BERT BOREN     Billed Amt 0.00							Vendor PR-01001-PINNACLE PART	S & SERVICE		-	and Return	Return
Branch         USHQ         Work Order         Contract GREGORY           Followupf         12/12/2015         IB         Currency         US DOLLAR         Edn           Work Order         V0000001         Currency         US DOLLAR         Edn           Dt         12/12/2015         Estimated         0.00         Comment           Account         20150100011170:R05ERT BOREN         Billed Amt         0.00         Comment			Work	Order Follow-up						0.00		C Return
Work Order #         W0:001001         Currency         US DOLLAR         Extm           Dt         12/12/2015         Extmated         0.00         Comment           Account         20150100011170:ROBERT BOREN         Billed Amt         0.00         Comment				Order Follow-up			* Status NEW			0.00		C Return
Von Under WUSWOLDUL CUrrency U SOULAR Comment DE 12/22/2015 Estimated 0.00 Comment Account 20150100011170:R0BERT BOREN Billed Amt 0.00			Company US01 Branch USHQ				* Status NEW Status Dt 12/12/2015		Paid	0.00 <u>Vendor Inforr</u> : GREGORY	nation	C Return
LI 12/12/2015 Account 20150100011170:R08ERT BOREN Billed Amt 0.00			Company US01 Branch USHQ Followup Dt 12/12/2	2015			* Status NEW Status Dt 12/12/2015 <u>Work Order</u>		Paid Contact Phone	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00	2015 🖄 01001			* Status NEW Status Dt 12/12/2015 Work Order Currency US DOLLAR		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
red Services			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015			* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
ned Services			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	KOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
ned Services			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	IOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
ned Services			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	KOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	ې <u>R</u> eturn
Z Edit View X A			Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	NOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> GREGORY (973)-539-4539	nation	C Return
▼ Format ▼ 🖶 □ Freeze 😽 Detach & Wran		We	Company US01 Branch USHQ Followup Dt 12/12/2 ork Order # WO:00 Dt 12/12/2	2015 0 01001 2015	IOREN		* Status NEW Status Dt 12/12/2015 <u>Work Order</u> Currency US DOLLAR Estimated 0.00		Paid Contact Phone Extra	0.00 <u>Vendor Inforr</u> : GREGORY (973)-539-4539	nation	

A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order sec	tion
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.



Field:	Do this:			
Vendor Information section				
Contact	Displays the vendor contact name.			
Phone	Displays the vendor contact phone number.			
Extn	Displays the vendor contact phone number's extension.			
Comment	Specify a comment.			

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 14.4.1 Assigned Services

In the **Collections > Collections > Vendors > Follow-up > Assigned Service**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

# 14.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.



Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status 'FOR APPROVAL" and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

- 1. Click **Collections > Collections > Vendors > Invoices** tab. The details are grouped into following sections:
  - Details

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- Payment Schedules sub tab
- Related Invoice/Work Orders sub tab
- Tracking Attributes
- 2. In the Collections > Collections > Vendors > Invoices > Invoice Information, sort the list of invoice based on status using the 'View Options' drop down list. You can further sort the list of invoice based on elapsed days by selecting the 'View Last' option as 1 Day / 1 Week / 1 Month / By Date. When 'By Date' is selected you can specify a date range (within 3 months) in 'Start Dt' and 'End Dt' fields using the adjoining calendar and clicking 'Search'.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

dors ×										×
ndors Assignment Allocation Work Orders Follow-up	Invoices									
nvoice Information							4	Add / Edit	<u>V</u> iew	/ Audit
ew Options ALL v V	iew Last 🔘 1 Day 🔘 1	Week 🔘 1 Month 🖲 B	Date Start Dt 0	7/01/2017	End Dt 09/20/2017 🚳	68				
View 🔻 Format 👻 🔛 Freeze 🔛 Detach	لې Wrap 🚱	Validate Invoice								
Vendor		Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel	
IN-00001-DYER AUTO AUCTION		US01	USHQ	3345346	2 4143252465	09/20/2017	09/20/2017	APPROVED	INTERNAL	
voice Information										
ivoice information							Save and S	itay 🛛 🔒 Save a	nd Return	<u>R</u> eturn
			External Ref #	4143252465			Addres	S POBOX 115 DY	ER, IN 46311	
Invoice			* Invoice Dt	09/20/2017	126		Currenc	y.		
* Invoice Type PAYABLE	•				120		Estimate	-		
* Vendor IN-00001-DYER AUTO				APPROVED	~		Invoice Am Agreed Am			
Company US01	AUCTION		Status	ATTOTLE			Paid Am			
Branch USHQ				Details				el INTERNAL		
* Invoice # 33453462										
			Status Dt	09/20/2017						
Oetails Tracking Attributes										

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref #	Specify the reference number which can be used for invoice tracking. For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.



Field:	Do this:						
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.						
Status	Select the invoice status from the drop-down list.						
Details sectio	n						
Status Dt	Displays the last invoice status change date.						
Address	Displays the vendor address.						
Currency	Select the currency from the drop-down list.						
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.						
Invoice Amt	Displays the total invoice amount.						
Agreed Amt	Displays the total agreed amount.						
Paid Amt	Displays the total paid amount.						
Channel	Displays the Channel as 'Internal' for manually defined or internally gen- erated invoice and 'Generic Recovery Interface (GRI)' for externally gen- erated invoice.						

4. Perform any of the Basic Actions mentioned in Navigation chapter.

### 14.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

- 1. In the **Collections > Collections > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.
- 2. Select the required invoice form the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

### 14.5.2 Invoice Details sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the gen- erated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.

A brief description of the fields is given below:



Field:	Do this:
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the cur- rent date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account.
	During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Ven- dors > Invoice Rules tab.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 14.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in 'FOR APPROVAL' status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

- 1. In the **Collections > Collections > Vendors > Invoices > Invoice Details**, select the required invoice record.
- 2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
- 3. Click Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.



## 14.5.4 Payment Schedules sub tab

1. In the **Collections > Collections > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:	
Currency	System displays the vendor currency.	
Payment Amt	Specify the actual payment amount for the invoice.	
Status	Select the payment status from the drop-down list.	
Payment Dt	Select the payment date from the adjoining calendar.	
Payment Reference	(Optional) Specify reference details for the payment if any.	
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.	
Payment Id	View the Requisition ID generated during AP transaction.	
Disburse- ment Cur- rency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.	
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.	
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.	

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

### 14.5.5 Related Invoice/Work Order Details sub tab

1. In the Collections > Collections > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details, view the following details.

A brief description of the fields is given below:

Field:	Do this:	
Invoice #	View the invoice number for the work order.	
Invoice Sta- tus	View the status of invoice generated for the work order.	
Status Dt	View the date on which the status of invoice is recorded.	
Currency	View the currency in which the invoice is generated.	



Field:	Do this:	
WO Esti- mated Amt	View the estimated amount for the work order.	
WO Agreed Amt	View the vendor agreed amount for the work order.	
WO Paid Amt	View the amount paid for the work order.	

### 14.5.6 Tracking Attributes sub tab

1. In the **Collections > Collections > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

A brief description of the fields is given below:

Perform any of the Basic Actions mentioned in Navigation chapter.

### 14.5.7 <u>Business Rules</u>

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in 'OPEN' status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.



### Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of 'Work order Type' and 'Work Order status'.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

### Rule 2

Validate invoice for the status of 'Collectible' check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

### Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is 'Less than or equal' to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to 'APPROVED'.
- If the Invoice Amount is 'greater than' the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to 'FOR APPROVAL'.

An invoice status in Invoice Information section is auto updated to "APPROVED' if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in



either of the sections, the status of invoice is also updated as 'REJECTED' in Invoice Information section without allowing further edits on the same.

# 14.6 Search tab

A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

#### To search for a Vendor/Workorder/Invoice

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Collection > Collections > Vendors > Search** tab.
- 2. In the 'Search Options', select the option against Vendor or Workorder or Invoice.
- 3. In the 'Search Criteria' section, use 'Comparison Operator' and 'Value' columns to enter search criteria you want to use to locate a producer.
- 4. Click 'Search'.

System displays the result in the 'Search Results' section at the bottom of the screen with the following details:

Vendor Details	Workorder details	Invoice details
Vendor #	Work order #	Vendor
Channel	Case #	Company
Old Vendor #	Channel	Branch
Name	Account	Invoice #
Status	Collateral Desc	External Ref #
Company	Vendor	Invoice Dt
Branch	work order Dt	Due Dt
Start Dt	Company	Status
End Dt	Branch	Channel
Zip	Status	
	Reason	
	Workorder Type	

5. Select the required record and click 'Open'. The details of only that particular Vendor / Workorder / Invoice is displayed in the respective tab of Vendors screen. However, system displays the selected record details only for authorized users based on access/ permissions defined in setup.

#### Note

When a single producer record is opened from Search tab, the Vendors / Work Orders / Invoices tab enables a 'Remove Filter' option. Clicking on the same removes the filter criteria and displays all the corresponding records maintained in the system.

You can click 'Reset Criteria' at any time to clear 'Comparison Operator' and 'Values' columns on the Search Criteria section.



# **Appendix A: Transaction Parameters**

The Customer Service screen's Maintenance sub tab enables you to post an array of monetary and nonmonetary transactions for any given account. The transactions that are available depend on responsibility of the Oracle Financial Services Lending and Leasing user, nature of account, and whether the account is a Loan.

Appendix A: This appendix catalogues the baseline transaction codes and parameters available on Customer Service screen's Maintenance sub tab. Instructions on how to use the Maintenance sub tab are located in Customer Service chapter of this User Guide.

# A.1 Monetary Transactions

This section catalogues the transaction codes and parameters required to complete the following monetary tasks for Loan:

- Apply, adjust, or waive servicing expenses
- Adjust or waive late charges
- Adjust or waive nonsufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Change an index/margin rate
- Apply, adjust, or cancel financed insurance
- Generate a payoff quote
- Generate a backdated payoff quote
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account
- Close an account
- Apply, adjust, or waive an extension fee
- Change payment amount
- Change Term
- Adjust or waive a prepayment penalty
- Reschedule an escrow payment
- Adjust or waive an escrow payment
- Adjust or waive a payoff quote fee
- Place an account in a nonperforming condition
- Reverse a nonperforming condition
- Reschedule precomputed Loan to interest bearing Loan
- Change profit rate
- Refunding the payment
- Non Refund GL
- ACH Fee Maintenance
- Adjust, charge-off, or waive the advance/principal balance
- Adjust the interest balance
- Stop interest accrual



- Indicate a borrower as on or off active military duty
- Trading of Accounts Monetary Transactions
- Billing Cycle Change
- Capitalization Maintenance
- Fee Consolidation Maintenance
- Cycle Based Late Fee Adjustment / Waiver
- Account Settlement Transaction
- Account Acceleration
- Accrual and First Payment Date Maintenance

#### Note

- While posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within the 'Customer Credit Limit Expiry date' of any one or all of the customer(s)/business who contributed for funding the Account. In case it is greater, system displays an error indicating that the resulting Maturity date is greater than 'Customer Credit Limit Expiry date' and does not allow to post the transaction.
- OFSLL does not allow to post any monetary transaction on/or prior to the status change date. However, in case if the ACH gets the payment return file with NSF (nosufficient funds) payment status - where the account status is 'PAID OFF', system automatically reverses the PAID OFF status and posts the NSF transaction on account.

### A.1.1 Late Charges

Late charges occur when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract.

Late charges appear in LC Due field on the Dues section of Summary tab of the Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

#### To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

#### To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

### A.1.2 Nonsufficient Fund Fees

Nonsufficient fund fees are posted when a payment does not cover the amount owed. The fee that the system automatically applies to an account is recorded during setup.

Nonsufficient fund fees appear in the NSF Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen



when you load an account. To adjust a nonsufficient funds

Transaction	Parameters
Adjustment To Nonsufficient Fund Fee - Add	Txn Date Amount
Adjustment To Nonsufficient Fund Fee - Sub- tract	Txn Date Amount

#### To waive a nonsufficient funds

Transaction	Parameters
Waive Nonsufficient Fund Fee	Txn Date Amount

### A.1.3 <u>Repossession Expenses</u>

Repossession expenses include any costs incurred while obtaining the asset, including legal fees or storage costs.

Repossession expenses appear in Other Due field on the Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE REPOSSESSION/FORECLOSURE Balance Type--Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

#### To post a repossession expense

Transaction	Parameters
Repossession Expenses	Txn Date Amount

To adjust a repossession expense

Transaction		Parameters
Adjustment To Repossession Expenses - Add		Txn Date Amount
Adjustment To Repossession Expenses - Sub- tract		Txn Date Amount
To waive a repossession expense		
Transaction	Parameters	

Waive Repossession Expenses	Txn Date Amount
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### A.1.4 Bankruptcy Expenses

Bankruptcy expenses include any costs incurred when an account holder declares bankruptcy, such as legal fees or additional collection costs.

Bankruptcy expenses appear in the Other Due field on the Dues section of Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.



The adjustments will also appear in the corresponding column of Customer Service screen's Account Balances screen for EXPENSE BANKRUPTCY Balance Type-- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

### To post a bankruptcy expense

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

#### To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Sub- tract	Txn Date Amount
To waive a bankruptcy expense	+

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

### A.1.5 <u>Phone Pay Fees</u>

Phone pay fees are where a borrower calls the lender and arranges for a debit to their checking or savings account to make a payment on a Loan account.

Phone pay fees appear in Other Due field on Dues section of the Summary tab of Customer Service screen. This is the first screen to appear on the Customer Service screen when you load an account.

#### To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount
To waive a phone pay fee	

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

### A.1.6 Financed Insurances

In this section, you can do the following:

- Insurance Addition
- Insurance Cancellation
- Insurance Modification

#### A.1.6.1 Insurance Addition

You can add financed insurance to an existing account with the INSURANCE ADDITION transaction. This transaction adds insurance premium amount to advance/principal balance



on the Loan and adjusts the Loan receivables accordingly. The transaction also triggers the process to re-compute repayment amount for Loan. After you post the transaction Loan will be billed for newly computed payment amount and will be considered for delinquencies and fees calculations based on information on the Contract link's Contract screen. The newly added insurance information can be viewed on Customer Service drop-down link's Insurances link.

Transaction	Parameters
Insurance addi- tion	Txn Date
	Insurance Type
	Single/Joint
	Insurance Mode
	Insurance Plan
	Company Name
	Phone #1
	Extn #1
	Phone #2
	Extn #2
	Policy #
	Policy Effective Date
	Premium Amount
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Comment

#### To add financed insurance

#### A.1.6.2 Insurance Cancellation

You can cancel financed insurance on an existing account with the INSURANCE CANCELLATION transaction. When you post this transaction, the system computes premium refund amount based on the refund method associated with insurance item.

#### To cancel a financed insurance

Transaction	Parameters
-------------	------------



Insurance Cancel-	Txn Date
	Insurance Type
	Policy Effective Date
	Insurance Refund Amount
	Cancellation Reason
	Current Usage

If you enter a value for INSURANCE REFUND AMOUNT parameter, the system overrides calculated refund amount and adjusts advance/principal balance and Loan receivables accordingly. The INSURANCE CANCELLATION transaction re-computes the repayment amount for Loan based on remaining balances. After posting the transaction, Loan will be billed for newly computed payment amount according information on the Contract tab's Contract sub tab. The insurance cancellation information can be viewed on the Contract link's Insurances sub screen.

Also if you enter a value for 'Current Usage', system computes the rebate amount using the 'Pro Rata (Mileage) method. However system also calculates the rebate amount using 'Refund Calculation Method' and considers the minimum value out of both.

### A.1.6.3 Insurance Modification

You may rectify possible errors resulting from incorrect information entered on the INSURANCE ADDITION transaction (such as an incorrect premium account) with the monetary transaction INSURANCE MODIFICATION.

When you post the INSURANCE MODIFICATION transaction, Oracle Financial Services Lending and Leasing re-computes the repayment amount using new premium amount and adjusts advance/principal balance on Loan and Loan receivables.

Transaction	Parameters			
Insurance Modifications	Txn Date			
	Insurance Type			
	Policy Effective Date			
	Premium Amount			

#### To modify financed insurance information

### A.1.7 Index/Margin Rates

You can change the current Index Rate type (i.e. Prime Rate or Flat Rate) and increase or decrease or even replace the current Margin Rate of a variable rate Loan up to the required basis points using the INDEX / MARGIN RATE CHANGE monetary transaction.



### To change an index/margin rate

Transaction	Parameters
INDEX / MARGIN RATE CHANGE	TXN DATE - Select the date from adjoining calendar.
RATE CHANGE	INDEX - Select from the drop-down list as either Prime Rate or Flat Rate.
	MARGIN RATE - Specify the Margin Rate.
	REASON - Specify additional information (if any).
	TXNS ADJUSTMENT TYPE - Select one of the following transac- tion adjustment type from the drop-down list:
	ACTUAL - Select this option to replace the existing Margin Rate with the current specified Margin Rate.
	INCREASE - Select this option to add the current specified Margin Rate to the existing Margin Rate.
	DECREASE - Select this option to reduce the current specified Margin Rate from the existing Margin Rate. However, note that reduction is permitted only up to existing Margin Rate and system displays an error if the current specified Margin Rate is greater than the existing Margin Rate.
	AUTO POST CHANGE PAYMENT - Select either YES or NO from the drop-down list.
	If there is a change in Margin Rate and this option is selected as YES, then system automatically posts CHANGE PAYMENT AMOUNT transaction along with RATE CHANGE transactions on the account. Behaviour of the CHANGE PAYMENT transaction follows the RATE CHANGE batch job behaviour.
	If there is a change in Margin Rate and this option is selected as NO, then system posts only RATE CHANGE transactions on the account.
	However note that this indicator is applicable to accounts funded with products of type 'Interest Bearing Loans' and Reschedule Method as 'Change Payment'.

On clicking 'Post' system posts RESCHEDULE_INDEX monetary transaction to change the Index and Margin Rates. However, note that the 'Auto Post Change Payment' transaction changes the payment amount 'only if' the new calculated amount is greater than the old value.

### A.1.8 Payoff Quotes

A payoff quote is the amount still owed on account or amount needed to satisfy the Loan. It can be generated anytime and may be requested during a call from a customer, dealer, or insurance agent. A payoff quote can either be generated for current or future date, but not on a back date.



The transaction processing details and new balances after posting payoff quote appears in Results section of Maintenance screen.

Search         Cestomer Service: 2012/500010262         Review Request (Pendrup 0)           vvicing         Image: Cestomer Service: 2012/500010262         Review Request (Pendrup 0)	DashBoard	Cus	stomer Service $_{\times}$									X
Account(5: 20120500010262: WELLS MARK / SOPHIA     Image: Control Software / Cont	Origination	Se	arch Customer S	Service: 201205	00010262 Review	Request (Pending: 0)						
Norwer Formet         Canadity         New + Formet + ©         Canadity         Canadit	rvicing											
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To generate a payoff quote for an account Loan

Transaction	Parameters
PAYOFF QUOTE	TXN DATE
	PAYOFF QUOTE VALID UPTO DATE
	ASSESS PAYOFF QUOTE FEE
	PAYOFF QUOTE LTR PRINT
	COMMENT

### A.1.9 Backdated Payoff Quotes

OFSLL supports generating a backdated payoff quote to identify the total balance amount owed on account to satisfy the Loan as of a specific bankruptcy petition file date. Backdated Payoff quote can be generated anytime in the system and may be requested during a call from a customer, dealer, or insurance agent or a government official.

To generate Backdated Payoff quote, post the below monetary transaction by specifying the bankruptcy date or any other date which is before the current system date.

Transaction	Parameters
BACK DATED PAYOFF QUOTE	Payoff Quote Valid Up To Date
	Assess Payoff Quote Fee
	Payoff Quote Ltr Print
	Comment

The Backdated payoff quote appears in Results section of Maintenance screen.



# A.1.10 Account Paidoff

An account is automatically paid off or marked for payoff processing by the system with a batch transaction when the account balance is \$0.00. You can also manually payoff an account with the Maintenance screen. You can also pay off an account using the Consumer Lending (Advance and Payment) form. For more information, see the **Payment Processing** chapter.

When you payoff an account, the system changes the account's status to PAID OFF. The date the account was paid off appears in Activities section's Paid Off Dt field on Account Details screen.

The system also notes the amount of the principal that was waived when account was paid off in the Waived column on Account Balances screen.

#### To pay off an account

Transaction	Parameters
Paid off	Txn Date

If you reverse the payoff payment using Customer Service form, then the pay-off is automatically reversed. The system changes the account's status from PAID OFF to ACTIVE when you refresh the account.

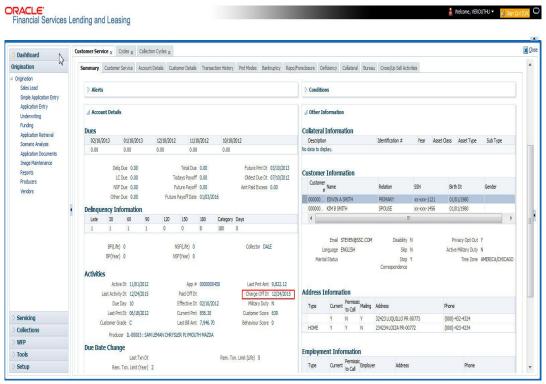
### A.1.11 Account Charge Off

Charging off an account refers to when a lender decides to take a loss on an account, signalling that attempts to recover the Loan have failed. In calculating a charge off, the system considers the total compensation amount (up front compensation plus remaining compensation amount). It is different from the waive off process since a waive off is a concession offered to the customer on payment of some component, such as a late fee. The repayment of the original Loan still continues in waive off process.

When you charge off account, the system changes the status to CHARGED OFF. The balance on the account appears on Customer Service form's Balance screen when you choose Deficiency Balance in the Balance Group section.



The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.



However, you can select the 'Do Not Auto Charge Off' condition to ignore few account conditions, for the charge-off processing batch job. When an account is marked with the condition DO NOT CHARGE OFF, then batch job will not pick the account for charge off processing.

You can add 'Do Not Auto Charge Off' condition in addition to the already existing condition.

You can post CHARGED OFF transaction on the entire hierarchy of Associated/Linked Accounts along with the Master Account i.e. if CHARGED OFF is initiated from an Associated/Linked account, system can post CHARGED OFF on all ACTIVE associated/linked accounts in the hierarchy along with the Master Account.

However, note that you can post CHARGED OFF on Master Account only if Associated Accounts are in TRADED, VOID, TERMINATE, PAID, and CHGOFF status.

<b>U</b>	
Transaction	Parameters
Charged Off	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	PROCESS MASTER ASSOCIATED ACCOUNTS
	PROCESS SAME SALES ORDER NBR ACCOUNTS

To charge off an account

While posting the transaction,

 If PROCESS MASTER ACCOUNT is selected as 'YES', then CHARGE OFF transaction is automatically posted to corresponding Master Account. If selected as



'No', then CHARGE OFF transaction is posted to current account and its Linked account.

- If Master Account has multiple Linked and Associated Accounts with status TRADED, VOID and Account Close Indicator =N, then system displays an error indicating 'Invalid status for Associated Accounts'.
- If PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS is selected as 'Yes', then CHARGE OFF transaction is automatically posted to accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts. However, this parameter has no relevance if the 'Process to Master Account' is not set to 'Y'.
- If PROCESS MASTER ASSOCIATED ACCOUNTS is selected as 'Yes', then CHARGE OFF transaction is automatically posted to all Associated Accounts under the Master Account and selecting 'No' posts extension only to current account.
- If PROCESS SAME SALES ORDER NBR ACCOUNTS is selected as 'YES', then transaction is automatically posted to all corresponding account(s) which are having the same Sales Order number as that of current account where this transaction is being posted. However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.

Note that during reversal of a CHARGED OFF transaction on hierarchy of Associated/Linked Accounts, ensure that Master Account is in ACTIVE status. Else, system restricts posting Reversal of a CHARGED OFF transaction for an Associated Account and displays an error indicating 'CHARGED OFF cannot be reversed - Master Account must be in ACTIVE status'.

### A.1.12 Account Closure

The system automatically closes an account when its status changes from ACTIVE status to PAID or VOID. It is manually closed if it has status as CHARGE OFF. Accounts marked as CLOSED are not processed and after a period of time are purged from Oracle Financial Services Lending and Leasing.

