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Contents

1 Navigation

1.1 Template and Navigation 1
1.1.1 Home Screen 1
1.1.1.1 Time Zone Preference 6
1.1.2 Screen Navigation 7
1.1.3 Screens 13
1.2 Accessibility 13
1.2.1 Understanding Accessibility 14
1.2.2 Application Accessibility Preferences 14
1.2.3 Documentation Accessibility Preferences 14

2 Search Function

2.1 Search Criteria 1
2.2 Searching for an Application 5
2.2.1 Search/Task Tab 6
2.2.2 Quick Search Section 8
2.2.2.1 Other Features on the Results Screen 10
2.2.2.2 Copying an Application 10
2.2.2.3 Unlocking an Application 12
2.2.2.4 View Application 13
2.3 Searching for an Account and Customer 13
2.3.1 Quick Search Section 15
2.3.2 Search Using Customer Details 16
2.3.3 Search Using Account Details 18
2.3.4 Search Using Business Details 20

3 Dashboards

3.1 Introduction 1
3.2 Dashboards 1
3.3 User Productivity 3
3.3.1 Viewing the Customer Service/Collection Tasks 3
3.3.1.1 Collector Activity 3

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3.3.1.2 Service/Collection Queues 5
3.4 System Monitor 6
3.4.1 Monitoring Batch Jobs 7
3.4.2 Monitoring Jobs 10
3.4.3 Monitoring Services 12
3.4.4 Database Server Log Files 14
3.4.5 Parked Transactions 15
3.4.6 Monitoring Users 16
3.4.7 Monitoring JMS Queues 18
3.4.8 Monitoring Events 21
3.5 Producer Analysis 23
3.6 Process Files 25
3.6.1 Incoming Process File 26
3.6.1.1 Uploaded Files 27
3.6.2 Proration of Future Account Dues 28
3.6.3 Outgoing Process File 29

4 Customer Service

4.1 Introduction 1
4.1.1 Quick Search section 2
4.2 Customer Service screen 3
4.3 Customer Service screen’s Summary Tab 7
4.4 Customer Service screen’s Collections tab 16
4.5 Customer Service screen’s Customer Service tab 19
4.5.1 Call Activities Sub Tab 19
4.5.1.1 Recording a Call Activity 20
4.5.1.2 Making an Appointment 21
4.5.1.3 Cancelling an Appointment 22
4.5.1.4 Recording a Promise to Pay 22
4.5.1.5 Cancelling a Promise to Pay 23
4.5.1.6 Posting Offline Call Activities 23
4.5.2 Maintenance sub tab 23
4.5.2.1 Creating Monetary and Non monetary Transactions 25
4.5.3 Comments sub tab 27
4.5.3.1 Recording an Additional Comment 27
4.5.3.2 Deleting Comment(s) 28
4.5.4 Promises sub tab 29
4.5.5 Checklists sub tab 31
4.5.5.1 Completing a Checklist for an Account 31
4.5.6 Tracking Attributes sub tab 32
4.5.7 Field Investigation Sub Tab 33

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4.5.8 References sub tab 34
4.5.9 Correspondence sub tab 36
4.5.9.1 Recipient Details Sub Tab 38
4.5.10 Letters sub tab 39
4.5.10.1 Servicing: Welcome letter 41
4.5.10.2 Servicing: Paid in Full letter 42
4.5.10.3 Servicing: Payoff Quote 43
4.5.10.4 Servicing: Rate Change Intimation Letter 44
4.5.11 Document Tracking sub tab 45
4.5.12 Scenario Analysis sub tab 46
4.5.13 Access History 47
4.6 Customer Service screen’s Account Details tab 48
4.6.1 Account Details sub tab 49
4.6.2 Balances sub tab 54
4.6.3 Statements sub tab 55
4.6.4 Rate Schedule sub tab 58
4.6.5 Insurances sub tab 59
4.6.6 Condition Details sub tab 61
4.6.7 Securitization Sub Tab 63
4.6.8 Contract Information sub tab 64
4.6.9 Trade Details sub tab 65
4.6.9.1 Revenue Recognition Processing Batch Jobs 67
4.6.10 Escrow sub tab 68
4.7 Customer Service screen’s Associated Accounts tab 70
4.8 Customer Service screen’s Customer/Business Details tab 73
4.8.1 Customer sub tab 74
4.8.1.1 Addresses sub tab 78
4.8.1.2 Telecoms sub tab 79
4.8.1.3 Employments sub tab 80
4.8.1.4 Tracking Attributes sub tab 81
4.8.1.5 Customer Score 81
4.8.2 Business sub tab 83
4.8.2.1 Addresses sub tab 86
4.8.2.2 Telecoms sub tab 87
4.8.2.3 Partners sub tab 87
4.8.2.4 Affiliates sub tab 88
4.8.2.5 Tracking Attributes sub tab 89
4.8.2.6 Business Score 89
4.9 Customer Service screen’s Customer/Business Preferences tab 90
4.10 Customer Service screen’s Transaction History tab 92
4.10.1 Balances sub tab 93
4.10.2 Transactions sub tab 95

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4.10.2.1 To Reverse (or Void) a Transaction 97
4.10.2.2 Voiding an Account 98
4.10.2.3 Export Account Transaction Details 99
4.10.3 Sale Transfer Transactions 99
4.10.4 Payment Rating sub tab 100
4.10.5 Due Date History sub tab 101
4.10.6 Repayment Schedule sub tab 102
4.10.7 Work Order sub tab 103
4.11 Customer Service screen’s Pmt Modes tab 104
4.11.1 ACH Sub Tab 104
4.11.2 Coupon sub tab 108
4.11.3 Post Dated Checks sub tab 109
4.11.4 Payment Arrangement sub tab 110
4.12 Customer Service screen’s Bankruptcy tab 112
4.12.1 Call Activities sub tab 114
4.12.2 Comments sub tab 114
4.12.3 Due Date History sub tab 114
4.13 Customer Service screen’s Repo/Foreclosure tab 114
4.13.1 Repossession sub tab 114
4.13.2 Foreclosure sub tab 116
4.13.3 Analysis sub tab 118
4.13.4 Remarketing sub tab 121
4.13.5 Call Activities sub tab 121
4.13.6 Comments sub tab 121
4.13.7 Due Date History sub tab 121
4.14 Customer Service screen’s Deficiency tab 121
4.14.1 Call Activities sub tab 123
4.14.2 Comments sub tab 123
4.14.3 Due Date History sub tab 123
4.15 Customer Service screen’s Collateral tab 123
4.15.1 Valuation sub tab 125
4.15.2 Tracking sub tab 126
4.15.3 Vacation Ownership tab 127
4.15.3.1 Tracking Attributes sub tab 130
4.15.4 Seller sub tab 130
4.16 Customer Service screen’s Bureau tab 131
4.17 Customer Service screen’s Timeline tab 132
4.18 Customer Service screen’s Cross/Up Sell Activities tab 133
4.18.1 Edit Cross/Up Sell Activity 134
4.18.2 Create Simple Application 135
4.18.3 Close Opportunity 135
4.19 Customer Service screen’s External Interfaces tab 135

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4.19.1 Accept or Reject Bankruptcy Details 137
4.20 Review Request 137
4.20.1 Filter and View Review Requests 139
4.20.2 Create and Send Review Request 141
4.20.3 Reviewing a Request 143
4.20.4 Responding to Review Request 145
4.20.5 Reassign Review Request 146
4.20.6 E-mailing Review Request 147
4.20.7 Closing Review Request 147
4.20.8 Complete Review Request 148
4.21 Queue Assignment 148
4.21.1 Using Queue Search 149
4.21.2 Queues sub tab 150
4.21.3 Criteria sub tab 151
4.21.4 Queue Assignment sub tab 152
4.21.5 Reassign Users in Queue 153
4.21.5.1 Replace User in Queue 153
4.21.5.2 Bulk Replace Queue Users 154
4.21.6 Filter Accounts based on Queue Criteria 154
4.21.7 View Accounts in Sort Order Sequence 154
4.21.8 Track Activity Status 154

5 Customer Credit Limit

5.1 Introduction 1
5.2 Search tab 2
5.3 Customer/Business tab 3
5.3.1 Transactions sub tab 4
5.3.2 Addresses sub tab 5
5.3.3 Telecoms sub tab 5
5.3.4 Employments sub tab 5
5.3.5 Partners sub tab 6
5.3.6 Affiliates sub tab 6
5.3.7 Tracking Attributes sub tab 6
5.3.8 Accounts sub tab 6
5.3.9 Applications sub tab 6
5.3.10 Comments sub tab 7
5.3.11 Documents sub tab 7
5.3.12 Master Account tab 7
5.3.12.1 Consolidated Payoff Quote 9
5.3.12.2 Associated Account Details 10

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6 Securitization

6.1 Pool Inquiry 1
6.1.1 Pool Transactions 3
6.1.2 Pool Accounts 4
6.1.3 Product 5
6.1.4 Status 6
6.1.5 Rate 6
6.1.6 Delinquency 7
6.1.7 Term 7
6.2 Pool Creation 8
6.2.1 Bulk Update of Accounts to Securitization Pool 12

7 Transaction Authorization

7.1 Transaction Authorization screen 1
7.2 Authorization History Tab 4
7.3 Review Request Tab 5
7.4 Review Request 6
7.4.1 Filter and View Review Requests 7
7.4.2 Create and Send Review Request 10
7.4.3 Reviewing a Request 12
7.4.4 Responding to Review Request 13
7.4.5 Reassign Review Request 14
7.4.6 E-mailing Review Request 15
7.4.7 Closing Review Request 16
7.4.8 Complete Review Request 16

8 Post Dated Cheques (PDC) Management

8.1 PDC Entry Tab 1
8.2 PDC Maintenance Tab 4
8.3 Search Tab 5

9 Escrow Transactions

9.1 Escrow Transaction 1
9.1.1 Reprocessing an Analysis Batch with Error Status 3
9.2 Analysis Group Tab 3
9.2.1 Viewing Analysis Group tab 4
9.2.2 Approving the Analysis 6
9.2.3 Cancelling the Analysis 6
9.2.4 Reanalysing the Escrow Analysis 6

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9.2.5 Deleting the Analysis 8
9.3 Accounts Tab 8
9.4 Escrow Disbursement Entry Tab 11
9.4.1 Viewing Open batches 12
9.4.2 Viewing All Batches 12
9.4.3 Locating a batch with an Error 13
9.4.4 Validating and Posting Batches 13
9.4.5 Holding Escrow Disbursement Batch 15
9.4.6 Opening/Removing Hold on an Escrow Disbursement batch 15
9.4.7 Cancelling escrow disbursement batch 16
9.5 Escrow Disbursement Maintenance Tab 16
9.5.1 Cancelling Disbursement Maintenance 16
9.5.2 Viewing Cancelled Escrow Disbursement on AP Requisition screen 18
9.6 Search Tab 18

10 Account Documents

10.1 Introduction 1
10.2 Account Document screen 2
10.3 Attaching a Document to an Account from a server 2
10.4 Attaching a Document to an Account from a Client Machine 3
10.5 Copying a Document 4
10.6 Moving a Document 5
10.7 Viewing a Document Attached to an Account 5
10.8 Document Tracking section 6
10.8.1 Locating an Account Document 7
10.8.2 Viewing a Document Attached to an Account 7

11 Collateral Management

11.1 Collateral Tab 1
11.1.1 Valuations Sub Tab 7
11.1.2 Tracking Sub Tab 8
11.1.3 Vacation Ownership sub tab 9
11.1.4 Status History Sub Tab 9
11.1.5 Asset Relation Sub Tab 9
11.1.6 Audit Sub Tab 10
11.2 Search Tab 10

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12 Tools

12.1 Loan Calculator 1
12.1.1 Parameters 1
12.1.1.1 Calculating Payments 2
12.1.1.2 Calculating Interest Rates 4
12.1.1.3 Calculating Term 5
12.1.1.4 Calculating Loan Amount 5
12.1.1.5 Calculating Blended Rate 6
12.1.2 Repayment Options 6
12.1.3 Amortization Schedule 8
12.1.4 Printing a Quote 9
12.1.5 Copy Calculation to Contract or Decision Tab 9
12.2 Vehicle Evaluator 10
12.2.1 Attributes Tab 12

13 Oracle Financial Services Lending and Leasing Reports

13.1 Accounts Payable Log By Customer 3
13.2 Accounts Payable Log By Producer 3
13.3 Accounts Payable Log By Third Party 4
13.4 Accounts Payable Log By Vendor 5
13.5 GL Posting Log 6
13.6 Pool Txns Log By GL Post Dt 7
13.7 Producer Monetary Txns Log By GL Post DT 8
13.8 Producer Statement 9
13.9 Account Wise PDC List 10
13.10 Payment Posting (Daily Cash) Log 11
13.11 PDC Payslip 12
13.12 Pending PDC List 12
13.13 Pool Defaults 13
13.14 Pool Delinquency 14
13.15 Pool Liquidated Contracts 14
13.16 Pool Monthly Activity 15
13.17 Pool Payoffs 15
13.18 Pool Recovery 16
13.19 Pool Repurchased Accounts 16
13.20 Vendor - Invoice Log 17
13.21 Vendor - Work Order Log 18
13.22 Payment Receipt 18
13.23 Account Wise Payment Receipt 19
13.24 Account Payable (Servicing) 19

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13.25 WorkList/Queue Log Summary 20
13.26 Payment Error Log 21
13.27 Payment Error Log by Suspense Amount 22
13.28 Customer Statements Transactions 22
13.29 Account Asset Details 23
13.30 Trade Details 24
13.31 Funding Accounts Log Details 25
13.32 Master Account Payment Log 26
13.33 Payment Allocation Details 27
13.34 Amortized Txns Log By GL Post Dt (Loan) 28
13.35 Monetary Txns Log By GL Post Dt (Loan) 29
13.36 Payment Allocations Log By GL Post Dt (Loan) 30
13.37 Advance Posting Error Log Desc (Loan) 31
13.38 Advance Posting Log (Loan) 32
13.39 Excess Payments (Refund) Log (Loan) 33
13.40 Payment Allocations Log (Loan) 34
13.41 Payment History (Loan) 35
13.42 Scheduled For Chargeoff Accounts Log (Loan) 36
13.43 Scheduled for Termination Accounts Log (Loan) 37
13.44 Trial Balance (Loan) 38
13.45 Loan Boarding Report 39
13.46 New Loan Upload - Edits 39
13.47 Charge Off Accounts Log (Loan) 39

14 Producer

14.1 Producer Details Tab 2
14.1.1 Producer Details Tab Extensibility 3
14.1.2 Payment Details 6
14.1.3 Compensation Plan 8
14.1.4 Subvention 8
14.1.5 Transactions 9
14.1.6 Holdback/Loss Reserve 10
14.1.7 Tracking Attributes 10
14.1.8 Statements 10
14.1.9 Contacts 11
14.1.10 Comments 11
14.1.11 Summary 12
14.1.12 Title Status Summary 12
14.2 Search Tab 13

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15 Vendors

15.1 Vendors Tab 2
15.1.1 Payment Details 4
15.1.2 Vendor Groups 5
15.1.3 Tracking Attributes 6
15.1.4 Comments 6
15.2 Assignment Allocation 7
15.2.1 Vendor Assignment Criteria 7
15.2.2 Vendor Assignment Allocation 8
15.3 Work Orders Tab 9
15.3.1 Services 12
15.3.2 Work Order History 13
15.3.3 Tracking Attributes 13
15.4 Follow-up Tab 14
15.4.1 Assigned Services 15
15.5 Invoices Tab 16
15.5.1 Auto Validate Invoice 18
15.5.2 Invoice Details Sub Tab 19
15.5.3 Accept/Reject Invoice Details 19
15.5.4 Payment Schedules Sub Tab 20
15.5.5 Related Invoice/Work Order Details Sub Tab 21
15.5.6 Tracking Attributes Sub Tab 21
15.5.7 Business Rules 21
15.6 Search Tab 23

16 Pending Event Actions

16.1 Introduction 1
16.2 View Pending Event Actions 2
16.3 Post an Event 3
16.4 Void an Event 3

17 Batch Transactions

17.1 Introduction 1
17.2 Advances 1
17.2.1 Advance Entry Tab 2
17.2.1.1 Entering and Posting Advances 3
17.2.1.2 Holding a Batch of Payment Transactions 5
17.2.1.3 Opening or Removing Hold on the Batch of Payment Transactions 6
17.2.1.4 Reversing a Batch of Payment Transactions 6

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17.2.2 Advance Maintenance Tab 6
17.2.2.1 Modifying/Correcting Advance Transactions 9
17.2.2.2 Reversing Advance Transactions 9
17.2.3 Search Tab 10
17.3 Payments 10
17.3.1 Introduction 11
17.3.2 Lockbox Payments 11
17.3.3 ACH Payments 11
17.3.4 Bulk Upload of Payment Transactions 12
17.3.4.1 Bulk Reversal and Void of Payment Transactions 14
17.3.5 Manual Entry 15
17.3.6 Customer Based Payments 15
17.3.7 Payment Posting at Master Account Level 18
17.3.8 Payments Entry Tab 18
17.3.8.1 Viewing Batches 18
17.3.8.2 Entering and Posting Batches 20
17.3.8.3 Holding a Batch of Payment Transactions 24
17.3.8.4 Removing Hold from the Batch of Payments Transactions 25
17.3.8.5 Reversing the Batch of Payment Transactions 25
17.3.8.6 Printing a Receipt 25
17.3.9 Payment Maintenance Tab 26
17.3.9.1 Modifying/Correcting Payment Transactions 29
17.3.9.2 Reversing Payment Transactions 31
17.3.9.3 Reversing Payment Transaction and Assessing NSF Fee 31
17.3.9.4 Refund Payment Transaction 31
17.3.10 Outbound Customer Extracts To Payment Agencies Batch 33
17.3.11 Search Tab 34
17.4 Fees 36
17.4.1 Fees Tab 36
17.4.1.1 Viewing Batches 37
17.4.1.2 Entering and Posting Batches 38
17.4.1.3 Holding a Batch of Fee Processing 40
17.4.1.4 Removing a Hold on the Batch of Fee Processing 40
17.4.1.5 Reversing the batch of Fee Processing 40
17.5 Search screen 41

18 Interface

18.1 Introduction 1
18.2 AP Transactions 1
18.3 GL Transactions 6
18.3.1 Company tab 6

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18.3.1.1 GL Transactions 6
18.3.1.2 Amortized Transactions Tab 8
18.3.2 Account tab 9
18.4 Account Conversion 11
18.4.1 Pending Account Creation 12
18.4.2 Conversion of Account screen 14
18.4.3 Applicants Sub Tab 16
18.4.4 Business sub tab 16
18.4.5 Decision Tab 17
18.4.6 Contract Tab 17
18.4.7 Collateral Tab 17
18.4.8 Account Details Tab 17
18.4.9 Account Details' Sub Tabs 20
18.4.10 Comment Tab 24
18.4.11 Verification Tab 25
18.4.12 Calculator Tab 25
18.4.13 Search Tab 26

A Appendix : Transaction Parameters

A.1 Monetary Transactions A-1
A.1.1 Servicing Expenses A-3
A.1.2 Late Charges A-4
A.1.3 Non-sufficient Fund Fees A-5
A.1.4 Repossession Expenses A-6
A.1.5 Bankruptcy Expenses A-8
A.1.6 Phone Pay Fees A-9
A.1.7 Financed Insurances A-10
A.1.7.1 Insurance Addition A-10
A.1.7.2 Insurance Rebate Quote A-11
A.1.7.3 Insurance Cancellation A-12
A.1.7.4 Insurance Modification A-13
A.1.8 Index/Margin Rates A-13
A.1.9 Payoff Quotes A-14
A.1.10 Backdated Payoff Quotes A-15
A.1.11 Account Paidoff A-15
A.1.12 Account Charge Off A-16
A.1.13 Account Closure A-18
A.1.14 Advance (Principal) Balance A-19
A.1.15 Interest A-20
A.1.16 Interest Accrual A-21
A.1.17 Active Military Duty A-22

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A.1.18 Due Date Change A-25
A.1.18.1 Override Due Date Change A-27
A.1.18.2 Reverse an Override Due Date Change A-29
A.1.19 Change Term A-29
A.1.20 Payment Refund Transaction A-30
A.1.21 Extensions A-31
A.1.21.1 Extension Override A-33
A.1.22 Payment Amount A-35
A.1.23 Prepayment Penalty A-36
A.1.24 Escrow Payment A-37
A.1.25 Escrow balance refund A-37
A.1.26 Pay Off Quote Fee A-37
A.1.27 Nonperforming Accounts A-38
A.1.28 Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan A-39
A.1.29 Account Settlement Transaction A-39
A.1.30 Account Acceleration A-40
A.1.31 Trading of Accounts - Monetary Transactions A-42
A.1.31.1 Trade Enquiry Transaction A-43
A.1.31.2 Trade Transaction A-44
A.1.31.3 Equity Out Transfer Transaction A-46
A.1.31.4 Equity In Transfer Transaction A-46
A.1.31.5 Trade Fix Transaction A-47
A.1.31.6 Equity in Maintenance Transaction A-47
A.1.32 Billing Cycle Change A-47
A.1.33 Capitalization Maintenance A-50
A.1.34 Cycle Based Late Fee Adjustment / Waiver A-52
A.1.35 Fee Consolidation Maintenance A-52
A.1.36 Accrual and First Payment Date Maintenance A-55
A.1.37 Pre Bill Days Change A-56
A.2 Nonmonetary Transactions A-58
A.2.1 Customer/Business Name Maintenance A-61
A.2.2 Customer Details Maintenance A-62
A.2.3 Skipped Customers/Business A-63
A.2.4 Mark Customer as Deceased A-63
A.2.5 Privacy Opt-Out Indicator A-65
A.2.6 Customer/Business Correspondence (stopping) A-66
A.2.7 Financed Insurance (modifying) A-67
A.2.8 ACH Maintenance A-68
A.2.9 Stop an ACH A-69
A.2.10 Statement Reprinting (batch only) A-69
A.2.11 Add ACH Bank A-70
A.2.12 Post Dated Checks A-70

