Product Catalogue – Collections Module

Oracle FLEXCUBE Universal Banking

Accelerator Pack 14.8.3.0.0

Part No. G61377-01

October 2026



ORACLE

FINANCIAL SERVICES

ORACLE

Product Catalogue – Collections Module

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

https://www.oracle.com/industries/financial-services/index.html

Copyright © 2007, 2026, Oracle and/or its affiliates. All rights reserved.

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

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

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

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

ORACLE

Contents

1 Product Catalogue – Collections Module (CN) 1

1.1 Product Code CNP1 – Collection Product 1

1.1.1 Introduction 1

1.1.2 Business Scenario 1

1.1.3 Synopsis 2

1.1.4 Detailed Coverage 2

1.1.5 Events Covered 3

1.1.6 Advices/Statements Supported 4

1.1.7 Reports 4

1.1.8 Maintenances in Intermediaries Module 4

1 Product Catalogue – Collections Module (CN)

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

- *Product Code CNP1 – Collection Product*

1.1 Product Code CNP1 – Collection Product

1.1.1 Introduction

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

1.1.2 Business Scenario

- Collection contracts are created for defaulted CL, CI, LE and MO contracts.
- Automatic assigning of contracts to different queues based on:
  - Amount due and schedule overdue or either of one
  - Credit Scoring
  - No of cheque bounces and PDC outstanding
  - Automatic queue assignment based on Rules & SDEs like:
    - ASSET_TOTAL_OVD
    - ASSET_SCH_OVD
    - NO_CHEQUE_BOUNCES
    - PDC_OUTSTANDING
    - CREDIT_SCORING
- Automatic assigning queues to agent group or to an agent to process the collection of the defaulted assets.
- Interacting with the customer and collecting dues from the customer.
- Closure of collection contract.

1.1.3 Synopsis

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

1.1.4 Detailed Coverage

1.1.4.1 Preferences

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

1.1.4.2 Charges

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

1.1.5 Events Covered

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

1.1.6 Advices/Statements Supported

Collection reminder Message - COLL_REMINDER.

1.1.7 Reports

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

1.1.8 Maintenances in Intermediaries Module

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

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