

Oracle® Banking Collections

Functional Overview Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

This guide describes the features of Oracle Banking Collections solution. The solution facilitates to manage delinquent accounts for collection of outstanding debts from the customers.

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Purpose

This guide is designed to help acquaint user with the Functional Overview Guide application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Audience

This guide is intended for the users of Oracle Banking Collections.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number

Basic Actions

The basic actions performed in the screens are as follows:

Table 2 Basic Actions

Actions	Description
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. <ul style="list-style-type: none"> This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click Approve to approve the initiated record. <ul style="list-style-type: none"> This button is displayed once the user click Authorize.
Audit	Click Audit to view the maker details, checker details of the particular record. <ul style="list-style-type: none"> This button is displayed only for the records that are already created.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
Compare	Click Compare to view the comparison through the field values of old record and the current record. <ul style="list-style-type: none"> This button is displayed in the widget once the user click Authorize.
View	Click View to view the details in a particular modification stage. <ul style="list-style-type: none"> This button is displayed in the widget once the user click Authorize.
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
Expand All	Click Expand All to expand and view all the details in the sections. <ul style="list-style-type: none"> This button is displayed once the user click Compare.

Table 2 (Cont.) Basic Actions

Actions	Description
Collapse All	Click Collapse All to hide the details in the sections. <ul style="list-style-type: none"> This button is displayed once the user click Compare.
OK	Click OK to confirm the details in the screen.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Diversity and Inclusion

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Access to Oracle Support

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Related Resources

For more information, see these Oracle resources:

- *Oracle Banking Collections Installation Guide*
- *Oracle Banking Collections Security Guide*
- *Oracle Banking Collections License Guide - On Premise*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Symbols and Icons

This guide has the following list of symbols and icons.

Table 3 Symbols and Icons - Common









Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record

Table 3 (Cont.) Symbols and Icons - Common










Symbol/Icon	Function
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts

Table 4 Symbols and Icons – Audit Details




Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status

Table 4 (Cont.) Symbols and Icons – Audit Details









Symbol/Icon	Function
	Authorized or Open status
	Rejected status

Table 5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status
	Rejected status
	Modification Number

1

Overview

Oracle Banking Collections is a comprehensive web-based innovative solution that addresses end to end debt collection needs, thereby delivering higher business benefits to financial institutions by focusing on customer centricity, communication and experience, compliance, and cost reduction.

The application provides a unified solution that improves collections and optimizes operations through intelligent segmentation with personalized strategies, configurable workflow and tasks, streamlined multi-channel engagement, and smart account management. Oracle Banking Collections is based on a highly configurable framework which helps financial institutions to streamline the entire debt collection process, minimize operational inefficiencies, and manage regulatory requirements, thereby assisting them to maintain a robust lending portfolio.

2

Key Features

Oracle Banking Collections is designed to assist financial institutions with managing the repayment of their consumer debt portfolios. The solution helps in accurate tracking and monitoring of delinquent accounts with high standards of efficiency.

Key capabilities of Oracle Banking Collections are as follows:

- [Case Creation for Delinquent Accounts](#)
This topic describes the systematic instructions to Case Creation for Delinquent Accounts.
- [Rules Engine to Automate Decision Making](#)
This topic describes the systematic instructions to Rules Engine to Automate Decision Making.
- [Intelligent Segmentation and Task Workflow Management](#)
This topic describes the systematic instructions to Intelligent Segmentation and Task Workflow Management.
- [User Allocation and User Management](#)
This topic describes the systematic instructions to User Allocation and User Management.
- [Capture Customer Interactions](#)
This topic describes the systematic instructions to Capture Customer Interactions.
- [Email Alerts](#)
This topic describes the systematic instructions to Email Alerts.
- [SMS Alerts](#)
This topic describes the systematic instructions to SMS Alerts.
- [Letter Communication](#)
This topic describes the systematic instructions to Letter Communication.
- [Promise to Pay](#)
This topic describes the systematic instructions to Promise to Pay.
- [Task Management](#)
This topic describes the systematic instructions to Task Management.
- [Case Management](#)
This topic describes the systematic instructions to Case Management.
- [Active Account History](#)
This topic describes the systematic instructions to Active Account History.
- [Collector and Supervisor Dashboard](#)
This topic describes the systematic instructions to Collector and Supervisor Dashboard.
- [Manual Email Alerts and Letters](#)
This topic describes the systematic instructions to Manual Email Alerts and Letters.
- [Fees & Charges](#)
This topic describes the systematic instructions to Fees & Charges.
- [Specialized Cases Tab](#)
This topic describes the systematic instructions to Specialized Cases Tab.