Activities Maint	enance	Comments	Promises	Checklists	Tracking Attributes	References	Correspondence	Letters	Document Tracking	Scenario Analys	is		
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Date	Monetary		Transaction		1							Status	Batch
02/16/2016	Y		ACCOUNT C	LOSE								POSTED	N
01/19/2016	N		ADD CUSTO	MER ADDRES	S PHONE							POSTED	N
01/19/2016	N		ASSET MAIN	TENANCE								POSTED	N
01/19/2016	Y		PAID OFF									POSTED	N
01/19/2016	N		ASSET MAIN	TENANCE								POSTED	N
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		cessful ***											



#### To close an account

Transaction	Parameters
Account Close	Index Txn Date

### A.1.13 Advance (Principal) Balance

The advance (or principal) balance is posted automatically when you fund the contract on Funding screen. You are not allowed to post the advance with Customer Service screen. However, you can waive, charge off or adjust the advance or principal.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances sub tab for ADVANCE / PRINCIPAL Balance Type -- Waived, Charged Off, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

lance Group				Balance Group				Txn Period
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ew 🔻 Format 🔻 🛃 🦷 Freeze 🔐 Detach 🖉 Wrap 🚷				Current bai	ance U Dendency baa	ance () Non-Performing B	alance () Ferminate Balance	
Balance Type	Opening Balance	Posted	Paid	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCIPAL	0.00	100,000.00	0.00	0.00	0.00	0.00	0.00	100,000.00
INTEREST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTENSION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT PENALTY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MAINTENANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY		40.00	0.00	0.00	0.00	0.00	0.00	40.00
FEE DELAY EXPENSE BANKRUPTCY	0.00	10100						
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

#### To adjust the advance/principal balance

Transaction	Parameters		
Adjustment To Advance/Print	Txn Date Amount		
Adjustment To Advance/Prine tract	Txn Date Amount		
To charge off the advance/prin	icipal balance		
Transaction	Parameters		
Chgoff Advance/Principal	ount		

To waive the	e advance/principa	al balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

### A.1.14 Interest

The interest is accrued or posted automatically when you post the payment on Advance screen's Advance Entry tab. You cannot post the interest in the Customer Service screen; however, you can adjust or waive interest.



The adjustments will appears in the corresponding column of Customer Service form's Account Balances screen for INTEREST Balance Type-- Waived, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

#### To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Sub- tract	Txn Date Amount

#### To waive the interest

Transaction	Parameters
Waive Inter- est	Txn Date Amount

### A.1.15 Interest Accrual

You can start or stop interest accrual on a Loan.

On the Loan Details screens, Stop Accrual box is selected in Interest and Accruals section.

uniary Customer	Service Ac	count Details	Customer Detail	s Transaction History	Pmt Modes Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau	Cross/Up Sell Activi	ties		
Account Details	Statements	Rate Schedule	Insurances	Contract Information									
Account Info												View	<b>√</b> A <u>u</u> dit
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View 🔻 Format Stop Accrual	• 🖬 index T	Freeze 🚮 🛙	Detach 🕹 V Index Rate		Rate Last Rate	Change Dt Accrual S	Start Dt 🛛 I	Last Accrual D	ł	Rate Start of the Year	# of Rate changes (Year)	# of Rate changes (Life)	≠ of Ex
<b>—</b>		ype		Margin Rate	Rate Last Rate	Change Dt Accrual S 01/21/20		Last Accrual D 01/21/2016	h		and the second se		≠ of Ex

To remove Stop Accrual indicator, post the start ACCURAL transaction.

#### To start interest accrual for an account

Transaction	F	Parameters		
Start Accrual	Т	xn Date		
To stop interes	t a	accrual for an	acc	ount
Transaction		Parameters		
Stop Accrual		Txn Date		

### A.1.16 Active Military Duty

The Servicemembers Civil Relief Act of 2003 (SCRA), formerly known as the Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), is a federal law that gives military members some important rights as they enter active duty military service. The law is designed for active duty military personnel and reservists (and their spouse -- if applicable for joint credit accounts) to receive, as a result of military service economic hardship(s), an interest rate reduction (currently at 6.000%) for certain consumer and mortgage-related debt that was incurred prior to entering military service, for the period of time that the servicemember is on active duty. Under the law, the term's interest includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to an obligation or liability. The law also provides protection against certain legal actions during the term of active duty military service. The SCRA function is currently available in the system for simple interest Loan.

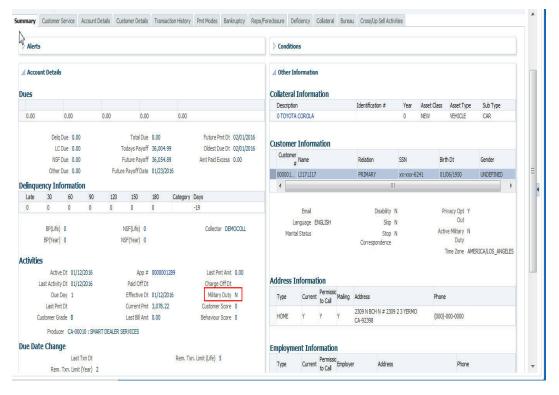


Any account that has been identified under SCRA requirements as eligible for the allowable benefits of active military duty for its primary borrower/spouse will have a new interest rate calculation based upon the 6.000% limit set by the SCRA. However, this change is subject to exception in case of accounts that already have an interest rate less than 6.000%. In such cases, the original interest rate that is less than 6.000% will continue.

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

#### To indicate that a borrower is on active military duty

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are selected. Oracle Financial Services Lending and Leasing changes the condition of the account to ON ACTIVE DUTY. Details of the transaction appear in the Military Services section on Customer Details screen.



If the interest rate was greater than 6%, Oracle Financial Services Lending and Leasing will change the rate to 6% and adjust the payment accordingly. The CHANGE PAYMENT AMOUNT and RATE CHANGE transactions on the Transactions screen.

While posting an SCRA transaction for a borrower who is on 'Active Military Duty', system processes a lower payment amount regardless of prior payment history.

#### To indicate the payment parameters when the borrower is on active military duty



Parameter Name - CUST_ON_N	ILTRY_DUTY
Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference
	Payment Calculation Method
	Rate
	Override Rate

The Payment Calculation Method has the following options in drop-down list for selection:

- Outstanding Balance & Term System calculates the new payment amount using • Outstanding Principal, SCRA Rate, Remaining Term.
- Contract Balance & Term System calculates the new payment amount using • Contract principal, SCRA Rate, Contract Term.

mer Service _×											
Summary Cu	stomer Service	Account Details	Customer Details	Transaction History	Pmt Modes I	Bankruptcy	Repo/Foredosure	Deficiency	Collateral Bure	au Cross/Up	Sell Activities 🔸 👻
Call Activities	Maintenance	Comments Pr	omises Checklists	Tracking Attributes	Field Investiga	tion Refe	rences Correspon	dence Letter	s Document Tra	cking Scenar	io Analysis 💙 🔻
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RATE							OLTS	TANDING BALA	NCE AND TERM		
	ATE							RACT BALANCE			

#### Note

ORACLE

If the borrower is delinquent during the life of loan, any outstanding balance would be paid along with last installment amount.

#### **OFF-Military Duty**

If the borrower is off-military duty, the transaction 'BORROWER OFF MILITARY DUTY' is posted to restores the interest and instalment amount for the remaining term of the loan.



🧍 Welcome, ABSHEKAR 👻 🌠 Sign Out 🔘

### To indicate that a borrower is no longer on active military duty

Transaction	Parameters
BORROWER OFF MILI-	TXN DATE
	BORROWERS RELATION WITH ACCOUNT
	SCRA OFF PAYMENT CALC METHOD

To adjust the contracted interest rate and Payment Amount, the SCRA off Payment Calculation Method has the following options in drop-down list for selection:

- Restore Account Payment System restores contract interest rate and instalment amount.
  - Remaining balance (if any) after 'Restore to Account Payment' is adjusted to the last instalment amount as a balloon payment.
  - In case if a 'Rate Change' transaction is posted on account before posting 'On Military Duty' transaction, system calculates the remaining payment amount as per the changed interest rate and not the contract rate.
- Calculate New Payment System recalculates the payment amount using contract interest rate.

After you post this transaction, the Military Duty box (Account Details screen Activities section) and Active Military Duty box (Customer Details screen Military Service section) are de-selected. Oracle Financial Services Lending and Leasing changes the condition of the account to OFF ACTIVE DUTY.

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Servicing Customer Service		View • Format •	Freeze 🔐	Netach പ Wrap	<b>B</b>	O Current O S	how All 🔘 Group Folk	w-up					📃 Yew 🖌 Audit
Securitization		Company Bran	xch Sub	Unit Accou	nt#	Product	Days Past Due	Currency	Pay Off Amt	Amount Due Status			Oldest Due Dt
Transaction Authorization	N	o data to display.											
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Reports Producers													
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		Type	Current	Permission to Call	Confirmed	Mailing	Country	Address #	City	State	Postal Address Ty	pe Street Pre	Street Name
		No data to display.											
ollections		No data to display.		m									۴

### A.1.17 Due Date Change

You can change the due date of an account. When it is changed, the system determines next bill date, as well as the next due date. The DUE DATE CHANGE transaction does not allow next billing date to change such that it is less than the current billing date. The due date change transaction has been extended to change the default ACH due day, provided that the account due day and ACH due day match.

If a late fee is no longer applicable because of this due day change, Oracle Financial Services Lending and Leasing will automatically remove the fee.



#### The new due day appears in Activities section Due Day field on the Account Details screen.

) Alerts								Conditions									
	ınt Details								▲ Other Inf								
Dues									Collateral 1		19639	Identification #		1.10		017	
0.00		0.00		0.00	0.0	0	0.00		Description 2015 TOYO			Identification #	Year 2015	Asset Class NEW	Asset Type VEHICLE	Sub Type CAR	
		ue 0.00 ue 0.00			Total Due avs Pavoff	0.00		Future Pmt Dt 01/01/2016 Oldest Due Dt 01/01/2016	Customer	Informa	ition						
		ue 0.00				50,000.00	5	Amt Paid Excess 0.00	Customer #	Name		Relation	SSN		Birth Dt	Gender	
	Other Due 0.00 Future Payoff Date 01/07/2016				000000 ALLARI RAJESH		PRIMARY	XX-X	xx-9414	09/07/1981							
Delinque	ency Info	ormatio	n						(			III				)	
Late	30	60	90	120	150	180	Category	Days									
0	0	0	0	0	0	0		4		Email		Disability	N		Privacy Opt Out	N	
	BP(Life) 0 NSF(Life) 0 BP(Year) 0 NSF(Year) 0			Collector DEMOCOLL	Language ENGLISH Marital Status			Skip Stop Correspondence	N	Ac	tive Military Duty Time Zone	N					
ctivitie																	
		ot 12/28/				0000001230		Last Pmt Amt 0.00	Address I								
L	ast Activity [		2015		Paid Off Dt			Charge Off Dt	Туре	Current	Permissic to Call	Address		F	Phone		
	Due Da	Dt		C	Current Pmt	12/28/2015 1,492.80		Military Duty N Customer Score 750	HOME	Y	Y Y	GF N HRF BCH N # HNF JNF JNTF LAS PIEDRAS PR-00771			(009)-564-8741		
a	ustomer Grad			L IYS AUTO SAL	ast Bill Amt	0.00		Behaviour Score 0									
	Producer	CA-0000	Z ; KANL	TO AUTO SAL	ED				Employme								

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo,Forectosure Deficiency Collateral Bureau Cross/Up Sel Activities

The system also notes change on Loan Details screens in Extn and Due Dates section's # of Due Day Changes (Year), # of Due Day Changes (Life) and Due Day Chg Dt fields.



## To change a due date

Transaction	Parameters							
Due Date	Txn Date							
Change	Due day							
	Due Date							
	ACH DUE DATE CHANGE							
	PROCESS MASTER ASSOCIATED ACCOUNTS							
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' on master account displays an error and rolls-backs all the changes.							
	<b>Note</b> : System does not allow to post the transaction if this parameter is selected as NO and the Statement Consolidation option at account level is set to 'Y'.							
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS							
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.							
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS)							
	When due date change is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.							
	PROCESS SAME SALES ORDER NBR ACCOUNTS							
	If selected as 'YES', then transaction is automatically posted to all corre- sponding account(s) which are having the same Sales Order number as that of current account where this transaction is being posted.							
	However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.							

## A.1.17.1 Override Due Date Change

You can override the contract 'Due Date' of an account to mark-up the due days limit to the required standard business rules by posting the following monetary transaction.



## To override a due date change

Transaction	Parameters
DUE DATE CHANGE	TXN DATE
OVERRIDE	DUE DAY
	DUE DATE
	ACH DUE DATE CHANGE
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' on master account displays an error and rolls-backs all the changes.
	<b>Note</b> : System does not allow to post the transaction if this parameter is selected as NO and the Statement Consolidation option at account level is set to 'Y'.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS)
	When due date change is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.
	PROCESS SAME SALES ORDER NBR ACCOUNTS
	If selected as 'YES', then transaction is automatically posted to all corre- sponding account(s) which are having the same Sales Order number as that of current account where this transaction is being posted.
	However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.

On posting the transaction system ignores the following Due Day contract parameters:

- Max Due Day Change/Yr
- Max Due Day Change/Life
- Max Due Day Change Days
- Due Day Min
- Due Day Max

On successful posting of the transaction, system automatically increases the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and



# 'Max Due Day Change/Life'. The transaction is displayed in Customer Service > Transaction History > Transactions screen.

	omer Service A	Account Details	Customer Details	Transaction History	Pmt Modes Bankruptc	y Repo/Foreclosure	Deficiency	Collateral Bureau Cro	oss/Up Sell Activi		
alances Transa	ctions Sale T	Transfer Transacti	ions Payment Ra	ting Due Date History	Repayment Schedule	Vork Orders					
Transactions		Sort By OPo			Payments () All Payments	🕑 Good Fees 🔘 All Fee	es 🔘 Good Txr	ns   All Txns	iew 🖌 Audit		
Post Dt	Txn Dt	Description		Currency	Amount Details		Bala	ance Amount Payment Curre	ency Paymi		
07/26/2016	07/26/2016	DUE DATE CH	ANGE OVERRIDE	INR	0.00 FROM D	UE DAY = 29 TO DUE DA	AY	44,000.00 INR			
07/12/2016	07/08/2016	BILL/DUE DAT	E	INR	3,767.47 DUE DT	07/29/2016		44,000.00 INR			
07/12/2016	06/08/2016	BILL/DUE DAT	Е	INR	3,767.47 DUE DT	06/29/2016		44,000.00 INR			
05/31/2016	05/09/2016	LATE CHARGE	8	INR	30.00			44,000.00 INR			
	05/08/2016	BILL/DUE DAT	E	INR	3,767.47 DUE DT	05/29/2016		44,000.00 INR			
05/31/2016								44,000.00 INR			
05/31/2016 05/31/2016	04/08/2016	BILL/DUE DAT	E	INR	3,767.47 DUE DT	04/29/2016		44,000.00 INR			
		BILL/DUE DAT		INR INR	3,767.47 DUE DT 30.00	04/29/2016		44,000.00 INR 44,000.00 INR	_		
05/31/2016	04/08/2016		5			04/29/2016					
05/31/2016 05/31/2016	04/08/2016 04/08/2016	LATE CHARGE		INR	30.00			44,000.00 INR			

### A.1.17.2 Reverse an Override Due Date Change

When a posted 'Due Date Change Override' transaction contains error or non desired results, you can reverse the same in Customer Service > Transaction History > Transactions screen.

Select the Due Date Change Override transaction and click **Reverse**.

Summary	Customer Ser	vice Account Det	ails Customer Details	Transaction History	Pmt Modes Bankruptc	y Repo/Foreclosure	Deficiency	Collateral	Bureau Cross/Up	Sell Activi
lances	ransactions	Sale Transfer Tra	nsactions Payment P	Rating Due Date History	Repayment Schedule	Work Orders				
ransacti			O Post Dt O Txn Dt		Payments O All Payments	🔘 Good Fees 🔘 All Fee	es 🔘 Good Txr	ns 🖲 All Txrns	<u>V</u> iew	🖋 Audit
View <b>*</b> Fo	ormat 🔻 📓 Txn Di		n Detach	ap 🚯 🖾 Reverse Currency	Export to Excel Amount Details		Bala	ance Amount	Payment Currency	Paym
07/26/20	16 07/26	2016 REVERS	E DUE DATE CHANGE C	VERRIDE INR	0.00 FROM D	UE DAY = 29 TO DUE DA	Y	44,000.00	INR	
07/26/20	16 07/26	2016 DUE DA	TE CHANGE OVERRIDE	INR	0.00 FROM D	UE DAY = 29 TO DUE DA	NY	44,000.00	INR	
07/12/20	16 07/08	2016 BILL/DU	EDATE	INR	3,767.47 DUE DT	07/29/2016		44,000.00	INR	
07/12/20	16 06/08	2016 BILL/DU	EDATE	INR	3,767.47 DUE DT	06/29/2016		44,000.00	INR	
05/31/20	16 05/09	2016 LATE CH	ARGE	INR	30.00			44,000.00	INR	
05/31/20	16 05/08	2016 BILL/DU	EDATE	INR	3,767.47 DUE DT	05/29/2016		44,000.00	INR	
05/31/20	16 04/08	2016 BILL/DU	EDATE	INR	3,767.47 DUE DT	04/29/2016		44,000.00	INR	
05/31/20	16 04/08	2016 LATE CH	ARGE	INR	30.00			44,000.00	INR	
05/31/20	16 03/10	2016 LATE CH	IARGE	INR	30.00			44,000.00	INR	
05/31/20	16 03/08	2016 BILL/DU	EDATE	INR	3,767.47 DUE DT	03/29/2016		44,000.00	INR	
03/31/20				11						

On successful posting of the transaction, system reverts (decreases) the change in the number on counters (i.e. number of times due date change permitted) for 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'.

## A.1.18 Change Term

You can change the term of a loan account by posting the 'CHANGE TERM' monetary transaction in Customer Service > Maintenance > Transaction Batch Information. When the term is changed, system auto calculates and updates the Term and Maturity date as indicated below:

- New Term is calculated from ACC_DUE_DT_NEXT onwards. (Say, New Terms)
- Number of terms is calculated from Contract date to ACC_DUE_DT_NEXT (Say, Passed Terms).
- Updates ACC_TERM_CUR with sum of PASSED TERMS + NEW TERMS.
- Updates ACC_MATURITY_DT_CUR with sum of ACC_DUE_DT_NEXT + NEW TERMS.



### To change the term

Transaction	Parameters
CHANGE TERM	TXN DATE
	PAYMENT AMOUNT
	BALLOON PAYMENT AMOUNT

## A.1.19 Payment Refund Transaction

Payment refund transactions allows you to refund excess payment received from the customer during life of the Loan. The Payment Refund transaction is posted at the maintenance screen in servicing. The refund is posted only when the refund amount is equal to Payment amount. Else an error message is displayed.

ransaction Batch	Information									4	Add	t 🗌 🗐	View	√ Aud
view 👻 Format 👻 🚦	Freeze	🛃 Detach	🚽 Wrap	62	😳 Post 🔤 Va	id Export to Excel								
	Monetary	Transaction									Status		Batch	
11/09/2020	Y												Y	
														Count 1
ansaction Batch	Information							E Save	and Add	Save and S	Stay 🗟 Sav	e and R	eturn 🔇	ၣ <u>R</u> eti
											I oad Paramet	ers	Post	V
		. 100 10000									Load Paramet	ers	Post	v 🖳
		1/09/2020			To	Insaction PAYMENT I	REFUND				Load Paramet Status OPEN	ers	2 Post	v 🖳
	Date 1 Monetary ♥	1/09/2020			Tn	insaction PAYMENT I Batch	REFUND					ers	🔉 <u>P</u> ost	<b>V</b>
arametere		1/09/2020			Tr		REFUND					ers	Dost Post	Vg
			ط Wrap	ଜି୬	Tr		REFUND					ers	Dost Post	V9
<b>arameters</b> View ▼ Format ▼ Parameter	Monetary 🗸		J Wrap	ඔා	Tr		REFUND		Value			ers	Required	
View 🔻 Format 💌 📱	Monetary 🗸		لي Wrap	612	Tr		REFUND		Value 11/09/2020			ers (		
View ▼ Format ▼ Parameter	Monetary 🗸		슈 Wrap	€£9	Tr		REFUND						Required	
View  Format View  Parameter TXN DATE	Monetary 🗸		순 Wrap	612	Tr		REFUND		11/09/2020			Ē	Required	
Parameter TXN DATE PAYMENT DATE	Monetary 🗸		신 Wrap	62	Tn		REFUND		11/09/2020 11/11/2020			Ē	Required ~	
View  Format Parameter TXN DATE PAYMENT DATE PAYMENT AMOUNT	Monetary 🗸		لي Wrap	62	Tr		REFUND		11/09/2020 11/11/2020 200	3	Status OPEN	Ē	Required ✓ ✓	20



### To refund the payment amount

Transaction	Parameters
PAYMENT REFUND (PMT_RF)	TXN DATE         Select the transaction date from adjoining calendar.         PAYMENT DATE         Select the payment posted date from adjoining calendar.         PAYMENT AMOUNT         Specify the payment amount received on the account.         REFUND AMOUNT         Specify the payment amount to be refunded.         REASON
	Select the appropriate reason code from the drop-down list. The list is populated based on the lookup code TXN_REASON_CD (SUB CODE USED FOR REASON GROUP).

Note that except 'Reason' all the other parameters are mandatory for posting payment refund transaction. However, system validates for appropriate reason code when auto-posted from Payment Maintenance screen.

On successfully posting the transaction, the payment refund details are recorded in Customer Service > Transaction History > Transactions tab.

## A.1.20 Extensions

Extension transactions allow you to extend a Loan by moving the balances to future date. Extensions can either be based on 'Unpaid' due date or on Oldest due date. An extension fee may be assessed when an account receives an extension. In case of precomputed Loan, this is generally done to recoup the interest lost.



The system adjusts due date on Dues section's Oldest Due Dt field on Account Details screen to reflect the extension.

Alert	) Aler()									> Conditions								
Account (	Details	5								⊿ Other In Collateral								
01/01/2016		12/01/201		11/01/2015	1(	/01/2015	09/01/	2015		Description			ī	dentification #	Year	Asset Class	Asset Type	Sub Type
0.00		0.00		0.00		00	0.00	2013		0 TOYOTA				23456783ASDFGRTY	1000	NEW	VEHICLE	CAR
		Due 0.00			Total Due				Dt 02/01/2016	Customer	Inform	ation						
	LC Due         0.00         Todays Payoff         0.00         Oldest Due 01         02/01/2016           NSF Due         0.00         Future Payoff         0.00         Amt Paid Excess         0.00				Customer	Name			Relation	SSN		Birth Dt	Gender					
	Other [	Due 0.00		Future P	ayoff Date	02/01/20	16			000000	MADHU BA	ABU		PRIMARY	XX-XX	cx-7845	06/16/1991	
elinquenc	y Inf	formation								•				III				
Late	30	60	90	120	150	180	Category	Days										
1	1	1	1	1	1	6		-10			Email			Disability N	1		Privacy Opt Out	N
	P(Life) (Year)				F(Life) 2 (Year) 2			Collector I	DEMOCOLL		Language ENGLISH Marital Status						Active Military Duty N Time Zone	
ctivities																		
		Dt 12/07/2				0000001	003		Amt 65,000.00	Address I								
Last /	1	Dt 01/22/2 Day 1	016		Paid Off D Effective D	t 01/01/20	15	Charge Off Military D		Туре	Current	Permiss to Call	^{ic} Mailing	Address		P	hone	
La	ast Pmt	:Dt 01/12/2	016			3,134.35		Customer So			Y	N	Y	1231 N ALY E GURAE			000)-000-0000	
Custor	nor Cra	ade A			ast Rill Δm	37 797 7	n	Rehaviour So	ore 0	HOME	v	v	M	ESGR N DGD BCH N	# 25 GJT	JTFH LAS	(004)-654-7617	

It also notes the change with an entry on the Loan Details screen in the Extn and Due Dates section's # of Extensions (Year), # of Extensions (Life), # of Extension Term (Year) # of Extension Term (Life) fields.