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A.2.13 Coupon Book Maintenance (batch only) A-71
A.2.14 Extended Service Contract (ESC) A-71
A.2.15 Insurance Maintenance A-72
A.2.16 Escrow Information and Maintenance A-73
A.2.17 Escrow Analysis Disbursements A-76
A.2.18 Insurance Payment Maintenance A-76
A.2.19 Adjust Dealer Compensation A-77
A.2.20 Add / Modify Account Contact References A-77
A.2.21 Account Statement Preference Mode A-78
A.2.22 Cure Letter Date Maintenance A-79
A.2.23 Recourse Details Maintenance A-79
A.2.24 Sub Unit Account Transfer A-79
A.2.25 Customer Credit Limit Transactions A-80
A.2.25.1 Customer Credit Limit Transactions A-81
A.2.25.2 Business Credit Limit Transactions A-81
A.2.25.3 Customer/Business Credit Limit Maintenance A-82
A.2.25.4 Customer/Business Address Maintenance A-82
A.2.25.5 Customer/Business Telecom Maintenance A-83
A.2.25.6 Business Partners Maintenance A-84
A.2.25.7 Business Affiliates Maintenance A-85
A.2.26 Add Existing Customer to Account A-85
A.2.27 Add/Update Business Customer Details A-86
A.2.28 Rescission Transaction to Void Account A-88
A.2.28.1 Processing with Combination of Transaction Parameters A-90
A.2.29 Add Asset to Account A-91
A.2.30 Customer / Business Credit Score Update A-91
A.2.31 Master Account Maintenance A-93
A.2.32 Master Account - Statement Consolidation Indicator Maintenance A-96
A.2.33 Add Existing Business to Account A-97
A.2.34 Add Business Phone Details A-97
A.2.35 Customer/Business Address Confirmation A-97
A.2.36 Trading of Accounts - Non-Monetary Transactions A-98
A.2.36.1 Add / Update Trade Details Transaction A-98
A.2.36.2 Trade Reversal A-98
A.2.36.3 Rescission Transaction to Void Account A-99
A.2.37 Bankruptcy Reporting Indicator A-101
A.2.38 Collateral Maintenance A-102
A.2.39 Account Contract Maintenance A-103
A.2.40 Account Payment Mode Maintenance A-104
A.2.41 Add Balance to Account A-105
A.2.42 Linked Account Maintenance A-106
A.2.43 Mock Statement Maintenance A-107

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A.2.44 Skip Credit Bureau Reporting Maintenance A-109
A.2.45 Repossession Maintenance A-109
A.2.46 Stop Correspondence at Account Level A-110
A.2.47 Consolidated Payoff Quote A-112
A.2.48 Add New Customer A-113
A.2.49 Add/Update customer Address A-115
A.2.50 Agreement Number Maintenance A-117
A.2.51 Sales Order Number Maintenance A-118
A.2.52 Customer / Business Number Update A-118
A.2.53 Periodic Fee Maintenance A-119
A.3 Processing SCRA A-120
A.3.1 Setting up Interest Rate for SCRA A-121
A.4 Black Book Interface A-122

B Appendix : Payment Amount Conversions

C Appendix : Generic Recovery Interface (GRI)

C.1 Introduction C-1
C.1.1 Pre-requisites C-2
C.2 Create Case C-3
C.3 Update Case C-5
C.4 Case Comments C-7
C.5 Hold Case C-8
C.6 Reopen Case C-10
C.7 Reassign Case C-11
C.8 Close Case C-13
C.9 Case Updates Received via FireHose WebService C-15
C.10 Case Repossession C-16
C.11 Case Invoice C-18

D Appendix : Account Acceleration

D.1 Introduction D-1
D.2 Posting Account Acceleration D-1
D.3 Reversing Account Acceleration D-4
D.4 Account Acceleration and Reversal with ‘Principle First’ adjustment D-4
D.5 Account Acceleration and Reversal with ‘Interest First’ adjustment D-6

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E Appendix : Trading of Accounts

E.1 Introduction E-1
E.2 Prerequisites E-1
E.3 Trading of Accounts Workflow E-1
E.3.1 Equity Calculation E-2
E.3.2 Trading of Timeshare E-3
E.3.2.1 Equity Validation E-3
E.3.2.2 Itemizations E-4
E.3.2.3 Capture Trade Details E-4
E.3.3 Error Rectification E-5
E.3.4 Trade Reversal/Rescission and Charge-off of Account E-5
E.3.5 Trade Payoff Quote E-6
E.3.6 Accrued Interest E-7
E.3.7 Trade Rollover for Pre-Compute Accounts E-7
E.3.8 Trading of Account with Amortized Balances E-7
E.4 Trade Details Report E-7
E.5 Assumptions E-8

F Appendix : Oracle Guided Learning

F.1 Overview F-1
F.2 Description F-1

Index

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Preface

This topic contains the following sub-topics:

- Purpose
- Before You Begin
- Module Prerequisite
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Basic Operations
- Module Post-Requisites

Purpose

The purpose of this user guide is to assist users of Oracle Financial Services Lending and Leasing in effectively navigating and utilizing the system’s features and functionalities. This guide provides step-by-step instructions, detailed explanations, and best practices to help users perform lending and leasing operations with accuracy, efficiency, and compliance.

Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

Module Prerequisite

Specify **User ID** and **Password**, and login to Homescreen.

Audience

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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

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Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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 make sure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Table Conventions

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

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.

Acronyms and Abbreviations

User may find the following acronyms/abbreviations in this manual.

Table Acronyms and Abbreviations

Acronyms	Abbreviations
AP	Accounts Payable
ACH	Automated Clearing House
AMT	Amount

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Table (Cont.) Acronyms and Abbreviations

Acronyms	Abbreviations
ADP	Application Development Framework
ECOA	Equal Credit Opportunity Act
ESC	Extended Service Contracts
SME	Small Medium Enterprise
CLOB	Character Large Object
LHS	Left-Hand Side
LTV	Loan to Value Ratio
GL	General Ledger
SSN	Social Security Number
DTI	Debt-to-Income
PTI	Payment-to-Income
ID	Identification
FICO	Fair Isaac Corporation Score
LOV	List of Values
DT	Date
MDB	Message-Driven Bean
MSA	Metropolitan Statistical Area
GRI	Generic Recovery Interface
KYC	Know Your Customer
JMS	Java Message Service
OFSLL	Oracle Financial Services Lending and Leasing
OS	Operating System
UI	User Interface
XML	Extensible Markup Language

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 user select any of the Basic Operations.

Table Basic Actions

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

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The Payment maintenance screens consist of the following actions.

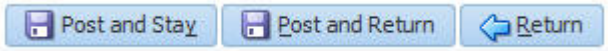

Table Basic Actions

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

The summary screens consist of the following navigations.

Table Navigations

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

Along with the basic actions, the following buttons are available for specific actions.

Table Buttons for Specific Actions

Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.

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Table (Cont.) Buttons for Specific Actions

Basic Actions	Description
	Download File - Click to download the details of selected data.

Basic Operations

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

- Add
- Edit
- View
- Audit

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

Table Basic Operation

Basic Operation	Description
Add	Click to add a new record. When user click **Add**, the system displays a new record enabling user 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 user 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 user 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 user 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 user try to close an unsaved, modified record, then the system alerts user with an error message. User can click **Yes** to continue and **No** to save the record.

Module Post-Requisites

After finishing all the requirements, please log out from the Homescreen.

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1

Navigation

This topic provides information about navigation within the application, helping users access and manage screens efficiently.

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 User as per access provisions and licensing.

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

The document is organized into below topics:

- Template and Navigation
  This section provides a brief input on the template and navigation of the system.
- Accessibility
  This topic provides information about accessibility features that ensure the system can be used effectively by individuals with diverse abilities.

1.1 Template and Navigation

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
  This topic describes the information about the home screen.
- Screen Navigation
  This topic explains screen navigation using panes and search options.
- Screens
  This topic provides information about the screens and their functions within the application.

1.1.1 Home Screen

This topic describes the information about the home screen.

Once user 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

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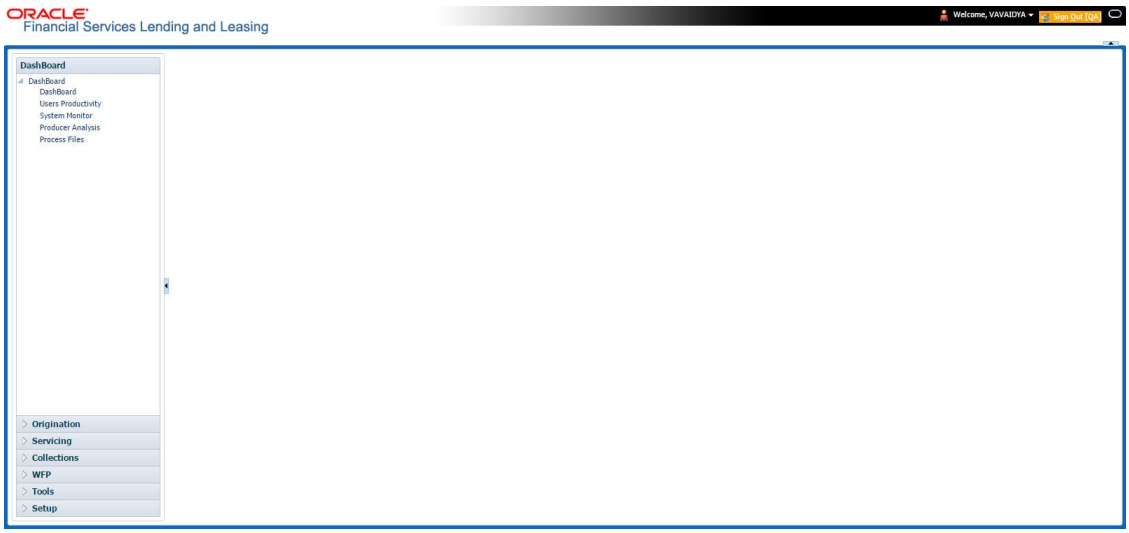
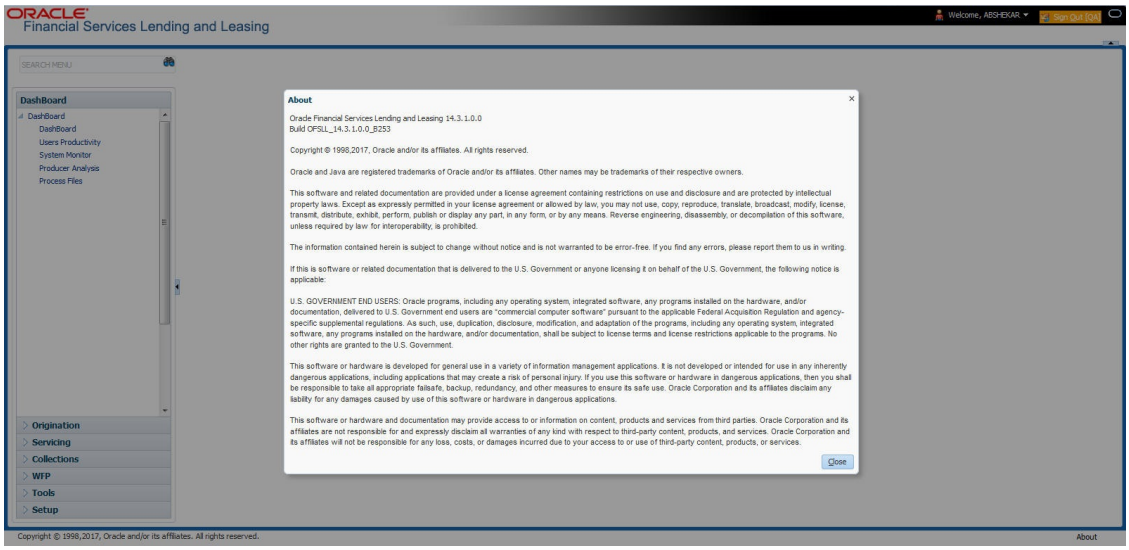
Figure 1-1 Home Screen



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

The **About** screen displays.

Figure 1-2 About



Header

In the Header, system displays the following:

- **Sign Out** - Sign Out option along with the application environment details based on information maintained in ENVIRONMENT_TYPE_CD lookup code.
- **User ID** that user have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

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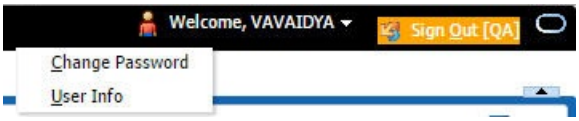
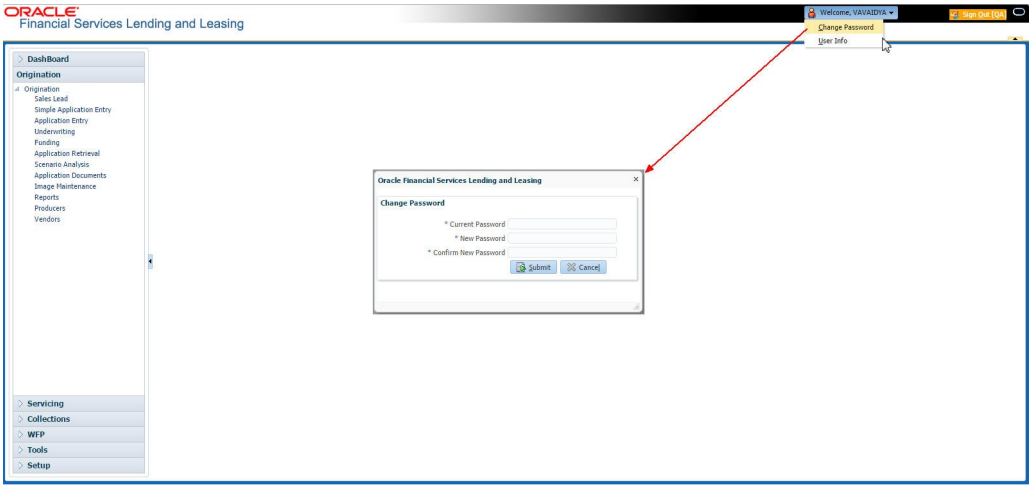
Figure 1-3 User ID - Options



1. Click the **Change Password** to change the current password.

   The **Change Password** screen displays.

Figure 1-4 Change Password



For more information on fields, refer to the field description table.

Table 1-1 Change Password - Field Description

Field	Description
Current Password	Specify the current password.
New Password	User wish to maintain as a new password.
Confirm Password	Re-enter the new password.

2. Click **Submit** to change the password.
3. Click the **User Info** to view the current user information.

   The **User Info** screen displays.

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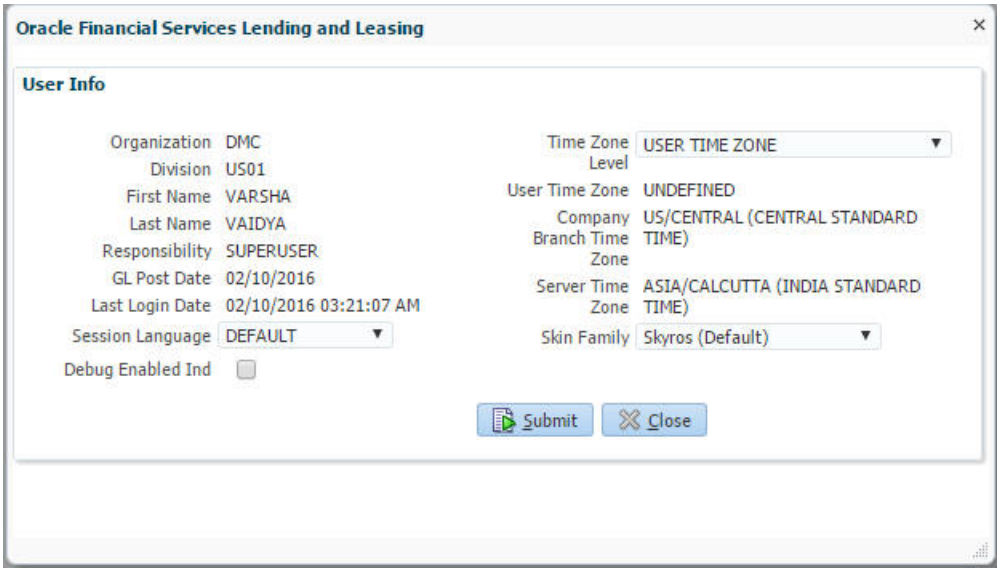
Figure 1-5 User Info



For more information on fields, refer to the field description table.

Table 1-2 User Information

Field	Description
Organization	Displays the organization name.
Division	Displays the specific subdivision or department within the organization.
First Name	Displays the user's first name.
Last Name	Displays the users last name.
Responsibility	Displays the users role or access level within the system.
GL Post Date	Displays the General Ledger posting date assigned to the user.
Last Login Date	Displays the last time and date the user logged into the system.
Session Language	Select a language that user need to set for the session, from the drop-down list.
Debug Enabled Ind	Check this box to enable the debug indicator.
Time Zone Level	Select the time zone level from the drop-down list. The available options are: – **Application Server Time Zone** – **Company Branch Time Zone** – **User Time Zone**
User Time Zone	The specific time zone setting for the user session.
Company Branch Time Zone	Displays the company branch time zone.
Server Time Zone	Displays the time zone in which the application server is running.
Skin Family	Select the skin family from the drop-down list.

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

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

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

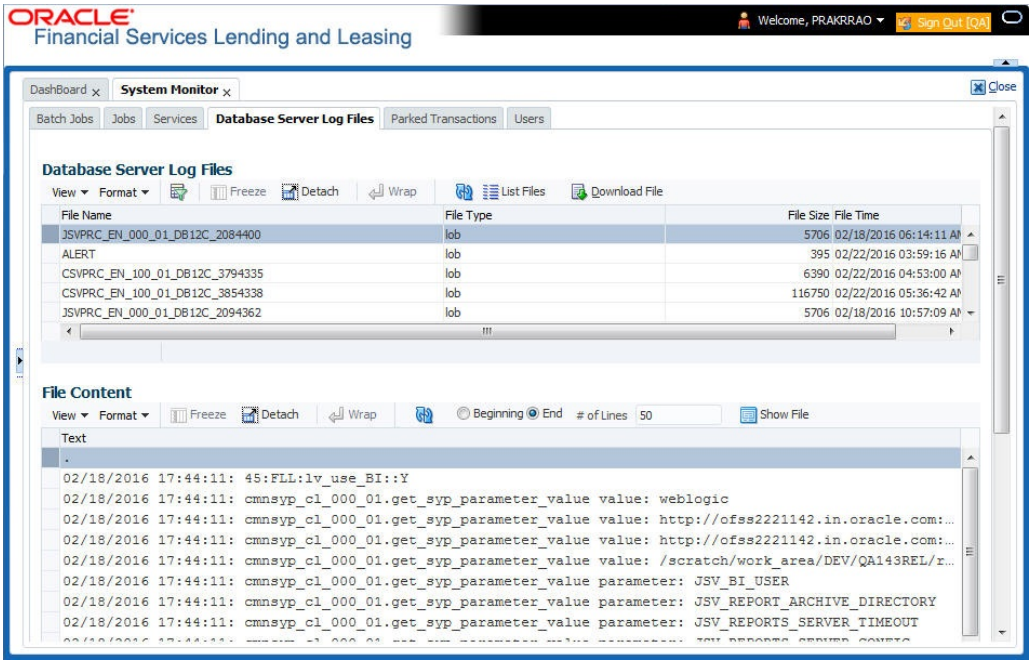
Table 1-3 System Parameter

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.

4. Navigate to the **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Database Server Log Files**.

   The **Database Server Log Files** screen displays.

Figure 1-6 Database Server Log Files



5. User can click on **List Files** button to view the list of logged files.
6. Click on **Show File** button to view the selected file contents in the **File Content** section.
7. User can also click **Download File** button to extract a copy of debug details.
8. Click **Submit** to save the changes or **Close** to close the screen without changes.

- **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.

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

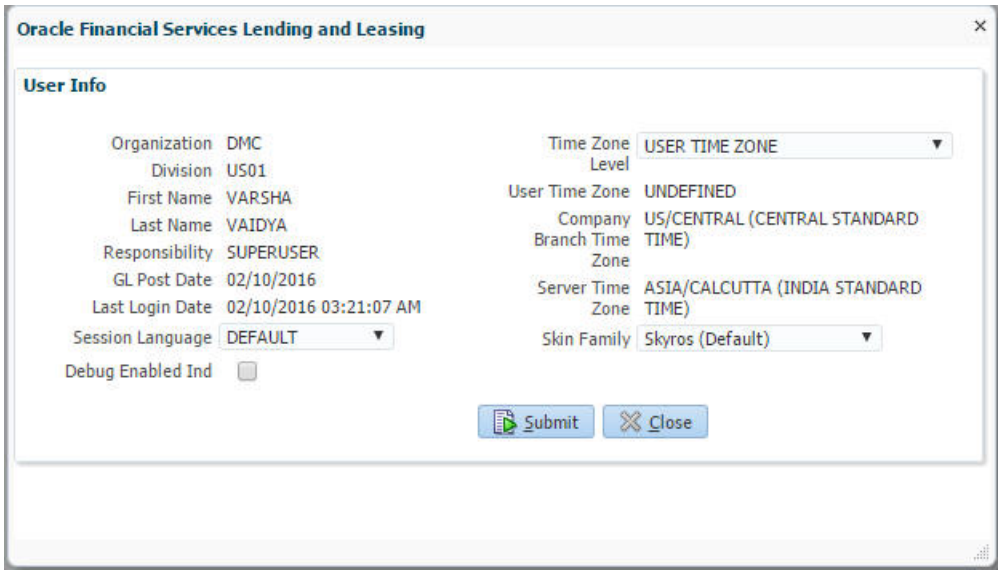
This section consists of the following topic:

- Time Zone Preference
  This topic provides information about setting and managing time zone preferences in the application.

1.1.1.1 Time Zone Preference

This topic provides information about setting and managing time zone preferences in the application.

Figure 1-7 User Info



User 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)

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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**. Under **Setup**, click **Administration**. Under **Administration**, click **User**.
- Under **User**, click **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**. Under **Setup**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **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.

1.1.2 Screen Navigation

This topic explains screen navigation using panes and search options.

Left Window

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

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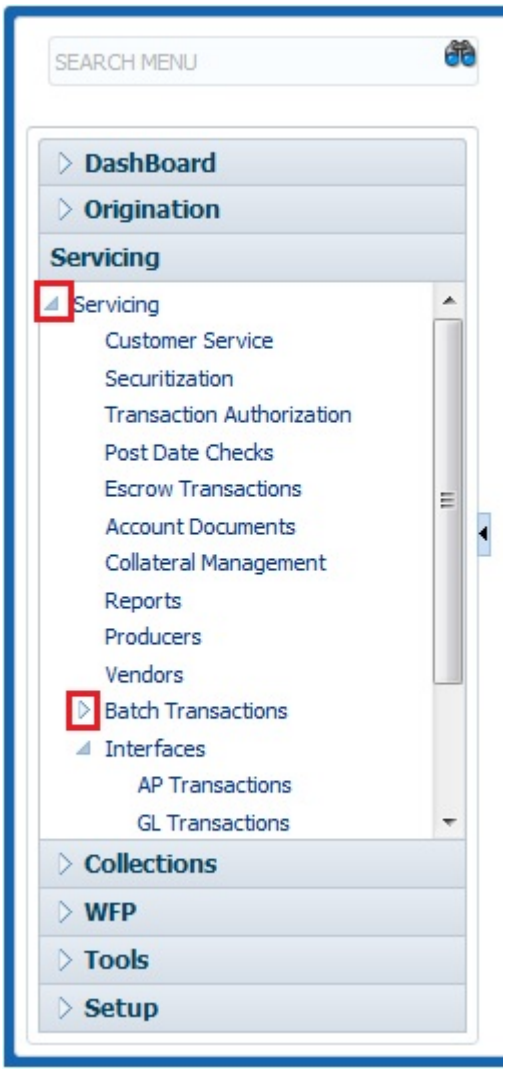
Figure 1-8 Left Pane



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

Menu Search in Left Window

In the left window user can make use of the search option to directly search and open the screen that user 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. User can click on the required screen and press **Enter**. The screen is displayed in the main window/work area.