- [Specialized Collections Process](#)
This topic describes the systematic instructions to Specialized Collections Process.
- [Borrower Behavior Score using Pricing and Decision service](#)
This topic describes the systematic instructions to Borrower Behavior Score using Pricing and Decision service.
- [Agent User Interface](#)
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This topic describes the systematic instructions to Settlement Processing.
- [Agency Assignment](#)
This topic describes the systematic instructions to Agency Assignment.
- [Dialer Extract](#)
This topic describes the systematic instructions to Dialer Extract.
- [Data Exchange Service](#)
This topic describes the systematic instructions to Data Exchange Service.
- [Transaction Approval](#)
This topic describes the systematic instructions to Approval Process.
- [Task Prioritization](#)
This topic describes the systematic instructions to prioritize the assigned task to the collection agent.
- [Loan Overdue Payment](#)
This topic describes the systematic instructions to initiate loan overdue repayment.
- [Data Export from Task Summary](#)
This topic describes the systematic instructions to export data from Task Summary screen.
- [Collector Leave Planner](#)
This topic describes the systematic instructions to managing collectors leave and work scheduling.
- [Communication to Internal Users](#)
This topic describes the systematic instructions to send email communication to bank users.
- [Regulatory Controls – Contact Threshold](#)
This topic describes the systematic instructions to define contact limits and thresholds as part of regional debt collection regulatory controls.
- [Regulatory Controls – Update Customer Contact](#)
This topic describes the systematic instructions to update a customer’s contact details within the regional debt collection regulatory controls.
- [Inbound Data Interface using Schema to Schema Fast Data Transfer](#)
This topic outlines the step-by-step process for ingesting accounts into Oracle Banking Collections using Schema-to-Schema Fast Data Transfer.

- [Business Configurations](#)
This topic describes the systematic instructions to Business Configurations.

2.1 Case Creation for Delinquent Accounts

This topic describes the systematic instructions to Case Creation for Delinquent Accounts.

Oracle Banking Collections provides framework to accept delinquent accounts from various hosts across multiple products. Based on the delinquent accounts received, cases are created against the customer.

The following methods are supported to receive data of delinquent accounts from any host system:

- Through file interface
- Through online API calls

For any subsequent changes in the data, because of financial or non-financial transactions in accounts marked for collections, application facilitates to update the same using the above methods. This helps the collectors to take appropriate follow up action on the accounts based on latest information available.

2.2 Rules Engine to Automate Decision Making

This topic describes the systematic instructions to Rules Engine to Automate Decision Making.

Oracle Banking Collections has an inbuilt rules engine which is highly configurable and manageable. It helps to reduce manual intervention without impacting the key performance measures.

The key features of rules engine are:

- Facilitates in segmentation, task allocation, and task workflow, based on facts, such as external risk score, balance, and days past due.
- Supports wide range of product shipped facts for rule creation. It also helps to create additional customized facts as per your business requirements.

2.3 Intelligent Segmentation and Task Workflow Management

This topic describes the systematic instructions to Intelligent Segmentation and Task Workflow Management.

Oracle Banking Collections provides an extensive and configurable functionality of segments and strategies which helps in managing workflow of delinquent accounts efficiently.

Segments facilitate in grouping of accounts based on rules, and configuring the strategies applicable on accounts associated with segments. Strategies help in grouping of tasks that are to be performed for collection of amount due from the customers associated with the delinquent accounts.

The key features of this functionality are:

- Facilitates in automatic segmentation and allocation of accounts to collectors.
- Helps in grouping various tasks through strategies and mapping it to segments.
- Provides framework to define tasks, and the sequence and life cycle of tasks.
- Facilitates to define task dependencies for the tasks mapped with strategies.