DashBoard	Cu	stomer Service $_{\rm X}$											2
> Origination	Se	arch Customer Ser	vice: 201202000100	91 Review Reque	st (Pending: 0)								
iervicing													
Servicing Customer Service		Account(s): 2012( View * Format *	0200010091: SF			O Current O Sho	w All 🔘 Group Follow	чир				<u>V</u> ev	v 🕜 Audit
Securitization		Company I	Branch S	ub Unit	Account # Pri	oduct		Days Past Due Currency		ay Off Amt	Amount Due Status	Olde	est Due Dt
Transaction Authorization		NLO2	NLHQ L	INDEFINED	20120200010091 LC	AN UNSECURED (VR	)	0 USD		0.00	0.00 CHARGED	OFF 03/	10/2012
Past Date Checks Escrow Transactions Account Documents Collateral Management Reports Producers Vendors Vendors Advances Payments Frees 4 Interfaces	1		Statements Rate Sch nation		Contract Information	Base Method	Bankruptcy Repolit Rebate Method NONE	Index Type RIME RATE	Bureau Cross)U Index Rate 8.99	p Sel Activities Margin Rate 4.91		Uew Rate Start of the Year 13.98	✓ Audit ast Rate Adj
AP Transactions GL Transactions CASA Reconciliation Conversion Accounts		Account Inform	nation	Interest and Ao	cruals			xtn and Due Dates					Ca Return
Connelsion Accounts											Approved Amt 5,000.	DO	
Come son Accounts			Accrual Start D				f Extensions (Year)				Consumed Amt 5,000.	00	
Conversion Accounts			Last Accrual D			100 million (199	of Extensions (Life) C tension Term (Year) C				Remaining Amt 0.00		
			Char Arrent			# OF EX	tension (rear) (				t Advance Amt 0.00 est Advance Dt		
Cornelsion Accounts			Stop Accrua		c	# of E	tanting Tarm () its)						
			Accrual Metho	INTEREST BEARIN	G		ktension Term (Life) C Day Changes (Year) C			L	ist Advance Ut		
Collections			Accrual Metho	d INTEREST BEARIN d ACTUAL/360	G	# of Due [	ktension Term (Life) C Day Changes (Year) C Day Changes (Life) C			L		itization Details	
Collections WFP Tools			Accrual Methor Base Methor Rebate Methor	d INTEREST BEARIN d ACTUAL/360	G	# of Due [	Day Changes (Year)			L			



## To apply an extension

Transaction	Parameters							
EXTENSION	TXN DATE							
	Select the extension transaction date from adjoining calendar.							
	EXTENSION TERM							
	Specify the required extension term in months.							
	REASON							
	Select the reason for extension from the drop-down list.							
	STOP ACCRUAL							
	Select either YES or NO from drop-down list to stop the interest accrual on the account.							
	PROCESS MASTER ASSOCIATED ACCOUNTS							
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the extension transaction to Master Account and Associated Accounts and selecting 'No' posts extension only to current account.							
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS							
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and select- ing 'No' posts the transaction to ALL accounts.							
	EXTENSION BASIS							
	Select one of the following option as the basis for posting the extension from the drop-down list.							
	OLDEST DUE DATE -To post extension considering the oldest unpaid due date. Any paid due buckets is not altered and original due dates are retained.							
	UNPAID DUES - To post extension considering only the unpaid due buckets. Here the unpaid due dates are moved by adding the terms rep- resented in the transaction. Unpaid dues are those for which Payment = N in Due Date History and may also include the partially paid amount (i.e. paid amount - tolerance amount).							
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS)							
	When extension is being posted on an account for which balance capi- talization is enabled, select the next capitalization date from the adjoin- ing calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.							
	PROCESS SAME SALES ORDER NBR ACCOUNTS							
	If selected as 'YES', then transaction is automatically posted to all cor- responding account(s) which are having the same Sales Order number as that of current account where this transaction is being posted.							
	However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.							



While posting an extension, ensure that the minimum number of required payments, as defined at contract level is met. Else, system displays an error message on verification. Also while posting subsequent extension transactions, ensure that the minimum gap requirement between two extensions is satisfied.

#### To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

#### To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

#### A.1.20.1 Extension Override

You can post 'EXTENSION OVERRIDE' transaction when you want the system to bypass extension validations which are defined at contract level.

Note the following:

- You can post a 'EXTENSION OVERRIDE' transaction only if you are authorized.
- There are no validations done when an extension override transaction is posted.
- Backdating an extension is allowed and also while backdating, system validates for the number of payments as of Transaction date.
- If 'EXTENSION OVERRIDE' transaction is posted on a backdated transaction which has 'TXN Date' appearing before the transaction extension date, then all the transactions from the date of previous extension will be reversed and re-posted. Here again, no validation rules are checked.
- You can post an 'EXTENSION OVERRIDE' transaction on seriously delinquent Loan accounts (only for IBL and not for pre-compute loans or amortized loans). On posting the transaction the following changes are done:
  - The Due buckets in Customer Service > Summary > Account Details > Dues section are moved from 'Oldest Due Date'.
  - In the Customer Service > Account(s) section, the fields 'Days Past Due' and 'Amount Due' are updated based on revised 'Oldest Due Date'.



## To apply an extension override

Transaction	Parameters
OVERRIDE	TXN DATE
	Select the extension transaction date from adjoining calendar.
	EXTENSION TERM
	Specify the required extension term in months.
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the extension transaction to Master Account and Associated Accounts and selecting 'No' posts extension only to current account.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.
	EXTENSION BASIS
	Select one of the following option as the basis for posting the exten- sion from the drop-down list.
	OLDEST DUE DATE -To post extension considering the oldest unpaid due date. Any paid due buckets is not altered and original due dates are retained.
	UNPAID DUES - To post extension considering only the unpaid due buckets. Here the unpaid due dates are moved by adding the terms represented in the transaction. Unpaid dues are those for which Payment = N in Due Date History and may also include the partially paid amount (i.e. paid amount - tolerance amount).
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS)
	When extension is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.
	PROCESS SAME SALES ORDER NBR ACCOUNTS
	If selected as 'YES', then transaction is automatically posted to all corresponding account(s) which are having the same Sales Order number as that of current account where this transaction is being posted.
	However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.

## A.1.21 Payment Amount

You can change the current payment amount of an account. The new payment amount has to be calculated manually as Oracle Financial Services Lending and Leasing does not



perform any checks on the new payment amount.

If the transaction is backdated, due amounts for the affected periods are re-calculated. While delinquency data could potentially change, prior statements are not to be changed. The next ACH (if applicable) does not reflect changed payment amount if the account has already been billed at time of posting the transaction. Payments will be re-applied causing changes to account balances and late fees may be assessed (if applicable).

After you post the transaction, the new payment amount appears on Account Details screen in Current Pmt field of the Activities section.

DashBoard	C	ustomer Service X		×			
Origination							
ervicing		Account(s)	🗌 litew 🖌	Audit			
Servicing		View 🔻 Format 🔻 🙀 📋 Freeze 📓 Detach 🛛 🖉 Wrap 🛛 🚷 🚨 🔘 Current 🔘 S	v Al 🔘 Group Follow-up				
Customer Service		Company Branch Sub Unit Account # Product	Days Past Due Currency Pay Off Amt Amount Due Status Oldest Due D	t			
Securitization		No data to display.					
Transaction Authorization		Summary Customer Service Account Details Customer Details Transaction History Pmt Modes	adamin Development Defense Development Courte Bill an Mar				
Post Date Checks		Summary Customer service Account Details Customer Details Transaction History Print Modes	anirupicy Repol-oreadsure Dendericy bureau Crossjup Sei Acontes				
Escrow Transactions Account Documents		> Alerts	> Conditions	Π.			
Collateral Management		/ Alerts		_			
Reports		l is lists					
Producers		Account Details	∠ Other Information				
Vendors		Dues					
4 Batch Transactions						Customer Information	
Advances		No data to display.	Customer # Name Relation SSN Birth Dt Gender				
Payments Fees	0		No data to display.				
Interfaces		Dela Due Total Due Future Prit C	< III	F			
AP Transactions		LC Due Todays Payoff Oldest Due C NSF Due Future Payoff Amt Paid Exce					
GL Transactions		Other Due Future Payoff Date	Email Disability Privacy Opt Out				
CASA Reconciliation			Language Skip Active Military Duty				
Conversion Accounts		Delinquency Information Late 30 60 90 120 150 180 Category Days	Marital Status Stop Time Zone				
		Late 30 60 90 120 150 180 Category Days No data to disclay.	Correspondence				
		BP(Life) NSF(Life) Collector	Address Information				
		BP(Year) NSF(Year)	Type Current to Call Mailing Address Phone				
		1 11 11 11 11 11 11 11 11 11 11 11 11 1	to Call No data to disolav.				
Collections		Activities	No data to deplay.				
WFP		Active Dt App # Last Pmt A					
Tools		Last Activity Dt Paid Off Dt Charge Off	Employment Information				

#### To change the payment amount

Transaction	Parameters		
Change Payment Amount	Txn Date		
	Payment Amount		
	Payment Auto Computer		
	Indicator		

### A.1.22 Prepayment Penalty

A prepayment penalty is typically applied automatically by Oracle Financial Services Lending and Leasing if the account is paid off prematurely.

The following transactions allow you to adjust or waive the prepayment penalty fee. The adjustments will appears in the corresponding column of Customer Service screen's Account



Balances screen for FEE PREPAYMENT PENALTY Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following the transactions you perform.

Financial	Services	Lending	and	Leasing	

DashBoard	Customer Service ×								
Origination	Search Customer Service: 20150700014912	Review Request (Pending: 0)							
rvicing									
ervicing	Account(s): 20150700014912: NAT	TH SHIMMI							🔄 Yew 🖌 Audit
Customer Service	Wex * Format *								
Securitization	Company Branch Sub			Days Past Due Currer	nev	Pay Off Amt	Amount Due Status		Oldest Due Dt
Transaction Authorization	US01 USHO		EHICLE (	131 USD		93.271.03	20,734.55 ACTIVE:DELO		10/01/2015
ost Date Checks									
scrow Transactions	Summary Customer Service Account Details	Customer Details Transaction History	Pmt Modes Ra	RepolErre	dosure Defici	enry Collateral	Rureau Crossillin Sell Activ	tes	
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ollateral Management	Balances Transactions Sale Transfer Tran	nsactions Payment Rating Due Date Histor	ry Repayment Sc	hedule Work Order	s				
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Advances Payments Fees Iterfaces AP Transactions GL Transactions	Belance Type AOVANCE / PRINCIPAL INTEREST FEE LATE CHARGE FEE INF	Opening Balance 0.00 0.00 0.00 0.00	100,000.00 3,091.03 180.00 0.00	Paid 6,908.97 3,091.03 0.00 0.00	Current Bal     Waived     0.00     0.00     0.00     0.00	Charge Off 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00	Adjusted (+) 0.00 0.00 0.00 0.00	Balance ITD)(CTD () YTD Balance 93,091.03 0.00 180.00 0.00
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Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation	Balance Type ADVANCE / PRINCIPAL DIFFERENT FFE LITE CHARGE FFE INF FFE ENDISION FFE PHOLE PAY FFE PHOLE PAY FFE PHOLE PAY FFE DELAY DEVENDE BAVRUNFTCY	Corering Balance 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	100,000.00 3,091.03 180.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Peid 6,903,97 3,091,03 0,00 0,00 0,00 0,00 0,00 0,00 0,00	© Current Bal Waived 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	Charge Off 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Adjusted (-) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Adjusted (+) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	Balance PID(CTO) TD Balance 93,011.03 150:00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

#### To adjust a prepayment penalty

**Waive Prepayment Penalty** 

Transaction	Parameters		
Adjustment Prepayment Pena	Txn Date Amount		
Adjustment Prepayment Pena	llty - Subtract	Txn Dat	te Amount
To waive a prepayment penalty	1		_
Transaction			

## A.1.23 Escrow Payment

The following monetary transactions allow you to specify escrow payment to be billed to the customer each month. Rescheduling an escrow payment enables you to change the payment rate (and hence rate and term) and define when change will begin. The "txn date" parameter is when the new agreement starts.

Txn Date Amount

The following transactions allow you to adjust or waive the escrow advance.

The adjustments will appears in the corresponding column of Customer Service screen's Account Balances screen for ESCROW ADVANCE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.



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#### To adjust escrow advance

TO aujust escrow auvance			
Transaction	Parameters		
Adjustment to escrow advance - a	Txn Date Amount		
Adjustment to escrow advance - s	Adjustment to escrow advance - subtract		
To waive escrow advance		•	_
Transaction	Paramete	ers	
Waive Escrow Advance	Txn Date	Amount	
To reschedule an escrow payment			
Transaction	Parameters		
Reschedule Escrow Payment	Txn Dat	te Amount	

### A.1.24 Escrow balance refund

If an account is paid off resulting in a positive (greater than \$0) escrow balance or the last item being escrowed is removed resulting in a positive (greater than \$0) escrow balance, then Oracle Financial Services Lending and Leasing refunds the escrow and creates a check requisition.

## A.1.25 Pay Off Quote Fee

The PAYOFF QUOTE transaction on Maintenance screen includes the required parameter ASSESS PAYOFF QUOTE FEE. If you select Y, Oracle Financial Services Lending and Leasing assesses a payoff quote fee on Customer Service form's Balances screen for Balance Type FEE PAYOFF QUOTE. The amount of the payoff quote fee is based on contract setup.

The following transactions allow you to adjust or waive the pay off quote fee.

The adjustments will appears in the corresponding column of Customer Service form's Balances screen for FEE PAYOFF QUOTE Balance Type-- Waive, Adjusted (-), or Adjusted (+) -- depending on which of the following transactions you perform.

lance Group							Balance	Group				Txn Period
							O Cu	rent Balance 🔘 I	Deficiency Balance	Non-Performing Balance	Terminate Balance	O IID/CID O YID
iew 🔻 Format 🔻	Freeze	🖌 Detach	لا) Wrap	62								
Balance Type		Openir	ig Balance	Pot	sted	Paid Balance	W	aived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINCE	PAL		0.00	30,00	0.00	0.00		0.00	0.00	0.00	0.00	30,000.00 🔺
INTEREST			0.00	1	0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE			0.00	(	0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE NSF			0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00 =
FEE ADVANCE			0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE OVER CREDIT	LIMIT		0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE MEMBERSHIP			0.00	(	0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY			0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00
FEE DELAY			0.00	(	0.00	0.00		0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRUP	ТСҮ		0.00	(	0.00	0.00		0.00	0.00	0.00	0.00	0.00 🔻
											Current B	alance Total 30,000.00
romotion and	Insurance Deta	ils										View 🖌 Audit
View 🔻 Format 🔻	Freeze	Detach	لي) Wrap	60								
Promotion			Type			Rate	Term Start Dt	End Dt	Insurance	Status	Sub Ty	pe
NONE			NONE			0.00	0.00 12/24/2015	12/31/4000				×

Summary Customer Service Account Details Oustomer Details Transaction History Pmt Modes Bankruptry Repo/Foredosure Deficiency Collateral Bureau Cross/Up Sel Activities



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### To adjust a pay off quote fee

Transaction	Parameters
Adjustment to Payoff Quote Fee - Add	Txn Date Amount
Adjustment to Payoff Quote Fee - Subtract	Txn Date Amount
To waive a pay off quote fee	

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

### A.1.26 Nonperforming Accounts

Loan accounts can be placed in a nonperforming, or nonaccrual, condition. Once an account is set to a nonperforming condition, the system makes the following modifications and accounting entries:

- After the transaction date, Oracle Financial Services Lending and Leasing assesses no late charge to this account.
- Stops general ledger entries for interest accrual.
- Transfers the existing principal balance on this account to the Non-Performing Balance Group on Customer Service form's Balance screen.
- Charges the unearned dealer compensation back to the dealer.
- Treats payments posted to this account as it does with a normal account; however, the general ledger entries for allocation of these amounts towards principal and interest will go towards the nonperforming balance.

The system's general ledger (GL) is set up for the above items. There will be no impact on balances of the account (principal, interest, fee and expense) as a result of the above transactions.

#### To place an account in a nonperforming condition

Transaction	Parameters
Account Non Performing	Txn Date
	Non Performing Description

The following transaction removes nonperforming condition on an account and reverses the nonperforming transactions explained above. General ledger entries for interest accrual, stopped during nonaccrual stage, resume.

#### To reverse a nonperforming condition

Transaction	Parameters
Resume Account Perform- ing	Txn Date

## A.1.27 Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan

When converting a precomputed Loan into a simple interest Loan, Oracle Financial Services Lending and Leasing assumes the following default values:

- Accrual Calculation Method interest bearing (simple interest)
- Maturity Date Computed from the term and next payment due date



- Monthly Payment Amount Computed from the interest rate, new principal balance, accrual start date, and term.
- All balances other than the Note balance are carried over to simple interest Loan.

The resulting 'new' simple interest Loan will have the same account number with details entered/computed above.

**Caution**: The converting a precomputed Loan into a simple interest Loan transaction can be performed only by closing the nonperforming condition.

To reschedule	precomputed	Loan to interes	t bearing Loan
---------------	-------------	-----------------	----------------

Transaction	Parameters
Reschedule Pre-Compute Loan to Interest Bearing Loan	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

## A.1.28 Account Settlement Transaction

A delinquent account can be settled when the lender agrees for a specific 'settlement amount' with the borrower. Here the 'settlement amount' is the net amount agreed for settlement between both the parties. If the borrower makes that payment within the 'Good through date', lender would consider that corresponding account is paid off / closed even if actual payment is less than the actual outstanding balance.

Note that, system does not allow to post account settlement transaction on 'Charged Off' accounts. Similarly when 'Account Settlement Transaction' is in force, system does not allow to charge-off the account.

Transaction	Parameters
ACCOUNT SETTLEMENT	TXN DATE
	EFFECTIVE DATE
	GOOD THROUGH DATE
	AGREED SETTLEMENT AMOUNT
	COMMENT

#### To post an account settlement transaction

Here, the transaction date can be back dated but the effective Date for the settlement need to be the current date or a future date.

On posting the transaction successfully, the new account condition 'Account Under Settlement' is updated with end date as 'Good Through Date'.

- On 'Good Through Date' if the settlement amount is partially or not honoured, system automatically closes the 'Account Under Settlement' condition posted on the account and also remove the settlement details posted on the account.
- In case the entire settlement amount is received on or before the 'Good Through Date', on executing the 'Account Settlement Processing' batch on that day, system closes the



'Account Under Settlement' condition. The 'Settlement Information' in Customer Service Summary screen and Account Details screen is retained to indicate the last settlement information that lead to the PAIDOFF status of the account.

- 'Paid Off' transaction is automatically posted so that account balance will be updated as zero.
- System ignores the Write-off Tolerance amount to post Paid-Off transaction and outstanding balances will be waived.

The 'Settlement Information' is updated in following screens:

- Customer Service > Summary > Account Details > Settlement Information
- Customer Service > Account Details'

If required, this settlement monetary transaction can also be reversed from the 'Payment Maintenance' screen by clicking the 'Reverse' button.

#### A.1.29 Account Acceleration

OFSLL supports accelerating a fraudulent loan account for immediate settlement for both precompute and non-pre-compute loans. During account acceleration, the loan maturity date is moved to the specified date (either current date or back date) and appropriate transactions are posted for Principal and Interest Adjustment calculations.

Before posting an account acceleration transaction, refer to Appendix - Account Acceleration chapter for detailed information on the process and operational changes on accelerated account.

You can accelerate only those accounts which are in 'ACTIVE' status and post the transaction either manually in the Customer Service > Maintenance screen or through Web Service (generic post transaction service).

Date 08/31/2017 Transaction ACCOUNT ACCELERATION Status OPEN Monetary V Batch Parameters	tomer Service ×											×
Transaction Batch Information       Add       Edt       Yew       Add         Wew × Format ×       Image: Freeze       Detach       Wrap       Image: Post       Yod         Date       Monetary       Transaction       Status       Batch         08/31/2017       Y       Y       Image: Post       Yod         Date       08/31/2017       Y       Y       Image: Post       Image: Post         Date       08/31/2017       Transaction       Image: Post       Image: Post       Image: Post         Date       08/31/2017       Transaction       Status       Status       Open         Date       08/31/2017       Transaction       Account	Summary Collecti	ons Customer Servic	Account De	tails Custo	omer Details Cus	stomer Preferences	Transaction Histo	ry Pmt Modes	Bankruptcy	Repo/Fore	dosure De	> -
View    View	Call Activities	faintenance Commen	ts Promises	Checklists	Tracking Attribut	tes Field Investigati	n References	Correspondence	e Letters	Document Tr	racking >	•
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08/31/2017       Y       Y         Transaction Batch Information       Save and Add       Save and Stay       Save and Return       Save and Return         Date       08/31/2017       Transaction       ACCOUNT ACCELERATION       Status       OPEN         Date       08/31/2017       Transaction       ACCOUNT ACCELERATION       Status       OPEN         Parameters       Batch        Batch	View - Format -	Freeze	Detach .	님 Wrap	<b>6</b>	Post 🙀 Void						
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Transaction	Parameters	Description
ACCOUNT ACCELERATION	TXN DATE	Select the date from which the acceleration is effec- tive on the account. The same can either be the cur- rent date or a back date (up to 'contract date' or 'account back date 'whichever is higher) but not a future date.
		The selected date will be the acceleration start date and the new maturity date of the account.
		In case of pre-compute loan accounts, the same date is used for the following actions:
		- As the effective date for PC (pre-compute) to SI (simple interest) conversion.
		- As the date for calculating the account finance charge rebate.
	PC2SI BAL- ANCE ADJUST- MENT METHOD	For 'Pre-Compute' accounts, select one of the follow- ing parameter from the drop-down list. The values in this list are populated based on the lookup code 'PC2SI_BAL_METHOD_CD (PC2SI BALANCE ADJUSTMENT METHOD CODES)'
		- PRINCIPA L FIRST
		- INTEREST FIRST
		For details on how the PC to SI conversion calcula- tion is done based on above selection, refer to Appendix - Account Acceleration chapter.
		For 'Non-Pre-Compute' accounts, select the parame- ter value as 'Undefined'. Else, system displays an error on selecting any other value as 'Balance Adjust- ment Method mandatory for Pre-Compute a/c'.

#### To post an account acceleration transaction

On posting the transaction, there are certain pre-defined validations preformed before proceeding with the transaction. Also, on successfully posting the transaction there are certain operational changes on the accelerated account and common actions / implications on posting of transaction (PC or Non PC Account Types).

### **Reversing Account Acceleration**

Acceleration applied on an account can be reversed if required so that the account is reinstated to its previous status. However, the reversal is to be triggered immediately after posting the transaction such that the post maturity interest accruals, fee/expenses posting, and customer payments posting are not initiated.

However during reversal of an account acceleration, there are some changes are performed on the account and the same is detailed in Appendix - Account Acceleration chapter.



#### To reverse an account acceleration transaction

Transaction	Parameters
ACCOUNT_ACCELERATION_REV	Txn Date

## A.1.30 Trading of Accounts - Monetary Transactions

Following are the monetary transactions involved while processing Trading of Accounts. These processes are either posted automatically by external origination system or need to be posted manually in Servicing > Customer Service > Maintenance screen. For information about how Trading of Accounts is processed in OFSLL, refer to 'Trading of Accounts' chapter.

- Trade Enquiry Transaction
- Trade Transaction
- Equity Out Transfer Transaction
- Equity In Transfer Transaction
- Trade Fix Transaction
- Equity in Maintenance Transaction
- Account Charge Off

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	%TRADE%				Ves No								
Txn Code	Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL	Even
TRADE_ENQUIRY	TRADE ENQUIRY	TRA	POST	Y	🔍 Yes 🖲 No	Υ	NONE	NONE	N	Y	N	N	Υ
TRADE	TRADE	TRA	POST	Y	🔍 Yes 🖲 No	Υ	NONE	NONE	N	Y	N	N	Y
TRADE_FIX	TRADE FIX	TRA	POST	Y	🔍 Yes 🖲 No	Υ	NONE	NONE	N	Y	N	N	Y
TRADE_FIX_REV	REVERSE TRADE FIX	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
TRADE_MISMATCH	TRADE MISMATCH	TRA	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	N	N	Ν
TRADE_REV	REVERSE TRADE	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
TRADE_MISMATCH_REV	REVERSE TRADE MISMATCH	TRA	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
EQUITY_IN	EQUITY IN TRANSFER	EQU	POST	Y	Ves 🖲 No	Y	NONE	NONE	N	N	N	N	Ν
EQUITY_IN_MAINT	EQUITY IN MAINTENANCE	EQU	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	Y	N	N	Ν
EQUITY_OUT	EQUITY OUT TRANSFER	EQU	POST	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	N	N	Ν
EQUITY_IN_MAINT_REV	REVERSE EQUITY IN MAINTENANCE	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
EQUITY_IN_REV	REVERSE EQUITY IN TRANSFER	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	Ν
EQUITY_OUT_REV	REVERSE EQUITY OUT TRANSFER	EQU	REVERSE	Y	🔍 Yes 🖲 No	Y	NONE	NONE	N	N	Y	N	N

### A.1.30.1 Trade Enquiry Transaction

Trade Enquiry monetary transaction is posted by external origination system to validate if an Account can be traded. This transaction provides details of total available Trade Equity of an Account for a Specific Validation Date. However, the Trade Amount computation is configurable using User Defined Parameters defined in Setup > Administration > User Defined Parameters screen.

#### To post Trade Enquiry transaction

Transaction	Parameters
TRADE ENQUIRY	TXN DATE
	TRADE ENQUIRY VALID UPTO DATE
	TRADE ENQUIRY LTR PRINT
	COMMENT

While posting the transaction,



- If TRADE ENQUIRY VALID UPTO DATE is specified, then system calculates Accrued Interest on account till the date specified.
- If TRADE ENQUIRY LTR PRINT is selected as 'YES', then a Trade Enquiry Letter with specific format is generated. The value of parameters in the letter are fetched from variables defined in the configuration.

On posting this transaction, system displays the response based on configurable calculation parameter definition defined for 'Trade Equity' (ACC_EQUITY_AMT) in User Defined Parameters screen. Only those definitions with valid selection criteria are consider for processing.

On processing the transaction, the Result section displays the following information:

- A set of pre-defined details such as:
  - ACCOUNT NUMBER
  - MASTER ACCOUNT NUMBER (if associated)
  - ACCOUNT CURRENCY
- System derived values from User Defined Parameters configuration > Formula Variables.
- System derived interest value if the definition contains Accrued Interest as Formula Variable which is calculated based on TRADE ENQUIRY VALID UPTO DATE as similar to payoff quote.
- System derived final composite Trade Equity value and displays based on the description provided for Target Parameter.