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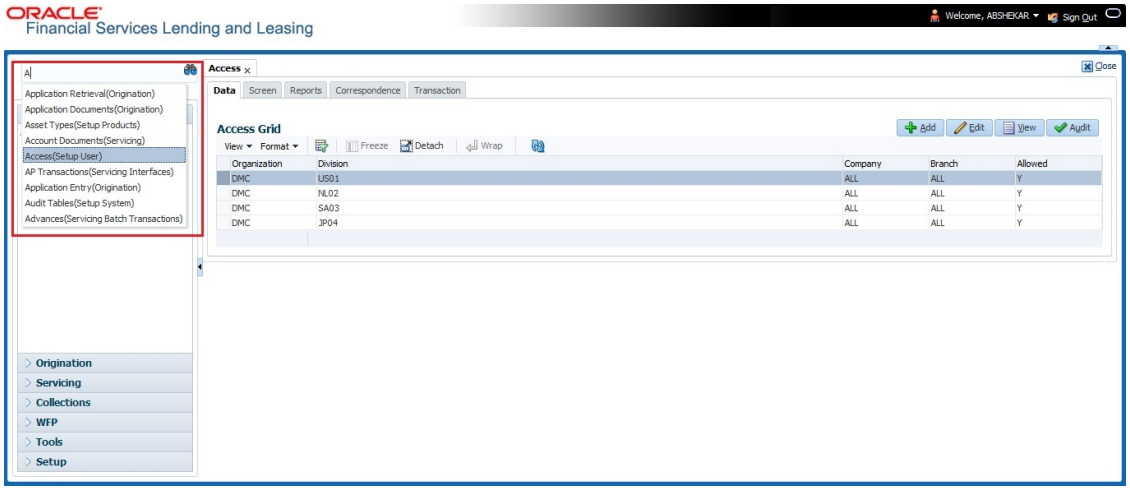
Figure 1-9 Left Pane Search

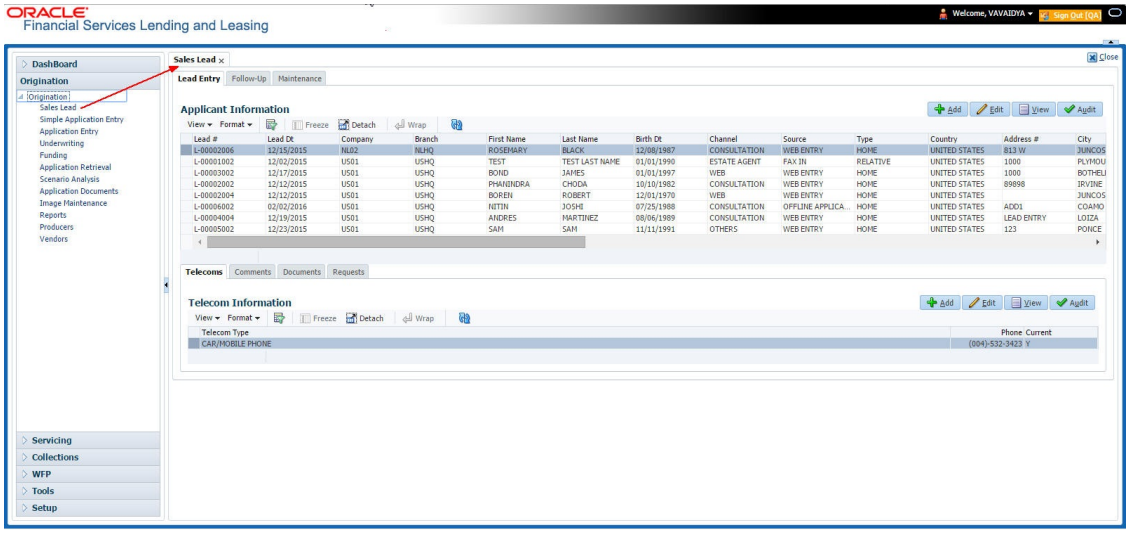


When there are multiple matches with same screen name, user can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing **VEN** displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing),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

Right Window

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

Figure 1-10 Right Pane



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

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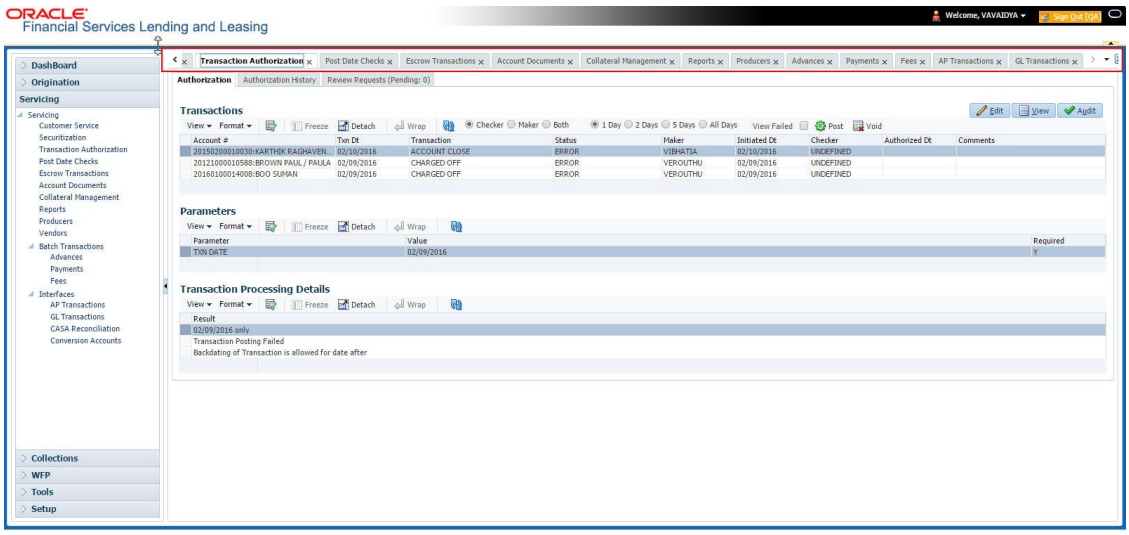
Figure 1-11 15 Screens



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. User can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

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

Having this option enabled user 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, user can open multiple accounts by click on the Customer Service link. Each successive click, opens a new Customer Service tab.

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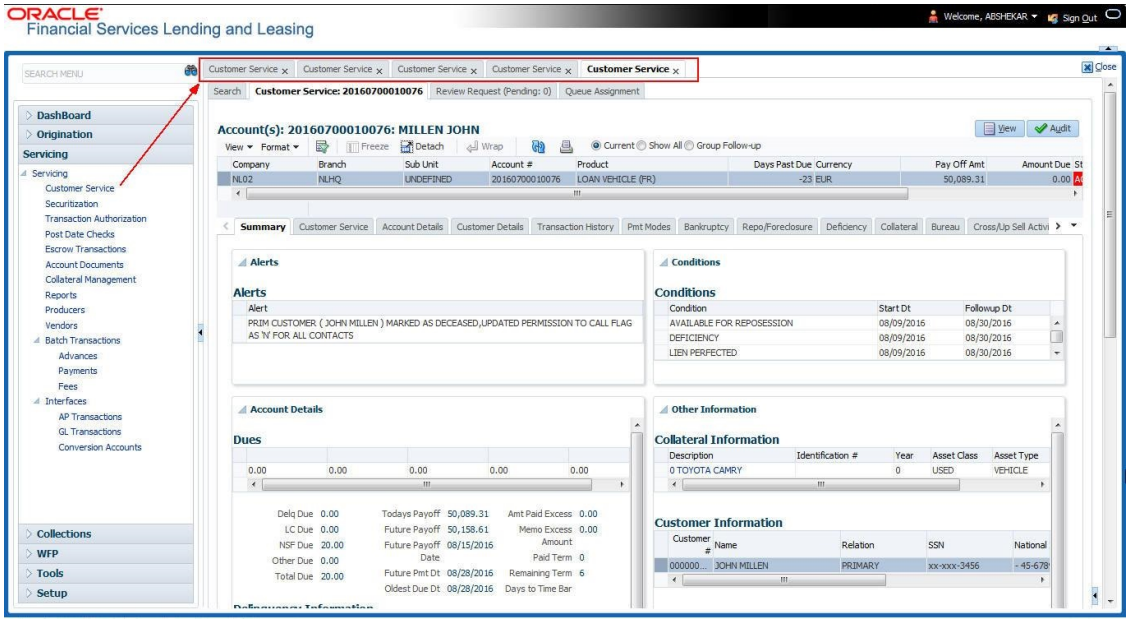
Figure 1-12 Multi Tab - Servicing



Few screens in Servicing and Collections are identical and are linked. Hence, when multi tab option is not enabled, User 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, user 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. User can access the Right Splitter/Action Window while working on Customer Service screens. User can click and to toggle the view of Right Splitter/Action Window.

Servicing and Collection Screens

1. Navigate to **Servicing and Collection**, click **Servicing and Collection**. Under **Servicing and Collection**, click **Customer Service**.

   The user can use the Right Splitter/Action Window to do the following:

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Figure 1-13 Right Split Window Customer Service

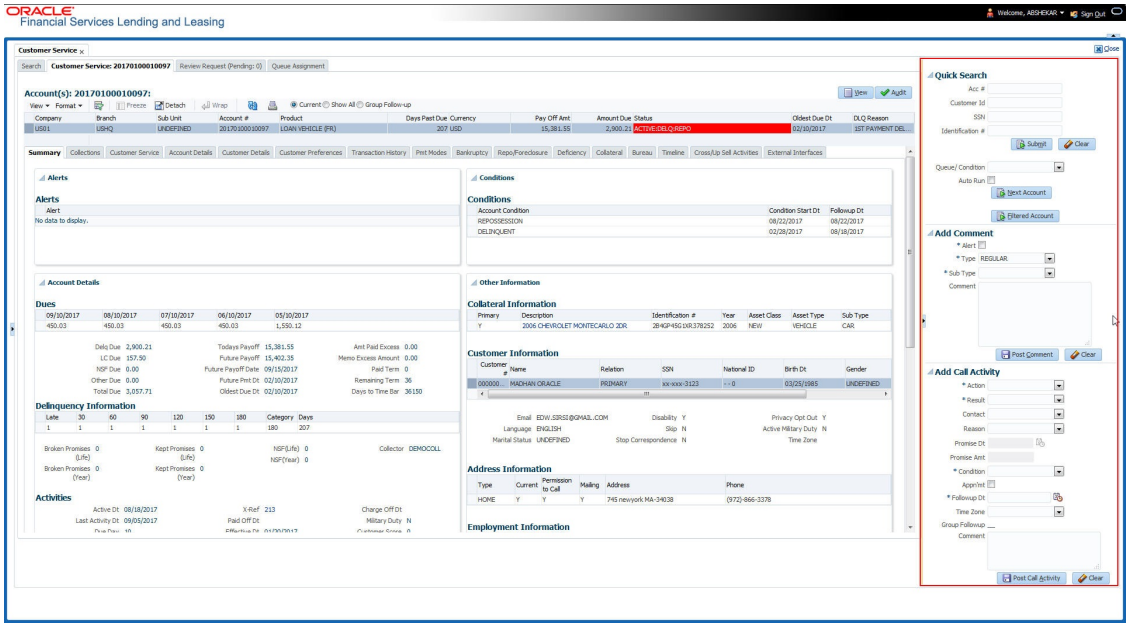

Table 1-4 Quick Search

Field	Description
Quick Search	It displays the Quick Search section.
App#	Enter the unique Application Number to quickly search for a specific application.
SSN	Enter the last 4 digits of the applicant's Social Security Number for application lookup.
Identification #	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".
Submit	Click to execute the search based on the entered criteria.
Clear	Click to reset the entered search fields for a new search.
Queue/Condition	Select a processing queue or account condition to filter the search results.
Auto Run	Check this if user want the search to execute automatically when fields are filled.
Next Account	Click next account button opens the subsequent account listed in search.
Filtered Account	Click Filtered Account opens the subsequent account fetched during a queue search and listed in Queue Assignment section.
Add Comment	Use Add Comment section to post an alert or comment during Underwriting and Funding stages.
Add Call Activities	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 user 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.

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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 to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

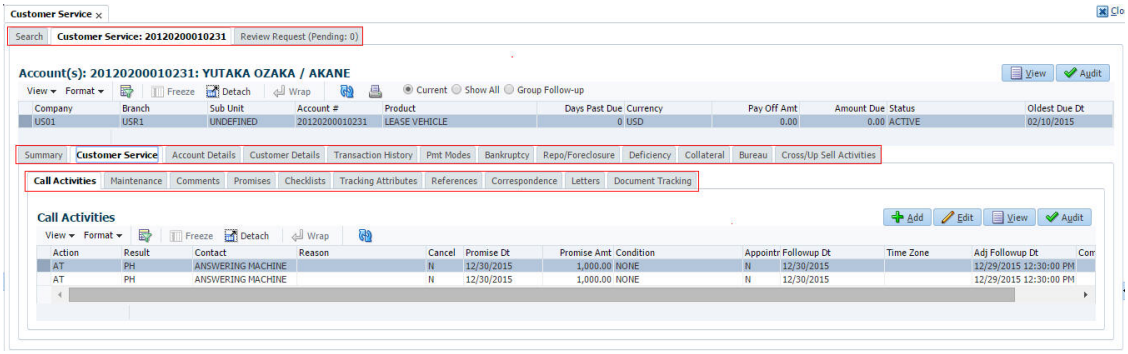
1.1.3 Screens

This topic provides information about the screens and their functions within the application.

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 user click the tab under which they are grouped. As similar to the main screen tabs, user can identify the active tab with its white background.

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

Figure 1-14 Customer Service_Example



User can click » to view the hidden tabs, if any.

1.2 Accessibility

This topic provides information about accessibility features that ensure the system can be used effectively by individuals with diverse abilities.

This section consists of the following:

- Understanding Accessibility
  This topic provides information about understanding accessibility features and ensuring inclusive application usage.
- Application Accessibility Preferences
  This topic provides information about configuring application accessibility preferences to enhance usability for all users.
- Documentation Accessibility Preferences
  This topic provides information about configuring Documentation Accessibility Preferences to improve readability and ease of use.

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1.2.1 Understanding Accessibility

This topic provides information about understanding accessibility features and ensuring inclusive application usage.

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.

1.2.2 Application Accessibility Preferences

This topic provides information about configuring application accessibility preferences to enhance usability for all users.

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 zoom-able 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.

1.2.3 Documentation Accessibility Preferences

This topic provides information about configuring Documentation Accessibility Preferences to improve readability and ease of use.

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

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- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate.

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2

Search Function

This topic provides an overview of the search function. It helps users quickly access screens.

Oracle Financial Services Lending and Leasing allows user 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 user as per access provisions & licensing.

The following sections explain the Search options in detail.

- Search Criteria
  This topic provides information about the Search Criteria used to refine and locate specific results.
- Searching for an Application
  This topic provides information on searching for an application.
- Searching for an Account and Customer
  This topic provides information on searching for an account and customer.

2.1 Search Criteria

This topic provides information about the Search Criteria used to refine and locate specific results.

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.

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Figure 2-1 Search Criteria

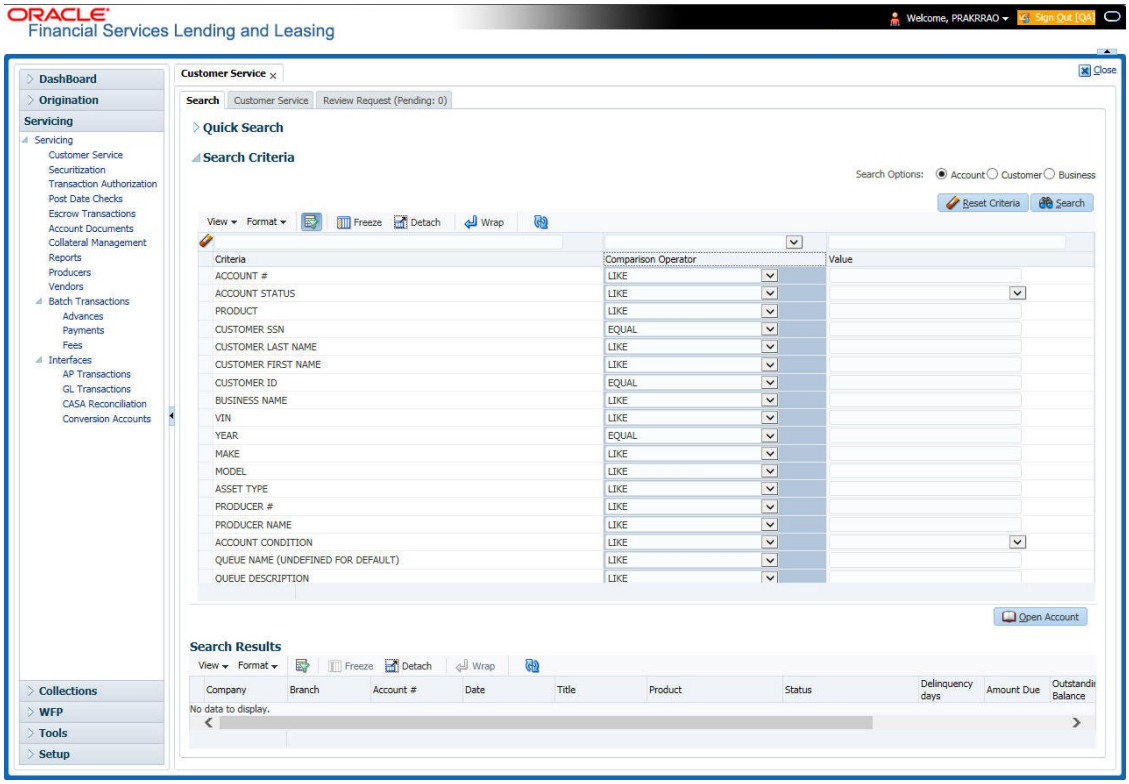

Table 2-1 Search Criteria

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

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Table 2-1 (Cont.) Search Criteria

Description	Example Expression
IN	ACCOUNT NUMBER IN (‘20001000012512’, ‘20010100012645’, ‘20010300012817’) IN is used with values that are within parenthesis. **Result**: 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. **Result**: 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 user to search for criteria that has no value; that is, fields where no information is present. **Result**: The system searches for all applications without a vehicle identification number.
IS NOT	VIN IS NOT NULL IS NOT is only used with a value of “NULL”. It enables user to search for criteria that has any value; that is, fields where information is present. **Result**: The system searches for all accounts with a VIN, vehicle identification number.
LIKE	ASSET TYPE LIKE VEH% LIKE enables user to search for close matches using wildcard characters. **Result**: The system searches for all applications with asset type beginning with the characters “veh” such as “vehicle car” or “vehicle van.”
NOT LIKE	ASSET TYPE NOT LIKE VEH%NOT LIKE enables user to search for close matches using wildcard characters. **Result**: 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
- **1234**0980988234ABIL230498098

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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**
- 098908LKJKLJLKJ00098807**1234**

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

- A**1234**
- 1**1234**

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

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

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

- A**1234**B
- 0**1234**1
- A**1234**1

Using Search Criteria Examples

Table 2-2 Search Criteria Examples 1

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

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

Table 2-3 Search Criteria Examples 2

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 0000000278.

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Table 2-4 Search Criteria Example 3

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

Table 2-5 Search Criteria Example 4

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 Searching for an Application

This topic provides information on searching for an application.

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

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

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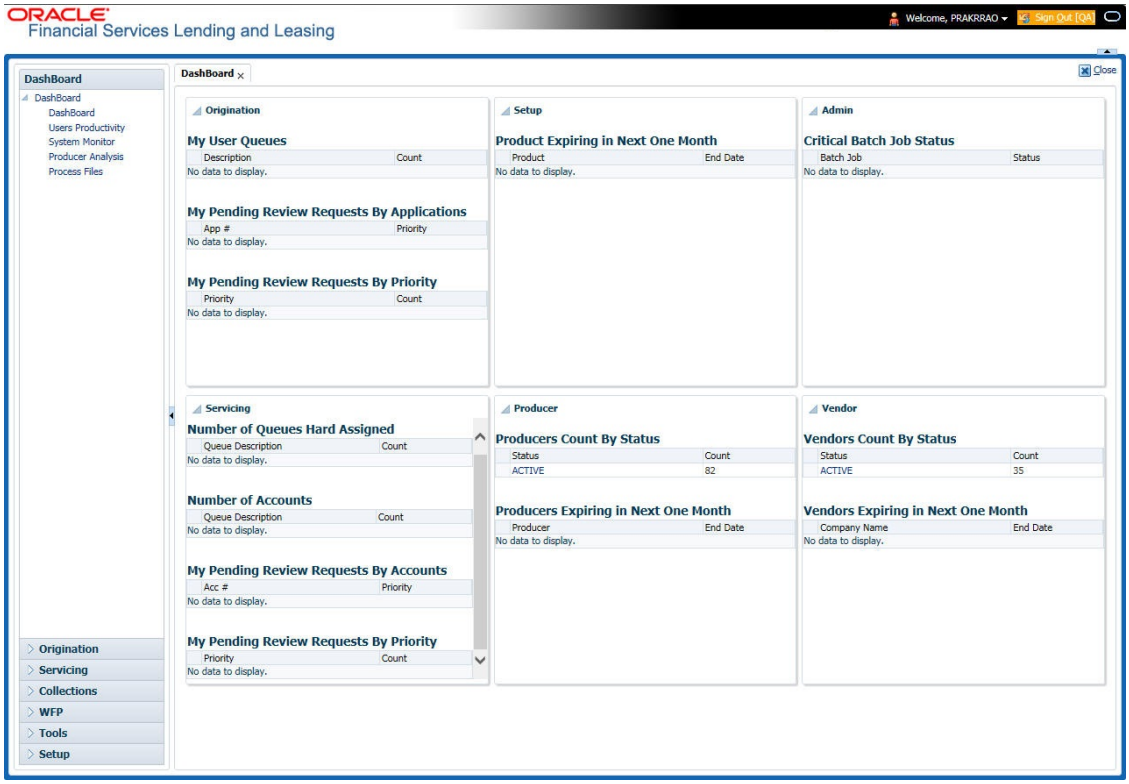
Figure 2-2 Searching for an Application



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

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

This section consists of the following topics:

- Search/Task Tab
  This topic provides information on searching for an application.
- Quick Search Section
  This topic provides information on the quick search section, which allows users to locate applications efficiently.

2.2.1 Search/Task Tab

This topic provides information on searching for an application.

To view the Search/Task screen during Loan origination

1. On the **Origination**, click **Origination**. Under **Origination**, click **Search/Task**.

   The **Search/Task** screen displays.