- Facilitates to configure task escalation and task expiry parameters for the tasks mapped with strategies.

2.4 User Allocation and User Management

This topic describes the systematic instructions to User Allocation and User Management.

Oracle Banking Collections supports work items to be assigned based on predefined configurable logic.

The key features of user allocation and user assignment are:

- Facilitates user allocation at customer or account level.
- Facilitates in automated allocation of specialized cases to specific collectors with Round Robin allocation method.
- Facilitates to group users in multiple user groups and define supervisors for user groups.
- Helps in bulk allocation and reallocation of accounts.

2.5 Capture Customer Interactions

This topic describes the systematic instructions to Capture Customer Interactions.

Oracle Banking Collections provides the capability to capture details of customer interactions. This helps in various processes, such as further segmentation of accounts.

The key features of this functionality are:

- Provides an exhaustive and configurable framework to capture actions performed related to customer interactions and results of the actions.
- Facilitates automated update of the collection status of the account based on results of the actions, which further triggers multiple processes on the accounts.
- Facilitates in both manual and automatic update of follow-up dates to help collectors prioritize work accordingly.

2.6 Email Alerts

This topic describes the systematic instructions to Email Alerts.

Oracle Banking Collections facilitates to send email alerts to customers based on configuration.

The key features of this functionality are:

- Facilitates in automatic triggering of emails to customers based on user defined configuration.
- Ability to add an attachment to an email as per the predefined template.
- Facilitates to integrate with any email system.

2.7 SMS Alerts

This topic describes the systematic instructions to SMS Alerts.

Oracle Banking Collections facilitates to send SMS alerts to customers based on configuration.

The key features of this functionality are:

- Facilitates in automatic triggering of SMS/Text to customers based on user defined configuration.
- Facilitates to integrate with any SMS gateway.

2.8 Letter Communication

This topic describes the systematic instructions to Letter Communication.

Oracle Banking Collections facilitates to generate Letters, based on the configuration, which can be sent to customers.

The key features of this functionality are:

- Facilitates in automatic triggering Letter generation based on user defined configuration.
- Facilitates to integrate with any document management system.

2.9 Promise to Pay

This topic describes the systematic instructions to Promise to Pay.

Oracle Banking Collections facilitates the collectors to capture and track promise made by the customer to pay amount due on the delinquent account.

The key features of this functionality are:

- Facilitates to capture single and multiple promises.
- Helps to define threshold percentage and grace days for promised amount based on different parameters.
- Facilitates tracking and appropriation of payments received against the promises.
- Facilitates to track broken promises.

2.10 Task Management

This topic describes the systematic instructions to Task Management.

Oracle Banking Collections provides a smart and user friendly interface for collectors to manage and work on the assigned tasks. For supervisors, it also facilitates to view and track the tasks of collectors under the supervisor's user groups.

The key features of this functionality are:

- Facilitates collectors to view list of all the assigned tasks and work on the same based on priority.
- Facilitates supervisors to view task list allocated to the team of collectors under the supervisor.
- Facilitates the supervisor to reallocate the tasks to different collectors if required.
- Provides option to flag tasks as per collector's choice.

2.11 Case Management

This topic describes the systematic instructions to Case Management.

Oracle Banking Collections provides a comprehensive **Case Summary** screen to manage cases created against the delinquent accounts. The widget-based interface of the screen is customizable. It provides collectors all the information related to the case and helps in performing various transactions.

The key features of **Case Summary** screen are:

- Provides case specific details related to the account.
- Displays list of accounts associated with the customer.
- Displays details of customers associated with the accounts.
- Provides details of all tasks that the collector needs to perform.
- Facilitates to add ad hoc tasks, update task details, and escalate tasks.
- Facilitates to create Promises to Pay for the promise of payment made by the customer.
- Displays details of the activities performed on the accounts linked to the case.
- Facilitates to view details of all the payment transactions of accounts related to a case.
- Facilitate settlement processing.
- Displays details of all key communications done with the customer.

2.12 Active Account History

This topic describes the systematic instructions to Active Account History.

Oracle Banking Collections provides an option to view history of an active account from Case Summary Screen. This screen displays timeline view based on start and end dates of the cases. Next level details display the segments, which ran on the account for the case in context.