On successful posting the transaction, a comment is posted on the Account indicating ACCOUNT TRADE EQUITY PROVIDED TO FOR AMOUNT USD <AMOUNT> VALID UPTO <DATE>.

#### A.1.30.2 Trade Transaction

Trade monetary transaction is posted by external origination system to Trade and transfer equity from an existing (old) Account to new Account. This transaction implicitly posts Equity-In transfer and Equity-Out transfer transactions on new and old accounts respectively.

Туре	Description
Upgrade	In this case, one existing (old) Account is upgraded to new Account.
Split	In this case, one existing (old) Account is upgraded to multiple new Accounts.
Combine	In this case, multiple old Accounts are upgraded to one new Account.

Following are the different types of Trade transactions supported:



		ACC1								
			SNO	From Account	To Account	Equity Transfer				
			1	ACC1	ACC2	10000				
				ACC2 - Up	ograde					
			SNO	From Account	To Account	Equity Transfer				
			1	ACC1	ACC2	10000				
			2	ACC2	ACC3	13000				
			3	ACC2	ACC4	17000				
	A	CC3- Split					ACC4 - Split			
SNO	From Account	To Account	Equity Transfer			SNO	From Account	To Account	Equity Transfer	
1	ACC2	ACC3	13000			1	ACC2	ACC4	17000	
2	ACC3	ACC5	13000			2	ACC4	ACC5	17000	
				ACC5 - Co	mbine					
SNO			From Account	To Account	Equity Transfer					
			1	ACC3	ACC5	13000				
			2	ACC4	ACC5	17000				

#### To post Trade transaction

Transaction	Parameters
TRADE	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	COMMENT

While posting the transaction,

- If PROCESS MASTER ACCOUNT is selected as 'YES', then Trade transaction is automatically posted to corresponding Master Account.
- If PROCESS LINKED ACCOUNT is selected as 'YES', then Trade transaction is automatically posted to corresponding Linked Accounts.
- If VALIDATE COMMON CUSTOMER is selected as 'YES', then system validates for a common customer between existing (old) and new account. If not, displays an error.

Note the following:

- Before processing actual trade transaction, Trade Equity is computed and updated in ACC_EQUITY_AMT.
- If Trade transaction is posted on Accounts where Trade Equity is zero, then system considers those as 'Non-Equity Based' accounts.
- As part of Trade process if Trade Eligible flag is set to 'N' for an Asset, then that particular Asset Status is marked as 'ACTIVE'. Else, asset status is updated to INACTIVE.

Trade transaction will be posted 'Only if' the resultant value of following 3 are similar:

- Sum of Equity in itemization of new Accounts
- Sum of Trade Equity of existing (old) Accounts
- Sum of Equity Transfer Amount in Trade Details



In case of mismatch in any one of above, Trade transaction is not posted and instead TRADE MISMATCH transaction is automatically posted by the system with same transaction parameters on the existing (old) account along with a condition - EQUITY MISMATCH DURING TRADE.

In addition,

- During the Trade transaction, a linked 'Equity Out Transfer Transaction' is posted on existing (old) Account to transfer Equity to new account.
- Adjustment minus transaction is posted for all open balances on traded (old) Account to mark the outstanding amount as zero.

On successfully posting of Trade transaction,

- A Comment is posted on existing (old) account in the format ACCOUNT TRADED ON <DATE> WITH TOTAL TRADE EQUITY <VALUE> WITH <TRADE FIX REASON> AND <COMMENT>
- Account status is updated as TRADED.

#### A.1.30.3 Equity Out Transfer Transaction

'Equity Out Transfer' monetary transaction is automatically posted by the system to transfer Equity from existing (old) account to new account created as part of trade.

Transaction	Parameters
EQUITY OUT TRANS- FER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

#### Equity Out transaction parameters

On successfully posting the transaction, the 'Equity Out' field is updated in Account Details > Trade Details screen and a comment is posted on the existing (old) account in the format ACCOUNT EQUITY OUT TRANSFERRED ON <DATE> TO ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, < TRADE TYPE > AND <COMMENT>.

#### A.1.30.4 Equity In Transfer Transaction

'Equity In Transfer' monetary transaction is automatically posted by the system to update Equity to new account created as part of trade.



#### Equity In transaction parameters

Transaction	Parameters
EQUITY IN TRANSFER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

On successfully posting the transaction, the 'Equity In' field is updated in Account Details > Trade Details screen and a comment is posted on the existing (old) account in the format ACCOUNT EQUITY IN RECEIVED ON <DATE> FROM ACCOUNT NUMBER <ACCOUNT NUMBER> WITH VALUE <VALUE>, <TRADE TYPE> AND <COMMENT>.

#### A.1.30.5 Trade Fix Transaction

You can rectify the equity mismatch for a failed Trade transaction and process the Equity transfer by posting TRADE FIX monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
TRADE FIX	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	TRADE FIX REASON
	COMMENT

#### To post Trade Fix transaction

This transaction is processed in the same workflow as similar to Trade Transaction. Refer to 'Trade Transaction' for details. In addition, you need to select the TRADE FIX REASON from the drop-down list while posting the transaction.

On successfully posting the transaction, a comment is posted on existing (old) account in the format ACCOUNT TRADED ON <DATE> WITH TOTAL TRADE EQUITY <VALUE> WITH <TRADE TYPE>, <TRADE FIX REASON> AND <COMMENT>.

### A.1.30.6 Equity in Maintenance Transaction

You can override the 'Equity In' adjustments that are received in new account after Trade transaction by posting 'EQUITY IN MAINTENANCE' monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.



#### To post Equity in Maintenance transaction

Transaction	Parameters
EQUITY IN MAINTE-	TXN DATE
NANCE	AMOUNT
	COMMENT

On successfully posting the transaction, the value specified in 'Amount' field is updated to 'Equity In' field in Trade Details sub tab of Account Details screen and a comment is posted on existing (old) account in the format ACCOUNT EQUITY IN MAINTAINED ON <DATE> WITH VALUE <VALUE>, <REASON> AND <COMMENT>.

## A.1.31 Billing Cycle Change

You can change the billing cycle/statement of a Loan at any point of time during servicing by posting RESCHEDULE BILL CYCLE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Note the following before posting the transaction:

- The 'Billing Cycle Change' transaction creates significant impact in the system since it impacts the schedule, dues and sensitive account data on account. Hence it is recommended to be posted with careful consideration and OFSLL is not responsible for any impact/mismatch resulting out of this change.
- The 'Billing Cycle Change' transaction can be posted for both Open-Ended and Close-Ended Loans (Vehicle, Home Loan, and Unsecured), Lease and Line of Credit.
- The 'Billing Cycle Change' transaction is applicable for all methods like IBL (Interest Bearing Loans) and Amortized Loans.
- The 'Billing Cycle Change' transaction is 'not' applicable for Pre-compute Loans and for 'Rent Factor Method' of lease accounts.
- In case of any error while posting the transaction, system rolls-back all the changes on the account. Refer to OFSLL Release notes available in OTN library for additional information on 'Billing Cycle Change' transaction validations.

Transaction	Parameters
RESCHEDULE BILL CYCLE	TXN DATE
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associ- ated Accounts.
	NEW BILLING
	Select the billing frequency from drop-down list.

#### To post Billing Cycle Change transaction



Transaction	Parameters
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.
	However, this parameter has no relevance if the 'Process to Master Account' is not set to 'Y'.
	PRE BILL DAYS
	Specify the pre-bill days on account.
	System displays an error if the PRE BILL DAYS is retained as zero '0' (default value).
	DUE DAY MIN
	Specify the minimum due day to mark-up the due days limit on account to the required standard business rules.
	System displays an error if the DUE DAY MIN is retained as zero '0' (default value).
	DUE DAY MAX
	Specify the maximum due day to mark-up the due days limit on account to the required standard business rules.
	System displays an error if the DUE DAY MAX is retained as zero '0' (default value).
	MAX DUE DAY CHANGE DAYS
	Specify the total number of times due date change is per- mitted) on account. System performs a compatibility check for selected billing cycle.
	System displays an error if the MAX DUE DAY CHANGE DAYS is retained as zero '0' (default value).
	RESCHEDULE PAYMENT START DATE
	Select the rescheduled/next payment date from the adjoin- ing calendar. Ensure the date selected is not less than 'Last Due Date' (Current Due Date).
	PAYMENT AMOUNT
	If payment amount is specified, then system computes bill- ing change calculation considering system parameter. This is applicable for individual accounts.
	Retaining as '0' (default) allows system to auto-compute new payment amount during billing change calculation. Required for Master accounts.
	This field has no relevance for line accounts.

Transaction	Parameters
	TERM
	Enter the number of payments. System displays an error if the term is retained as zero '0' (default value).
	This field has no relevance for line accounts.
	RESIDUAL PERCENT REMAINING
	Specify a value of residual percentage to be accounted in billing. This should not be greater than Account Residual percentage.
	LATE CHARGE GRACE DAYS
	Specify the number of grace days allowed during billing change calculation. Retaining as '0' (default) does not make any changes on account.
	LEASE EARLY TEMINATION
	Specify the amount to be paid for early termination. Retain- ing as '0' (default) does not make any changes on account.
	COMMENTS

For detailed information on above fields validation, computation of other transactions, 'Billing Cycle Change' transaction validations, refer to OFSLL Release notes available in OTN library.

While posting the transaction:

- System allows 'Next Due date' after Current Due Date.
- The 'Next Billing Date' is computed after Current Due Date i.e. Next Due Date Pre Bill Days.
- System allow backdating of this transaction till last due date.
- The 'Paid Term' is auto-computed considering the back dated payments (if any).

On successfully posting the transaction, system updates the billing changes to current/master account as defined and internally posts Due Date Change, Change Payment Amount, and Change Term transactions for new billing cycle to be established.

### **Billing Cycle Change Reversal**

Reversal of 'Reschedule Bill Cycle' is allowed with following restrictions:

- System changes 'Account back dated date' as date of posting of transaction and hence no monetary transaction is allowed to post on or before that date. This implies, system does not allow to reverse the 'Reschedule billing transaction' on same date.
- System does not allow to reverse the transaction, if any monetary transaction is posted (except payoff quote), after posting reschedule billing transaction. User is expected to reverse the monetary transaction manually, to reverse the reschedule billing transaction.

### A.1.32 Capitalization Maintenance

Capitalization maintenance helps to define the capitalization parameters to capitalize the corresponding account balances to principal balance based on specific frequency. For



example, you can capitalize the accumulated Interest or Late Fees to principal balance of the account.

During servicing, you can either enable and define new capitalization parameters for an account or modify / disable the pre-defined capitalization parameters at any point by posting CAPITALIZATION MAINTENANCE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

However, note that capitalization is supported only for 'Active' Accounts.

Transaction	Parameters
CAPITALIZATION MAIN- TENANCE	TXN DATE
	CAPITALIZE
	Select either YES or NO (default) from drop-down list.
	BALANCE
	Select the type of balance to be capitalized from the drop- down list. Selecting ALL (default) capitalizes all the bal- ances maintained for the account.
	FREQUENCY
	Select the required capitalization frequency from the drop- down list. The list contains the following types of frequency:
	- Based on specific intervals such as Monthly, Quarterly, Annual and so on.
	- Based on contract Billing Frequency, Billing Date, or Due date.
	- Specifically on every Month End.
	<b>Note</b> : Selecting Balance Frequency option here has no relevance for capitalization.
	CAP GRACE DAYS
	Specify the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account. This is also the deciding factor for executing the capitalization batch job which is based on Capitalization Frequency + Grace Days.
	However, note that Grace Days are not accounted for Month End type of capitalization frequency and is ignored even if specified.

#### To post Capitalization Maintenance transaction



Transaction	Parameters
	CAP TOLERANCE AMT
	Specify the capitalization tolerance amount which is the minimum amount to qualify for capitalization. Any amount less than this is not considered for capitalization of balances.
	This helps to avoid capitalization of nominal or decimal amounts.
	<b>Note</b> : There is no specific accounting maintained for non-capitalized decimals with reference to setup.
	CAPITALIZE AMT TILL DATE
	Select either YES or NO (default) from the drop-down list.
	- Yes - to capitalize the balance amount till date and con- tinue capitalization based on defined parameters.
	- No - to capitalize the balance amount till date and stop capitalization.
	<b>NOTE</b> : This parameter is useful only when the capitaliza- tion preference is changed from Y to N during servicing, by posting 'Capitalization Maintenance' transaction and if the capitalization was enabled during origination. For other combinations, this parameter is ignored for processing.
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS)
	Select the next capitalization date from the adjoining calen- dar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.

On successfully posting the transaction, system deducts the corresponding balance amount and adds to Advance / Principal or Lease receivable balance based on the defined frequency.

Accordingly, as part of capitalization process two transactions are posted on the account and the same can be viewed in Customer Service > Transaction History > Transactions tab. Also, two entries are posted in Customer Service > Balances tab indicating the balance deduction in Capitalized (-) column and principal addition in Capitalized (+) column respectively.

## A.1.33 Cycle Based Late Fee Adjustment / Waiver

Late fee is the amount charged when payment is not made within the grace period or by the day after payment is due. The due date is determined by the contract.

Accordingly, the Cycle Based Late Fee Adjustment / Waiver is required to be done when such late fee corrections are to be posted on the account. This can be done during servicing by



posting the following types of monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

Il Activities Mainte	enance Comm	ents Promises	Checklists	Tracking Attr	ibutes Fiel	d Investigation	References	Correspondence	Letters I	Document Tracking	Scenario Analysis	Access History	
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Date	Monetary	Transaction		-	404 7	1000					Status	Batch	
11/25/2020	Y		LE BASED LAT	TE FEE							VOID	N	
11/25/2020	Y		CLE BASED CO		TE FEE						VOID	N	
11/25/2020	Y		NT TO CYCLE			Т					VOID	N	
11/25/2020	Y	ADJUSTME	NT TO CYCLE	BASED COLLE	CTION LATE I	FEE-SUBTRAC	r I				OPEN	N	
11/25/2020	Y	ADJUSTME	NT TO CYCLE	BASED COLLE	CTION LATE I	FEE-ADD					VOID	N	
				-									
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	E Fre	eze 🚮 Detach	Wrap	6	-	-	_	_		Value 0	_		ed
View  Format  Parameter TXN DATE	Fre	eze 🚮 Detach	Urap	62	-	-	-	-			-	Y	ed

To post Adjustment / Waive Maintenance transaction

Transaction	Parameters
ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE- ADD	TXN DATE
ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE- SUBTRACT	Select the transaction date from adjoining calendar.
WAIVE CYCLE BASED COLLECTION LATE FEE	AMOUNT
ADJUSTMENT TO CYCLE BASED LATE FEE-ADD	Specify the amount to
ADJUSTMENT TO CYCLE BASED LATE FEE-SUBTRACT	be adjusted / waived
WAIVE CYCLE BASED LATE FEE	on the account.

#### A.1.34 Fee Consolidation Maintenance

You can update and maintain Fee Consolidation to an Account during Servicing and Collection stage by posting 'FEE CONSOLIDATION MAINTENANCE' monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

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View 🔻 Format 🕶	🖙 📗 Fre	eze 🚮 Detach	ຝ Wrap	<u>6</u> 2	Post Void	Export to Exce						
Date	Monetary	Transaction							State	JS	Batch	
11/25/2020	Y	FEE CONSO	FEE CONSOLIDATION MAINTENANCE HOLD						D	N		
11/25/2020	Y	WAIVE CYC	WAIVE CYCLE BASED LATE FEE VOID						)	N		
11/25/2020	Y	WAIVE CYC	LE BASED COLL	ECTION LATE FE	E				VOII	5	N	
11/25/2020	Y	ADJUSTMEN	IT TO CYCLE BA	SED LATE FEE-S	SUBTRACT				VOII	0	N	
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View Format F Parameter TXN DATE LATE CHARGE AT LATE CHARGE GR/ CYCLE BASED COL CYCLE BASED COL CYCLE BASED LAT PROCESS MASTER	MASTER ACCOUN ACE DAYS LECTION LATE FI LECTION LATE FI FEE AT MASTEF E FEE GRACE DAY ASSOCIATED AC RODUCT TYPE AN	T EE AT MASTER ACC EE GRACE DAYS ACCOUNT 'S COUNTS	OUNT	62				11/25/20 YES 2 NO 0 NO 0 YES	20		Required Y Y Y Y Y Y Y Y	
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Before posting the transaction, note that:



- The fields are updated only if the value of parameters is greater than zero.
- Transaction is allowed to be posted only those accounts which are linked to Master Account (Including Master Account).
- When Fee Consolidation at Master Account flags are checked, system validates if respective fee balance(s) are available at Master and Associated account or not. Balance validations is enforced only when both Master and Associated accounts have 'Fee at Master Account flag = Y'.
- If the Account's billing Cycle is Monthly, Weekly, Bi-Weekly, Semi-Monthly, system validates if Late fee Grace Days > 28. Else displays an error.
- If late fee consolidation at Master is Y on Master account, then system validates if Associated Account has same respective fee grace days and fee cycle. Else displays an error.

While posting the fee consolidation on executing the scheduled batch jobs, the processing is done based on following matrix:

Flag	Master Account (M1)	Associated Account (A1)	Action
Late Charge at Mas- ter	Y	Y	Loop through Master and Associated Accounts, Post Late Charge at Master Account and a Zero amount Late Charge transaction at Associated Account.
Accoun t	Y	N	Loop through Master and Associated Accounts to find out that there are no Associated Account with fee at master flag = Y. Then consider only the Mas- ter Account Due Amount to calculate fee According to Fee calculation Method.
	N	N	Don't loop through Master and Associated, Post Late Charge at Master and Associated Based on the Fee Configuration at respective account >Con- tracts.
	N	Y	Don't loop through Master and Associated, Post Late Charge at Master and Associated Based on the Fee Configuration at respective account >Con- tracts.

To post Fee Consolidation Maintenance transaction

Transaction	Parameters
FEE CONSOLIDATION MAINTENANCE	TXN DATE Select the transaction date from adjoining calendar.
	LATE CHARGE AT MASTER ACCOUNT Select either Yes or No from the drop-down list. Selecting 'Yes' allows system to consolidate the late charge assess- ment at master account level.



Transaction	Parameters
	LATE CHARGE GRACE DAYS
	Specify the number of grace days allowed before late charge is assessed on the account.
	CYCLE BASED COLLECTION LATE FEE AT MASTER ACCOUNT
	Select either Yes or No from the drop-down list. Selecting 'Yes' allows system to consolidate the cycle based collection late fee assessment at master account level.
	CYCLE BASED COLLECTION LATE FEE GRACE DAYS
	Specify the number of grace days allowed before cycle based fee is assessed on the account. This field is enabled only if the Cycle Based Collection Late Fee option is checked above.
	CYCLE BASED LATE FEE AT MASTER ACCOUNT
	Select either Yes or No from the drop-down list. Selecting 'Yes' allows system to consolidate cycle based late fee assessment at master account level.
	CYCLE BASED LATE FEE GRACE DAYS
	Specify the number of grace days allowed before cycle based late fee is assessed on the account.
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and all Asso- ciated Accounts.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on accounts belonging to same product type and selecting 'No' posts the transaction to ALL accounts.
	VALIDATE PORTFOLIO COMPANY
	Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Master Account belongs to the same portfolio company.
	System does not allow to post the transaction if this option is selected as Yes and the portfolio company is found to be different for both accounts during validation.
	REASON
	Selected the appropriate reason code for posting this transaction from the drop-down list.

On posting the transaction, system updates the respective indicators under 'Fee Consolidation' header in Customer Service > Contract screen.



## A.1.35 Accrual and First Payment Date Maintenance

For any specific reason if the interest Accrual Start Date and First Payment Date defined at contract level are not as per the required date, you can adjust the same during the serving stage of an account by posting ACCRUAL AND FIRST PAYMENT DATE CHANGE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

However, this transaction is allowed to be posted only on accounts, where there is 'No Billing, no Transactions' other than Active Transaction posted on account.

Transaction	Parameters
ACR_FIRST_P- MT_DT_CHANGE (ACCRUAL AND FIRST	TXN DATE Select the transaction date from the adjoining calendar.
PAYMENT DATE CHANGE)	ACCRUAL START DATE Select the accrual start date from the adjoining calendar. Ensure that the Start Date is greater than contract date and less than or equal to First Payment date.
	NEW FIRST PAYMENT DATE Select the new first payment date from the adjoining calen- dar. Ensure that the First Payment Date is not less than 'Accrual Start Date'.

To adjust the	Accrual Start	Date and First	Payment Date	transaction
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On successfully posting the transaction, the Results section displays both old and new Accrual Start Date along with old and new First Payment Date.

## A.2 Nonmonetary Transactions

This section catalogues the transaction codes and parameters required to complete the following nonmonetary tasks for Loan:

- Update a customer's/Business name
- Maintain customer details
- Mark a customer/business as a skipped debtor
- Mark a customer as deceased
- Change a customer's Privacy Opt-Out indicator
- Stop Customer/Business correspondence
- Modify financed insurance information
- ACH Maintenance
- Reprint a statement (batch only)
- Add or stop servicing of accounts with post dated checks as a repayment method
- Stop an ACH for an account
- Add ACH bank
- Cancel or adjust an ESC
- Apply a refund payment to an ESC
- Cancel insurance (or reverse the insurance cancellation)
- Add new escrow insurance details



- Add new escrow tax details
- Change insurance annual disbursement
- Change insurance disbursement plan
- Change escrow indicators of insurance
- Change insurance expiration date
- Change insurance maturity date
- Change tax annual disbursement
- Change tax disbursement plan
- Change escrow indicators of tax
- Resume escrow analysis
- Resume escrow disbursements
- Stop escrow analysis
- Stop escrow disbursements
- Refund or adjust insurance
- Adjust Dealer Compensation
- Add / Modify Account Contact References
- Account Statement Preference Mode
- Cure Letter Date Maintenance
- Recourse Details Maintenance
- Sub Unit Account Transfer
- Customer Credit Limit Transactions
- Add Existing Customer to Account
- Add/Update Business Customer Details
- Rescission Account
- Add Asset to Account
- Customer / Business Credit Score Update
- Master Account Maintenance
- Master Account Statement Consolidation Indicator Maintenance
- Add Existing Business to Account
- Add Business Phone Details
- Confirm Customer / Business address
- Trading of Accounts Non-Monetary Transactions
- Bankruptcy Reporting Indicator
- Collateral Maintenance
- Account Contract Maintenance
- Account Payment Mode Maintenance
- Add Balance to Account
- Linked Account Maintenance
- Mock Statement Maintenance
- Skip Credit Bureau Reporting Maintenance
- Repossession Maintenance
- Stop Correspondence at Account Level
- Consolidated Payoff Quote
- Add New Customer



- Add/Update customer Address
- Agreement Number Maintenance
- Sale Order Number Maintenance

## A.2.1 Customer/Business Name Maintenance

You can update and change a customer's or Business name.

#### To update a customer's name

Transaction	Parameters
Customer Name Maintenance	Txn Date
	Relation Type Code
	Customer First Name
	Customer Middle Name
	Customer Last Name
	Customer Generation
	Code

#### To update business name

Transaction	Parameters		
BUSINESS NAME MAINTENANCE	Txn Date		
	BUSINESS NAME		
	LEGAL NAME		

Here, the legal name is register name of the business and can be the business name itself.

The new details appear throughout the system; for example, in Customer Service screen's Customer(s) section and Customer Details screen's Customer section.

## A.2.2 Customer Details Maintenance

You can update and change the following details regarding a customer: social security number, marital status, disability indicator, driving license number, number of dependants, and email address.



Transaction	Parameters
Customer Maintenance	Txn Date
	Relation Type Code
	Customer SSN
	Customer Marital Status Code
	Customer Disability Indicator
	Customer Driving License Number
	Customer Number of Dependents
	Customer Email Address 1
	Customer Birth Date
	Customer Gender Code
	Customer Language Code
	Customer Driving Licence State Code
	Customer Time Zone
	Payment Hierarchy

#### To change other details about a customer

#### Note

The payment hierarchy is auto-populated by the system based on new/existing customer details and the same can be modified. For more information, refer to Payment Hierarchy field details in Customer sub tab section.

The new details appear throughout the system.

## A.2.3 Skipped Customers/Business

When a customer/business cannot be located, the system enables you to mark that customer/ business as "skipped" (as in, "the customer/business is a skipped debtor") Marking a customer/Business as skipped indicates that the customer's/business whereabouts are unknown.



Transaction	Parameters			
Customer Skip	Txn Date			
	Relation Type Code			
	Customer Skip Indicator			
To mark a business as	ness as "skipped"			
Transaction	Parameters			
Business Olvin	Txn Date			
Business Skip	TXII Dale			

The Skip box is selected on the Customer Service screen's Customer/Business Details tab.