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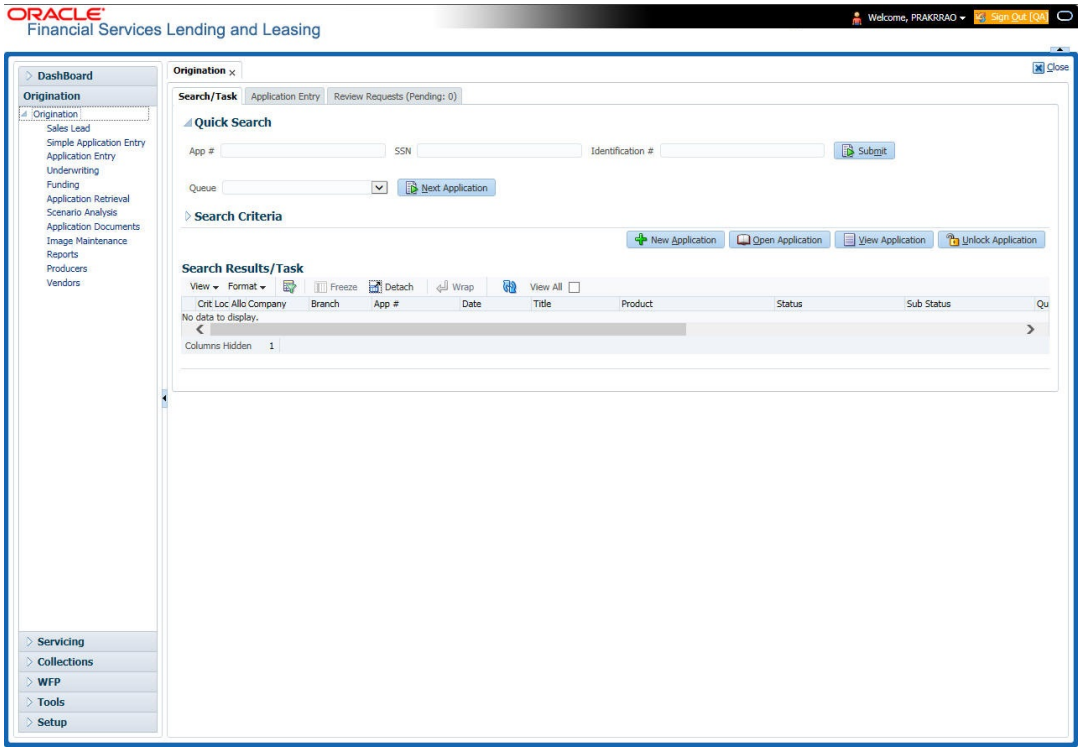
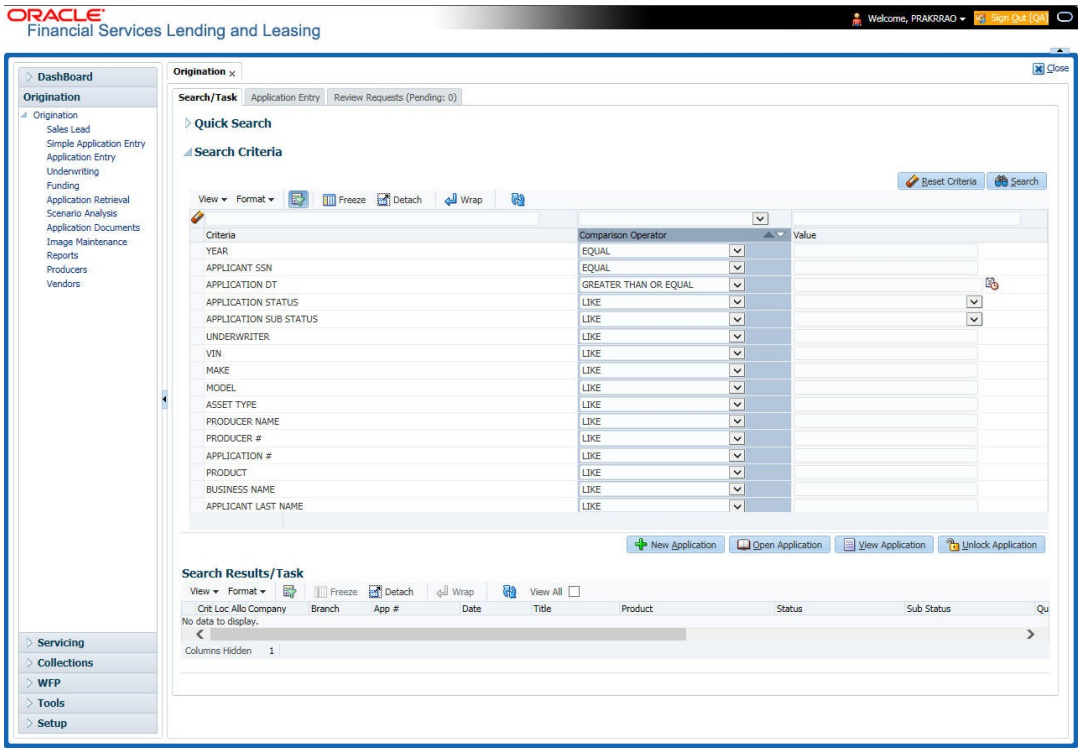
Figure 2-3 Search/Task Tab



2. Click the **Search Criteria** tab.

   The **Search Criteria** details are displays.

Figure 2-4 Search Criteria



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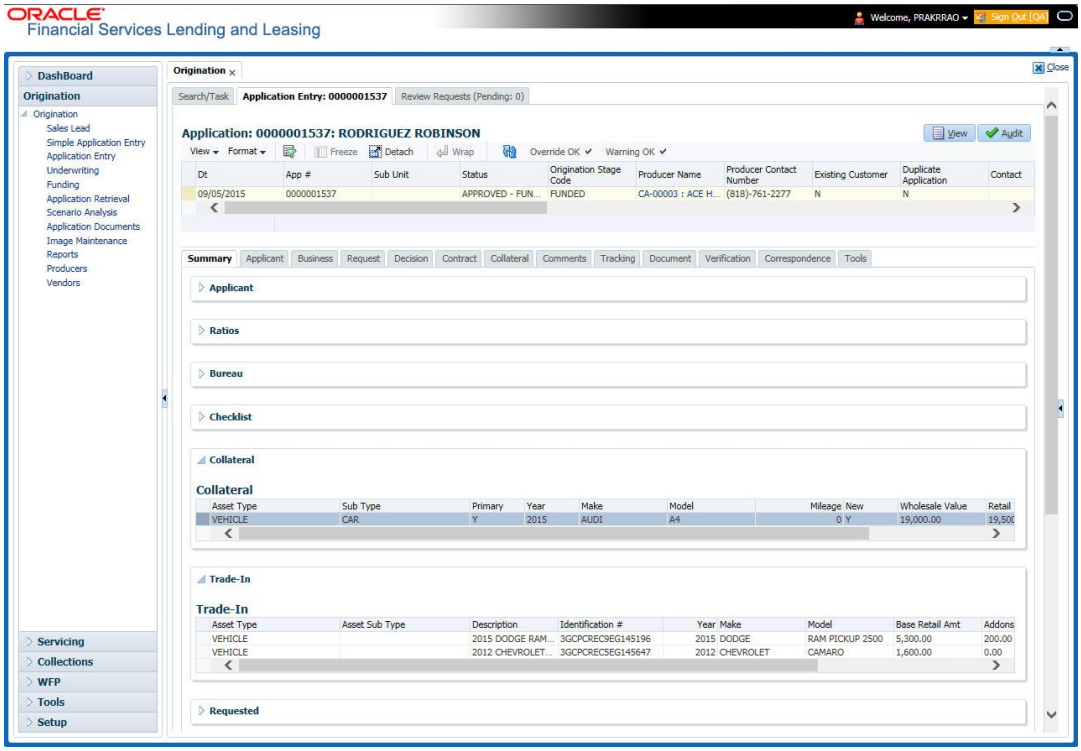
The search tab enables user to locate an application using a broad range of search criteria.

- During Loan origination, the results are sorted according to the priority of application and application identification number. However user can sort the records using any criteria.
- If user 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 user want to load and click **Open Application**.
The system loads the application on the respective screen.

Figure 2-5 Results Screen



User are now ready to begin work on the application.

2.2.2 Quick Search Section

This topic provides information on the quick search section, which allows users to locate applications efficiently.

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 **Origination**, click **Servicing**. Under **Servicing**, click **Search/Task** tab.

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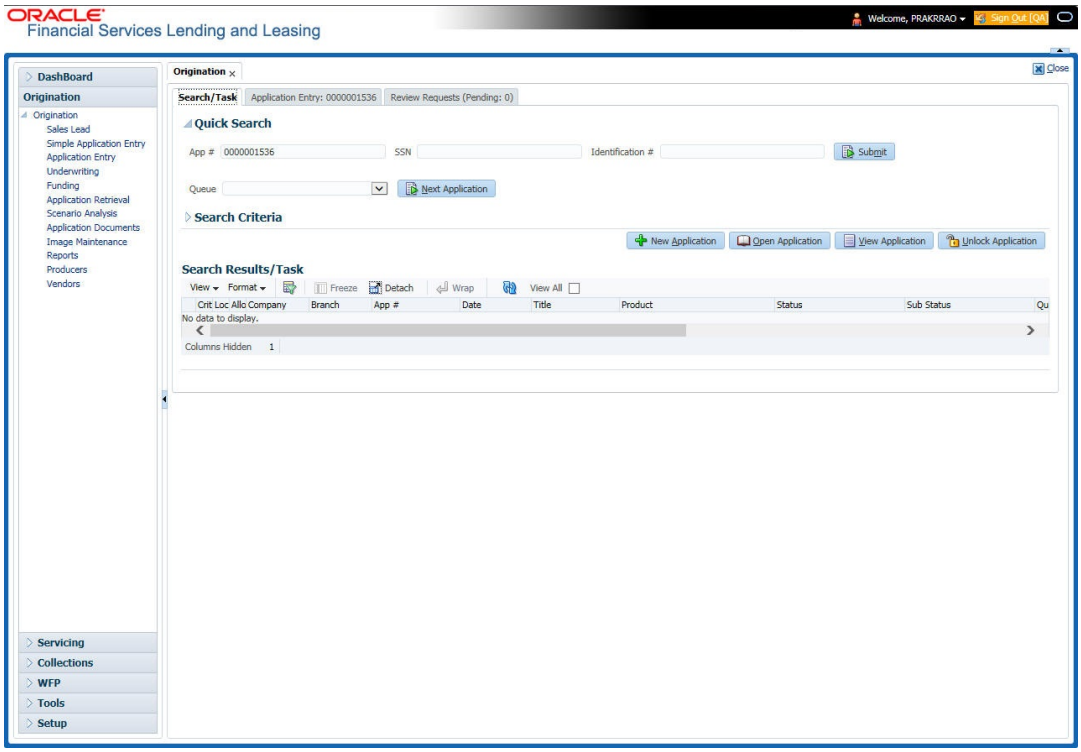
The **Search/Task** screen displays.

Figure 2-6 Quick Search



2. In the Quick Search section's Acc # field, specify the account number user want to load and click **Submit**.
   User 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

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

This section consists of the following topics:

- Other Features on the Results Screen
  This topic provides information on the additional features available on the results screen.
- Copying an Application
  This topic provides information on the copying an application.
- Unlocking an Application
  This topic provides information on the unlocking an application.

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- View Application
  This topic provides information on view application. It enables users to access and review the details of submitted applications.

2.2.2.1 Other Features on the Results Screen

This topic provides information on the additional features available 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):

Table 2-6 Other Features on the Results screen

Field	Description
View All	If user select **View All** check box, all applications in the system accessible with user id appear in the Results screen under search section.
Queue Name Field	This display only field indicates the queue in which the selected application 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 Application	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 user don't want to retype the information.
New Application	Opens a screen where a user can create a new application by providing required details.
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

This topic provides information on the copying an application.

Once the application clears the pre-qualification edits successfully, it moves to the underwriting queue. In the Underwriting/Funding screen, user 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 user want to copy.
2. Select the application user want to copy on the **Search Results/Task** screen.
3. Click **Copy Application**.

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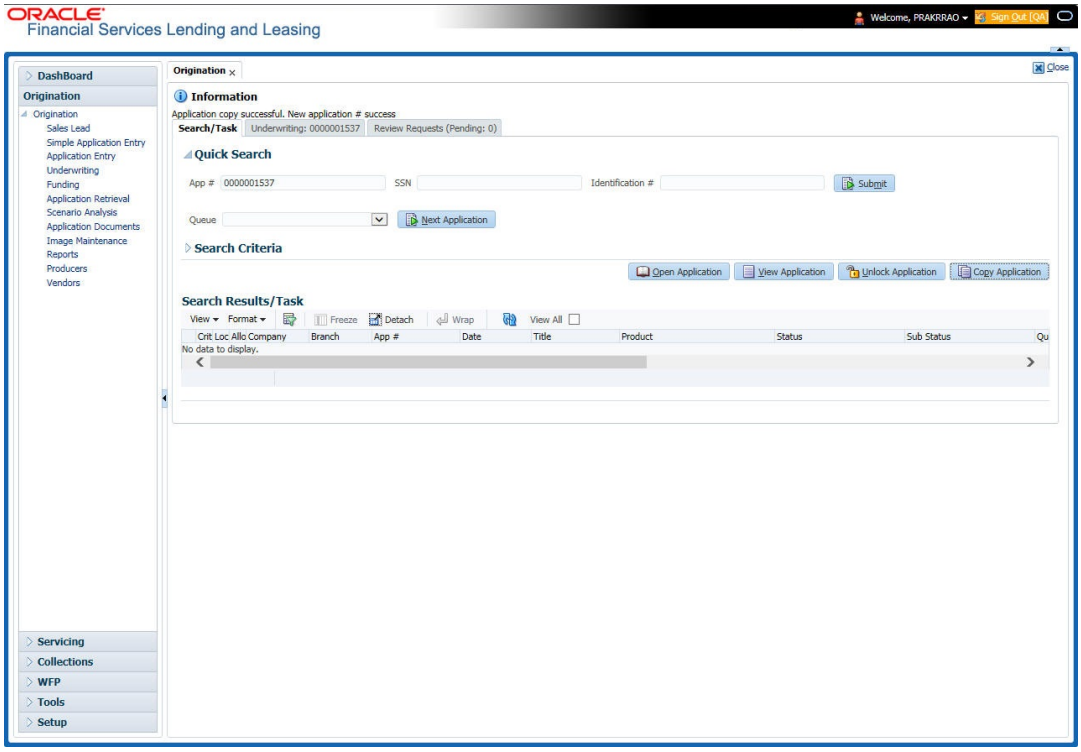
Figure 2-7 Copying an Application



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.

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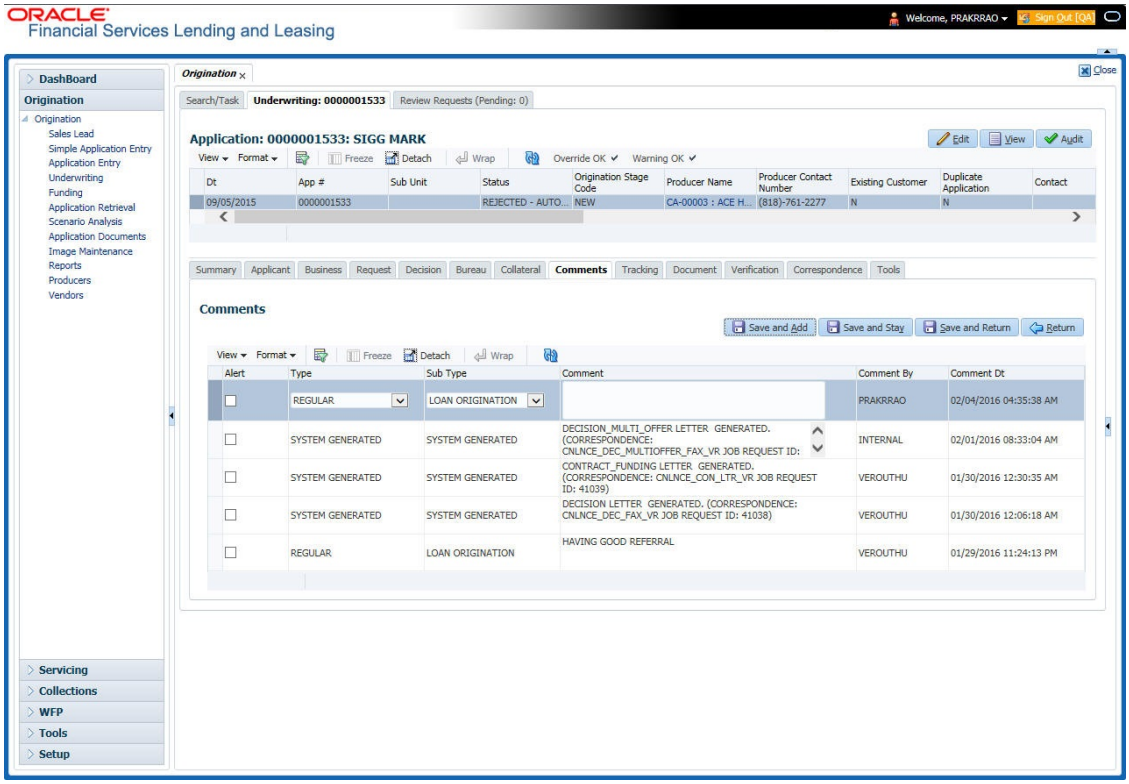
Figure 2-8 Copying an Application - Comments



2.2.2.3 Unlocking an Application

This topic provides information on the 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 user want to work with.
2. On Search **Results/Task** screen, select the application user want to load and click **Submit**.
   An Information message appears with the message: "**An application is locked by another user**."

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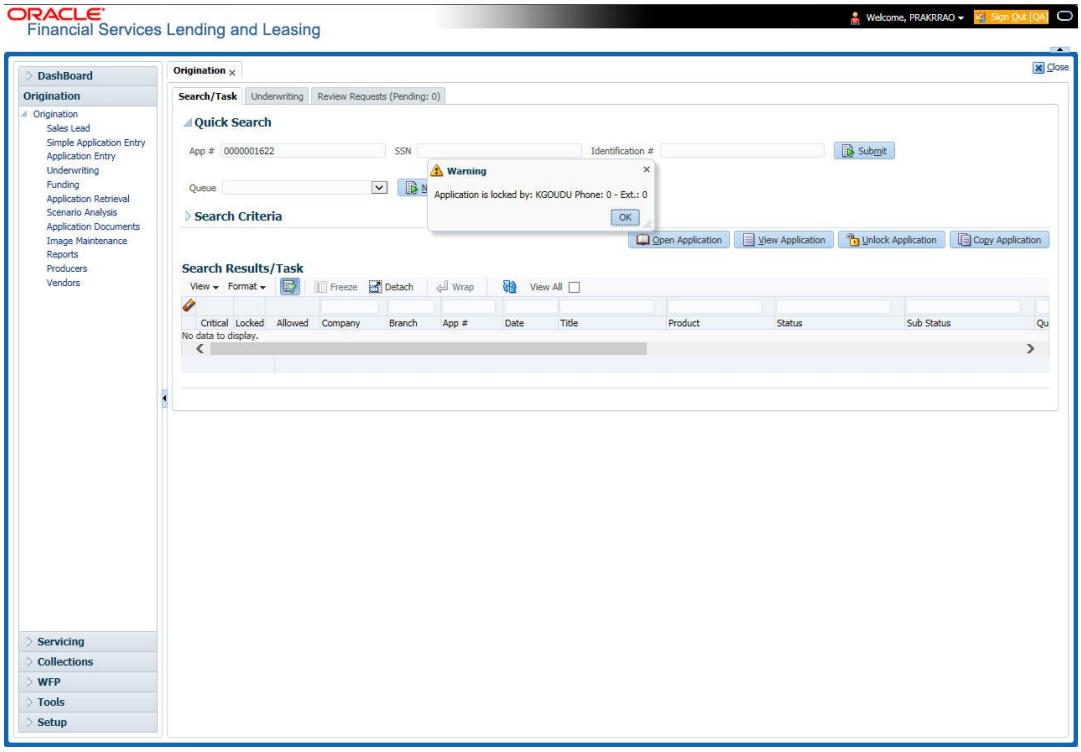
Figure 2-9 Unlocking an Application



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

2.2.2.4 View Application

This topic provides information on view application. It enables users to access and review the details of submitted applications.

The **View Application** button is available in all origination screens (Application Entry, Underwriting and Funding). User 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 open in **View Mode** only and no edits are allowed. However in Tools sub tab, the **Initialize** and **Calculate** buttons will be enabled allowing user to use the calculator options.

2.3 Searching for an Account and Customer

This topic provides information on searching for an account and customer.

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

To view the Search screen during Loan servicing

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search**.

   The **Search** screen displays.

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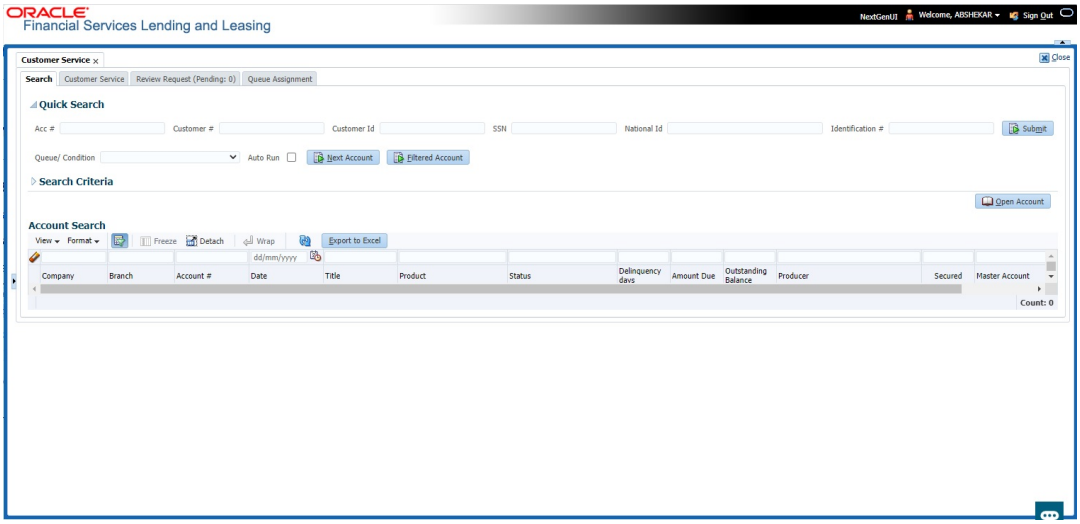
Figure 2-10 Search

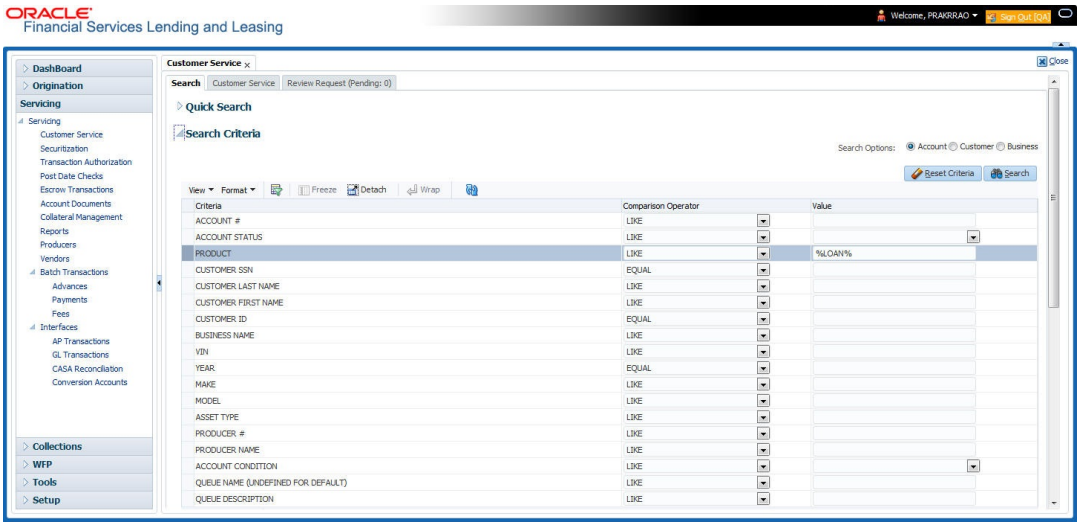


> **Note**
>
> Oracle Financial Services Lending and Leasing does not display the financial details of secured accounts if the logged-in user is not authorized. Though the search display the results, the fields such as Status, Delinquency Days, Amount Due, and Outstanding Balance are masked with '**xxxxx**'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

2. Click the **Search Criteria** tab.

   The **Search Criteria** screen displays.