The key features of this functionality are:

- **Task History** – This widget displays count of different task types that were created on the account for the selected case.
- **Promise History** - This widget displays count of Total Promises, Broken Promises, Kept Promises and Amount Collected against an account for the selected case.
- **Call Action History** - This widget displays count of Action/Results taken on the account for the selected case & their categorization - Inbound/Outbound/Other as well as Right Party Contacts.
- **Communication History** - This widget displays count of communications (Letter/SMS/Emal Alerts/Inbound Documents) done to customer against an account for the selected case.

2.13 Collector and Supervisor Dashboard

This topic describes the systematic instructions to Collector and Supervisor Dashboard.

Oracle Banking Collections provides a comprehensive dashboard for Collectors and Supervisors. These dashboards are high-level interfaces that provides the real-time insights into the work and performance of the collections process, helping them oversee the activities of collectors in their team, track key metrics, and ensure the effectiveness of collection strategies. It acts as a central hub for monitoring operations and making data-driven decisions.

Following key information is displayed through dashboard:

- **Key Performance Indicators** – KPIs for the logged in collector or supervisor's team.
- **Current Tasks** - Real time update of all the ongoing tasks which are assigned to the logged in collector or supervisor's team.
- **Upcoming Promises** - Real time update on all the upcoming promises lined up for the collector or supervisor's team.
- **Tasks History** - Performance based tracking for total tasks worked by the collector or supervisor's team in the past with detailed breakup.
- **Collection Liquidation History** – Performance update on all historical amount collected by the logged in collector or supervisor's team.

2.14 Manual Email Alerts and Letters

This topic describes the systematic instructions to Manual Email Alerts and Letters.

Customers receive email alerts and letters from Oracle Banking Collections, which are sent based on configuration, allowing for customized and timely communication during the collections process.

The key features of this functionality are:

- Ability to create a task of type email or letter.
- Facilitates in manual sending of emails or letters to customers by the collector based on the task that is assigned to the collector.
- Ability to manually trigger email or letter from case summary or task summary screen.
- Facilitates to integrate with any email or document management system.

2.15 Fees & Charges

This topic describes the systematic instructions to Fees & Charges.

Oracle Banking Collections facilitates the calculation of specific fees and charges on individual delinquent accounts.

The key features of this functionality are:

- Ability to define different fee or charge headers with fixed or percentage-based calculation methods.
- Ability to calculate different fees and charges automatically based on pre-defined configurations.
- View different fee headers on individual accounts from case summary dashboard.
- Ability to reverse fee calculated in Oracle Banking Collections with a reversal transaction against the particular account.

2.16 Specialized Cases Tab

This topic describes the systematic instructions to Specialized Cases Tab.

Oracle Banking Collections facilitates specialized action on accounts belonging to specialized condition or segment like litigation, bankruptcy etc.

The key features of this functionality are:

- A new tab in Task Summary dashboard called Specialized cases will display all account which belong to specialized segment and assigned to logged in collector.
- Through this tab, collector can view all tasks assigned to them, filter search task, escalate task, perform action and navigate to case summary dashboard.
- In addition, Supervisor will be able to reassign the account belonging to a collector in his hierarchy to a different collector.

2.17 Specialized Collections Process

This topic describes the systematic instructions to Specialized Collections Process.

Oracle Banking Collections supports execution of the following specialized collections process by capturing relevant data:

- Legal/Litigation
- Bankruptcy
- Deceased
- Hardship
- Repossession
- Re-marketing
- Forbearance

The key features of this functionality are:

- Using the Additional Field Maintenance, you can define the fields for which information needs to be captured for each process.
- Ability to define a task of type data capture and link it to specialized strategy and segment.
- Ability to select and enable the specialized flag on accounts from the case summary page.
- Ability to capture information from the relevant data capture task pop-up.
- Ability to view all information captured in the data capture task for the specialized collections process from case summary screen.

Note

With the data capture task as a prerequisite, create Relevant Segments and Strategies.

2.18 Borrower Behavior Score using Pricing and Decision service

This topic describes the systematic instructions to Borrower Behavior Score using Pricing and Decision service.