DashBoard	Customer Service X										
Origination	Summary Customer S	ervice Account Det	als Customer	Details Transacti	on History Pmt Modes Bankrupto	Repo/Foredosure D	eficiency Bureau C	ross/Up Sell Activitie	s		
ervicing 🖓	Customer Busines										
Servicing Customer Service Securitization Transaction Authorization Post Date Checks	Customer Info	rmation	Detach	چا Wrap							jew 🖌 Aydit
Escrow Transactions	View ▼ Format ▼	Freezo									Mother's Maide
Account Documents	Customer #	Relation	ECOA	SSN	Name	Birth Dt	Marital Status	Enabled	Language	Education	Name
Collateral Management	No data to display.			_							
Reports	4	=									F
Producers Vendors											
Batch Transactions	Customer Info	rmation									
Advances	-										Return
Payments	•		Customer								
Fees			Customer			Identification [	Details			KYC	
Interfaces		Customer									
AP Transactions		Relati	on		Pas	port #			Reference #		
GL Transactions		ECC	A		1	sue Dt			Status		
CASA Reconcliation Conversion Accounts		Nar	ne		E	piry Dt					
Conversion Accounts		Birth	Dt			Visa #				FATCA	
		Marital Stat	us		Na	ionality			Birth Place		
		Enabl	ed		Nat	onal ID			Birth Country		
		Langua	ge			SSN			nt US Resident Status		
		Educati	on		Li I	ense #		Permaner	nt US Resident Status	-3	
		Mother's Maiden Nar			Licent	e State				Power of Attorney	
Collections		Class Ty								rouer or recorney	
WFP		Em				Military Service	2		Power of Attorney	-11	
Tools		Stop Corresponden			Active Militz	w Duby			Holder Name		
Setup	Disability				tive Dt			Address			

To remove the Skip indicator, follow the above procedure and update the 'CUSTOMER/ BUSINESS SKIP INDICATOR' as 'NO'.

## A.2.4 Mark Customer as Deceased

You can mark a particular customer as deceased by posting a non-monetary transaction. Marking a customer as deceased indicates that the 'Account holder is deceased' and this condition is posted on the account and an Alert is populated in Comments tab and Summary tab. Also when a particular customer is marked as deceased, you can change the permission to call the customer as "No" on all accounts and contacts where the customer is attached.



#### To mark a customer as "deceased"

Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL

#### **ORACLE** Financial Services Lending and Leasing

DashBoard	Customer Service ×							
Origination	Account(s): 201	50500010045: CHEC	K COMMENT DEL	INQUENCY				📃 Yiew 🖌 Audit
an Barana an	View * Format *	Freeze Det		Current O Show All	Group Follow-up			
vicing	Company	Branch Sub U	it Account #	Product	Davs Past (	ue Currency	Pay Off	Amt Amount Due St
customer Service	US01	USHQ UNDEF	INED 20150500	010045 LOAN VEHICLE (FR)		-51 USD	(	0.00 A
Securitization Transaction Authorization	< Summary Cust	omer Service Account De	tails Customer Details	Transaction History Pmt Modes 6	3ankruptcy Repo/Foreclo	sure Deficiency	Collateral Bureau	Cross/Up Sell Activi 🕨 🔻
Post Date Checks Escrow Transactions	< Call Activities	Maintenance Comments	Promises Checklists	Tracking Attributes Field Investiga	ition References Corre	spondence Letter	s Document Trackin	g Scenario Analy > 🔻
Account Documents								
Collateral Management		atch Information				4	• Add / Edit	🔄 Yjew 🛛 🔗 Audit
Reports	View 👻 Format	and the sec		🚱 🔅 Post 🔜 Void				
Producers	Date 0//22/2016	Monetary Ti	ansaction				Status	Batch Y
atch Transactions	07/13/2016	N S	ATEMENT PREFERENCE N	MODE			OPEN	N
Advances	07/13/2016	N E	PLOYMENT ADDRESS MA	INTENANCE			POSTED	N
Payments	E 07/08/2016	Y C	IGOFF ADVANCE / PRINC	IPAL				N
Fees	07/07/2016	N RJ	FERENCE DETAILS ADD				OPEN	N +
nterfaces								
AP Transactions	Transaction E	atch Information						
GL Transactions					🕞 Save and Ar	dd 🛛 🔒 Save and S	Stay 🛛 🔒 Save and	Return Carleturn
Conversion Accounts								Load Parameters
							8	- Load Parameters
		Date 07/22/201	ź		USTOMER AS DECEASED		Status	
		Monetary		Batch				
	982N 57							
	Parameters	E						
	▼ View ▼ Format	• 📑 î Freeze 🔐	Detach 🚽 Wrap	62				
llections	Parameter				Value			Required
p	DECEASED DAT	E						<u>ک</u> م
ols	TRANSACTION	DATE					Ċ	6 ~
	RELATION TYP	CODE			PRIM	ARY	-	~
etup	DEMONE DEDM	MISSION TO CALL NO						4

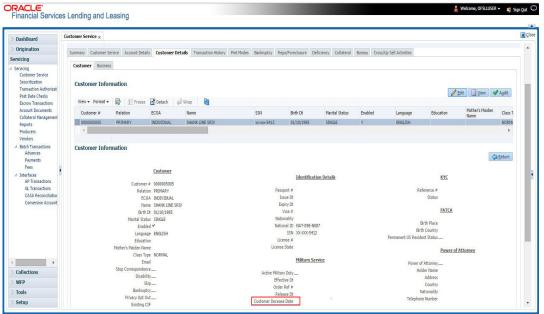
You can select the 'Deceased Date' and 'Transaction Date' (last transaction date) from the adjoining calendar. Select the 'Relation Type Code' and 'Remove Permission To Call' (as 'Yes') from the drop-down list.

System identifies all the related accounts based on Customer ID and marks 'the customer deceased date' on all accounts (primary or joint holder) held by the customer. If the transaction is successful, a confirmation message is displayed in the Results section displaying all the customer accounts on which this status is posted. Also a comment is posted on all accounts when the 'Permission to Call' status is changed.



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The Customer Deceased Date is also indicated on the Customer Details screen's Military Service section.



## A.2.5 Privacy Opt-Out Indicator

You can change the customer's/Business Privacy information sharing preference (Opt-Out indicators) along with other choice indicators of Insurance, Share Credit and Marketing preferences by posting the following nonmonetary transaction parameter.

#### **Customer:**

Transaction Code: CUS_PRIVACY_INFO

Description: CUSTOMER OPT-OUT PREFERENCES (PRIVACY OPT-OUT)

#### To change the customer's privacy opt-out indicators

Transaction	Parameters
Customer Privacy Info Sharing Preference	Transaction Date
	Relation Type Code
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

#### **Business:**

Transaction Code: BUS_PRIVACY_INFO

Description: BUSINESS OPT-OUT PREFERENCES (PRIVACY OPT-OUT)



#### To change the business privacy opt-out indicators

Transaction	Parameters
BUSINESS OPT-OUT PREFERENCES (PRI- VACY OPT-OUT)	Transaction Date
	Privacy Optout
	Insurance Optout
	Share Credit Optout
	Marketing Optout

The customer's Privacy information sharing preferences are updated on the Customer Service screen's Customer/Business Details tab.

	0												
DashBoard	Customer Service ×						-						*
Origination			Customer			* Share Credit Opt Out			Customer Decease Date	05/03/2016	20		
Gervicing	Custor	mer #	0000001004			Existing CIF				кус			
Servicing	Re	lation	PRIMARY				Identification De			MIC			
Customer Service		ECOA	CONSUMER D	ECEASE	Ð		Identification De	tons	Reference #				
Securitization			DELINQUENC'	Y CHECK	<	Passport #			Status			<b>•</b>	
Transaction Authorization			COMMENT			Issue Dt	R		Status			•	1
Post Date Checks	Bi	rth Dt	09/09/1990	120						FATCA			
Escrow Transactions	Marital S	Status	UNDEFINED			Expiry Dt	12	2		INICA			
Account Documents	En	abled	~			Visa #			Birth Place				
Collateral Management Reports	Lanc	guage	ENGLISH		-	Nationality	USA	-	Birth Country			-	
Producers	Educ	cation	UNDEFINED		-	National ID	0					•	
Vendors			ONDER INCO				XX-XXX-2321		Permanent US Resident				
Batch Transactions	Mother's Maiden	Name					XX-XXX-2321		510103				
Advances	* Class	Туре	NORMAL		-	License #				Power of At	ttorney		
Payments		Email				License State							
Fees	* Stop Correspond	dence [	100						Power of Attorney				
4 Interfaces		ability [					Military Service		Holder Name				
Collections		* Skip				Active Military Duty			Address				
WFP	Bankr	uptcy				Effective Dt	_		Country			-	
Tools	* Privacy Op	ot Out [	1			Order Ref #			Nationality				
Setup	* Insurance Op	ot Out	1			Release Dt			Telephone Number				

To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type  ${\bf N}$  in the CUSTOMER STOP CORRESPONDENCE INDICATOR parameter.

## A.2.6 Customer/Business Correspondence (stopping)

You can choose at any time to stop correspondence to a customer/business. When you do so, the customer/business will receive no correspondence of any kind from the system.

There is also a provision to stop correspondence at individual account level. For more information, refer 'Stop Correspondence at Account Level' section.

Transaction	Parameters			
Customer Stop Correspondence	Txn Data			
	Relation Type Code			
	Customer Stop Corr Indicator			

#### To stop correspondence with a customer

#### To stop correspondence with a business

Transaction	Parameters
-------------	------------



Business Stop Correspondence	Txn Data			
	Business Stop Corr Indicator			

The Stop Correspondence box is selected on the Customer Service screen's Customer/ Business Details tab.

DashBoard	C	stomer Service $_{\rm X}$										
Origination		Summary Customer Ser	vice Account D	etaik Customer D	etails Transactio	on History Pmt Modes Bankn.	ntcy Rena/Foredosure D	eficiency Bureau C	nss / In Sell Activities			
Servicing												
Servicing Customer Service Securitization Transaction Authorization Post Date Checks		Customer Business		228 📑 Detadh	ط Wrap 🚷						✓ Edit	ðew 🖌 🖌 Audt
Escrow Transactions Account Documents		Customer #	Relation	ECOA	SSN	Name	Birth Dt	Marital Status	Enabled	Language	Education	Mother's Maide
Collateral Management		No data to display.		20011					C NORCO	co googe	Louise	Name
Reports Producers		<	Ш									F
Vendors A Batch Transactions		Customer Infor	mation									
Advances Payments Fees	•			Customer			Identification [	Details			KYC	Ca Return
AP Transactions			Custom							Reference #		
GL Transactions			Rek	COA			Passport # Issue Dt			Status		
CASA Reconciliation				ame			Expiry Dt			510103		
Conversion Accounts				h Dt			Visa #				FATCA	
			Marital St				Nationality					
			Ena	bled			National ID			Birth Place		
			Lang	Jage			SSN			Birth Country		
			Educa	ation			License #		Permaner	it US Resident Status	-	
			Mother's Maiden N			Li .	ense State				Power of Attorney	
Collections			Class 1				Military Service					
> WFP		-		Email			military Service	2		Power of Attorney	_	
Tools			Stop Corresponde			Active 1	litary Duty			Holder Name		
Setup				bility Skip			Effective Dt			Address		

To remove the Stop Correspondence indicator, follow the above procedure and update the 'CUSTOMER/BUSINESS STOP CORR INDICATOR' as 'NO'.

### A.2.7 Financed Insurance (modifying)

You can change other insurance details entered on the INSURANCE ADDITION transaction with nonmonetary INSURANCE DETAILS MODIFICATION transaction. The changed insurance information can be viewed on Customer Service screen's Insurances screen.



### Note

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type
	Policy Effective Date Com- pany Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

In case any issues on existing Loan accounts, you can back port this functionality. Contact your account manager.

## A.2.8 ACH Maintenance

The ACH maintenance transaction is for updating the existing ACH Banks details and not to define a new Ach Bank. The transaction is effective provided the ACH account no, ACH routing no, account type are matching with the existing Ach Banks details. On successful posting, the confirmation number will be generated.



Transaction	Parameters			
ACH Maintenance	ACH Account Number			
and	ACH Account Type Code			
NEW ACH MAINTE- NANCE	ACH Payment Frequency Code			
and	ACH Status Code			
ACH ONE TIME PHONE PAY	ACH Bank Name			
	Bank City			
	Bank State			
	ACH Bank Routing Number			
	ACH Reference Number			
	Payment Mode			
	Name as it Appears on Account			
	ACH Default Indicator			
	ACH End Date			
	ACH Payment Amount			
	ACH Payment Amount Excess			
	ACH Payment Day			
	Phone Pay Fee			
	ACH Fee Indicator			
	ACH Start Date			
	Debit Date			
	Txn Date			

Note that for an active Recurring ACH record, ensure that the payment mode is selected as AUTOPAY and for an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist.

This information appears in the ACH section of the Account Details screen.

## A.2.9 Stop an ACH

#### To stop an ACH for an account

Transaction	Parameters
Stop ACH Maintenance	Txn Date

Oracle Financial Services Lending and Leasing clears the information on the ACH section of the Account Details screen.



## A.2.10 Statement Reprinting (batch only)

You can reprint a statement of account activity by defining the starting and closing dates included within the statement.

#### To reprint a statement

Transaction	Parameters
Statement Reprint Mainte- nance	Txn Date
nance	Statement Closing Date

## A.2.11 Add ACH Bank

You can add a new ach bank. This enables the customer to make a single payment from more than one bank or monthly payments from different banks. On successful posting, the confirmation number will be generated.

mmary Customer	Service	Account De	tails Custo	mer Details	Transaction History	Pmt Modes	Bankruptcy	Repo/Foredos	ure Deficiency	Collatera	Bureau	Cross/Up Sell Activities			
Call Activities Main	ntenance	Comments	Promises	Checklists	Tracking Attributes	References	Correspond	lence Letters	Document Trad	ing Scen	ario Analysis				
Transaction Ba	tch Info	ormation											🛉 Add 🥖 E	dit 🛛 View	🖋 Audit
View * Format *		Freeze	Detach	실 Wrap	(h)	Post 🛃 V	<u>o</u> id								
Date	Monet	tary	Transaction	i.									Status	Batch	
02/05/2016	Y		ADJUSTME	VT TO ACH FE	E - ADD								OPEN	N	
12/19/2015	Ν		ADD CUSTO	MER ADDRES	SS PHONE								POSTED	N	III
12/19/2015	Ν		CUSTOMER	MAINTENAN	CE								POSTED	N	-
12/19/2015	Y		ADJUSTME	NT TO ADVAN	CE / PRINCIPAL - ADD								POSTED	N	
12/19/2015	Y		ADJUSTME	VT TO ACH FE	E - ADD								VOID	N	*
Parameters															
View 🔻 Format 🕶		Freeze	Detach	Wrap لي	69										
Parameter												Value		Require	d
No data to display.															
Result															
View • Format •		Freeze	Detach	🖉 Wrap	60										
Transaction Proc	essing Deta	ails													
No data to display.															



Transaction	Parameters
ADD ACH BANK	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	ACH Bank Name
	ACH Bank Routing Number
	ACH Default Indicator
	ACH End Date
	ACH Payment Amount
	ACH Payment Amount Excess

### To add a new ACH bank

# A.2.12 Post Dated Checks

You can add or stop servicing of accounts with PDC as a repayment method.

The POST DATED CHEQUE MAINTENANCE transaction enables you to switch an account to the post dated check method of repayment.

_

Transaction	Parameters
Post Dated Cheque Maintenance	Txn Date
	PDC Type
	pdc Check Number
	pdc Check Date
	pdc No Of Checks
	pdc Check Amount
	pdc Bank Routing Number
	pdc Account Type
	pdc Account Number
	pdc Bank Name
	pdc Bank Branch Name
	pdc Docket Code
	pdc Comments
	pdc Frequency

#### To add post dated checks as a method of repayment



The STOP POST DATED CHEQUE MAINTENANCE transaction stops processing the payments on an account using Post dated checks. Once this transaction is posted, status of all PDCs attached to a Loan account changes to VOID, indicating that the PDCs are of no use.

To stop post dated checks as a method of repayment
----------------------------------------------------

Transaction	Parameters
Stop Post Dated Cheque Maintenance	Txn Date

### A.2.13 Coupon Book Maintenance (batch only)

In reordering coupon books, you will need supply the first date of new coupons, the new coupon start number, and number of new coupons to order.

#### To re-order coupon book (batch only)

Transaction	Parameters
Coupon Book Maintenance	Txn Date
	Coupon First Payment Date
	Coupon Start Number Coupon Count

To cancel the coupon book re-order before it is processed in the nightly batch, choose Void.

## A.2.14 Extended Service Contract (ESC)

You can apply, cancel, or adjust a payment to an extended service contract.



### To cancel or adjust an ESC

Transaction	Parameters
Warranty Maintenance	Txn Date
	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Full Refund Received Indicator
	Insurance/Warranty Itemization Code

#### To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Mainte- nance	Txn Date
liance	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty Full Refund Received Indicator

### Note

A Warranty Refund transaction posted or reversed on the Maintenance screen should be matched with a payment posting or reversal.



## A.2.15 Insurance Maintenance

Transaction	Parameters
Insurance Mainte- nance	Txn Date
hance	Insurance/Warranty Cancel Indicator
	Insurance/Warranty Cancel Date
	Insurance/Warranty Remaining Term
	Insurance/Warranty Refund Amount Estimate
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty Full Refund Received Indicator
	Insurance/Warranty
	Itemization Code

### To cancel insurance (or reverse the insurance cancellation)

The above refers to the account insurance and not asset or collateral insurance. For example, 'Credit Life and Disability'.

## A.2.16 Escrow Information and Maintenance

The following nonmonetary transactions allow you to add a new tax or insurance escrow to an account.



To add new escrow insurance details		

Transaction	Parameters
New Escrow Insurance Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Insurance Policy #
	Expiration Date
	Maturity Date
	Coverage Type
	Coverage Term
	Coverage Amount
	Reason
	Reference



Transaction	Parameters
New Escrow Tax Details	Escrow Type
	Escrow Sub Type
	Vendor #
	Escrow Required (y/n)
	Escrow Opt out (y/n)
	Annual Disbursement Amount
	Disbursement Rule
	Transaction Date
	Reference Account #
	Property Tax Type
	Reason
	Reference

#### To add new escrow tax details

The following nonmonetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.



Transaction	Parameters
Change Insurance Annual Disburse- ment	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

#### To change insurance annual disbursement

## To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

## To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insur- ance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference



To change insurance expirati
------------------------------

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

## To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

## To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference
To change escrow indicators of ta	x
Transaction	Parameters
Change Escrow Indicators of	Parameters Escrow Type
Change Escrow Indicators of	Escrow Type
Change Escrow Indicators of	Escrow Type Escrow Sub Type
Change Escrow Indicators of	Escrow Type Escrow Sub Type Vendor #
Change Escrow Indicators of	Escrow Type Escrow Sub Type Vendor # Transaction Date
Change Escrow Indicators of	Escrow Type Escrow Sub Type Vendor # Transaction Date Escrow Required (y/n)

### To change tax disbursement plan

## A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.



#### To resume escrow analysis

To resume escrow analysis			
Transaction	Pa	arameters	
Resume Escrow Analysis	Tr	ansaction Date	
	Re	eason	
	Re	eference	
To resume escrow disbursen	nents		
Transaction Parameters		Parameters	
Resume Escrow Disbursements		Transaction Date	
		Reason	
		Reference	
To stop escrow analysis			
Transaction	Para	meters	
Stop Escrow Analysis	Tran	saction Date	
	Reas	son	
	Refe	rence	
To stop escrow disbursemen	its		

#### o stop escrow dispursements

Transaction	Parameters
Stop Escrow Disburse- ments	Transaction Date
	Reason
	Reference

## A.2.18 Insurance Payment Maintenance

#### To refund or adjust insurance

Transaction	Parameters
Insurance Payment Mainte- nance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

#### Note

The insurance refund posted or reversed on the Maintenance screen should be matched by a payment posting or reversal.



# A.2.19 Adjust Dealer Compensation

The following two nonmonetary transactions allows you to adjust dealer compensation (add/ subtract) in servicing stage itself for 'Upfront and Upfront Month end methods'.

Transaction	Parameters
ADJUSTMENT TO COMPENSA- TION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Transaction	Parameters
ADJUSTMENT TO COMPENSA- TION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
HON AMOUNT - SUBTRACT	COMMENTS

### A.2.20 Add / Modify Account Contact References

The following two nonmonetary transactions allows you to either add or update contact references associated with an account.

- REF_STATUS_NEW To add contact reference to an account
- REF_STATUS_MAINT To modify contact reference attached to the account

Parameters to Add contract references:

Transaction	Parameters
Add contract references	TRANSACTION DATE
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1



Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Parameters to Modify contract references:

Transaction	Parameters
Modify contract references	TRANSACTION DATE
	REFERENCE #
	RELATIONSHIP TYPE CODE
	NAME
	COUNTRY CODE
	ADDRESS 1
	ADDRESS 2
	ZIP CODE
	CITY CODE
	STATUS CODE
	YEARS
	MONTHS
	PHONE # 1
	EXTENSION PHONE # 1
	PERMISION TO CALL IND #1
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

## A.2.21 Account Statement Preference Mode

You can post the following nonmonetary transactions to define the account statement preference mode as either EMAIL or PHYSICAL.

• Transaction Code: ACC_STMT_PREFERENCE_MODE



• Description: STATEMENT PREFERENCE MODE

Transaction	Parameters
ACCOUNT STATEMENT PREF-	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

### A.2.22 Cure Letter Date Maintenance

You can post the following nonmonetary transactions to update 'Cure Letter' details such as Start and Expiry date to the corresponding account. The posted details can be viewed in Customer Service > Account Details > Account Information tab.

- Transaction Code: CURE_LETTER_MAINT
- Description: CURE LETTER DATE MODIFY

Transaction	Parameters
CURE LETTER DATE MODIFY	START DATE
	EXPIRY DATE

### A.2.23 Recourse Details Maintenance

You can post the following nonmonetary transactions to change existing recourse information such as changing recourse type preference from Partial to Full or vice versa, recourse reason, percentage of recourse allowed or flat amount.

- Transaction Code: RECOURSE_MAINT
- Description: RECOURSE DETAILS MAINTENANCE

Transaction	Parameters
RECOURSE DETAILS MAINTE- NANCE	TRANSACTION DATE
	RECOURSE TYPE
	RECOURSE REASON
	MAX RECOURSE %
	RECOURSE AMOUNT

### A.2.24 Sub Unit Account Transfer

Post the following transaction to transfer account from one Sub Unit to other.

ACC_SUBUNIT_XFER



System automatically triggers a monetary transaction internally to tag the 'New Sub Unit' to respective account. On successful transaction posting, a record added in 'Transaction History'.

Transaction	Parameters
ACCOUNT SUB UNIT TRANS-	AMORTIZED BALANCE TRANSFER
FER	COMMENTS
	SALE TRANSFER EFFECTIVE DATE
	SUB UNIT CODE

### Sub Unit Account Transfer - Reversal

Post the following transaction to transfer to reverse an account from one Sub Unit to other.

ACC_SUBUNIT_XFER_VOID

Transaction	Parameters
VOID ACCOUNT SUB UNIT	COMMENTS
	SALE TRANSFER EFFECTIVE DATE

### A.2.25 Customer Credit Limit Transactions

In Oracle Financial Services Lending and Leasing, you can define Customer Credit Limit based on the customer credit worthiness or historical customer data and using this limit, applications can be funded up to the credit limit amount allowed.

The defined credit limit details can further be changed by posting appropriate non-monetary transaction. The 'Transactions' sub tab available in Servicing > Customer Credit Limit screen's > Customer/Business tab allows you to post a set of non-monetary transactions to update specific customer credit limit details on the account. However, the same transactions can also be posted from Customer Service > Maintenance tab.

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/iew ▼ Format ▼	Freeze	Detach 🛛 🖓 Wrap	62								
Customer #	Name			Total Utilized Amt	Available Amt	Hold Amt	Suspended Amt Grade	Max Late		nit Expiry Limit I	
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### A.2.25.1 Customer Credit Limit Transactions

To update the customer credit limit details, post the following transactions:
-------------------------------------------------------------------------------

Purpose	Transaction Code	Transaction Description
To increase the customer Max limit field by given amount.	CUS_CRLMT_IN- CREASE	CUSTOMER CREDIT LIMIT INCREASE
To decrease the customer Max limit field by given amount.	CUS_CRLMT_DE- CREASE	CUSTOMER CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to Cus- tomer Max limit field.	CUS_CRLMT_HOLD DECREASE	DECREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from customer Max limit to HOLD amount field.	CUS_CRLMT_HOLD_I NCREASE	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	CUS_CRLMT_SUS- PEND_INCREASE	INCREASE CUSTOMER CREDIT LIMIT SUS- PEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	CUS_CRLMT_SUS- PEND_ DECREASE	DECREASE CUSTOMER CREDIT LIMIT SUS- PEND AMOUNT

For the above transactions, following parameters are to be defined:

- Date: The transaction date
- Amount: Amount to increase / decrease credit limit, Hold and Suspend.
- Reason: Additional information if any.