Figure 2-11 Search Criteria



Using the Search Tab

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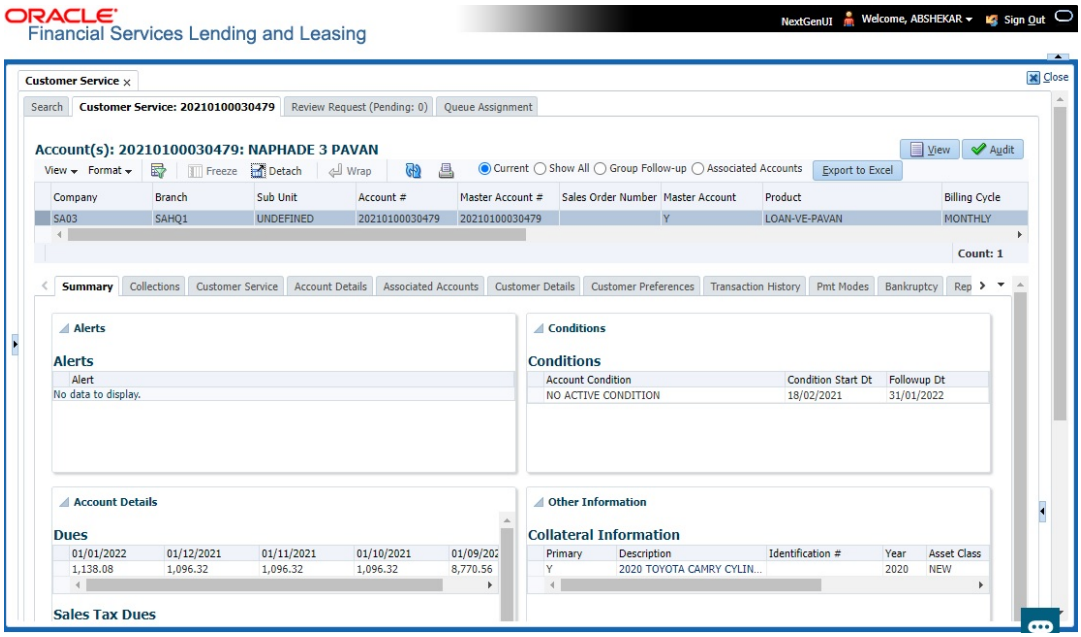
3. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
4. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.
5. On the **Search Results/Task** screen, select the account user want to load and click **Open Account**.
   The system loads account on Customer Service screen.

Figure 2-12 Customer Service



This section consists of the following topics:

- Quick Search Section
  This topic provides information on the quick search section, which allows users to locate applications efficiently.
- Search Using Customer Details
  This topic provides information on searching using customer details.
- Search Using Account Details
  This topic provides information on search using account details.
- Search Using Business Details
  This topic provides information on search using business details.

2.3.1 Quick Search Section

This topic provides information on the quick search section, which allows users to locate applications efficiently.

The Quick Search section in Customer Service screen enables User 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 **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**.

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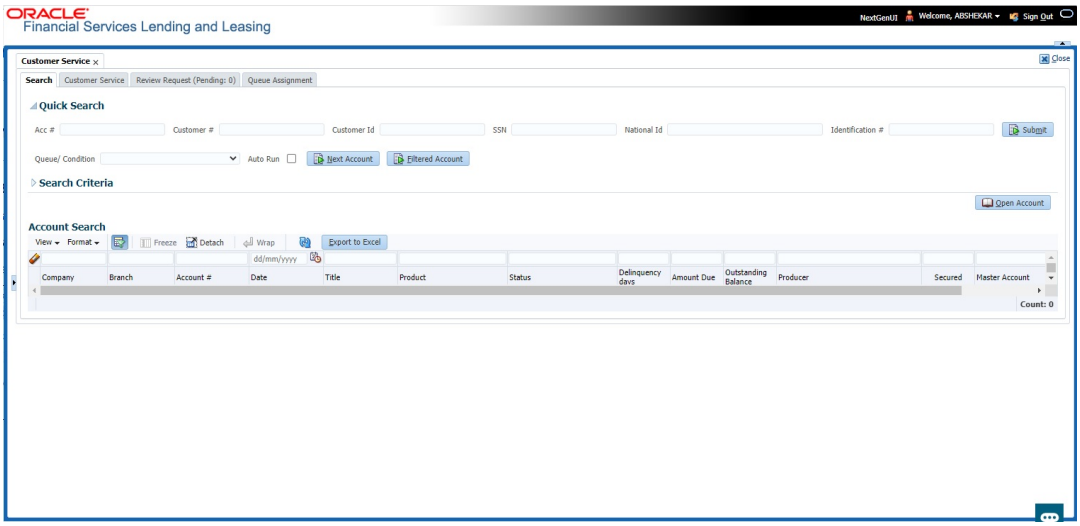
2. In the **Quick Search** section's **Acc#/Customer #/Customer Id/SSN/National Id/ Identification #** fields, specify the corresponding details in the respective fields and click **Submit**.

Figure 2-13 Quick Search



3. User 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.
4. 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 user want to work with and click **Next Account**.

2.3.2 Search Using Customer Details

This topic provides information on searching 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

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search Criteria**.
2. Select **Customer** as a search option.

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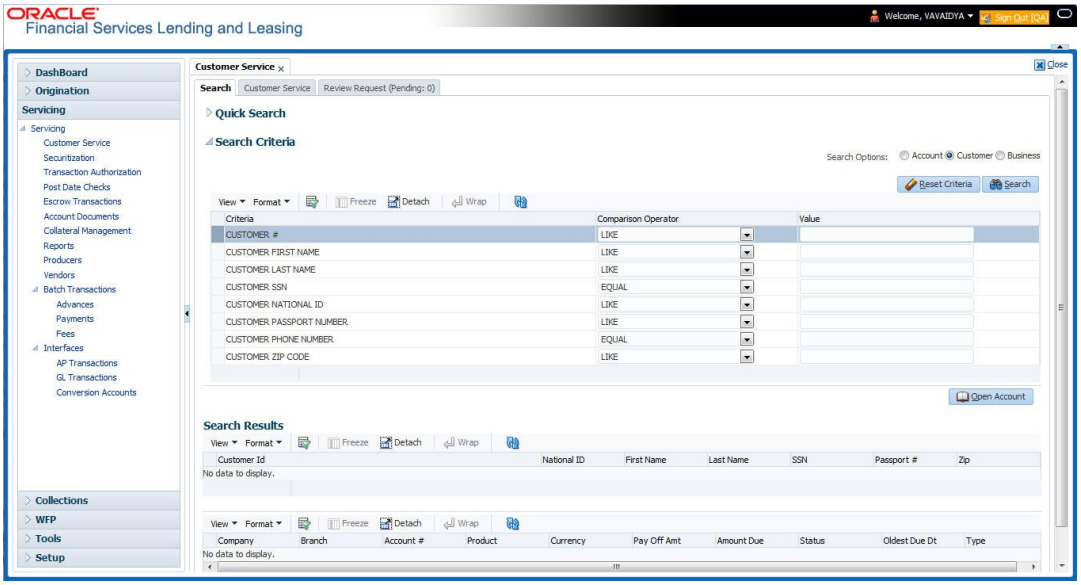
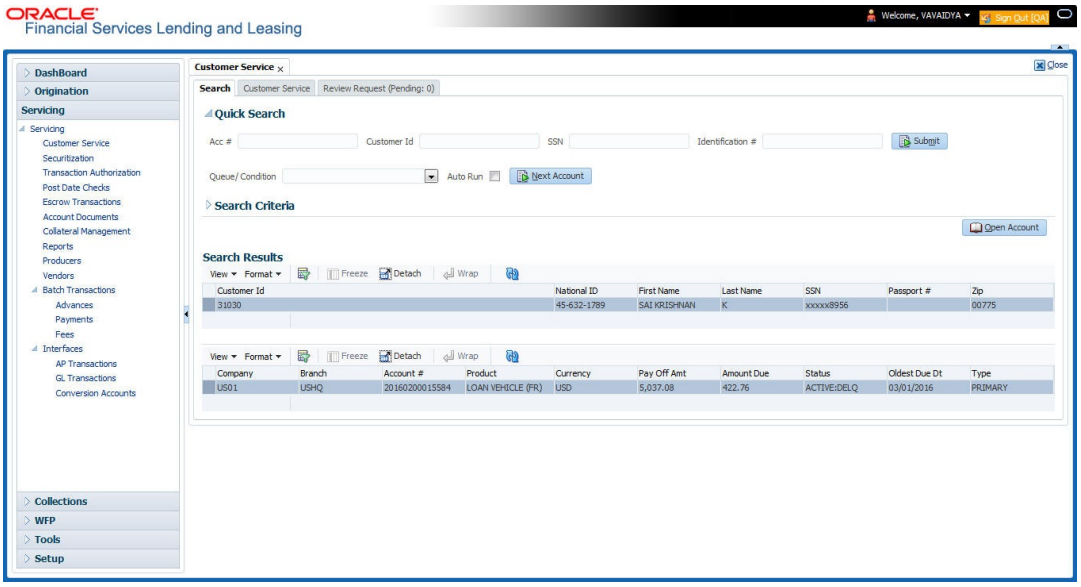
Figure 2-14 Search Using Customer Details



3. On **Search Criteria** screen, use **Comparison Operator** and **Value** columns to create a search criteria to find the account using customer details. User can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.

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

Figure 2-15 Search Results



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

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Table 2-7 Search Results screen

Field	Description
Company	Displays the company of the account.
Branch	Displays the branch of the account.
Account #	Displays the account number.
Product	Displays the Loan product of the account.
Currency	Displays the currency in which the account is operated.
Pay Off Amt	Displays the total pay off amount on the account.
Amount Due	Displays the total amount due on the account.
Status	Displays the status of the account.
Oldest Due Dt	Displays the oldest payment due date on the account.
Type	Displays the type of account.

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

6. On the Search **Results** screen, select the customer user 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

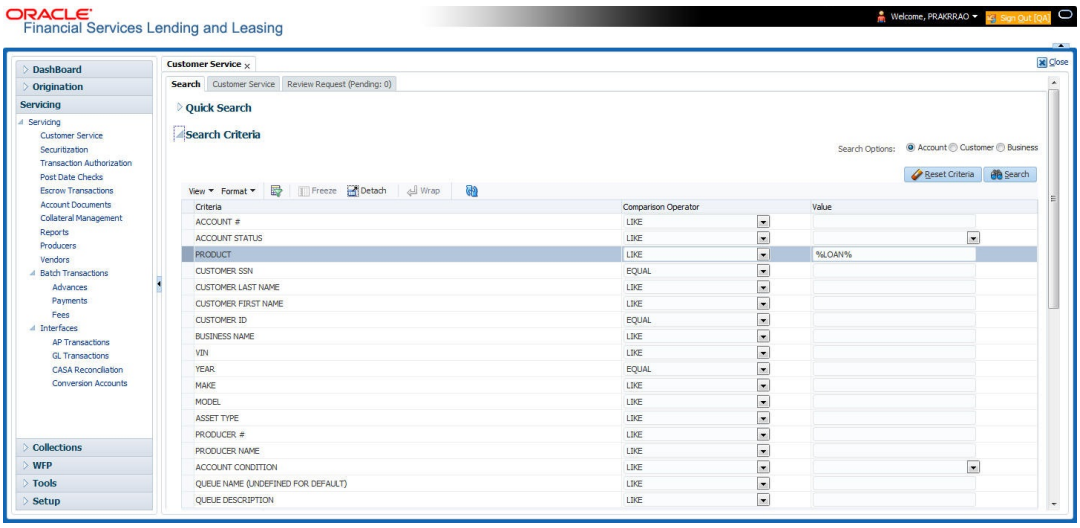
This topic provides information on search using account details.

To search for and load an account using the Search screen

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search Criteria**.

   The **Search Criteria** screen displays.

Figure 2-16 Search Criteria



2. Select **Account** as a search option.

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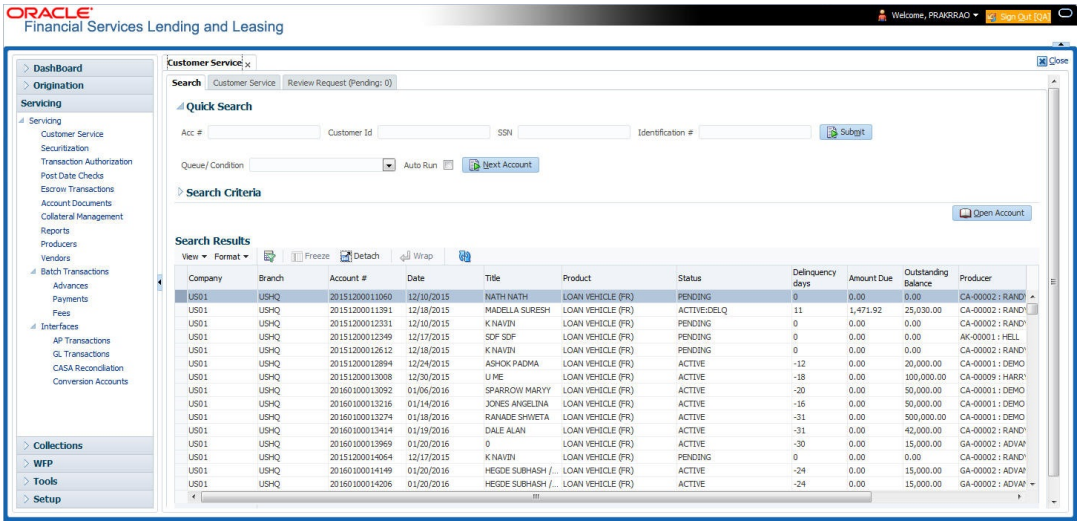
3. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. User can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
4. Click **Search**. The system locates and displays all the accounts that meet user search criteria on Results screen.

Figure 2-17 Results Screen



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

Table 2-8 Search Results screen

Field	Description
Company	Displays the company of the account.
Branch	Displays the branch of the account.
Account #	Displays the account number.
Date	Displays the date, the account was created.
Title	Displays the primary and other applicant(s) attached to the account.
Product	Displays the Loan product of the account.
Status	Displays the status of the account.
Delinquency days	Displays the number of days the account has been delinquent.
Amount Due	Displays the total amount due for the account.
Outstanding Balance	Displays the total outstanding balance for the account.
Producer	Displays the producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

6. On the **Results** screen, select the application user want to retrieve and click **Open Account**.
The system loads the account under the Customer Service tab.

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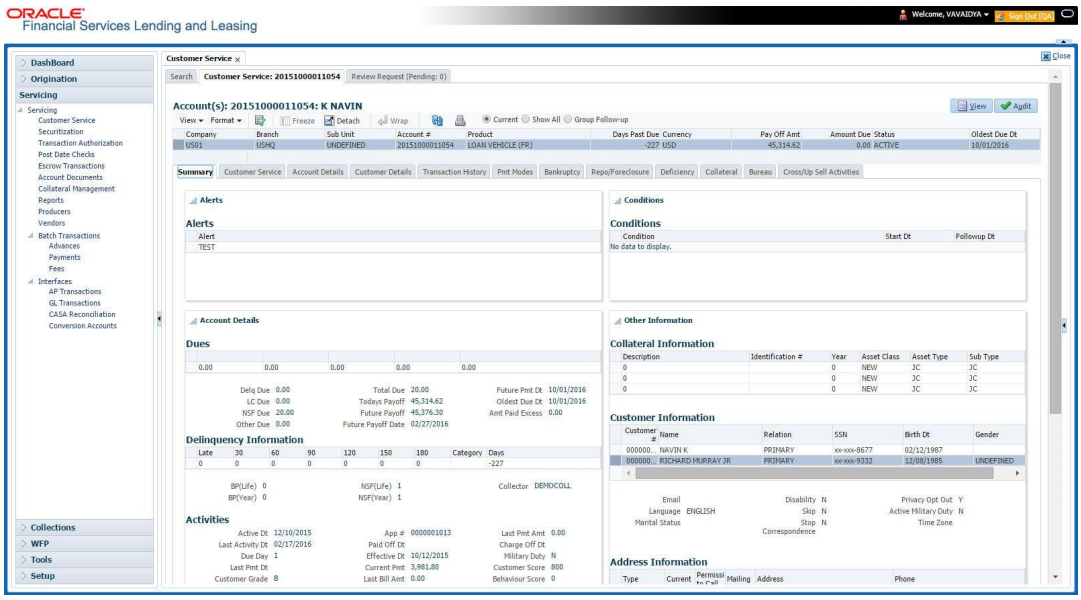
Figure 2-18 Results Screen



User are now ready to begin work on the account.

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

2.3.4 Search Using Business Details

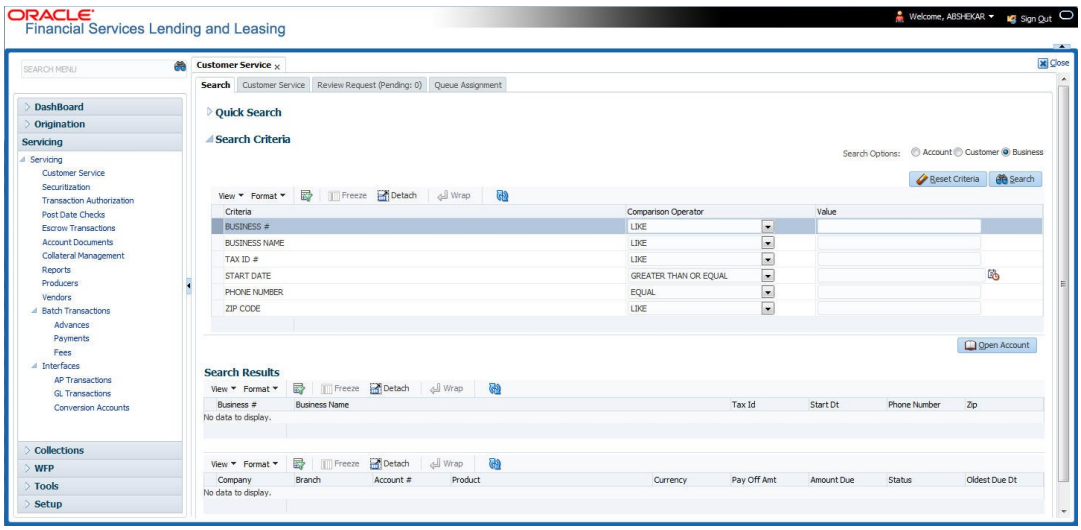
This topic provides information on search using business details.

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

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service**. Under **Customer Service**, click **Search Criteria**.

   The **Search Criteria** screen displays.

Figure 2-19 Search Using Business Details



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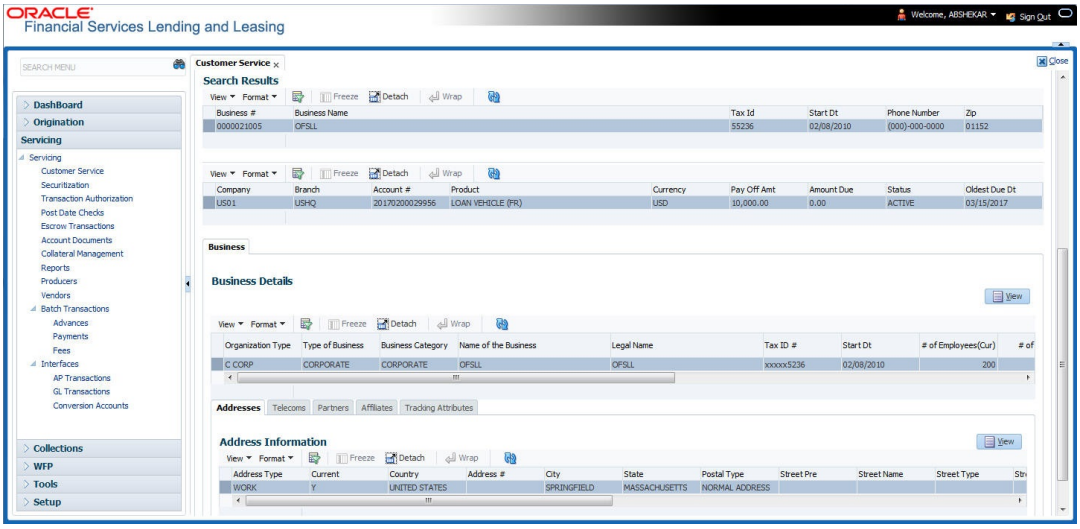
2. Select **Business** as the search option.
3. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. User can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
4. Click **Search**.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

Figure 2-20 Criteria Screen - Search



User can view the following information for each business record:

Table 2-9 Criteria Screen - Search

Field	Description
Business #	Displays the registered business number of the company.
Business Name	Displays the name of the business.
Tax ID	Displays the taxation identity number of the business.
Start Dt	Displays the date when the business was initiated.
Phone Number	Displays the contact number of the business.
Zip	Displays the zip code where the business is established.

5. 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:

Table 2-10 Results Screen

Field	Description
Company	Displays the company of the account.
Branch	Displays the branch of the account.
Account #	Displays the account number.
Product	Displays the Loan product of the account.
Currency	Displays the currency in which the account is operated.