Oracle Banking Collections facilitates generation of behavior/risk score for each delinquent borrower account and updates the same against the account.

The key features of this functionality are:

- Integration with the Oracle Pricing and Decision Service engine.
- Ability to create a quantitative Scoring Model with feature (fact) available.

- Ability to generate the Borrower Behavior Score using the Quantitative Scoring Model.
- Ability to use the score as a fact to create segments and strategies.

① Note

Numeric data type facts can be used as features for the model.

2.19 Agent User Interface

This topic describes the systematic instructions to Agent User Interface.

Field collectors can access a detailed web-based interface provided by Oracle Banking Collections on their hand held devices while on the move. Through the agent user interface, field collectors can carry out the following operations:

- View all collection tasks assigned to them through the agent task summary screen.
- View individual account information from the task summary screen.
- View customer/party specific correspondence details from the task summary screen.
- Capture a simple promise.
- Capture action results, update task status along with notes.

2.20 Self Service Collections through OBDX

This topic describes the systematic instructions to Self Service Collections through OBDX.

Oracle Banking Collections supports self service capability through integration with Oracle Banking Digital Experience (OBDX).

Delinquent borrowers can login into their OBDX portal and carry out the following:

- View their delinquency information on a “**Delinquency Notice**” widget.
- Make a promise by providing a future promise date.

2.21 Bi-directional WhatsApp communication through OBDX

This topic describes the systematic instructions to Bi-directional WhatsApp communication through OBDX.

Oracle Banking Collections introduces the capability to initiate bi-directional communication allowing them to make “**Promise to Pay**”. System captures and records these commitments, enhancing the debt collection process.

The delinquent borrower can be triggered to receive WhatsApp communications through Oracle Banking Collection's Communication Maintenance. Further delinquent borrower can make a promise by providing a future promise date.

2.22 Document Upload

This topic describes the systematic instructions to Document Upload.

Each delinquent account can be uploaded and viewed with documents supported by Oracle Banking Collections.

Customers manage and organize documents through the document upload functionality. Collectors, supervisors, and other stakeholders can store, access, and share documents related to the customer's case, ensuring that all necessary paperwork is readily available throughout the collection process.

From the Case Summary screen, you can open the Document Upload quick link and perform the following actions:

- Upload document by selecting the document category and name.
- Download the already uploaded documents.

Note

The DMS server will save all documents that are uploaded. Each document up to 10MB in size can be uploaded.

2.23 Settlement Processing

This topic describes the systematic instructions to Settlement Processing.

Financial institutions usually start the Settlement Process for loan accounts that cannot meet their payment obligations. A Settlement, or One Time Settlement, is an arrangement where the lender and borrower agree to resolve the unpaid debt within a specified timeframe.

The key features of this functionality are:

- Ability to enable settlement process on an account.
- Create a settlement offer from the application and generate suitable correspondence.
- Capture customer acceptance or their rejection of the offer.
- Track all payments made against the settlement amount with suitable appropriation.

2.24 Agency Assignment

This topic describes the systematic instructions to Agency Assignment.

Financial institutions often hire external collection agencies to handle all or part of their collection activities during the life of an account in collections, taking advantage of the agencies' specialized services. Oracle Banking Collections enables quick onboarding of agencies and streamlines the process of assigning accounts to them.

The key features of this functionality are:

- Ability to create and onboard a new agency in the application.
- Ability to add agency to a User Group.
- Ability to assign accounts to the agency via User Assignment.
- Ability to extract or export accounts assigned to the agency to a separate agency allocation table through a batch.

2.25 Dialer Extract

This topic describes the systematic instructions to Dialer Extract.

Oracle Banking Collections offers integration features with the Dialer application, enabling smooth transfer of customer information for calls. This feature allows the application to create a batch that can be set up to gather customer data prioritized for calls and needs to be sent to the dialer.

2.26 Data Exchange Service

This topic describes the systematic instructions to Data Exchange Service.

Collection teams usually need more detailed insights into the performance of their portfolio. This involves having access to essential information such as account transitions into collections, their current status, payment commitments, and other account transactions.