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

#### A.2.25.2 Business Credit Limit Transactions

To update the business credit limit details, post the following transactions:

Purpose	Transaction Code	Transaction Description
To increase the business Max limit field by given amount.	BUS_CRLMT_IN- CREASE	BUSINESS CREDIT LIMIT INCREASE
To decrease the business Max limit field by given amount.	BUS_CRLMT_DE- CREASE	BUSINESS CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to busi- ness Max limit field.	BUS_CRLMT_HOLD DECREASE	DECREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
To move given transaction amount from business Max limit to HOLD amount field.	BUS_CRLMT_HOLD_I NCREASE	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT



Purpose	Transaction Code	Transaction Description
To move the given transaction amount from Max Limit field to suspended amount field.	BUS_CRLMT_SUS- PEND_INCREASE	INCREASE BUSINESS CREDIT LIMIT SUS- PEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	BUS_CRLMT_SUS- PEND_DECREASE	DECREASE BUSINESS CREDIT LIMIT SUS- PEND AMOUNT

For the above transactions, following parameters are to be defined:

- Date: The transaction date
- Amount: Amount to increase / decrease credit limit, Hold and Suspend.
- Reason: Additional information if any.

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

#### A.2.25.3 Customer/Business Credit Limit Maintenance

To adjust the Grade, Late Charge, or Limit Expiry details of a defined credit limit, you can post 'CUSTOMER/BUSINESS CREDIT LIMIT MAINTENANCE' transaction:

On successful posting of the transaction, a comment is posted indicating the amount increased / decreased from old value to new value.

#### A.2.25.4 Customer/Business Address Maintenance

To add/update Customer/Business address details into the following tabs, you can post 'ADD CUSTOMER/BUSINESS ADDRESS PHONE' transaction.

- Servicing > Customer Service > Customer details tab > Customer/Business > Addresses sub tab
- Servicing > Customer Credit Limit > Customer/Business > Addresses sub tab

Also, note that if the address details are added or updated directly from the above tabs, system automatically posts the below transaction.

#### A.2.25.5 Customer/Business Telecom Maintenance

To add Customer/Business Telecom details into the following tabs, you can post 'ADD CUSTOMER TELECOM / ADD BUSINESS TELECOM' transaction.

To update Customer / Business Telecom details into the following tabs, you can post CUSTOMER TELECOM MAINTENANCE / BUSINESS TELECOM MAINTENANCE transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Telecoms sub tab
- Servicing > Customer Credit Limit > Customer/Business > Telecoms sub tab

Also, note that if the Telecom details are added or updated directly from the above tabs, system automatically posts the below transaction.

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Customer/Business Details



screen. This also serves as primary communication for business if the 'Permission to Call Indicator' is 'Yes'.

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#### A.2.25.6 Business Partners Maintenance

To add/maintain business partner details into the following tabs, you can post 'ADD BUSINESS PARTNERS' or 'BUSINESS PARTNERS MAINTENANCE' transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Partners sub tab
- Servicing > Customer Credit Limit > Customer/Business > Partners sub tab

Also, note that if the business partner details are added or updated directly from the above tabs, system automatically posts the below transaction.

#### A.2.25.7 Business Affiliates Maintenance

To add/maintain business affiliates details into the following tabs, you can post 'ADD BUSINESS AFFILIATES' or 'BUSINESS AFFILIATES MAINTENANCE' transactions.

- Servicing > Customer Service > Customer details tab > Customer/Business > Affiliates sub tab
- Servicing > Customer Credit Limit > Customer/Business > Affiliates sub tab

Also, note that if the Affiliates details are added or updated directly from the above tabs, system automatically posts the below transaction.

### A.2.26 Add Existing Customer to Account

You can attach an existing customer details maintained in the system to an account by posting 'ADD EXISTING CUSTOMER' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

While posting the transaction, you can add a customer linked to another account but with different SSN and Relationship type other than the existing relation mapped to the account. However, system does not allow to attach those Customer details which are marked as either 'Deceased' or 'Bankrupt'.



### To add existing customer

Transaction	Parameters
ADD EXISTING CUSTOMER	TXN DATE
	CUSTOMER NUMBER
	RELATION TYPE CODE
	COMMENTS

The transaction date has to be the current system date and is auto populated by default. Enter the Customer Number and select the Relation Type Code from the drop-down list. You can specify additional information (if any) as a comment and click 'Post'.

On successfully posting the transaction, a confirmation message is displayed in Result section. Also, if a second customer is added to a single customer account, the 'joint' check box is selected indicating it as joint account thereafter.

#### Note

Customer addition to GRI linked accounts are to be handled manually. Also if there is a 'Customer Credit Limit' defined on the account, the credit limit share of newly added customer has to be defined.

## A.2.27 Add/Update Business Customer Details

You can add new business details to an account and/or update the existing business details by posting the following non monetary transactions:

- NEW BUSINESS MAINTENANCE
- BUSINESS MAINTENANCE

Adding or Updating Business details is also supported from Customer Details > Business tab. While posting the above non monetary transactions, you can define the parameters either by selecting from the drop-down list/calendar or specifying the details in free text field. For more information, refer Business sub tab section.

New business details can be added even after an account is created and is usually done in case when the existing business is taken over by another business. When you add new business or update existing details and save the record, the same becomes the current/ primary business of the customer and the current indicator is set to 'Y' by default.



### To add new business details

Transaction	Parameters
NEW BUSINESS MAINTENANCE	TXN DATE
	ORGANIZATION TYPE
	BUSINESS TYPE
	BUSINESS CATEGORY
	BUSINESS NAME
	LEGAL NAME
	TAX ID#
	START DATE
	CURR NO OF EMPLOYEES
	NUMBER OF EMPLOYEES
	CONTACT PERSON
	BANK NAME
	BUSINESS BANK ACCOUNT NUMBER
	AVG CHECKING BALANCE
	NUMBER OF LOCATIONS
	MANAGEMENT SINCE
	PAYMENT HIERARCHY
	BUSINESS TIME ZONE
	BUSINESS SKIP INDICATOR
	BUSINESS STOP CORR INDICATOR
	BUSINESS ENABLED INDICATOR
	PRIVACY OPTOUT
	BUSINESS EMAIL ADDRESS1

### Note

The above transaction is supported only for Business accounts and if the same is posted on to a non-business account, system displays an error as 'Cannot link/add business details to Individual Account'.



Transaction	Parameters
BUSINESS MAINTENANCE	TXN DATE
	ORGANIZATION TYPE
	BUSINESS TYPE
	BUSINESS NAME
	LEGAL NAME
	TAX ID#
	START DATE
	CURR NO OF EMPLOYEES
	NUMBER OF EMPLOYEES
	CONTACT PERSON
	BANK NAME
	BUSINESS BANK ACCOUNT NUMBER
	AVG CHECKING BALANCE
	NUMBER OF LOCATIONS
	MANAGEMENT SINCE
	CATEGORY CODE
	PAYMENT HIERARCHY
	BUSINESS TIME ZONE
	REASON CODE

### To update existing business details

On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Details > Business tab.

### A.2.28 Rescission Transaction to Void Account

You can void an account immediately after funding or even during the Servicing stage due to unforeseen circumstances by posting 'ACC_RESCISSION' - RESCISSION ACCOUNT nonmonetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

The statuses for which the transaction is supported depends on the setup configuration which includes the access for REVERSE button in transaction history for ACTIVE transaction.

However, note that:

- You can void accounts in PENDING status created as part of Account On-Boarding. Refer 'Pending Account Creation' section for more information.
- You cannot void an account which is already in Void status.



### To rescission a customer linked account

Transaction	Parameters			
RESCISSION ACCOUNTAC-	TXN DATE			
C_RESCISSION (RESCISSION ACCOUNT)	Select the transaction date as the current system date from the adjoining calendar.			
	PROCESS MASTER ACCOUNT			
	If selected as 'YES', then rescission transaction is automatically posted to corresponding Master account. If selected as 'No', then rescission trans- action is automatically posted to current account.			
	REASON CODE			
	Select the Reason Code as one of the following from the drop-down list:			
	- TRADE			
	- GRADE			
	- STATUTORY RESCISSION			
	- LATE RESCISSION			
	COMMENTS			
	Provide additional information as comments (if any).			
	PROCESS LINKED ACCOUNTS			
	If selected as 'YES', then rescission transaction is automatically posted to current account and its Linked Account(s).			
	PROCESS MASTER ASSOCIATED ACCOUNTS			
	If selected as 'YES', then rescission transaction is automatically posted to corresponding Master account and its associated account(s).			
	However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.			
	PROCESS ALL ACCOUNTS BASED ON THE SALES ORDER NUMBER			
	If selected as 'YES', then rescission transaction is automatically posted to void all corresponding account(s) which are having the same Sales Order number as that of current account where this trans- action is being posted.			
	However before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.			



Transaction	Parameters
	PROCESS ALL ACCOUNTS BASED ON THE AGREEMENT NUMBER
	If selected as 'YES', then rescission transaction is automatically posted to void all corresponding account(s) which are having the same Agreement number as that of current account where this trans- action is being posted. However, Reversal of the transaction is to be done at each individual account.
	Before posting, system considers the value defined for other parameters. See section, 'Processing with Combination of Transaction Parameters'.

## A.2.28.1 Processing with Combination of Transaction Parameters

Refer to the below table to know how system processes the transaction with the combination of above parameters.

PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
N	N	Y	Transaction is posted to accounts which are having same agree- ment number.
			If there is no Agreement # found on account where this transac- tion is posting, system displays an error.
N	Y	N	Transaction is posted to accounts which are having same Sales Order number.
Y	Y	Y	Transaction is posted to accounts based on Process Master Associ- ated Accounts parameter ignoring the other two parameters.
Y	N	N	Transaction is posted to accounts based on Process Master Associ- ated Accounts parameter.
Y	Y	N	Transaction is posted to accounts based on Process Master Associ- ated Accounts parameter ignoring the Process Same Sales Order Accounts parameter.



PROCESS MASTER ASSOCIATED ACCOUNTS	Process Same Sales Order Accounts	Process Same Agreement Number Accounts	Priority
Y	N	Y	Transaction is posted to accounts based on Process Master Associ- ated Accounts parameter ignoring the Process Same Agreement # Accounts parameter.
N	Y	Y	Transaction is posted to all those accounts having same Sales Order number and same Agree- ment number.

Click 'Post'. On posting the transaction, system posts 'REVERSE ACTIVE' transaction along with following changes:

- Account status is marked as VOID in Transaction History > Transactions tab
- Corresponding Application status is marked as VOID
- All the Good Transactions on to the account are reversed.

A comment is posted on rescission account in the format RESCINDED ON <DATE> FOR THE <REASON> AND <COMMENT>.

#### Note

If rescission transaction is posted on Traded accounts, system automatically performs certain actions on existing (old) account and new accounts. For more information, refer to 'Trade Reversal/Rescission and Charge-off of Account' section in Appendix: Trading of Accounts chapter.

### A.2.29 Add Asset to Account

In addition to swap the asset linked to an account, you can add non primary Asset/Collateral to an Account during Servicing and Collection stage by posting 'ADD NEW ASSET' nonmonetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Any collateral with status NEW, INACTIVE and RELEASED can be added through this transaction and the status of the Asset is set ACTIVE by default. If there is already an asset associated to an account or if this is the first one, the new asset is added with Primary indicator as 'N' which can to be manually changed in Servicing > Customer Service > Collateral > Vehicle tab.

To add	asset to	account
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Transaction	Parameters
ADD NEW ASSET	NEW ASSET NUMBER
	COMMENTS

While posting the transaction, you need to specify the New Asset Number. enter additional details (if any) as Comments and select the Reason Code from the drop-down list. Click 'Post'.



On successfully posting the transaction, a confirmation message is displayed and a comment is posted on the account indicating 'NEW COLLATERAL ADDED - ASSET NBR:XXX, PRIMARY IND: N'. You can view and further updated the asset details in Servicing > Customer Service > Collateral > Vehicle tab.

### A.2.30 Customer / Business Credit Score Update

You can regularly update and store the credit score of a Customer and Business accounts maintained in the system by posting CUSTOMER CREDIT SCORE UPDATE and BUSINESS CREDIT SCORE UPDATE non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

Customer/Business Credit Score is a numeric summary of credit history compiled by the three major credit bureaus - Equifax, Trans Union, and Experian. This is obtained during Credit bureau pull and is one of the indicator for a Customer/Business account in the entire credit report.

#### Note

On posting 'CUSTOMER CREDIT SCORE UPDATE' transaction on any customer account, system automatically posts the transaction to all the linked accounts of that customer.



#### To update customer/business score

Transaction	Parameters
CUSTOMER	TXN DATE
CREDIT SCORE UPDATE	Select the transaction date from adjoining calendar.
CUS_CRED-	SCORE RECIEVED DATE
IT_SCORE_MAINT	Select the date when the score was received from credit bureau.
or BUSINESS CREDIT	RELATION TYPE CODE (Applicable only for customer score update)
SCORE UPDATE BUS_CRED- IT_SCORE_MAINT	Select the account relation type from the drop-down list. The list displays only those relationship types which are attached to account and are enabled (excluding deceased customer rela- tions).
	SOURCE CODE
	Select the credit bureau from where the customer/business credit score is received from the drop-down list. The list is popu- lated based on the values maintained in CRB_SOURCE_CD lookup code.
	SCORE
	Enter the customer/business credit score value.
	REFERENCE NUMBER
	Enter the reference number associated with the credit score.
	REASON CODE
	Select the reason for posting this transaction from the drop- down list.
	COMMENTS
	Additional information if any.

On successfully posting the transaction, a confirmation message is displayed in Result section and the record is captured in Customer Service > Customer Details > Customer/



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stomer Inform	nation						
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ew 🔻 Format 💌	Freeze	🖌 Detach 🛛 🚽	Wrap 🔂 Show	All			
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Txn Dt	Score Received Dt		Score	Reference Number	Reason Code	Comments	
04/29/2019	12/18/2020	EFX	19	1		1	<u>^</u>
05/05/2019	05/05/2019	EXP	890	10.100			
05/03/2019 05/03/2019	05/03/2019 05/03/2019	EFX	777	101APP 101APP	GRADE	TEST	
ua/U3/2019	05/03/2019	CL.X	777	101APP	GRADE	TEST	

### A.2.31 Master Account Maintenance

While funding an application in Origination, there is option to categorize the current application to be considered as 'Master Account' or link the current application to another existing master account in the system after funding. The selected option in Origination > Funding screen are propagated to Servicing. In Servicing, you can further maintain the linking of associated accounts to Master Account with following option:

- Link/attach an account to Master Account
- Moved a linked account from one Master Account to other
- Remove/de-link an account from Master Account

The above actions can be performed by posting 'MASTER ACCOUNT MAINTENANCE' (ACC_MASTER_ACCOUNT_MAINT) non-monetary transaction from Customer Service > Maintenance > Transaction Batch Information section.



### To post Master Account Maintenance transaction

Transaction	Parameters
MASTER ACCOUNT MAINTENANCE	TXN DATE Select the transaction posting date from the adjoining calendar.
ACC_MASTER_AC- COUNT_MAINT	ACCOUNT NUMBER
	Enter the account number which is to be Attached / Moved / Remove to/from a Master Account.
	Ensure that the current customer is linked to that account. Sys- tem displays an error if there is a mismatch or an invalid account number is entered.
	MASTER ACCOUNT NUMBER
	Enter the Master Account number to which the current account is to be linked.
	MASTER ACCOUNT MAINTENANCE ACTION TYPE
	Select the action type to be performed from the drop-down list. You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Master Account.
	VALIDATE COMMON CUSTOMER
	Select either Yes or No from the drop-down list to indicate the system to validate if there are any common customers between the current selected Account and Master Account.
	System does not allow to post the transaction if this option is selected as Yes and there are no common customer found dur- ing validation.
	VALIDATE BILLING CYCLE AND DUE DATE
	Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Master Account have the same Billing Cycle and Due Day.
	System does not allow to post the transaction if this option is selected as Yes and the Billing Cycle and Due Day is found to be different during validation.



Transaction	Parameters
	VALIDATE PORTFOLIO COMPANY
	Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Master Account belongs to the same portfolio company.
	System does not allow to post the transaction if this option is selected as Yes and the portfolio company is found to be different for both accounts during validation.
	PROCESS LINKED ACCOUNTS
	Select either Yes or No from the drop-down list.
	If the parameters is set to 'Y' while posting the transaction from Master/Linked/Associated Account(s), then based on the Main- tenance Action Type parameter selected as Add / Update / Remove, system Adds, Updates, or Removes the Master Account # to Associated Account and its Linked Account respec- tively.
	On posting the transaction a comment is posted in Linked Account indicating 'MASTER ACCOUNT # ADDED/REMOVED or UPDATED FROM {OLD MASTER ACCOUNT #} TO {NEW MASTER ACCOUNT #}'.
	<b>Note</b> : This parameter has no significance if the other parameter 'Process Master Associated Accounts' is set to Y since system already processes all the Associated Accounts of the Master Account (Assuming Linked Account is also one of the associ- ated account of Master).
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' posts the transaction to Current Account.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to associated accounts where Product Type is equal to Current Account Product Type where this transaction is posted and selecting 'No' posts the transaction to all the Accounts under a Master Account.
	REASON CODE
	Selected the appropriate reason code for posting this transac- tion from the drop-down list.
	COMMENTS
	Additional information (if any).

On successfully posting the transaction, a comment is posted on all involved accounts i.e. Master Account and Associated Account. For 'Add' transaction new Master Account # is updated and for 'Update' transaction, the existing Master Account # is replaced with Account # provided in Transaction Parameters.



In case of an error, the transaction is rolled-back from all the accounts.

#### Note

If the primary customer of Master Account or linked account is deceased, on replacing the next primary account-relation, the accounts under decease customer have to be updated to new customer Master Accounts manually.

### A.2.32 Master Account - Statement Consolidation Indicator Maintenance

While funding an application in Origination, there is a 'Statement Consolidation' option to indicate if the system needs to generate consolidated billing statement at Master Account level along with details of all the associated accounts with same billing cycle and due day. If selected in Origination > Funding screen, the same option is propagated to Servicing.

The Statement Consolidation indicator can also be changed in Servicing to either Yes or No by posting 'STATEMENT CONSOLIDATION INDICATOR MAINTENANCE' (ACC_STMT_CONSOLIDATE_MAINT) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section to facilitate consolidated statement generation at Master Account level.



Transaction	Parameters
STATEMENT CONSOLIDA-	TXN DATE
TION INDICATOR MAINTE- NANCE	Select the transaction posting date from the adjoining cal- endar.
ACC_STMT_CONSOLI- DATE_MAINT	STATEMENT CONSOLIDATION INDICATOR
	Select either Yes or No from the drop-down list to update the Statement Consolidation indicator flag in Customer Service > Account Details > Other section.
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associ- ated Accounts and selecting 'No' posts the transaction to Current Account.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to associated accounts where Product Type is equal to Current Account Product Type where this transaction is posted and selecting 'No' posts the transaction to all the Accounts under a Master Account.
	REASON CODE
	Selected the appropriate reason code for posting this transaction from the drop-down list.
	COMMENTS
	Additional information (if any).
	Select either Yes or No from the drop-down list. Selectin 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' posts the transaction to Current Account. PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS Select either Yes or No from the drop-down list. Selectin 'Yes' posts the transaction to associated accounts where Product Type is equal to Current Account Product Type where this transaction is posted and selecting 'No' posts the transaction to all the Accounts under a Master Account. REASON CODE Selected the appropriate reason code for posting this transaction from the drop-down list. COMMENTS

On successfully posting the transaction, the Statement Consolidation indicator is updated in Customer Service > Account Details, 'Others' section.

## A.2.33 Add Existing Business to Account

You can attach an existing business details maintained in the system to an account by posting 'ADD EXISTING BUSINESS' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

While posting the transaction, you need to enter the existing Business number which is previously not mapped to any account in the system. However, system does not allow to attach those business details which are marked as 'Bankrupt'.

То	add	existing	business
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Transaction	Parameters
ADD EXISTING BUSINESS	TXN DATE
	EXISTING BUSINESS NUMBER

The transaction date has to be the current system date. On successfully posting the transaction, a confirmation message is displayed in Result section.



# A.2.34 Add Business Phone Details

You can update phone details an existing business account maintained in the system to an account by posting 'BUSINESS PHONE MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
BUSINESS PHONE MAINTE- NANCE	TXN DATE
	ADDRESS PHONE
	ADDRESS TYPE
	PERMISSION TO CALL IND

### To add business phone details

On successfully posting the transaction, a confirmation message is displayed in Result section and the phone details are updated to Customer Service > Business Details screen. This also serves as primary communication for business if the 'Permission to Call Indicator' is 'Yes'.

### A.2.35 Customer/Business Address Confirmation

You can confirm a Customer/Business address that is updated in the system as verified by posting CUSTOMER ADDRESS CONFIRMATION / BUSINESS ADDRESS CONFIRMATION non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
CUSTOMER ADDRESS CON- FIRMATION (CUS CON ADR -	TXN DATE
MAINT) or BUSINESS ADDRESS CONFIR-	RELATION TYPE CODE (Applicable for Customer address)
MATION (BUS_CON_ADR MAINT)	ADR ADDRESS TYPE CODE or ADDRESS TYPE
	CONFIRMED ADDRESS INDICATOR

#### To confirm customer / business address

On successfully posting the transaction, a confirmation message is displayed in Result section and the 'Confirmed' field is checked in Customer Service > Customer/Business Details > Address Information section.

### A.2.36 Trading of Accounts - Non-Monetary Transactions

Following are the non-monetary transactions involved while processing Trading of Accounts.

- Add / Update Trade Details Transaction
- Trade Reversal
- Rescission Transaction to Void Account

#### A.2.36.1 Add / Update Trade Details Transaction

If a Trade transaction has failed during Equity Validation, the same can be manually corrected by adding or updating entries into Trade Details Table and adjust the 'Equity Transfer Amount' in existing (old) account maintained in the system. This can be done by posting 'ADD/



UPDATE TRADE DETAILS' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To add entries to Trade Details Tab
-------------------------------------

Transaction	Parameters
ADD TRADE TRANSACTION DETAILS	TXN DATE
-or-	AMOUNT
UPDATE TRADE DETAILS	ACCOUNT NUMBER
	TRADE TYPE
	COMMENTS

While posting the above transaction, ensure that a valid Destination account or Target (new) account number is entered. For more details on Trade Type, refer to 'Trade Transaction' section.

On successfully posting the transaction, a confirmation message is displayed in Result section and a comment is posted on the account in the following format - TRADE DETAILS ADDED/UPDATED ON <DATE> WITH TO <ACCOUNT NBR>, TRADE AMOUNT <VALUE>, TRADE TYPE AS <TRADE TYPE> AND <COMMENT>.

### A.2.36.2 Trade Reversal

You can reverse the Trade transaction updates on existing (old) account or Source account which contributed to multiple Equity Out (Split) or one-to-one (Upgrade) in OFSLL by posting 'TRADE REVERSAL' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

To reverse a	Trade
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Transaction	Parameters
TRADE REVERSAL	TXN DATE
	REASON CODE
	COMMENTS

While posting the above transaction, select the Reason Code as STATUTORY RESCISSION or LATE RESCISSION from the drop-down list.

On successfully posting the transaction, a set of changes are done to traded accounts. Refer to 'Trade Reversal/Rescission and Charge-off of Account' section in Appendix - Trading of Accounts chapter.

## A.2.37 Bankruptcy Reporting Indicator

You can categorize a particular customer or a business account as bankrupt in OFSLL by posting 'CUSTOMER / BUSINESS BANKRUPTCY REPORTING INDICATOR' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Marking a customer/business as 'Bankrupt' indicates that the particular customer/business cannot repay the debts and this condition is posted on the account and an Alert is populated in Summary tab.



Before posting the transaction, system validates if the existing customer's/business bankruptcy indicator is set as 'Y'. If yes, an error is displayed and transaction is not allow to post.

Call Activities Mai	intenance	Commonte	Dromisos	Checklists	Tracking (	Attributoe	Field Invoeti	antion	References	Corresponder	Letters	Document	Tracking
	intenance	Comments	FIOIIISES	CHECKISIS	Tracking P	nui ibutes	Tield Investi	gauon	References	corresponder	ice Letters	Document	Tracking *
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#### To mark a Customer Account as Bankrupt

Transaction	Parameters		
CUSTOMER BANK- RUPTCY REPORTING	BANKRUPTCY INDICATOR		
INDICATOR	RELATION TYPE CODE		
	BANKRUPTCY DISPOSITION		
	BANKRUPTCY TYPE		
	EFFECTIVE DATE		
To mark a Business Only A	ccount or SME Account as Bankrupt		
Transaction	Parameters		
BUSINESS BANK- RUPTCY REPORTING	BUSINESS BANKRUPTCY INDICATOR		
INDICATOR	BUSINESS BANKRUPTCY DISPOSITION		
	BUSINESS BANKRUPTCY TYPE		
	BUSINESS EFFECTIVE DATE		

On successfully posting the transaction, system identifies all the related accounts based on Customer ID/Business and marks 'Bankruptcy Indicator' as 'Y' on all accounts (primary or joint holder) held by the customer. A confirmation message is displayed in the Results section.