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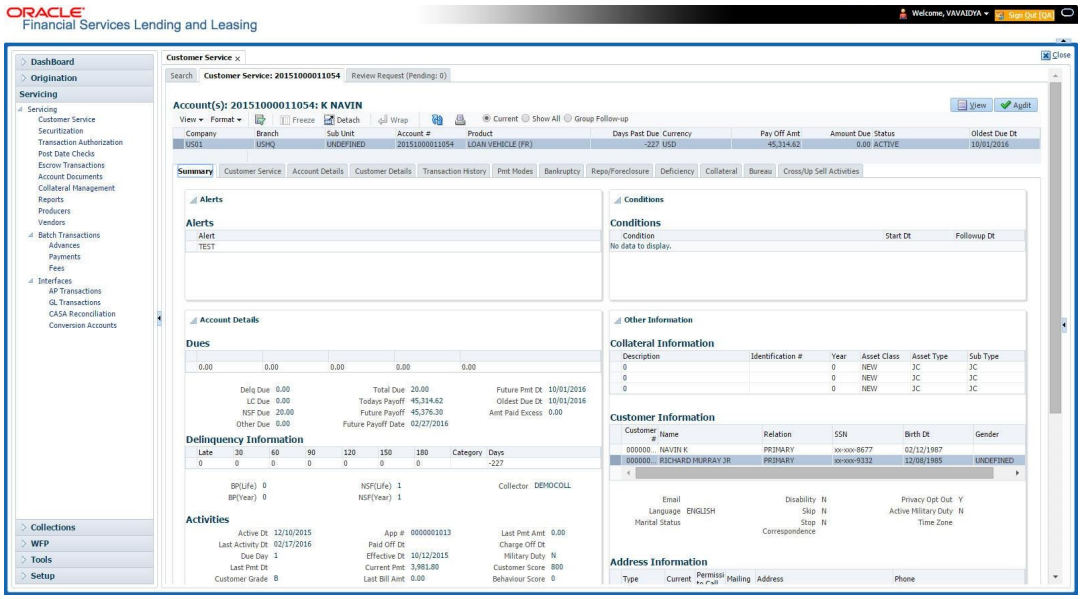
Table 2-10 (Cont.) Results Screen

Field	Description
Pay Off Amt	Displays the total pay off amount on the account.
Amount Due	Displays the total amount due on the account.
Status	Displays the status of the account.
Oldest Due Dt	Displays 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. User can click **View** to display the details in each section.

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

Figure 2-21 Business Section



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3
Dashboards

The Dashboard consists of the following sections:

- Introduction
  This topic provides information on the introduction section.
- Dashboards
  This topic provides information on dashboards.
- User Productivity
  This topic provides systematic instructions related to user productivity.
- System Monitor
  This topic provides information on the system monitor. It explains that system activities are tracked, observed, and managed within the application.
- Producer Analysis
  This topic provides information on producer analysis. It presents consolidated insights on producer performance, activities, and outcomes to support evaluation and decision-making.
- Process Files
  This topic provides information on processing files. Users can view incoming and outgoing file exchanges with interfaced systems and perform bulk uploads.

3.1 Introduction

This topic provides information on the introduction section.

This document is designed to help acquaint user 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 homescreen 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 user 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

This topic provides information on dashboards.

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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.

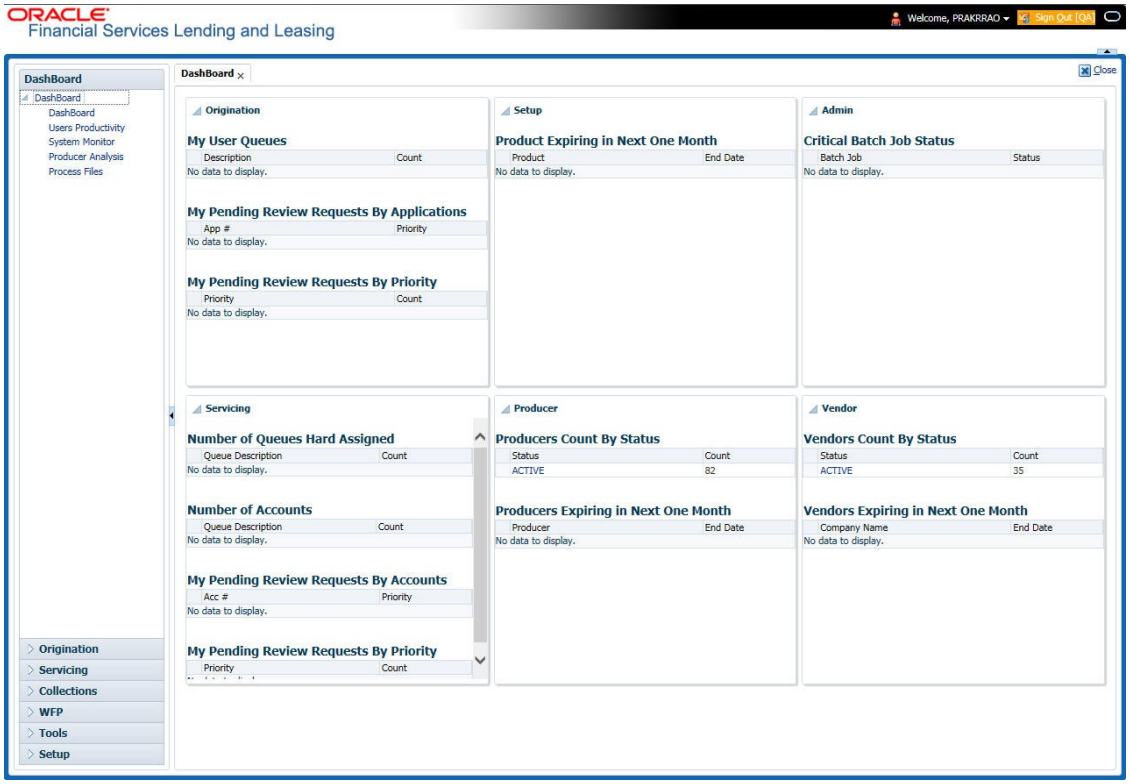
The system facilitates integration of Information from different levels and displays it as Dashboard on home screen, also called the landing screen of the application.

Navigating to Dashboards

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Dashboard**.

   The **Dashboard** screen displays.

Figure 3-1 Dashboard



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, user 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.

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- 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 User Productivity

This topic provides systematic instructions related to user productivity.

The Oracle Financial Services Lending and Leasing User Productivity screen is a supervisor feature that allows user 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, user can review the following daily tallies:

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue
- Number of funding decisions (verified or funded), by user

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

Navigating to User Productivity Screen

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Dashboard**. Under **Dashboard**, click **User Productivity**.
2. The system displays the User Productivity screen. User can view the tasks related to:
   - Customer Service/Collection

This section consists of the following topics:

- Viewing the Customer Service/Collection Tasks

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
  This topic provides information on collector activity. It explains how collector tasks are tracked, managed, and displayed within the application.
- Service/Collection Queues
  This topic explains how to access and manage the Service/Collection Queue.

3.3.1.1 Collector Activity

This topic provides information on collector activity. It explains how collector tasks are tracked, managed, and displayed within the application.

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. On the **Dashboard** click **Dashboard**, under **Dashboard** click **User Productivity**, under **User Productivity** click **Collector Activity**.
   The **User Productivity** screen displays.

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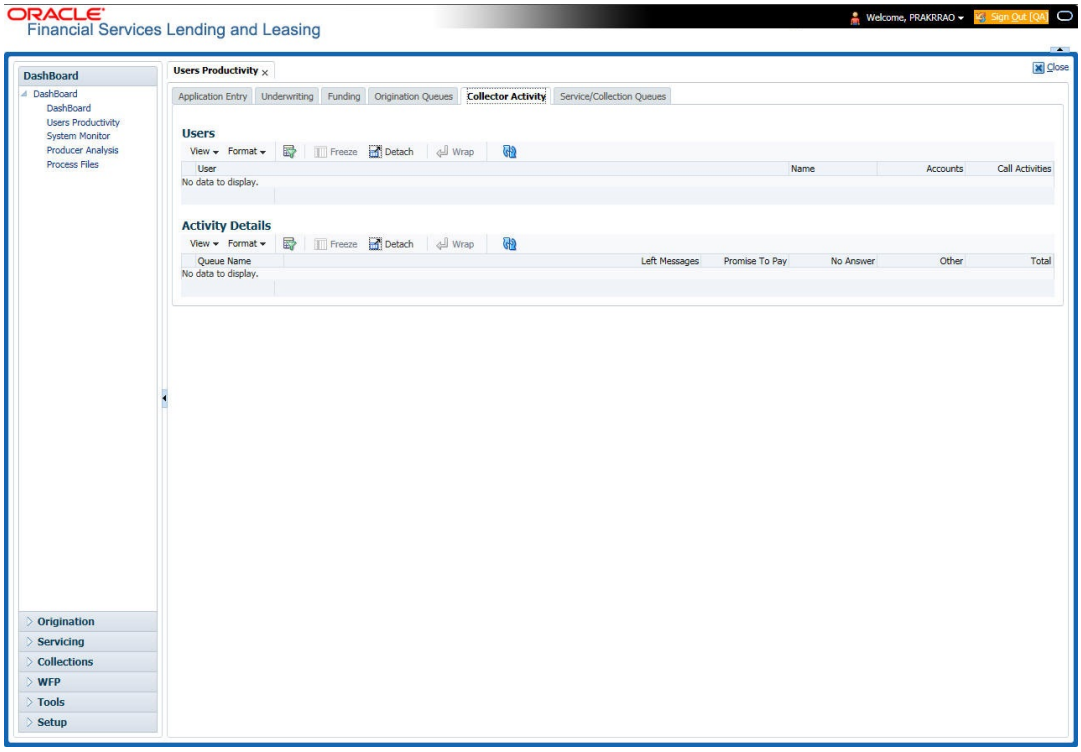
Figure 3-2 Collector Activity



In the Users section, user can view the information. For more information on fields, refer to the field description table.

Table 3-1 User Section

Field	Description
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.

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

Table 3-2 Activity Details Section

Field	Description
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.

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3.3.1.2 Service/Collection Queues

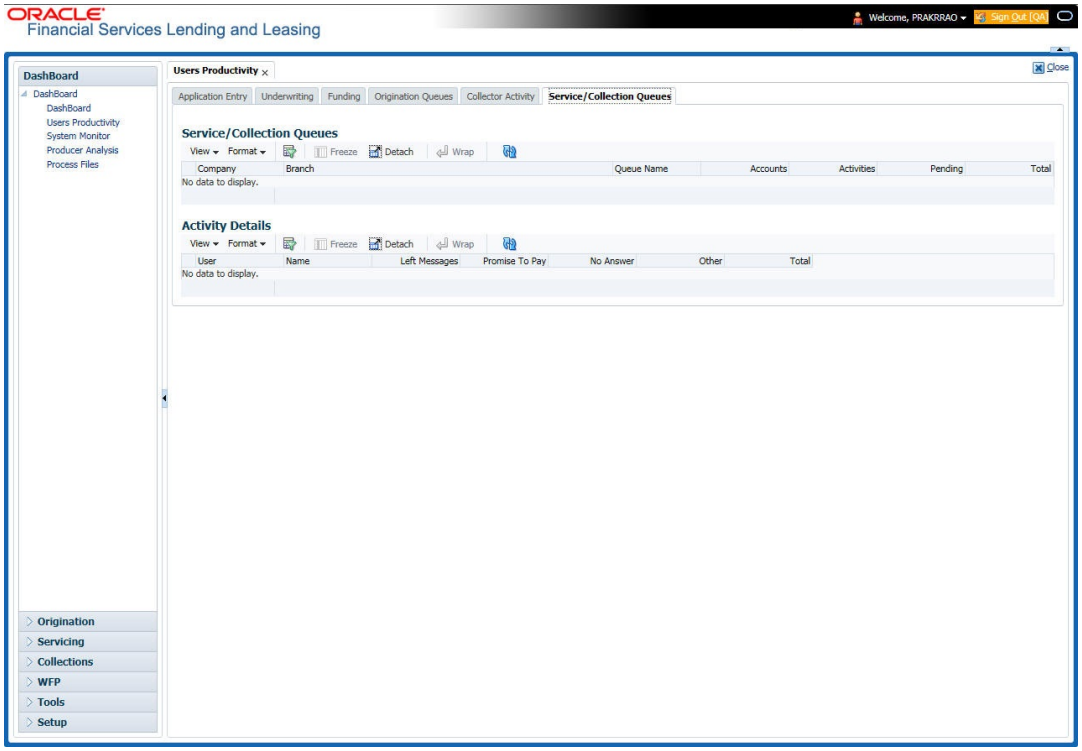
This topic explains how to access and manage the Service/Collection Queue.

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

1. On the **Dashboard** click **Dashboard**, under **Dashboard** click **User Productivity**, under **User Productivity** click **Service/Collection Queues**.
   The **Service/Collection Queues** screen displays.

Figure 3-3 Service/Collection Queues



For more information on fields, refer to the field description table.

Table 3-3 Service/Collection Queues

Field	Description
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.

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Table 3-3 (Cont.) Service/Collection Queues

Field	Description
Pending	Displays the number of accounts pending.
Total	Displays the number of total accounts.

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

Table 3-4 Activity Details

Field	Description
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 System Monitor

This topic provides information on the system monitor. It explains that system activities are tracked, observed, and managed within the application.

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
- Parked Transactions
- Users

This section consists of the following topics:

- Monitoring Batch Jobs
  This topic provides information on monitoring batch jobs. It explains that batch processes are tracked, managed, and reviewed within the system.
- Monitoring Jobs
  This topic provides information on monitoring jobs. It explains that job activities are tracked, reviewed, and managed within the system.
- Monitoring Services
  This topic provides information on monitoring services. It explains that system processing services are tracked, managed, and controlled through the services.
- Database Server Log Files
  This topic provides information on database server log files. It explains that system logs are generated, organized, and accessed for monitoring errors, tasks, and performance.

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- Parked Transactions
  This topic provides information on parked transactions. It explains how to view and manage incomplete or pending job activities within a selected time frame.
- Monitoring Users
  This topic covers the process of monitoring users within a system, focusing on tracking their activities, access levels, and any potential security or performance issues.
- Monitoring JMS Queues
  This topic describes the systematic instructions to Monitoring JMS Queues.
- Monitoring Events
  This topic describes the systematic instructions to monitoring events.

3.4.1 Monitoring Batch Jobs

This topic provides information on monitoring batch jobs. It explains that batch processes are tracked, managed, and reviewed within the system.

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, user 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. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Batch Jobs**.

   The **Batch Jobs** screen displays.

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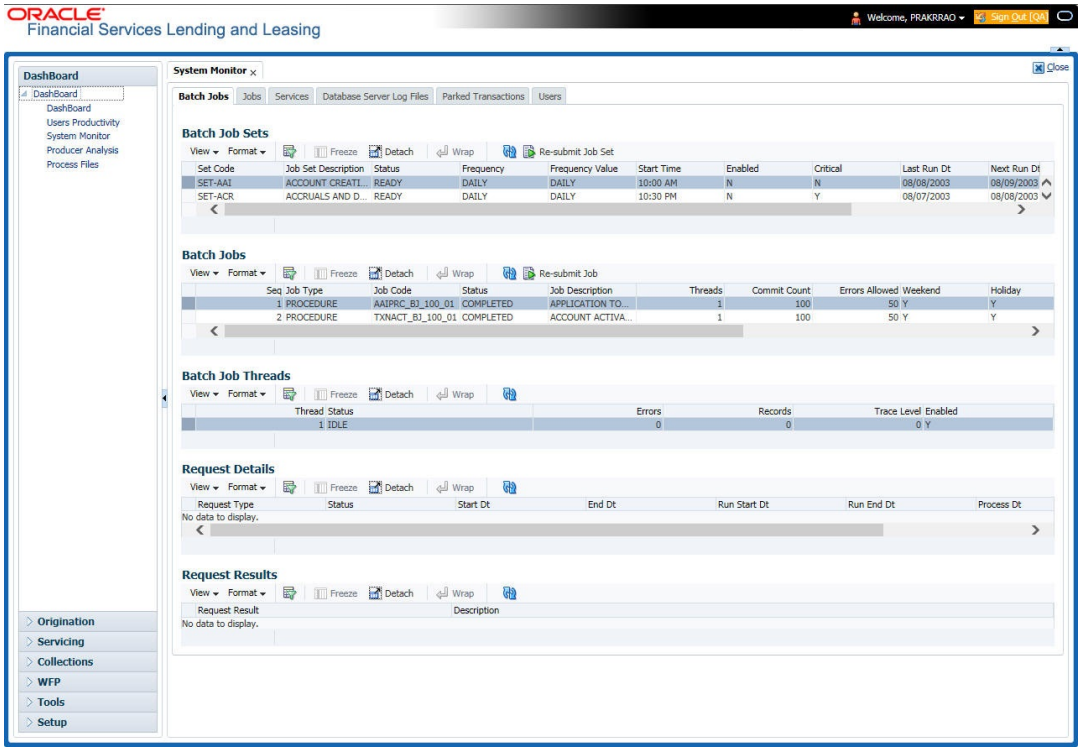
Figure 3-4 System Monitor - Batch Jobs



For more information on fields, refer to the field description table.

Table 3-5 Batch Jobs Sets

Field	Description
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.

To do so, 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.

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The Batch Job screen also allows user to resubmit jobs which are in READY or COMPLETED or FAILED status, if user have access key privileges define for user responsibility. If provisioned, then a **Force Resubmit 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.

A brief description of the fields is given below:

Table 3-6 Batch Jobs

Field	Description
Seq	Displays the batch job sequence number.
Job Type	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.

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:

Table 3-7 Batch Job Threads

Field	Description
Thread	Displays the name of thread.
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.

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The **Request Details** section displays the status and runtime for each instance the selected job has run.

A brief description of the fields is given below:

Table 3-8 Request Details

Field	Description
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 effective 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:

Table 3-9 Request Results

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

3.4.2 Monitoring Jobs

This topic provides information on monitoring jobs. It explains that job activities are tracked, reviewed, and managed within the system.

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. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Jobs**.

   The **Jobs** screen displays.

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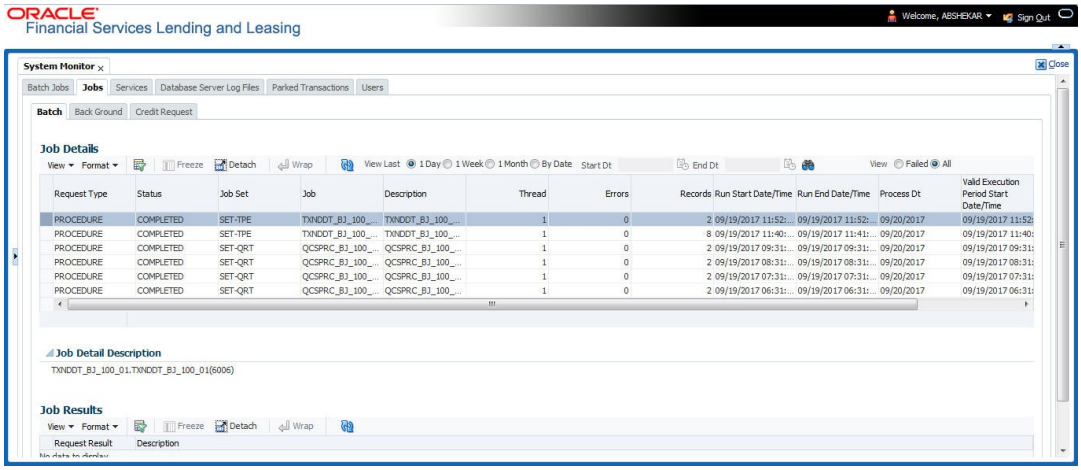
Figure 3-5 System Monitor - Jobs



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

Table 3-10 Job Screen

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. User can select any of the following options:

Table 3-11 Job Details

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. User can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

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

5. In the **Job Details** section, user can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:
A brief description of the fields is given below:

Table 3-12 Job Details

Field	Description
Request Type	Displays the job request type.
Status	Displays the job request status.
Job Set	Displays the job set code.

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Table 3-12 (Cont.) Job Details

Field	Description
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.
Valid Execution Period End Date/Time	Displays the job end date time.

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

A brief description of the fields is given below:

Table 3-13 Job Results

Field	Description
Request Type	Displays the job request type.
Description	Displays the job request description.

3.4.3 Monitoring Services

This topic provides information on monitoring services. It explains that system processing services are tracked, managed, and controlled through the services.

The Services screen allows user 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. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Services**.

   The **Services** screen displays.

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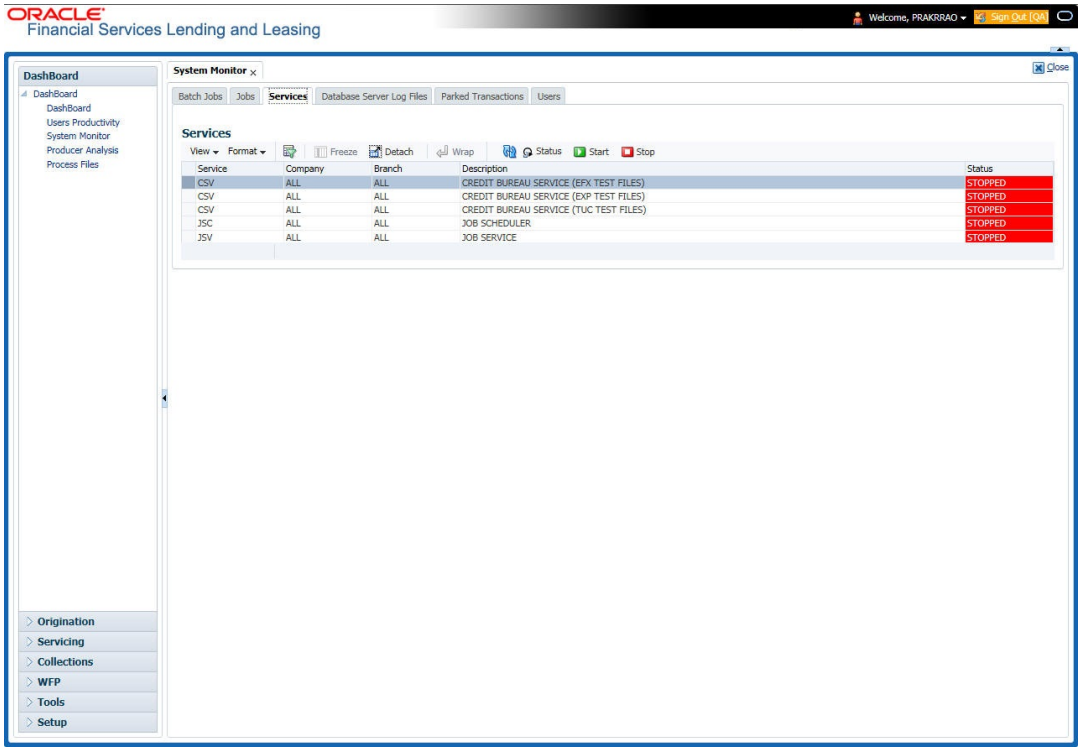
Figure 3-6 Services



For more information on fields, refer to the field description table.

Table 3-14 Services

Field	Description
Service	Displays the service name.
Company	Displays the service company.
Branch	Displays the service branch.
Description	Displays the service description.
Status	Displays the service status.

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

Table 3-15 Action

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

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3.4.4 Database Server Log Files

This topic provides information on database server log files. It explains that system logs are generated, organized, and accessed for monitoring errors, tasks, and performance.