Oracle Banking Collections allows users to access important information via its Data Exchange Service. This feature includes a configurable batch that can pull essential transactions from various schemas into a unified data exchange schema, which can then be used to generate insights.

2.27 Transaction Approval

This topic describes the systematic instructions to Approval Process.

In Collections, certain transactions carry significant financial, operational, and reputational risk. Allowing these actions to be executed by a single user increases the likelihood of errors, misuse, or fraudulent activity. To strengthen internal controls and ensure accountability, it is essential to implement a dual authorization mechanism, where high-risk or high-value transactions must be initiated by one user and approved by another authorized user before execution.

This release introduces a structured Approval Process within the debt collection life cycle while capturing the Promise to Pay from the customer, ensuring enhanced governance, compliance with regulatory standards, and improved operational control.

The key features of this functionality are:

- Ability to enable or disable the approval process from Approval maintenance.
- Ability to define the work flow for approval.
- View all for approval transactions from UI.
- Ability to Approve/Reject a particular transaction that has come up for approval.

2.28 Task Prioritization

This topic describes the systematic instructions to prioritize the assigned task to the collection agent.

Effective task prioritization is critical to maximizing collection rates and maintaining compliance in debt collection. Since collectors manage multiple accounts across various delinquency stages, prioritization ensures that high-risk or high-value cases receive timely attention.

The key features of this functionality are:

- Ability to configure the prioritization order for each user group.
- View tasks on Task Summary dashboard in prioritized order as defined for the logged in user's user group.

2.29 Loan Overdue Payment

This topic describes the systematic instructions to initiate loan overdue repayment.

The loan overdue payment functionality enables financial institutions to effectively track, manage, and recover payments that are past their due date. This functionality allows debt collectors to initiate a payment on-behalf of the customer for their overdue amount either through Direct Debit method or through Cash Payment.

The key features of this functionality are:

- Ability to initiate payment through Direct Debit method (from customer's CASA to Loan Account).
- Ability to initiate payment with Cash mode as payment.
- Generic interface to post the payment in loan management system.
- Out of the box interface with Flexcube Core Banking to publish the interface.

2.30 Data Export from Task Summary

This topic describes the systematic instructions to export data from Task Summary screen.

The key features of this functionality are:

- Ability to export the tabular data from following tabs in Task Summary screen – Tasks, Account, Specialized Cases, Call Summary, Escalated Tasks
- Ability to export the tabular data in csv or pdf format.

2.31 Collector Leave Planner

This topic describes the systematic instructions to managing collectors leave and work scheduling.

To ensure uninterrupted operations when a debt collector is on holiday, the debt collection system should leverage automation, workload redistribution, and clear supervisor visibility. This approach helps maintain business continuity, support regulatory compliance, and prevent disruptions to ongoing collection activities when an assigned collector is unavailable.

The key features of this functionality are:

- Ability to enable the supervisor to record collectors' planned leave.
- Ability to easily view their team's leave schedules.
- Ability to reassign critical cases to alternate collectors to ensure timely follow-up.
- Automated routing prevents new work from being assigned to collectors who are on leave.

2.32 Communication to Internal Users

This topic describes the systematic instructions to send email communication to bank users.

In debt collection, internal email communication is critical for keeping agents informed, organized, and on track with their daily tasks. The emails that collection agents should receive on a daily basis should provide them with the information they need to manage their workload efficiently, ensure they follow up with the right accounts, and stay in compliance with regulations. This structured communication approach can significantly improve agent productivity, reduce errors, and enhance customer relationships.

The key features of this functionality are:

- Ability to define the communication template to be sent to internal users.
- Ability to inform collectors on key information including - Daily Task Assignment and prioritization, Overdue payments reminders, Pending follow-up tasks, Compliance and regulatory updates, Performance and KPI Summary, Escalation alerts, Review and feedback.

2.33 Regulatory Controls – Contact Threshold

This topic describes the systematic instructions to define contact limits and thresholds as part of regional debt collection regulatory controls.

Debt collection is subject to regulations worldwide that are intended to safeguard consumers from abusive practices, ensure transparency, and promote fair treatment. For example, in the United States, contact frequency and permitted channels are governed by the FDCPA and the CFPB's Regulation F, which limit call attempts to no more than seven calls within seven days per debt (or within seven days after a successful conversation). The rules also restrict calls to 8:00 a.m.–9:00 p.m. local time, prohibit workplace contact where the employer disallows it, and allow electronic communications (email, SMS, letters) only when a clear opt-out mechanism is provided.