## A.2.38 Collateral Maintenance

You can update and maintain asset/collateral details associated to an Account during Servicing and Collection stage by posting 'ASSET MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

On posting the transaction, the asset details are updated in Customer Service > Collateral > Home/Vehicle/Others tab and Servicing > Collateral Management > Collateral Details screen.



Transaction	Parameters
ASSET MAINTENANCE	TXN DATE
	ASSET NUMBER
	ASSET CLASS
	ASSET TYPE
	ASSET SUB TYPE
	REGISTRATION NUMBER
	МАКЕ
	MODEL
	ESTIMATED LIFE
	COUNTRY CODE
	ZIP
	STATE CODE
	ADDRESS NUMBER
	ADDRESS1
	ADDRESS2
	REASON CODE
	COMMENTS
	ASSET EXCHANGE INDICATOR
	ASSET SHIPMENT DATE
	ASSET BLOCK INDICATOR
	ASSET IDENTIFICATION NUMBER

### To post Asset Maintenance to an account

While posting the transaction, ensure the following:

- The Txn Date and Asset Number are mandatory and need to be specified.
- The transaction date should be current system date by default since system does not allow to post back dated or future dated transaction.
- Specify the registered Asset number. Else, system displays an error indicating 'Asset #: <Asset nbr> does not exist for this account'.
- Specify the Asset Class as per HOME/VEHICLE/OTHER_ASSET_CLASS_CD lookup type.
- The Asset Type and Asset Sub Type should match the Collateral Type of Asset # as defined in Setup > Asset Types > Asset Sub Type screen.
- The Registration number provided for Asset # should be of Collateral Type as 'HOME'.
- The Zip code entered is validated based on Country code defined in Setup > Zip Codes screen.



- In ASSET EXCHANGE INDICATOR, select Yes or No from drop-down list to indicate if the asset is created as exchange to an old asset. This is applicable only for Vehicle and Home collateral.
- In ASSET SHIPMENT DATE, select the date from adjoining calendar.
- In ASSET BLOCK INDICATOR, select Yes or No from drop-down list to indicate if this asset is blocked to a particular account. This is applicable only for Vehicle and Home collateral.
- In ASSET IDENTIFICATION NUMBER, specify the asset identification number.

On successfully posting the transaction, a confirmation message is displayed in the Results section and collateral details are updated to the account.

### A.2.39 Account Contract Maintenance

You can update and maintain Contract Information at Account level during Servicing and Collection stage by posting 'ACCOUNT CONTRACT MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

By default, the contract information in Customer Service screen's Contract sub tab is populated from Origination screen on funding the application and is a display only version of the same information found on the Funding screen's Contract screen.

This transaction can be posted on all Product Type, Status and Conditions. On posting, the same does not restructure the account based on the account fields update. Also, no calculations are performed as a result of posting of this transaction.

Transaction	Parameters
ACCOUNT CONTRACT MAIN- TENANCE	TXN DATE
TENANCE	AMOUNT FINANCED
	APPLICATION CHANNEL
	DISBURSED LOAN AMOUNT
	TOTAL DOWN PAYMENT AMOUNT
	TOTAL SALES PRICE
	CONTRACT RCVD DATE
	CONTRACT VERIFIED BY
	CONTRACT VERIFIED DATE
	COMMENTS
	REASON CODE

To post Contract updates to an account

For more information on above fields, refer the section Contracts tab in Funding chapter of the Origination User Guide.

On successfully posting the transaction, a confirmation message is displayed in the Results section and contract details are updated to the account in Customer Service > Account Details > Contract Information tab.



# A.2.40 Account Payment Mode Maintenance

You can update the type of repayment mode to indicate if it is 'Autopay/Direct Debit or not' by posting 'ACCOUNT PAYMENT MODE MAINTAINANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

#### To post repayment mode on an account

Transaction	Parameters
ACCOUNT PAYMENT MODE	TXN DATE
	PAYMENT MODE

While posting the transaction, select the PAYMENT MODE as one of the following:

- INSTITUTION DRAFT / CHECK
- AUTOPAY (ACH)
- AUTOPAY (CREDIT CARD)
- AUTOPAY (DEBIT CARD)
- POST DATED CHECKS

Note the following:

- For an active Recurring ACH record, ensure that the payment mode is selected as AUTOPAY.
- For an AUTO PAY type of Payment Mode, ensure that at least one active ACH record exist and for CHECK type of Payment Mode, there are NO active ACH records.

On successfully posting the transaction, a confirmation message is displayed in the Results section and Payment Mode option is updated to account in Customer Service > Account Details > Account Details tab.

## A.2.41 Add Balance to Account

While posting specific type of transaction on account to update the balances and if the respective balance is not available at account, system displays an error. In such cases, you can add the specific type of balance to the account at runtime by posting 'ADD BALANCE TO AN ACCOUNT' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

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Parameters															
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TXN DATE											11/26/2019			Y	
BALANCE TYPE											ESCROW			Y	
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RESCHEDULE MET	HOD										CHARGEOFF BALANCE			Y	
BILLED											YES			Y	
ACCRUED											YES			Y	
NON PERFORMING	G ROLLOVE	R									YES			Y	
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#### To add balance to an account

Transaction	Parameters
ADD BALANCE TO AN ACCOUNT	TXN DATE
ACCOUNT	BALANCE TYPE
	CHARGE OFF METHOD
	WRITE OFF METHOD
	RESCHEDULE METHOD
	BILLED
	ACCRUED
	NON PERFORMING ROLLOVER
	NON PERFORMING BALANCE TYPE
	SORT

All the parameters indicated above are mandatory and can be selected from the drop-down list. While posting the transaction, system validates the following and in case of mismatch, does not allow to post the transaction:

- If the Balance Type is already loaded, system displays and error indicating 'Balance already available'.
- If the Balance Type does not match with the defined list of codes in TXN_TYPE_CD lookup, system displays an error indicating 'Balance Type Doesn't Exist'.
- If the Balance Type matches with lookup code but the Product Type is not configured for the balance type in Transaction Codes setup, system displays an error indicating 'Balance Type not mapped to Product type'.

On successfully posting the transaction, a confirmation message is displayed in the Results section and Balance is updated to account in Customer Service > Transaction History > Balances tab.

### A.2.42 Linked Account Maintenance

You can link another account to the current account during servicing and have one-to-one mapping between both by posting 'LINKED ACCOUNT MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

This transaction helps to link accounts which are funded separately and also to maintain (add/ update/remove) details of the current account.



### To post linked account maintenance

LINKED ACCOUNT MAINTENANCE       TXN DATE Select the transaction posting date from the adjoining calendar         LINKED ACCOUNT NUMBER       Enter the account number which is to be Attached / Moved / Remove to/from the Current Account.         Ensure that the current customer is linked to that account. System displays an error if there is a mismatch or an invalid accour number is entered.         LINKED ACCOUNT MAINTENANCE ACTION TYPE         Select the action type to be performed from the drop-down list. You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.         VALIDATE COMMON CUSTOMER
Select the transaction posting date from the adjoining calendar         LINKED ACCOUNT NUMBER         Enter the account number which is to be Attached / Moved /         Remove to/from the Current Account.         Ensure that the current customer is linked to that account. System displays an error if there is a mismatch or an invalid accour         number is entered.         LINKED ACCOUNT MAINTENANCE ACTION TYPE         Select the action type to be performed from the drop-down list.         You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.
<ul> <li>Enter the account number which is to be Attached / Moved / Remove to/from the Current Account.</li> <li>Ensure that the current customer is linked to that account. System displays an error if there is a mismatch or an invalid accoun number is entered.</li> <li>LINKED ACCOUNT MAINTENANCE ACTION TYPE</li> <li>Select the action type to be performed from the drop-down list. You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.</li> </ul>
Remove to/from the Current Account.         Ensure that the current customer is linked to that account. System displays an error if there is a mismatch or an invalid account number is entered.         LINKED ACCOUNT MAINTENANCE ACTION TYPE         Select the action type to be performed from the drop-down list.         You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.
tem displays an error if there is a mismatch or an invalid account number is entered. LINKED ACCOUNT MAINTENANCE ACTION TYPE Select the action type to be performed from the drop-down list. You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.
Select the action type to be performed from the drop-down list. You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.
You can select ADD / UPDATE / REMOVE to modify linking of current account to / from selected Linked Account.
VALIDATE COMMON CUSTOMER
Select either Yes or No from the drop-down list to indicate the system to validate if there are any common customers between the current selected Account and Linked Account.
System does not allow to post the transaction if this option is selected as Yes and there are no common customer found during validation.
VALIDATE BILLING CYCLE AND DUE DATE
Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Linked Account have the same Billing Cycle and Due Day.
System does not allow to post the transaction if this option is selected as Yes and the Billing Cycle and Due Day is found to be different during validation.
VALIDATE PORTFOLIO COMPANY
Select either Yes or No from the drop-down list to indicate the system to validate if the current selected Account and Linked Account belongs to the same portfolio company.
System does not allow to post the transaction if this option is selected as Yes and the portfolio company is found to be different for both accounts during validation.
REASON CODE
Selected the appropriate reason code for posting this transac- tion from the drop-down list.
COMMENTS
Additional information (if any).

On successfully posting the transaction, both the accounts are interlinked and system updates the 'Linked Account' field with Account # provided in transaction parameter.



Also a comment is posted on all involved accounts i.e. Master Account and Associated Account. For 'Add' transaction new Master Account # is updated and for 'Update' transaction, the existing Master Account # is replaced with Account # provided in Transaction Parameters.

### A.2.43 Mock Statement Maintenance

Generating a Mock Statement helps to mock the asset billing process with a future date and to get an upfront statement indicating future dues of Master and Associated Accounts. In 'Vacation Ownership' industry, such statements are required to forecast future dues based on current 'Timeshare' holdings.

In Servicing, the Mock Statement preferences displayed in Customer Service > Account Details tab and Contract Information tab are propagated from Origination > Contract screen and are displayed in 'View' mode.

You can update the Mock Statement generation preferences at Master Account level by posting 'MOCK STATEMENT MAINTENANCE TRANSACTION FOR MASTER ACCOUNT' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

This transaction can be posted only from Master Account. In case this transaction is used to deselect the option 'Mock Statement Req' to 'No', system refreshes the other fields making them 'Null' and 'Read-Only'.

Transaction	Parameters
MOCK STATEMENT MAIN- TENANCE TRANSAC-	TXN DATE
TION FOR MASTER	Select the transaction posting date from adjoining calen- dar.
	MOCK STATEMENT REQUIRED IND
	Select this check box to indicate if the account is to be included in Mock statement Generation.
	MOCK STATEMENT DATE
	Select the start month of Mock Statements period using the adjoining calendar.
	MOCK CYCLES
	Select the total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
	MOCK PRE BILL DAYS
	Specify the number of Pre bill days for Mock Statements generation.

#### To Post Mock Statement Maintenance to Master Account

While generating Mock Statement, system considers the 'Mock Statement Date' and 'Pre Bill Days' to generate the next Mock Statement Run Date. In case the Mock Statement Next Run Date is less than Contract Date or GL Date which does not match the criteria, system moves the Mock Start Date to same month of next year.

For example,

If Contract date = 6/1/2018



First Payment Date = 7/1/2018 Mock Start Month = July Mock Start Date = 7/1/2018 (Derived based on Start Month) Mock Pre Statement days = 60 Mock Statement Run Date Next = 7/1/2018 - 60 days = 5/2/2018 which is Less than Contract Date. Here the 'Mock Statement Start Date' is moved to 7/1/2019 so that Mock Statement Run Date Next = 7/1/2019 - 60 days = 5/2/2019

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the 'Transaction Processing Details' and when the transaction Posting occurs.

The batch job TXNMDT_BJ_100_01 (MOCK BILLING/DUE DATES PROCESSING) available in SET-TPE batch job set generates the future dues/balances based on the parameters defined in the criteria. This batch job is a prerequisite run for the mock statements to get generated.

The batch job OMSPRC_BJ_100_01 (MASTER ACCOUNT CUSTOMER MOCK STATEMENT GENERATION) available in SET-ODD2 batch job set generates Mock Statements based on Mock Statement Details.

While processing, the batch job picks only those accounts with 'Mock Statement Req = Y' and 'Master Account Flag = Y'. This batch job is run on 'Mock Statement Run Date Next' and generates the number of dues based on 'Mock Statement Cycles'.

The structure of the Mock Statement generated is controlled based on Record and Column definitions maintained in the data file MASTER_ACCOUNT_MOCK_STATEMENT (MASTER ACCOUNT CUSTOMER MOCK STATEMENT) defined in Setup > Administration > System > Data Files screen's Output tab.

### A.2.44 Skip Credit Bureau Reporting Maintenance

The Skip Credit Bureau Reporting Maintenance allows you to selectively exclude or include a particular account from being reported to credit bureau. This is required in Timeshare Business where there is no need to report the due/Maintenance accounts to credit Bureau.

As per the Product setup, if an account is funded with option Yes / No to 'Skip Credit Bureau' reporting in Metro-II batch job process, the same can be changed during servicing stage by posting 'SKIP CREDIT BUREAU REPORTING MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

However, Skip Credit Bureau Reporting also depends on Stop Bureau condition posted on the account.

Transaction	Parameters
SKIP CREDIT BUREAU REPORTING MAINTENANCE	SKIP CREDIT BUREAU REPORTING

#### To update skip credit bureau reporting option on an account

Select YES or NO from the drop-down list.

On successfully posting the transaction, a confirmation message is displayed in the Results section and 'Skip Credit Bureau Reporting' option is updated in Customer Service > Account Details > Account Information section.



# A.2.45 Repossession Maintenance

When SCRA borrower is on military duty, asset repossession cannot be done on the account. However, in case the SCRA borrower voluntarily offers financial institution to repossess the asset, the same can be updated in the system by posting 'REPOSSESSION MAINTENANCE' non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

The REPOSSESSION MAINTENANCE allows to modify the option 'Allow Repossession on SCRA' to Y or N in Customer Service > Account Details tab > Others section. By default, this check box is not selected indicating that system does not allow REPOSSESSION for SCRA enabled accounts. If the options is set Y, system allows to post REPOSSESSION condition on SCRA Accounts using Call Activity or any other ways available.

Note that REPOSSESSION MAINTENANCE transaction can be posted only if customer is on military duty where SCRA indicator = Y. Else, system displays an error message indicating 'Transaction not allowed, if customer is not in military duty'. In case of joint applicants, atleast one of the customer attached to account is to be on SCRA duty and SCRA flag = Y to post the transaction.

To post voluntary repossession maintenance
--------------------------------------------

Transaction	Parameters
REPOSSESSION MAINTENANCE	TXN DATE

Select the transaction posting date from adjoining calendar.

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted. Also the 'Allow Repossession on SCRA' check box is updated in Customer Service > Account Details tab > Others section.

## A.2.46 Stop Correspondence at Account Level

All the active customer/business accounts in Oracle Financial Services Lending and Leasing are enabled to receive correspondence by default. However, if required you can choose to stop the correspondence from the system.

Apart from stopping correspondence to all accounts at customer/business level as done by posting Customer/Business Correspondence (stopping) non-monetary transaction, you can choose to stop the correspondence to a particular customer account and continue the correspondence to remaining accounts. On doing so, that particular account is excluded from ODD batch job and does not receive correspondence of any kind such as letters or monthly statements from the system.

If 'Customer Stop Correspondence' is already posted on the account, system does not allow to post 'Account Stop Correspondence' and displays an error indicating 'Customer Stop Correspondence' is already posted on the account'.

Individual account level correspondence can be stopped by posting ACCOUNT STOP CORRESPONDENCE (ACC_STOP_CORR_MAINT) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.



### To stop account correspondence

Transaction	Parameters
ACCOUNT STOP	TXN DATE
CORRESPONDENCE (ACC_STOP_CORR	Select the transaction date from adjoining calendar.
MAINT)	ACCOUNT STOP CORR INDICATOR
	Select either YES or NO from the drop-down list to toggle account correspondence.
	PROCESS MASTER ASSOCIATED ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction to Master Account and Associated Accounts and selecting 'No' posts the transaction to Current Account.
	PROCESS SAME PRODUCT TYPE AND FUNDING TYPE ACCOUNTS
	Select either Yes or No from the drop-down list. Selecting 'Yes' posts the transaction on its Master Account and Associated accounts belonging to the same product and funding type. Selecting 'No' posts the transaction to Master and all its associated accounts.
	STATEMENT CONSOLIDATION INDICATOR
	Select either Yes or No from the drop-down list to update the Statement Consolidation indicator flag in Customer Service > Account Details > Other section.
	Selecting 'Yes' along with PROCESS MASTER ASSOCIATED ACCOUNTS = Y, posts the transaction to Master and all the Associated accounts having Statement Consolidation = Y.
	On, selecting 'No' along with PROCESS MASTER ASSOCI- ATED ACCOUNTS = Y, system ignores statement consolida- tion flag and posts the transaction to Master and all the Associated accounts.
	REASON CODE
	Select the reason for posting this transaction from the drop- down list.
	COMMENTS
	Specify additional information (if any).

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted and the Stop Correspondence



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			Total Term	12	Mock Statement Run Date Next	01/01/1800	
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	Last Accrual Dt		Maturity Dt	03/21/2021	Mock Pre Statement Days	0	
	Stop Accrual.		Balloon Amt	0.00	Stop Correspondence	~	
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	Rebate Method						
	Accrued Interest			Advance Details	Start Date		
	Index Type	FLAT RATE			End Date		
	Index Rate	14.00	Approved Amt		Days to Time Bar		
	Margin Rate	4.99	Consumed Amt				
	Rate	18.99	Remaining Amt			Settlement Information	
	Rate Start of the Year	18.99	Last Advance Amt	0.00			
	Last Rate Adj Dt		Last Advance Dt		Effective Dt		
	# of Rate Adjs (Year)	0			Good Through Dt		
	# of Rate Adjs (Life)	0		Recourse Details	Agreed Amt		
	Reschedule Method	UNDEFINED	Recourse		Paid Till Dt		
	Reschedule Value	0.00		_	Payment Mode	INSTITUTION DRAFT / CHECK	
			Recourse Type				
		Capitalization	Recourse Reason Max Recourse %	0.00		Custom Fields	
					Additional Place Holder String		
	Capitalize .		Recourse Amt	0.00	Additional Place Holder String 10		
		UNDEFINED		Cure Letter	Additional Place Holder		
	Capitalization Start Basis			Sure Letter	Number 10		
	Grace Days		Start Date		Additional Place Holder		
	Cap Tolerance Amt		Expiry Date		Number 11		
	Cap Run Date Next	12/31/4000	Expiry buce		Additional Place Holder		
				Amortized Loans	Number 12		
		Imputed Interest			Additional Place Holder Number 13		
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	Imputed Rate				Additional Place Holder Number 14		

check box is selected in the Customer Service screen's Account Information screen.

#### Note

- If a Master account has stop correspondence as Yes, then new accounts onboarded with Statement Consolidation Flag Y will also have stop correspondence as Yes. Same is the case when an Associate account is moved/Swapped from Master Account.
- If individual account level 'Stop Correspondence' exists then such account is excluded from Master Account/Customer level Statement consolidation.

To remove the Stop Correspondence indicator, follow the above procedure and update the 'ACCOUNT STOP CORR INDICATOR' as 'NO'.

### A.2.47 Consolidated Payoff Quote

You can generate a consolidated payoff quote for any combination of Master and its associated accounts which includes the consolidated amount owed on all selected accounts. A payoff quote can either be generated for current or future date, but not on a back date.

However, you can also generate a payoff quote for individual account. For information on how to generate a payoff quote on individual account, refer to 'Payoff Quotes' section

Consolidated Payoff Quote can be generated anytime by posting CONSOLIDATED PAYOFF QUOTE (PAYOFF_CONSOLIDATE) non-monetary transaction in Servicing > Customer Credit Limit > Transactions tab.



### To generate Consolidated Payoff Quote

Transaction	Parameters
CONSOLIDATED	TXN DATE
PAYOFF QUOTE	Select the transaction date from adjoining calendar.
	PAYOFF QUOTE VALID UPTO DATE
	Select the date till when the payoff quote is valid from adjoining calendar. System calculates Accrued Interest on account till the date specified.
	PAYOFF QUOTE LTR PRINT
	Select either YES or NO from drop-down list. If selected as YES, then a Payoff Quote Letter with specific format is gener- ated. The value of parameters in the letter are fetched from variables defined in the configuration.
	COMMENTS
	Specify additional information (if any).
	ACCOUNT NUMBER
	Specify the required accounts separated by comma. This can have a combination of both Master and its Associated accounts.
	LEASE BUYOUT INDICATOR
	This parameter is applicable for Lease Account only. Select either YES or NO from drop-down list to indicate if the lease contract is available for buyout option.

On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted along with below details:

- The TOTAL PAYOFF QUOTE IN section indicates currency-wise consolidation payoff quote i.e. if multiple accounts are selected for consolidation with different currencies, then consolidation is listed for accounts with same currency and subsequently for other/ individual currencies.
- Subsequently, individual payoff quote is generated and displayed for each of the Associated account selected along with Master account payoff quote (if selected).



# A.2.48 Add New Customer

During the servicing stage of an account, you can add customer details into the system by posting ADD NEW CUSTOMER transaction in Customer Service > Maintenance > Transaction Batch Information section.

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Before creating the transaction, ensure that ADD NEW CUSTOMER transaction is enabled in Transaction Codes setup screen and is allowed to post based on your user privileges.

While adding, you can also set the customer relation as primary to the account by selecting the appropriate RELATION TYPE CODE. Once added, the same becomes the current/ primary customer and the current indicator is set to 'Y' by default. Also the address details of an existing current/primary account is updated to new customer details. However, if there is a different address to be updated, the same can be done by posting ADD CUSTOMER ADDRESS PHONE non-monetary transaction.



### To add customer details

Transaction	Parameters					
ADD NEW CUS-	CUSTOMER NUMBER					
TOMER (CUS_ADD MAINT)	Specify the new customer number.					
,	TXN DATE					
	Select the transaction posting date from the adjoining calendar.					
	RELATION TYPE CODE					
	Select the account relation type (Primary, Spouse, and so on) from the drop-down list which are attached to account.					
	CUSTOMER FIRST NAME					
	Specify the first name of the customer.					
	CUSTOMER MIDDLE NAME					
	Specify the middle name of the customer.					
	CUSTOMER LAST NAME					
	Specify the last name of the customer.					
	CUSTOMER SSN					
	Specify customer's social security number.					
	CUSTOMER BIRTH DATE					
	Specify customer's birth date from adjoining calendar.					
	CUSTOMER NUMBER OF DEPENDENTS					
	Specify the number of dependants for the customer.					
	CUSTOMER LANGUAGE CODE					
	Select the customer language code from the drop-down list.					
	CUSTOMER MARITAL STATUS CODE					
	Select the customer marital status from drop-down list.					
	CUSTOMER DRIVING LICENSE NUMBER					
	Specify the customer driving license number.					
	CRB ECOA CODE					
	Select the credit bureau's Equal Credit Opportunity Act code from where the customer credit score is received from the drop-down list.					
	CUSTOMER GENDER CODE					
	Select the customer gender code from the drop-down list.					
	CUSTOMER DISABILITY INDICATOR					
	Select the customer disability indicator as either Yes or No from the drop-down list.					



CUSTOMER SKIP INDICATOR
Select the customer skip indicator as either Yes or No from the drop-down list.
CUSTOMER STOP CORR INDICATOR
Select the customer stop correspondence indicator as either Yes or No from the drop-down list.
CUSTOMER CLASS TYPE CODE
Select the customer class type code from the drop-down list.
CUSTOMER ENABLED INDICATOR
Select the customer enabled indicator as either Yes or No from the drop-down list.
CUSTOMER CHRISTIAN NAME
Specify the customer Christian name.
CUSTOMER FULL NAME
Specify customer's full name.
PRIVACY OPTOUT
Select the customer's privacy optout indicator as either Yes or No from the drop-down list.
CUSTOMER PASSPORT NUMBER
Specify the customer's passport number.
CUSTOMER PASSPORT ISSUE DATE
Select the customer's passport issue date from adjoining cal- endar.
CUSTOMER PASSPORT EXPIRY DATE
Select the customer's passport expiry date from adjoining cal- endar.
CUSTOMER NATIONAL ID
Specify the customer national id.
VISA NUMBER
Specify customer visa number.
NATIONALITY CODE
Select the nationality code from the drop-down list.
PAYMENT HIERARCHY
Specify the payment hierarchy code.
CATEGORY CODE
Select the customer category code from the drop-down list.



On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Service > Customer Details tab.

# A.2.49 Add/Update customer Address

You can update the address details of an existing customer details maintained in the system by posting ADD CUSTOMER ADDRESS PHONE transaction in Customer Service > Maintenance > Transaction Batch Information section.

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Before creating the transaction, ensure that ADD CUSTOMER ADDRESS PHONE transaction is enabled in Transaction Codes setup screen and is allowed to post based on your user privileges.