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.

The alert log file captured by the system is split day-wise for ease of access and to avoid increasing the file size. In Alert Log:

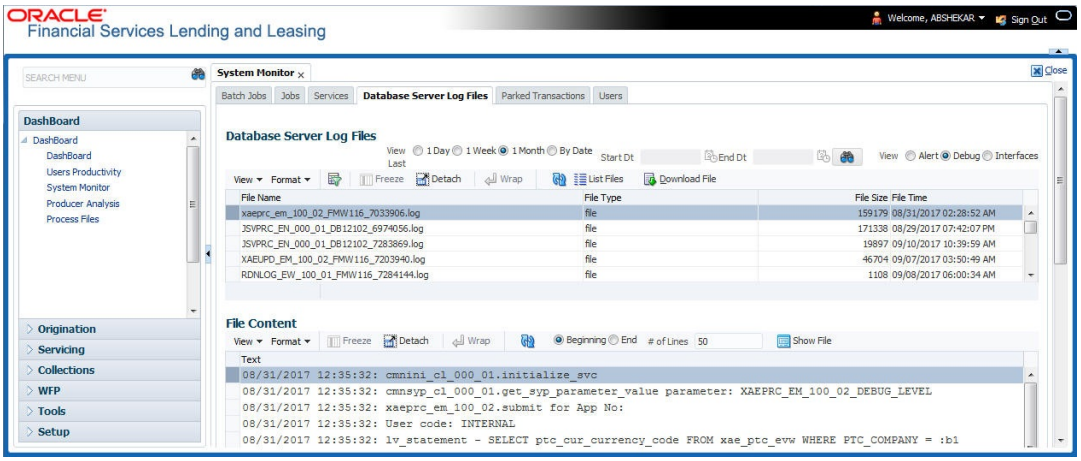
- The error messages/exceptions are written into a static file named 'alert.log'.
- File name is created with SYSDATE appended to the word 'alert' to distinguish day-wise alert log files.
- The file name is updated every day when the system date changes. (Example: alert_MMDDYYYY.log).
- When there is no alert log file for the day, system creates with the alert_||SYSDATE.log and writes in the same file.
- If an alert log file exists, system appends to the same file until SYSDATE changes.

To view a log file on the database server

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Database Server Log Files**.

   The **Database Server Log Files** screen displays.

Figure 3-7 Database Server Log Files



2. In the **Database Server Log Files** section, user can sort the list of logs to be displayed based on following options:

Table 3-16 Database Server Log Files

Field	Description
1 Day	All the types of jobs selected in Jobs Type section in last one-day.

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Table 3-16 (Cont.) Database Server Log Files

Field	Description
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. User can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.
View	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 **List Files** button to view the list of logged files. A brief description of the fields are given below:

Table 3-17 List of Logged Files

Field	Description
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 user 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 Parked Transactions

This topic provides information on parked transactions. It explains how to view and manage incomplete or pending job activities within a selected time frame.

Transactions which are posted when the end of day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as **parked** transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction screen.

To Monitor Parked Transactions

1. On the **Dashboard** click **Dashboard**, under **Dashboard** click **System Monitor**, under **System Monitor** click **Parked Transactions**.
   The **Parked Transactions** screen displays.

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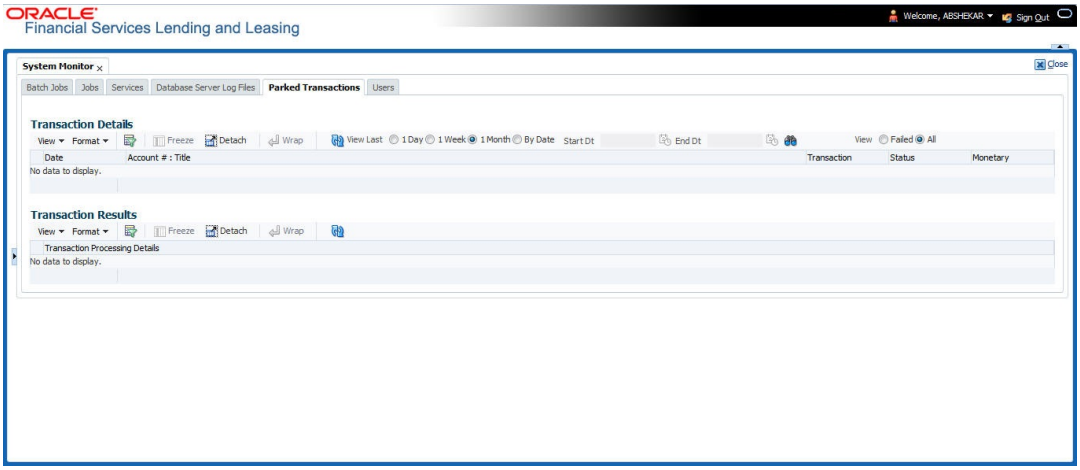
Figure 3-8 Parked Transactions



2. In the **Parked Transactions** section, select the time frame based on elapsed days. User can select any of the following options:

Table 3-18 Parked Transactions

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. User can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

3. If user select **Failed** in the **View** section, system displays the failed transactions of the time frame user have selected.
4. In the **Transaction Details** section, user can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.
A brief description of the fields is given below:

Table 3-19 Transaction Details

Field	Description
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.
Transaction	Displays the transaction
Status	Displays the status of transaction
Monetary	Displays if the transaction is a monetary transaction or not.

5. In the **Transaction Results** section, view the results of transaction in Transaction Processing Details field.

3.4.6 Monitoring Users

This topic covers the process of monitoring users within a system, focusing on tracking their activities, access levels, and any potential security or performance issues.

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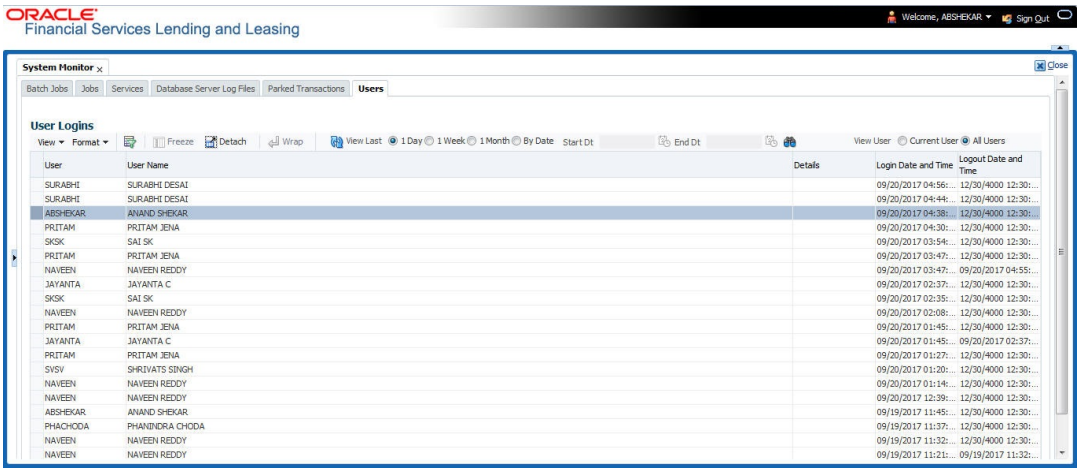
The User Login section allows user to view all users who have logged on to the system, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

To monitor users who have logged on to the system

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Users**.

   The **Users** screen displays.

Figure 3-9 Users



2. In the **Users** section, select the time frame based on elapsed days. User can select any of the following options:

Table 3-20 Users

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. User can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

A brief description of the fields is given below:

Table 3-21 User Login

Field	Description
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.

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3.4.7 Monitoring JMS Queues

This topic describes the systematic instructions to Monitoring JMS Queues.

OFSLL uses MDB infrastructure as an interface for asynchronous communication with third party 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:

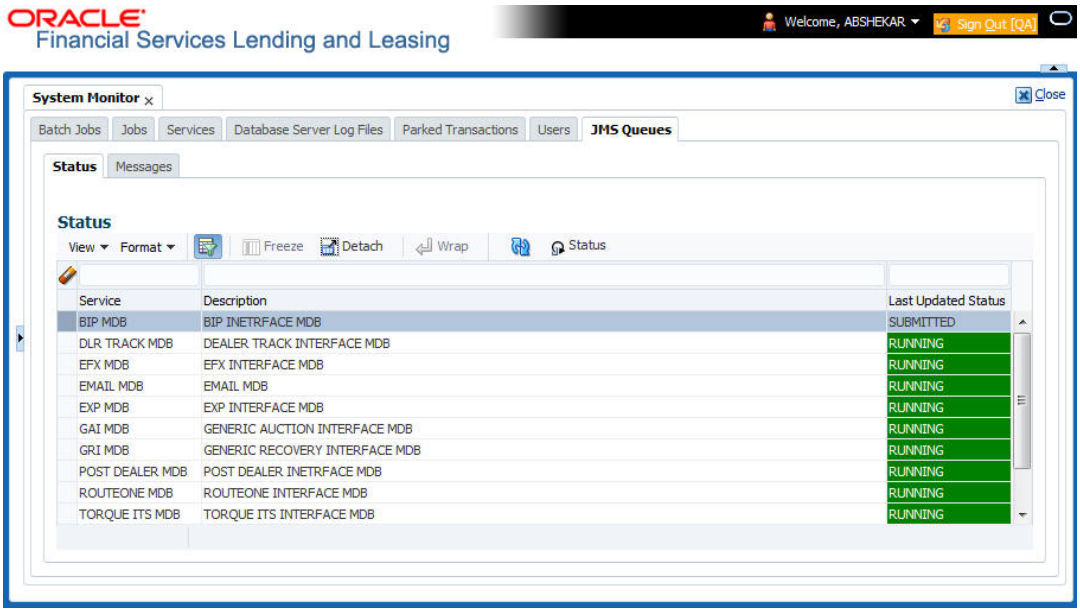
- Status sub tab - to view the last status of configured MDB
- Messages sub tab
  - To view the list of configured interfaces and total messages triggered to the interface.
  - To view the status of response for the message received from the interface.
  - To **Re-submit** failed messages.

To view the status of all the configured MDB

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **JMS Queues**. Under **JMS Queues**, click **Status**.

   The **Status** screen displays.

Figure 3-10 Status



2. For more information on fields, refer to the field description table.

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Table 3-22 Status

Field	Description
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 interface.
Last Updated Status	Displays the status of MDB interface. Following are the status displayed: • UNKNOWN - indicates that no MDB infrastructure is connected or status ping message is not sent to that MDB. • SUBMITTED - indicates that a dummy ping message is sent to MDB. • RUNNING - indicates that the message is consumed by MDB infrastructure. • STOPPED - indicates if MDB infrastructure is down.

3. In the **Status** section, select the required service for which user need the status and **Click** button. On clicking, a dummy ping is sent to the interfaced server and status in **Last Updated Status** column is updated as **SUBMITTED**.

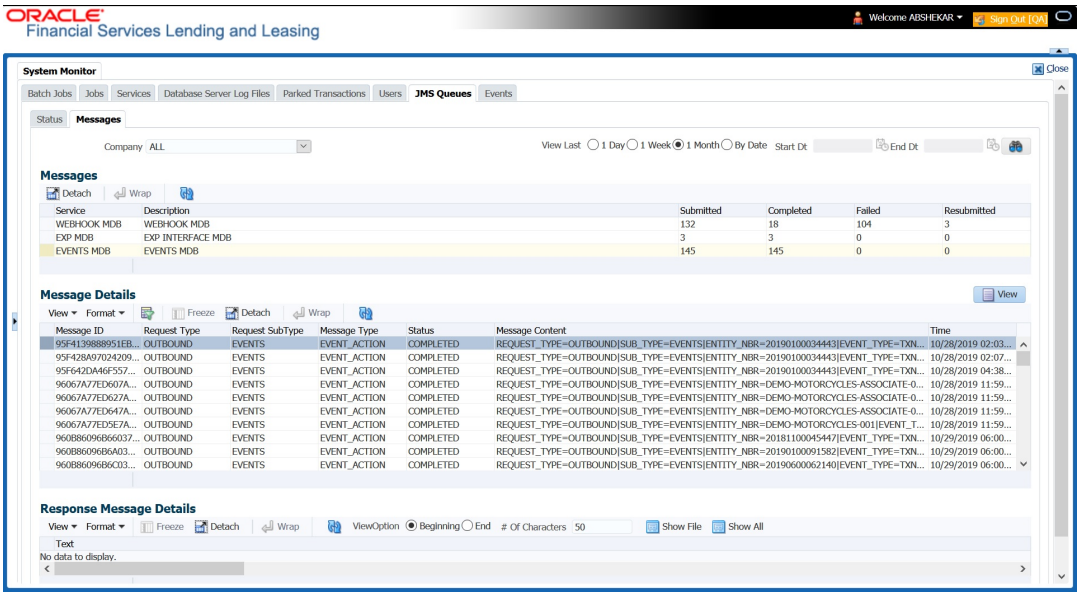
4. Click refresh button, to fetch the latest status and the response received is updated in **Last Updated Status** column.

To view all messages triggered to configured MDB

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **JMS Queues**. Under **JMS Queues**, click **Messages**.

   The **Messages** screen displays.

Figure 3-11 JMS Queues - Messages



2. In the **Messages** section, filter the list of messages using the following options:

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Table 3-23 Messages

Field	Description
Company	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 user have been provisioned access. By default, **ALL** is selected.
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. User can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.
Refresh	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.

3. In the **Messages** section, user can view the following details:

Table 3-24 Messages

Field	Description
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 interface.
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.

To 'Re-submit' failed messages

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

Table 3-25 Message Details

Field	Description
View	User can click View to display the selected record in message details section.
Refresh	In the **Message Details** section, select the message in **Failed** status. Click refresh button to update the latest status.
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

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Table 3-25 (Cont.) Message Details

Field	Description
Response	This column data is displayed only for Webhook MDB. View the HTTP Header received as response during Webhook event action invocation.
Message Content	View the message content
Time	View the message time stamp

2. 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. User can customize the preference using View Option (Beginning/End) and specifying the number of characters to be displayed.
3. Also user can click **Show All** to display the complete request.

3.4.8 Monitoring Events

This topic describes the systematic instructions to monitoring events.

The Events screen is a dashboard to view all the Events triggered in the system. In the Events screen user 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.

To View the Events triggered in the system

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **System Monitor**. Under **System Monitor**, click **Events**.

   The **Events** screen displays.

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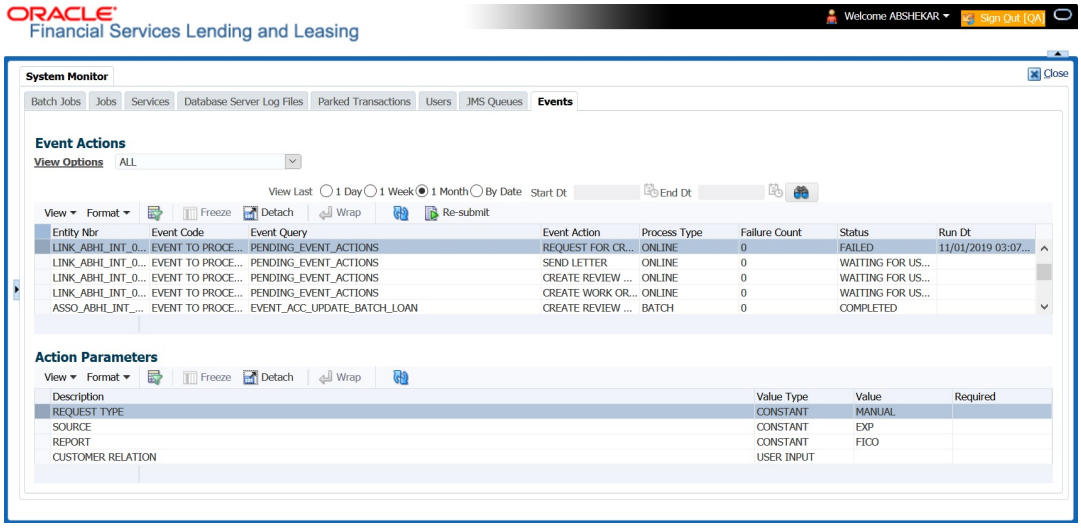
Figure 3-12 Events



For more information on fields, refer to the field description table.

Table 3-26 Events

Field	Description
View Options	User can filter and view the list of events based on following Status: • **All** • **Submitted** • **Waiting for user input** • **Completed** • **Failed** • **Criteria not met** • **Void**
View Last	User can further sort the volume of records displayed on the Events screen.
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. User can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

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

Table 3-27 Event Actions

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

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Table 3-27 (Cont.) Event Actions

Field	Description
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: • ALL • SUBMITTED • WAITING FOR USER INPUT • COMPLETED • FAILED • CRITERIA NOT MET • VOID
Run Dt	Event Action Generation Date and Time.

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

Table 3-28 Action Parameters

Field	Description
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.

Resubmit Failed Events

In the Events screen user 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 re-process 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 **Resubmit**. 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

This topic provides information on producer analysis. It presents consolidated insights on producer performance, activities, and outcomes to support evaluation and decision-making.

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

Navigating to Producer Analysis

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Producer Analysis**.

   The **Producer Analysis** screen displays.

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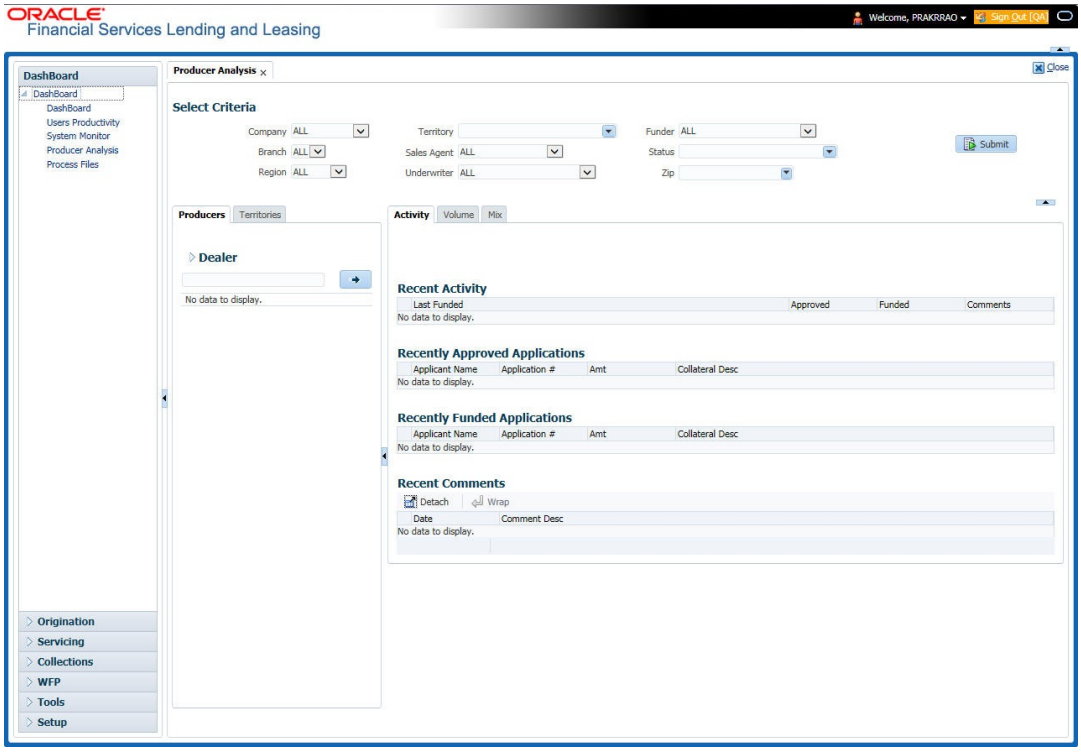
Figure 3-13 Producer Analysis



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

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

User can select the values from the adjoining drop-down list. Click **Submit** button. System displays the Producer details satisfying the criteria, user selected.

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

Select the producer user 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

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- 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

This topic provides information on processing files. Users can view incoming and outgoing file exchanges with interfaced systems and perform bulk uploads.

The Process files screen allows user 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 the **Setup**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **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.

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This section consists of the following topics:

- Incoming Process File
  This topic provides information on incoming process files. It covers the files received from interfaced systems for validation, tracking, and further processing.
- Proration of Future Account Dues
  This topic provides information on proration of future account dues. It explains the allocation of upcoming dues based on account activity and system rules.
- Outgoing Process File
  This topic provides information on outgoing process files. It covers files sent to interfaced systems for validation, tracking, and further processing.

3.6.1 Incoming Process File

This topic provides information on incoming process files. It covers the files received from interfaced systems for validation, tracking, and further processing.

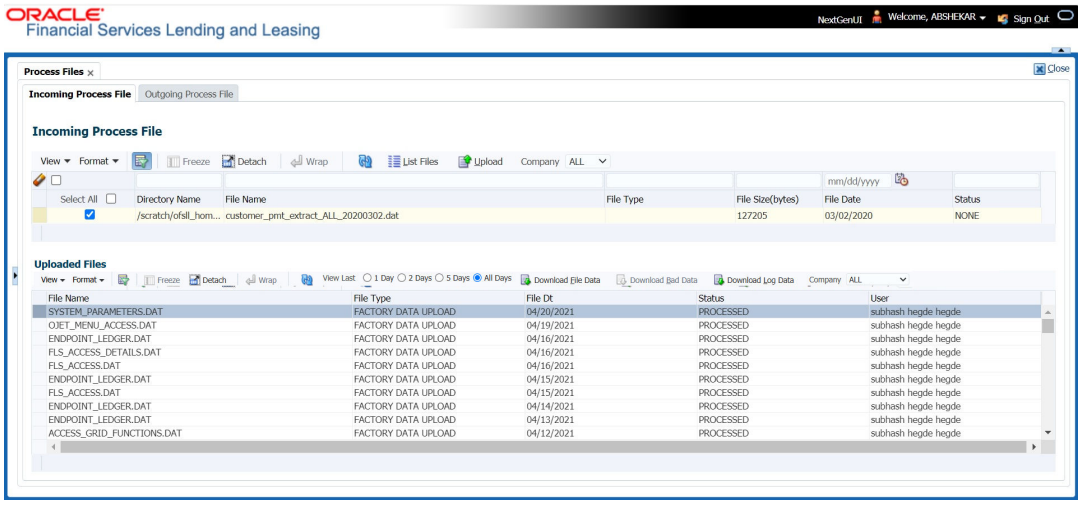
The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. User can select the file required and upload it into the system for immediate processing.

View the list Incoming Process File

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Process Files**. Under **Process Files**, click **Incoming Process File**.

   The **Incoming Process File** screen displays.

Figure 3-14 Process File - Incoming



2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

A brief description of the fields is given below:

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Table 3-29 Incoming Process File

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.

> **Note**
>
> The system supports account conversion via API files and can be uploaded through the incoming file upload web service. Ensure that CMN_FILE_PROCESS_TO_LOB system parameter is set to **YES** and **Enabled**. Also the incoming API file has delimiter as pipe '|' and variable data is sent in the same order as the tables are created i.e. if the length of the column = 30, variable data can be sent without any left (or) proper padding or spaces in that position.