The key features of this functionality are:

- Regulatory configuration maintenance that will allow users to define various parameters such as – acceptable time of contact, contact limit per day, contact limit per week, block period between contacts(days), email consent check, alert preference check, alternate contact to dialer.
- Display the corresponding information on the application to the collectors with necessary warning whenever a threshold is violated.
- Share the required information to the dialer system.

2.34 Regulatory Controls – Update Customer Contact

This topic describes the systematic instructions to update a customer's contact details within the regional debt collection regulatory controls.

Debt collection is subject to regulations worldwide that are intended to safeguard consumers from abusive practices, ensure transparency, and promote fair treatment. As part of this, the system must support updating and maintaining customer contact details in compliance with debt collection regulations. Collectors may capture updated details directly from the consumer, while third-party contacts are limited solely to obtaining location information without disclosing the debt and must not involve repeated outreach unless prior information is found to be incorrect or the third party requests follow-up.

The key features of this functionality are:

- Ability to define and update customer contact details including address, email and phone number.

- Ability to define and update customer's contact preferences.
- Ability to capture an alternate point of contact incase the primary party is not available.
- Ability to maintain an audit trail of all updates.
- Ability to share the required information to the dialer system based on configuration.

2.35 Inbound Data Interface using Schema to Schema Fast Data Transfer

This topic outlines the step-by-step process for ingesting accounts into Oracle Banking Collections using Schema-to-Schema Fast Data Transfer.

Key features include:

- Ingesting data from product processors through schema-to-schema data transfer.
- A batch process with required validations to move data from the staging schema to the core application tables.

2.36 Business Configurations

This topic describes the systematic instructions to Business Configurations.

Oracle Banking Collections provides maintenance screens that facilitate to setup and maintain day zero configurations required to perform various transactions efficiently.

The maintenance screens facilitate in following essential configurations:

- **Lookups:** Lookups help to configure predefined values for drop down lists that are used for processing various information in the system.
- **Product Processor:** Product Processors facilitate to receive details of the delinquent accounts from various host systems.
- **Approval:** Approval configuration allows the definition of specific conditions to identify transactions that require authorization.
- **Auto Number Generation:** Definitions for auto number generation facilitates to generate case numbers automatically by the system with a predefined logic.
- **Workflow:** Workflows help to create predefined life cycle for tasks that are performed by the system or collector. It consists of statuses through which a task moves based on certain predefined rules and conditions.
- **Task:** Tasks help to define type of activities to be performed for collection of amount due from the customer. The tasks are either executed automatically by the system, or the tasks need to be performed manually by the collector.
- **Call Action:** Call Action helps to configure actions types and their corresponding results for the tasks. It also helps to configure the collection statuses applicable on an account based on action and results captured for the task performed.
- **Strategy:** Strategy helps to group tasks that are applicable on the accounts associated to various segments.
- **Segment:** Segment facilitates to group accounts for applying various strategies to collect the amount due on the accounts.

- **User Group:** User Group facilitates to manage the collectors who perform various tasks. It helps to assign collectors to the relevant user groups, and also assign supervisor for each user groups to manage the team of collectors.
- **User Assignment:** User Assignment facilitates to assign accounts, customers, and tasks to the collectors based on rules.
- **Promise Type:** Promise Type facilitates to define promises types that are used to create promise to pay which is used to track the promise of payment made by the customer.
- **Seed Data:** Seed Data facilitates to create seed data codes for various seed data types for which inbound data is received from the product processor.
- **Communication:** Communication helps to define template and other parameters for generating various types of communication that are sent to customers or internal users.
- **Fees & Charges:** Fees and Charges helps to define the different fee and charge headers, calculation methods on the account based on defined rules.
- **Agency Onboarding:** Agency Onboarding establishes a third-party agency within the application, allowing for the assignment of cases later on.
- **Regulation:** Regulation helps to define contact limits and thresholds that are permissible under regulatory controls.