# To add/update customer details

Transaction	Parameters					
ADD CUSTOMER	TXN DATE					
ADDRESS PHONE(CUS_ADR_	Select the transaction posting date from the adjoining calendar.					
PH_MAINT)	RELATION TYPE CODE					
	Select the relation to which the address is being updated from the drop-down list.					
	ADR ADDRESS TYPE CODE					
	Select the address type from the drop-down list.					
	ADR PHONE					
	Specify the phone number.					
	ADR MAILING INDICATOR					
	Select the mailing indicator as either Yes or No from the drop- down list.					
	ADR POSTAL ADDRESS TYPE CODE					
	Select the postal address type from the drop-down list.					
	ADR ADDRESS NUMBER					
	Specify the address number.					
	ADR STREET PRE TYPE CODE					
	Select the street name prefix type from drop-down list.					
	ADR STREET NAME					
	Specify the street name.					
	ADR STREET TYPE CODE					
	Select the street type from the drop-down list.					
	ADR STREET POST TYPE CODE					
	Select the street post type from the drop-down list.					
	ADR APARTMENT NUMBER					
	Specify the apartment number.					
	ADR ADDRESS2					
	Specify the additional address details.					
	ADR CITY					
	Specify the city.					
	ADR STATE CODE					
	Select the state from the drop-down list.					
	ADR ZIP					
	Select the zip code from the drop-down list.					



Transaction	Parameters
	ADR ZIP EXTENSION
	Specify the extension of the zip code.
	ADR COUNTRY CODE
	Select the country code from the drop-down list.
	ADR COMMENT
	Specify additional details (if any) as comment.
	ADR CENSUS TRACT/BNA CODE
	Specify the Census Tract or Block Numbering Area code.
	ADR MSA CODE
	Specify the metropolitan statistical area (MSA) code.
	PERMISSION TO CALL IND
	Select the permission to call indicator as either Yes or No from the drop-down list.

On successfully posting the transaction, a confirmation message is displayed in Result section and the details are populated in Customer Service > Customer Details > Address Information sub tab.

### A.2.50 Agreement Number Maintenance

During the serving stage of an account, you can move the agreement number from one account to another and/or perform other maintenance activities such as add/update or remove the agreement number. This agreement number helps to group all those accounts with a particular agreement number.

You can add/update or remove the agreement number associated to an account by posting AGREEMENT_NUMBER_MAINT (AGREEMENT NUMBER MAINTENANCE) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
AGREEMENT_NUM- BER_MAINT (AGREEMENT NUM- BER MAINTE- NANCE)	AGREEMENT # Specify the new or revised agreement number which is to be associated to the account. To remove existing agreement number, specify the value as NULL.
	TXN DATE Select the transaction posting date from the adjoining calendar.

To add/update/remove agreement number

On successfully posting the transaction, a confirmation message is displayed in Result section and the agreement number is populated in both Account Details > Account Information and Contract Information tab.



# A.2.51 Sale Order Number Maintenance

Sales Order Number is an unique number created to capture the sale of Products & Services specifically in ERP systems. In OFSLL, a Sales Order Number may be associated to multiple Accounts which in-turn helps to group all those accounts with the same sales order number.

If Sales Order Number is not associated to an account while funding or if the same is updated as Null or blank, you can add/update/remove the Sales Order Number to the account by posting SALES_ORDER_MAINT(SALES ORDER NUMBER MAINTENANCE) non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Transaction	Parameters
SALES_ORDER MAINT	TXN DATE
(SALES ORDER	Select the transaction posting date from the adjoining calendar.
NUMBER MAINTE-	SALES ORDER NBR
NANCE)	Specify the unique Sales Order Number which is to be associ- ated to the account. You can enter a unique alpha-numeric number up to 80 characters.

To add/update/remove Sales Order Number

On successfully posting the transaction, a confirmation message is displayed in Result section and the Sales Order Number is populated to Customer Service > Account(s) header section.

# A.3 Processing SCRA

SCRA (Servicemembers Civil Relief Act) is a United States federal law that protects soldiers, sailors, airmen, Marines, Coast Guardsmen, commissioned officers in the Public Health Service and National Oceanic and Atmospheric Administration, from being sued for payment defaults.

The system is facilitated to be compliant with these SCRA laws. The following features are supported:

- Interest Rate Limitation, Prevention of Acceleration of Principal during Borrower's Military Duty
- Fees, Bankruptcy & Deferment rules applicable during Military Duty by the Account holder/Borrower
- Reverting to pre-SCRA terms when Account holder/Borrower is OFF Military Duty
- Validations with respect to Account holder/Borrower reporting Military Duty and
- Validations with respect to Guarantor being on Military Duty.

To be compliant with the above SCRA features, you can setup;

- Transaction Posting checks
- Related configurations OFF MILITARY DUTY through a transaction which will revert to original contractual terms for payment amount, interest rate and term.

Post the 'OFF MILITARY DURY' date, if payment is missed as per contracted billing cycle, delinquency fee transaction is posted separately.

However, delinquency fees will not be applied for period of Borrower's Military duty.



# A.3.1 Setting up Interest Rate for SCRA

You can define different interest rate which will be an input parameter for the ON ACTIVE MILITARY DUTY transaction. The system enables you to override default rate values with the values you define. However, if the values are not overridden, then system will pick the transaction from system parameter TPE_SCRA_DEFAULT_INTEREST_RATE.

The system will apply lowest rate between contract and system default interest rate. However, you can indicate to override the Rate with one entered in the transaction input parameter.

Access to the transaction and availability of the Override and Rate parameters are setup in Transaction Codes Access Grid and Parameters, respectively.

When the transaction is under BORROWER ON ACTIVE MILITARY DUTY status, the system facilitates setting up and validating the following:

- While posting On Military Duty transaction, provides flexibility to choose the Fee to be applicable through Fee Assessment Access Grid, based on **On Military Duty account** condition created in the account.
- You can not initiate Foreclosure / Repossession activities on active military duty accounts.
- The monthly payment amount must not exceed the existing payment amount.
- During deferment period, enables you to define 'NO Interest to be charged' by defining 'Stop Accrual' to the 'EXTENSION transaction' for the same terms of Extension. A batch job re-starts Interest Accrual, once the system posts comments for the same

Once the OFF MILITARY DUTY transaction is posted on account, system facilitates setting up and validating the following:

- The contractual terms are returned once the SCRA condition is removed. That is, the payment amount, terms, and interest rate must revert to their pre-SCRA state. Thus, resulting in a balloon payment at the end of Loan.
- To extend On Military Duty benefits, you can perform any of the following:
  - OFF Military Duty transaction must not be posted
  - If already posted, OFF Military Duty transaction must be REVERSED
  - Close current Military Duty by posting the OFF transaction and then opening a new Duty period by posting the On Military Duty Transaction. Ensure not to overlap the periods.

#### Note the following for new accounts created on SCRA

If a borrower is on 'Active Military Duty' for an existing account and the same customer ID is used to create a new account, system by default does not provide SCRA benefits by updating the SCRA Interest Rate. Instead the account is created with Contract Interest Rate.

For SCRA Interest Rate to be effective on new account, the 'Borrower on Military Duty' transaction has to be posted explicitly. For more details, refer to 'Active Military Duty' section.

# A.4 Black Book Interface

The system performs collateral valuation for all the active accounts at a set frequency. However, valuation is not performed for collaterals with account status <ACTIVE> and Asset Status <ACTIVE> and <PRIMARY>.



The source for the above valuation is Black book or any other Collateral Evaluator agency. These valuation details are stored for each collateral in Collateral tables. If an account has multiple collaterals, then the valuation details must be stored for each collateral.

You can run 'BLACK BOOK INTERFACE' batch to perform valuation for active accounts and active collaterals. This batch job performs the following:

- Validates for current valuation in the Black Book interface tables and gets the latest valuation
- After getting the valuation updates the collateral valuation with source as Source setup.
- Loads Black Book values

The system date is saved as Valuation Date along with other valuation details during batch run. Once the batch is run, black book values will load process to Oracle Valuation Section.



# **Appendix B: Payment Amount Conversions**

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Loan	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



# Appendix C:Generic Recovery Interface (GRI)

# C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Also the system parameter 'GRI_WEBSERVICE_LOG_IND' when enabled, logs all the GRI related web service communications between OFSLL and external interfaced system. The same can be viewed in Dashboard > System Monitor > Database Server Log Files tab by selecting 'Interfaces' view option.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

# C.1.1 <u>Pre-requisites</u>

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
lir	IMPOUND INVOLUNTARY REPOSSESSION (GRI)



Work Order Type	Description
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

# C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking 'Save', system displays an error message as 'Active Work Order with same Order Type already exists on account'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to 'Case Comments' section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.





The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)
- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Search Customer Service: 20000100015971 Review Request (Pending: 0) Queue Assignment

Company       Branch       Sub Unit       Account #       Product       Days Past Due Currency       Pay Off Ant       Amount         US01       US4Q       SUB UNIT1       2000       LOAN VEHICLE (FR)       315 USD       27,947.17       4,950         Immany       Customer Service       Account Details       Customer Details       Transaction History       Pmt Modes       Bankruptcy       Repo/Foredosure       Deficiency       Collateral       Bureau       Cross/Up Sell Ac       >         Call Activities       Maintenance       Comments       Promises       Checklasts       Trading Attributes       Field Investigation       References       Correspondence       Letters       Document Trading       Scenario Ar       >         View < Format < Imm       Freeze       Detach       Imments       Comment       Comment Dt       Imments       Liptic Jup Activities       Add       Ziptic Jup Activities       204297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR       112/06/2016 07:45:48 AM       A         N       SYSTEM GENERATED       INBOUND FROM INTERFACE       2044312529:900EMO-GRI JUTEFACE-CASE WS ACCEPTED INTERNAL       12/21/210 16 06:48:407 AM       A         N       SYSTEM GENERATED       INBOUND FROM INTERFACE       2044312529:00EMO-GRI JUTEFACE-CASE WS ACCEPTED       INTERNAL       12/21/210 16 06	iew 🔻 Forn	nat 🔻 📑 🔲 Fre	eze 🚮 Detad	n 🚽 Wr	rap (	la 🕘 Curre	ent 🔘 Show All 🔘 Gr	oup Follow-u	qu						
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In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

#### Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

# C.3 <u>Update Case</u>

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in



account details, change in address, collateral and so on. These changes need to be incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated.
	Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.

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If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.



# C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The 'Vendor Messages' section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as 'CLIENT UPDATE'.

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Accordingly, in the 'Vendor Messages' section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers 'addCaseUpdate()' to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"



#### • Comment Dt = Comment Posted date

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# C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter "GRI_DLQ_DAYS_AUTO_STATUS_CHG" (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as 'PENDING ON HOLD/ON HOLD' on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to 'PENDING ON HOLD' in Work Orders screen, system triggers 'holdCase()' web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section Vendors > Work Orders tab.

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WO:0021122	2044299038	GENERIC	C RECOVERY IN	ITERFACE	20160	2006 CHEVROLET M	IONT 90DEN	0	US01	USHQ	ON HOLD	CUSTOMER	IMPOUN	D INVOLU	VENKAT		
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If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

• Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

# C.6 <u>Reopen Case</u>

When the status of a work order is updated from 'ON HOLD' to 'RELEASED' in Work Orders screen, system triggers 'reopenCase()' web service request to update the status of corresponding mapped case in third party system.



This ensures that a work order in hold status is processed further with third party vendor managed systems.

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The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer 'Case Updates Received via FireHose WebService' section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

# C.7 <u>Reassign Case</u>

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as 'PENDING REASSIGN/CLOSE') and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to 'PENDING REASSIGN/CLOSE' based on the days defined in the lookup code 'VEN_REASSIGN_DAYS_CD (VENDOR REASSIGNMENT DAYS CODES). If the case status is OPEN for specific number of days as maintained in the sub code of the above lookup code, system auto updates the case status as 'PENDING REASSIGN/CLOSE' on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers 'reassignCase()' web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

- If Case status is 'NEW FROM CLIENT' in GRI, the case is reassigned to new vendor in GRI and no New CASE is created in OFSLL.
- If Case status is 'OPEN' in GRI, the case is updated to 'Pending on Close' status in GRI, new case is created in OFSLL with New Case # and assigned to new Vendor.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = 'CLOSE') and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

 New work order is created in OFSLL only if the 'reassignCase()' web service response consists of new case number created in third party system.



 If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: "<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

# C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to 'PENDING CLOSE' in Work Orders screen, system triggers 'closeCase()' web service request to update the status of



corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

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If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

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In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



# C.9 <u>Case Updates Received via FireHose WebService</u>

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to "OPEN"
601	DECLINED CASE	Change Work order status to "DECLINED"
602	ACKNOWLEDGED CLOSE	Change Work order status to "CLOSE"
603	ACKNOWLEDGED HOLD	Change Work order status to "ON HOLD"
300	CASE WAS REPOED	Change Work order status to "REPOSSESSED"
		And
		Trigger "getRepossessionDetails()" web service to get repossession details and update in Servicing > Repo/Foreclosure" tab.
302	CASE COMPLETED	Change Work order status to "COMPLETED"
200	FIRST UPDATE ADDED CUSTOM	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLI- ENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.



For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

#### Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message 'Work Order Status Update failed due to mismatch of previous status'.

# C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getRepossessionDetails()' web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

**ORACLE** Financial Services Lending and Leasing

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The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

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# C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.

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		Work Order	Dt	Work Order Details 12/22/2016		Collateral Details
	Channel Work Order Type Account Company Branch Vendor Override Reason Status Reason	2044312777 GENERIC RECOVERY INTERFACE IMPOUND INVOLUNTARY REPOSSESSION (GRI) 20160100011187: US01	Currency Estimated Billed Amt Paid Reference # Assigned By Followup Dt	0.00 0.00 VENKAT Account Information ACTIVE:DELQ:BKRP:REPO	Identification # Year Make Model	2006 CHEVROLET MONTECARLO 2DR 2046945G JR378252 2006 CHEVROLET MONTECARLO <u>Vendor Information</u> 900EMO_INTERFACE
	Collector		Total Outstanding Balance Total Due Due Dt		Fax Comment	

If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"



#### • Comment Dt = Comment Posted date and time

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The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is 'OPEN' to update the payment details.

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•	Vendor					Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel
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System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the 'Validate Invoice' button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to 'Vendors' chapter.



# **Appendix D:Account Acceleration**

# D.1 Introduction

Account Acceleration is a provision that allows a lender to insist a borrower to repay all or a part of an outstanding loan prior to the scheduled maturity date, when the borrower is identified to be fraudulent. An acceleration clause outlines the probable reason(s) for the lender to accelerate a loan account and demand loan repayment.

Accordingly in OFSLL, a fraudulent account can be accelerated by moving the maturity date up to the date of the demand for full payment which can either be the current date or a back date, but not a future date. In case of a back dated acceleration, back date cannot be scheduled beyond the 'contract date' or 'account back date' whichever is higher. Reversal of an account acceleration is also allowed to reinstate the account to its previous status.

The chapter contains the following sections:

- Posting Account Acceleration
- Reversing Account Acceleration

Example to illustrate:

- Account Acceleration and Reversal with 'Principle First' adjustment
- Account Acceleration and Reversal with 'Interest First' adjustment

# D.2 Posting Account Acceleration

Like any other monetary transaction, even the Account Acceleration transaction can be posted on the required account from the Customer Service > Maintenance screen. For detailed information on posting this transaction, refer to Appendix: Transaction Parameters > Monetary Transactions > Account Acceleration section.

#### Pre-defined validations for account acceleration

While posting the account acceleration transaction, system validates the account status with the following pre-defined validations before proceeding with the transaction:

Account Status / Transaction Description	Validations before posting transaction	Validations after posting transaction	Comments
EXTENSION	No	Should not repost after reversal	
EXTENSION OVERRIDE	No	Should not repost after reversal	
INDEX / MARGIN RATE CHANGE	No	Should not repost after reversal	



Account Status / Transaction Description	Validations before posting transaction	Validations after posting transaction	Comments
CHANGE TERM	No	Should not repost after reversal	
CHANGE BALLOON	No	Should not repost after reversal	
CHANGE PAYMENT AMOUNT	No	Should not repost after reversal	
DELAY FEE	No	Should not repost after reversal	
CHANGE PROFIT RATE	No	Should not repost after reversal	
RESCHEDULE PAYMENT	No	Should not repost after reversal	
RESCHEDULE RATE	No	Should not repost after reversal	
RESCHEDULE PRE-COM- PUTE LOAN TO INTER- EST BEARING LOAN	No	Should not repost after reversal	

# Errors during account acceleration

Account acceleration is supported for accounts with 'ACTIVE' status. In case account acceleration transaction is posted on accounts with any other status or if there are any other pre-existing conditions posted on the account, system does not allow to post the transaction and displays an error. The table below lists the type of errors displayed and reason for the same.

Error Message	Reason
'Account Acceleration allowed only for Active accounts'	The status of the account is other than 'ACTIVE'.
'Account Acceleration already posted on account'	There is already an account acceleration trans- action posted on account.
'Account Acceleration is not allowed on Non Performing Account.'	There is already a 'Non-Accrual' condition posted on account (i.e., Non Performing Indicator = Y).



Error Message	Reason
'Account Acceleration not allowed as Stop Accrual is active on account'	There is already a 'Stop Accrual' condition posted on account.
'Balance Adjustment Method applicable for Pre-Compute account'	The 'Balance Adjustment' method is selected for non-pre compute account since its applicable only for pre-compute accounts.

#### Account changes post account acceleration

On successfully posting the account acceleration transaction, following are the account level changes:

- The acceleration effective date will be the new maturity date of the account since the original maturity date of the account is moved to either the current date or a back date.
- On an accelerated account, the periodic billing, normal interest accrual and late fee assessment is discontinued as per the standard functionality since maturity date is reached.
- From the acceleration effective date, post maturity interest accrual with corresponding post maturity interest rate is calculated and added to the total account dues as per normal processing when a monetary transaction is posted.
- For a back dated account acceleration, all the system posted transactions on the account (like billing, interest, and late fees) between acceleration date (i.e. back date) and current system date is reversed, re-calculated and re-posted based on new maturity date (i.e. acceleration date).
  - Also the interest already accrued on the account based on the normal interest rate is reversed from acceleration date (i.e. back date) up to current system date and is re-calculated with post maturity interest rate and re-posted for the same period.
- For SCRA accounts, if the borrower status is 'OFF MILITARY DUTY' during the acceleration period, then the post maturity interest rate is changed to normal interest rate for that period. In case the post maturity rate is less than standard SCRA rate (i.e. 6%), then the same is set as standard interest rate for the account.
- For an accelerated account the following account attributes are displayed in the 'Result' section:
  - Total Accelerated Payment Due Amount
  - Acceleration Effective Date
  - New Maturity Date
  - Post Maturity Interest Rate

#### Transaction posting for account acceleration

Depending up on the type of loan account (i.e. pre-compute and non pre-compute), the account acceleration transaction is internally categorized and processed either in single stage or two stages.

- For 'Non Pre-Compute' accounts the transaction is posted directly.
- For 'Pre-Compute' accounts, the account is first converted from pre-compute to interest bearing account by internally posting the monetary transaction 'RESCHEDULE_PC2SI' (RESCHEDULE PRE-COMPUTE LOAN TO SIMPLE INTEREST LOAN) based on the following parameter values:
  - Transaction Date: Specified acceleration date



- Reschedule payment start date: Next payment date as per the existing due date history.
- Amount: Outstanding balance under ADVANCE/PRINCIPAL balance component.
- Rate: Existing normal interest rate of the account.
- Term: Calculated for the remaining term (i.e. cycles not yet billed). Term is not relevant for account acceleration since maturity date is moved to transaction date.
- Rebate on finance and insurance charges is processed as per the normal PC2SI transaction.

Refer to examples included in below section for details on how account acceleration is posted with 'Principle First' adjustment and 'Interest First' adjustment.

# D.3 <u>Reversing Account Acceleration</u>

Reversal of an account acceleration can be done to reinstate the account to its previous status. During reversal of an account acceleration, all the related transactions posted are reversed. For example, 'RESCHEDULE_PC2SI' is reversed in case of pre-compute accounts.

Refer to examples included in below section for details on how transactions are posted during reversal of an account acceleration.

### D.3.1 Account Acceleration and Reversal with 'Principle First' adjustment

Consider a loan account with following details:

- Contract Date = 01. Jan 2017
- Contract Maturity Date = 31.Dec 2017
- Rate = 4.99%
- Term = 12 Months

Balances **before** 'Account Acceleration' for a 'Pre-Compute' loan.

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT	12300				11900
(Pre-compute)	(12000 + 300)				

### Acceleration Transaction (PC 2 SI)

- Txn Date = 16.Aug. 2017
- Reschedule St Dt = 01.Sep. 2017
- Amount = 11900
- Rate = 4.99
- Term = 1

### Principal Adjustment - Minus Transaction

With Interest Estimated Amount = 300

### Interest Adjustment - Plus Transaction

Estimated Interest - Rebate = 300-90 = 210



On posting of 'Acceleration Txn' following transactions would be posted on account:

- Txn 1 PC 2SI (with about values) = 0
- Txn 2 Interest Rebate = 90\$(Assumed number) Pass 11900 for rebate calculation
- Txn 3 New Principal Adjustment Txn = Outstanding Principal = 11900
- Txn 4 Post 'Principal Adjustment minus = 300
- Txn 5 Post 'Interest Adjustment Plus = 210

Balances after posting 'Acceleration' transaction.

	Posted	Paid	Waived	Adjusted	Balance
ADV	11900	0	0	Principle adjust- ment minus = 300	11600
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	0	0	Interest adjust- ment plus = 210	210

Since payment is received after acceleration (i.e. same day), there is no additional interest accrual).

In case payment is received of \$350 subsequently on account acceleration (Interest adjustment spread).

	Posted	Paid	Waived	Adjusted	Balance
ADV	11900	140	0	-300	11460
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	210	0	210	0

#### **Reversal of Account Acceleration after above Payment posting**

Transactions are reversed / posted on account automatically.

- Reverse Txn 6 Payment of \$350
- Reverse Txn 5 Interest Adjustment Plus = 210
- Reverse Txn 4 Principal Adjustment minus = 300
- Reverse Txn 3 New Principal Adjustment Txn
- Reverse Txn 2- Interest Rebate
- Reverse Txn 1- PC 2 SI
- Re-post Txn 6 Payment



#### Balances after reversal

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT	12300	750	0	0	11550
(Pre-compute)		(400 + 350)			

# D.3.2 Account Acceleration and Reversal with 'Interest First' adjustment

Consider a loan account with following details:

- Contract Date = 01. Jan 2017
- Contract Maturity Date = 31.Dec 2017
- Rate = 4.99%
- Term = 12 Months

#### Balances **before** 'Account Acceleration' for a 'Pre-Compute' loan.

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT	12300	500	0	0	11800
(Pre-compute)	(12000 + 300)				

### Acceleration Transaction (PC 2 SI)

- Txn Date = 16.Aug. 2017
- Reschedule St Dt = 01.Sep. 2017
- Amount = 11800
- Rate = 4.99
- Term = 1

### **Principal Adjustment - Minus Transaction**

If 'Paid Principal Balance' > Estimated Interest - Rebate Pass 'rebate' amount Else Post transaction with 'Estimated Interest' Amount

#### **Interest Adjustment - Plus Transaction**

If Paid principal > Interest Estimated - Rebate Pass 0 Else Estimated Interest - Rebate - Posted = 300 -100 -100 = 100

On posting of 'Acceleration Txn' following transactions would be posted on account:

- Txn 1 PC 2SI (with about values) = 0
- Txn 2 Interest Rebate = \$100 (Assumed number) Pass 11800 for rebate calculation
- Txn 3 New Principal Adjustment Txn = Outstanding Principal = 11800
- Txn 4 Post 'Principal Adjustment minus = 100
- Txn 5 Post 'Interest Adjustment Plus = 100



#### Balances after posting 'Acceleration' transaction

	Posted	Paid	Waived	Adjusted	Balance
ADV	11800	0		Principal Adjust- ment Minus = 100	11700
INT	0	0		Interest Adjust- ment Plus = 0	0
ADV/ INT (Pre-compute)	12300	500+Rebate Amount (100)	12300 - (500+100)	0	0

Since payment is received after acceleration (i.e. same day), there is no additional interest accrual).

In case payment is received of \$350 subsequently on account acceleration (Principal adjustment spread)

	Posted	Paid	Waived	Adjusted	Balance
ADV	11800	350	0	-100	11350
ADV/ INT (Pre-compute)	12300	500+Rebate Amount (100)	12300 - (500+100)	0	0
INT	0	0	0	0	0

### **Reversal of Account Acceleration after above Payment posting**

Transactions are reversed / posted on account automatically.

- Reverse Txn 6 Payment Txn
- Reverse Txn 5 Interest Adjustment Plus = 100
- Reverse Txn 4 Principal Adjustment minus = 100
- Reverse Txn 3 New Principal Adjustment Txn
- Reverse Txn 2 Interest Rebate
- Reverse Txn 1 PC 2SI (with about values) = 0
- Re-post Txn 6 Payment

#### Balances after reversal

	Posted	Paid	Waived	Adjusted	Balance
ADV/ INT (Pre-compute)	12300	850 (500 + 350)	0	0	11450