Upload Incoming Process File

1. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. User 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 upload file related to any company.
   However, the Company list is populated only with those Company Definitions to which user 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 **Upload**. User 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**.

This section consists of the following topic:

- Uploaded Files
  This topic describes the systematic instructions to uploaded files.

3.6.1.1 Uploaded Files

This topic describes the systematic instructions to uploaded files.

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The uploaded files section displays the list of incoming files uploaded into the system. User 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. User can click to refresh the grid data.

On selection, user can view the following information:

Table 3-30 Uploaded Files

Field	Description
Download File Data	To download the uploaded file data. This option can be access-controlled based on setup. **Note:** This option is disabled if there is no record displayed in **Uploaded Files** section.
Download Bad Data	To download the list of uploaded files which had processing errors due to bad data. **Note:** This option is disabled if there is no record displayed in **Uploaded Files** section.
Download Log Data	To download a log of all the files uploaded. **Note:** This option is disabled if there is no record displayed in **Uploaded Files** section.
Company	Sort the list of uploaded files based on specific company by selecting the same from **Company** drop-down list.
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.
Error Reason	View the exceptional error reason codes. **Note:** If LOCKBOX file has processing error because of 'Mismatched Totals', the error reason is displayed as PAYMENT BATCH CREATED, MISMATCHED TOTALS.
User	View the login ID of User who performed the file upload.

3.6.2 Proration of Future Account Dues

This topic provides information on proration of future account dues. It explains the allocation of upcoming dues based on account activity and system rules.

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

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

3.6.3 Outgoing Process File

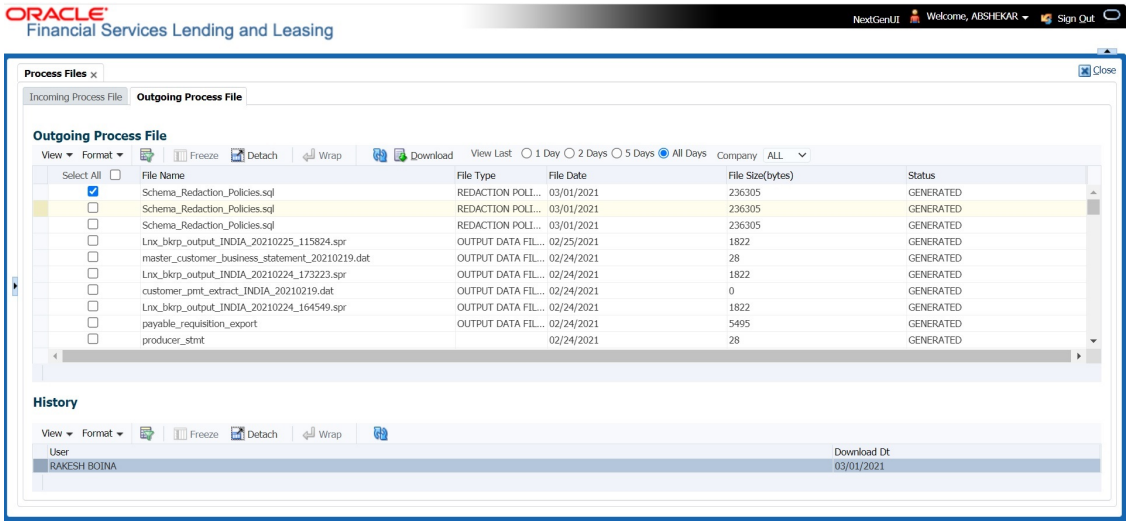
This topic provides information on outgoing process files. It covers files sent to interfaced systems for validation, tracking, and further processing.

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

1. On the **Dashboard**, click **Dashboard**. Under **Dashboard**, click **Process Files**. Under **Process Files**, click **Outgoing Process File**.

   The **Outgoing Process File** screen displays.

Figure 3-15 Outgoing Process File



User 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.

On selection, user can view the following information:

Table 3-31 Outgoing Process File

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 populated based on ODD (Output Data Definition) details maintained 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.

Download Outgoing Process File

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1. System displays the list of files shared for upload. User 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 user 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**. User can also click **Select All** check box to download all the listed files.

History

The history section displays the following details:

Table 3-32 History

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.

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4

Customer Service

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. This consists of the following sections:

- Introduction
- Customer Service screen
- Customer Service screen's Summary Tab
- Customer Service screen's Collections tab
- Customer Service screen's Customer Service tab
- Customer Service screen's Account Details tab
- Customer Service screen's Associated Accounts tab
- Customer Service screen's Customer/Business Details tab
- Customer Service screen's Customer/Business Preferences tab
- Customer Service screen's Transaction History tab
- Customer Service screen's Pmt Modes tab
- Customer Service screen's Bankruptcy tab
- Customer Service screen's Repo/Foreclosure tab
- Customer Service screen's Deficiency tab
- Customer Service screen's Collateral tab
- Customer Service screen's Bureau tab
- Customer Service screen's Timeline tab
- Customer Service screen's Cross/Up Sell Activities tab
- Customer Service screen's External Interfaces tab
- Review Request
  This topic provides information on the Review Request tab, which records and manages requests submitted for evaluation and feedback.
- Queue Assignment

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 in 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.

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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:

YYYYMMNNNNNNNX

where:

YYYYMM = contract date

NNNNNNN = serial number

X = check digit

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

This section consists of the following topic:

- Quick Search section

4.1.1 Quick Search section

Conditions and Queues

During the Loan application process, applications has a status and sub status. 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.

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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 Customer Service screen

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:

Table 4-1 Customer Service screen

Command Button	Action Performed
Current	Displays the current searched account only. It does not matter how that account was searched like using account search screen or selected a queue from drop-down and pressed **Next** button or account number was directly entered in Acc# search field and pressed Submit button. This is the default option.
Show All	Displays the related accounts based on current selected customer's customer Id or list of enabled business accounts matching with **Tax Number** of current selected business. To view the details of account number(s) other than current account, select the account in Account(s) section.
Group Follow up	Displays the set of accounts that share same account condition as the selected account and bear same Customer/Business Id. Other than having same account condition and Customer/Business Id, the queue currently selected should have the Group Follow-up Indicator enabled in queue setup and follow-up date should fall in range of organization level system parameter UCS_GROUP_FOLLOWUP_ DAYS.

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Table 4-1 (Cont.) Customer Service screen

Command Button	Action Performed
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 Master Account which also has other Associated Accounts, then system displays all Associated Accounts of the Master Account including the Master Account. • If the selected account is not linked to any Master Account, then system displays only the current selected account. • If the selected account is the only Associated Account linked to a Master Account, then system displays the current selected account and its Master Account. 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, click **View** to view the following information:

Table 4-2 Account(s) section

In this field	View this
Company	The company of the account.
Branch	The branch of the account.
Sub Unit	View the Sub Unit associated with the company/ branch combination. System automatically displays the Sub Unit mapped in Setup > User > Companies > Branch Definition screen.
Account #	The account number. Note: This can also be the external reference number in case of conversion accounts if the value of system parameter AUTO_GEN_ACC_NBR_CONV is set to **N**.

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Table 4-2 (Cont.) Account(s) section

In this field	View this
Master Account #	View the Master Account number of the customer. During the funding process, an application can either be marked as **Master Account** or **Linked to Existing Master Account** in the Master Account tab of Origination screen. • If marked as Master Account, system populates the Master Account # which is same as Account #. • If Linked to Existing Master Account, system populates the selected Master Account #. • If the Application is neither marked as **Master Account** nor **Linked to Existing Master Account**, then this field is displayed as UNDEFINED.
Master Account	View the Master Account indicator value propagated from Origination on funding an application. **Y** indicates that the current account is a Master Account and **N** indicates its not.
Product	The product for the account.
Days Past Due	The total number of days elapsed past due date.
Currency	The currency for the account.
Pay Off Amt	The current payoff amount for the account.
Amount Due	The current delinquent amount due for the account.
Status	The account's status.
DLQ Reason	The delinquency reason that gets auto updated by the system as one of the following when the account is marked delinquent. • 1st Payment Delinquency, when the first payment is delinquent. • NSF Delinquency, when the payment amount on due date results in NSF (non sufficient funds) in the account. • Matured Delinquency, when account reaches the **Maturity Date** with some delinquency amount. **Note**: System automatically removes the delinquency reason on the account if the payment is received. However, if the same payment is reversed, the conditions are posted back.
Oldest Due Dt	The oldest due date.

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Table 4-2 (Cont.) Account(s) section

In this field	View this
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. **Note**: 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 Consolidation	View the statement Consolidation indicator propagated from Origination > 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 Function 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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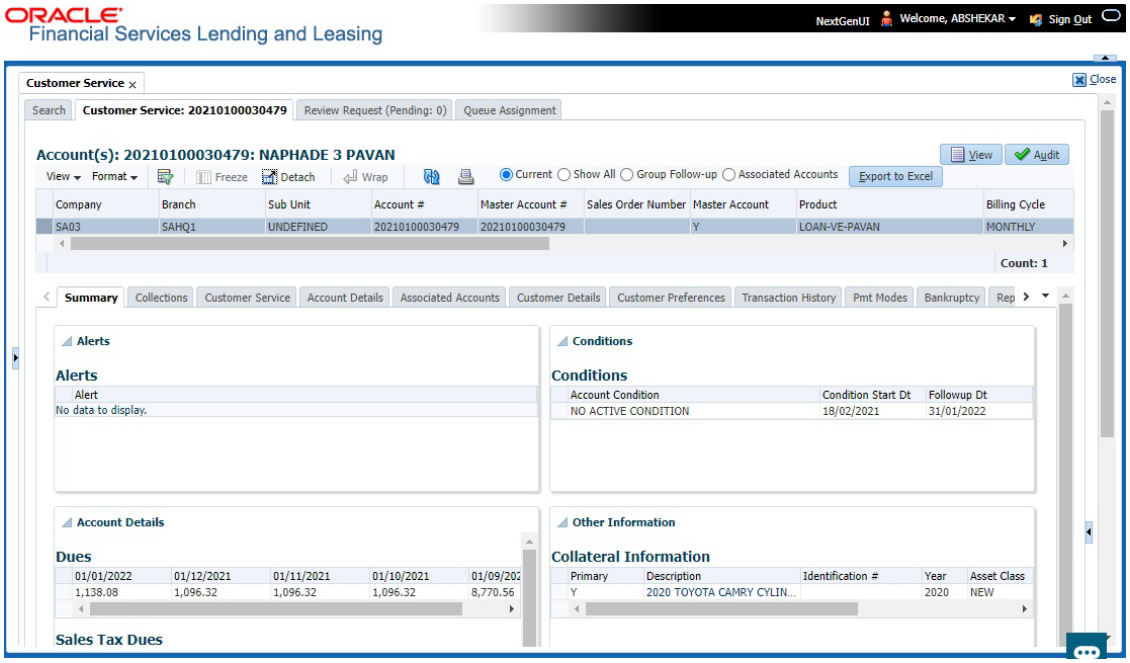
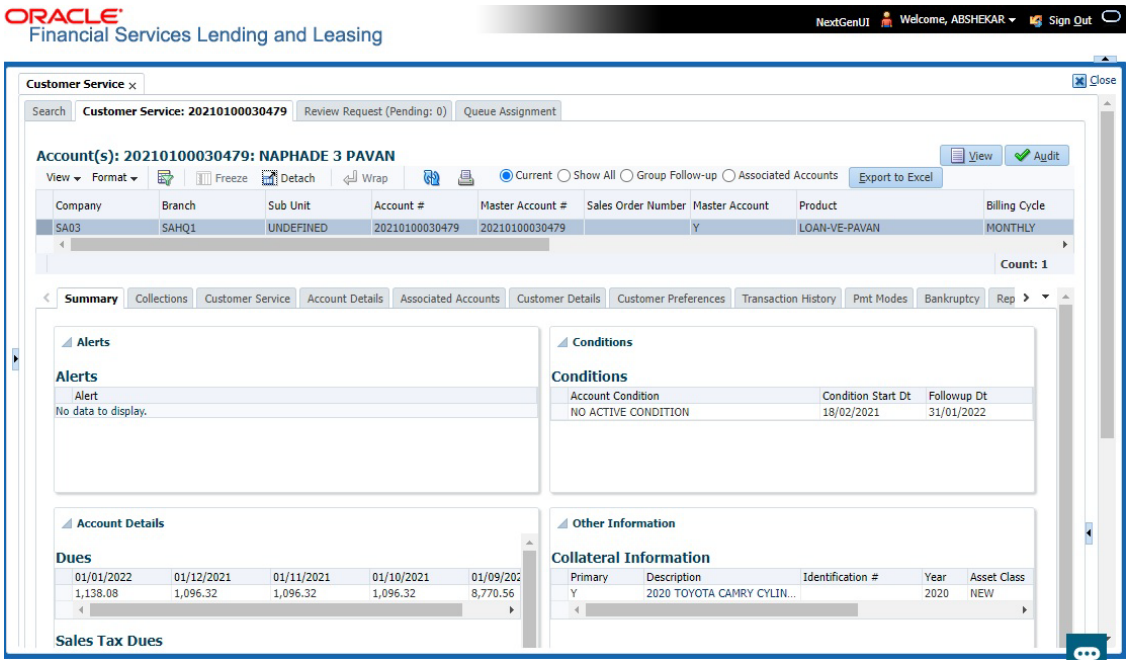
Figure 4-1 Customer Service



4.3 Customer Service screen's Summary Tab

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

Figure 4-2 Customer Service Summary tab



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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.

Table 4-3 Dues Section

Field	Description
Delq Due	Displays the total delinquent amount that is due so far in the account.
LC Due	Displays the total amount of non-sufficient fee due in the account.
NSF Due	Displays the non sufficient funds fee due.
Other Due	Displays the total of any other dues pending in the account.
Total Due	Displays the total of all dues including payment amount and all applicable fees .
Total Due (incl current due)	Displays the additional due of current month (included based on pre-bill days) .
Today's Payoff	If the account is to be paid off as per the current date and the amount payable by the borrower.
Future payoff	Displays 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	Displays the date on which the future payoff is due.
Future Pmt Dt	Displays the date till which the future payoff quote is valid.
Oldest Due Dt	Displays the due date.
Amt Paid Excess	Displays the excess amount paid.
Credit Balance	Displays the credit balance or excess amount on account (if any) arising out of the Master Excess Allocation process.
Memo Excess Amount	Displays the excess amount paid towards the membership fee.
Paid Term	Displays the total count of paid dues.
Remaining Term	Displays 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

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

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Table 4-4 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.
Note that, the above fields - Broken Promises (Life) and Broken Promises (Year) are auto-updated at runtime after executing the scheduled batch job CPPPRC_BJ_100_01 (BROKEN PROMISE PROCESSING) with the method of update defined in Company parameter FUTURE PROMISE HANDLING METHOD (CMN_PROMISE_FUTURE_ MTHD).	
Kept Promises (Life)	Total number of fulfilled promises since the account start date excluding Broken and Cancelled Promises.
Kept Promises (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.

Activities Section

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

Table 4-5 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.

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Table 4-5 (Cont.) Activities Section

In this field	View this
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. **Note**: 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. **Note**: 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.

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.

Table 4-6 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 (Life)	Remaining number of due date changes allowed till account closure.
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.

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Table 4-7 Extensions section

In this Field	Do This
Rem. Txn. Limit (Year)	Remaining number of extensions in the account for current calendar 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.

Table 4-8 Contract Information

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. **Note**: 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.

Table 4-9 Account Information

In this Field	Do This
Contract Dt	View the contract funded date.
Lease Receivables	View the total of lease receivables which is the outstanding balance before termination and calculated along with paid amount.
Amt Financed	View the loan amount financed for the contract excluding the prepaid finance charges.
Term	View the contract term.
Rate	View the interest rate. **Note**: For Islamic products this field is displayed as **Profit Rate**.
Maturity Dt	View the contract maturity date.
Lease Closing Date	View the end date of lease contract specifically for Amortized Lease Accounts. For other Lease Accounts, this field is displayed as NULL.

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Table 4-9 (Cont.) Account Information

In this Field	Do This
Evergreen End Date	View the evergreen end date which is the rollover maturity date for every cycle. System refreshes the evergreen maturity date until the lease is terminated.

Settlement Information

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

Table 4-10 Settlement Information

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:

Table 4-11 Collateral Information 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 Management 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:

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For a Customer account, view the following details:

Table 4-12 Customer account

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.

Table 4-13 Additional Customer Details

In this field	View this
Email	Customer's e-mail address.
Language	Language spoken by the customer.
Marital Status	Customer's marital status.
Disability	Customer's disability indicator. If selected, this indicates that the customer 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 Correspondence	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 Military 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:

Table 4-14 Business account

In this field	View this
Business #	The registered business number.
Name of the Business	The name of the business.

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Table 4-14 (Cont.) Business account

In this field	View this
Organization 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.

Table 4-15 Additional Business Details

In this field	View this
Email	Business e-mail address.
Contact Person	The contact person at the business.
Start Dt	The Business start date.
Management 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 Correspondence	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.

Table 4-16 Address Information section

In this field	View this
Type	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

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

Table 4-17 Employment Information section

In this field	View this
Type	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.

Table 4-18 Telecom Information Section

In this field	View this
Type	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:

Table 4-19 Outbound Call History

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.

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Work Order Details

Displays work order details as indicated below:

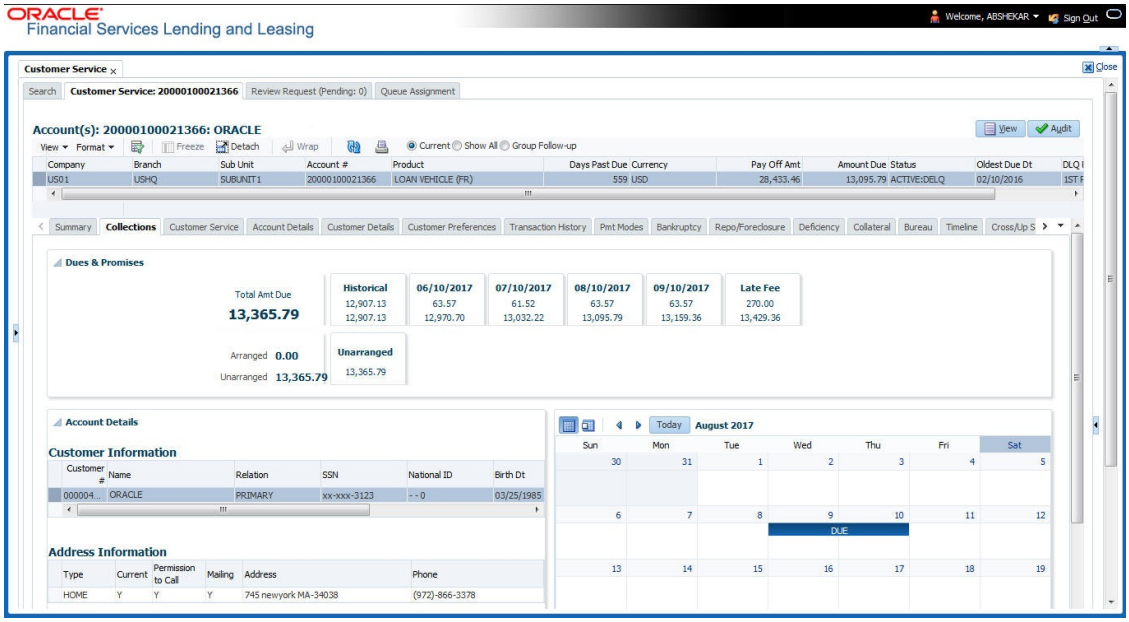
Table 4-20 Work Order Details

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 Customer Service screen's Collections tab

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.

Figure 4-3 Customer Service - Collections tab



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).

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- 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.

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- 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.

Table 4-21 Customer Preferences

In this field	View this
Communication Mode	The mode of communication preferred by customer such as Email or Phone.
Value	Communication details such as email ID or phone number.
Type	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.

Calendar

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 (tick mark).

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Activities

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

4.5 Customer Service screen's Customer Service tab

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.

- Call Activities Sub Tab
- Maintenance sub tab
- Comments sub tab
- Promises sub tab
- Checklists sub tab
- Tracking Attributes sub tab
- Field Investigation Sub Tab
- References sub tab
- Correspondence sub tab
- Letters sub tab
- Document Tracking sub tab
- Scenario Analysis sub tab
- Access History

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**.

This section consists of the following topics:

- Recording a Call Activity
- Making an Appointment
- Cancelling an Appointment
- Recording a Promise to Pay
- Cancelling a Promise to Pay
- Posting Offline Call Activities

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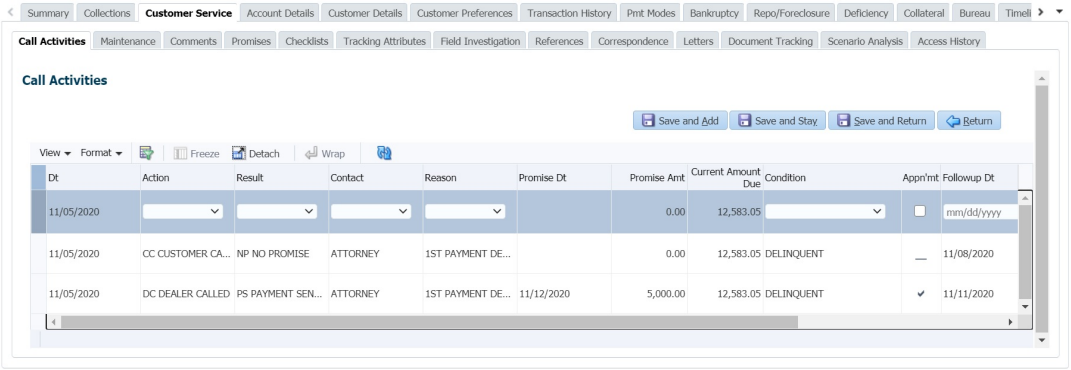
4.5.1.1 Recording a Call Activity

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.

Figure 4-4 Customer Service - Call Activities



3. You can complete the following optional fields:
4. Perform any of the Basic Operations mentioned in Navigation chapter.

Table 4-22 Recording a Call Activity

Field	Description
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 Due **or** **Due on Taken Dt**	View the amount due on the account as of current date. On saving the record, the same amount is updated on the call activity and also system posts a comment on the account with the Amount Due as **<Account Currency Code> <Values of Amount Due> Amount Due on <GL Date>**. For example USD 200 AMOUNT DUE ON 11/12/2020. **Note**: In add mode, this field name is **Current Amount Due** and table name is **Due on Taken Dt**.

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Table 4-22 (Cont.) Recording a Call Activity

Field	Description
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 **Appointment** is checked, then system allows you to select date and appointment time as per customer request. If appointment flag is not checked, then you can only enter the date with date picker.
Followup Dt	Specify the next follow-up date. Based on this date, system automatically adds the account in queue for follow-up.
Time Zone	Select the time zone of the customer.
Group Follow-up	Check this box to enable group follow-up.
Comment	Specify additional information of the call activity, if any.

5. Perform any of the Basic Actions 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 Making an Appointment

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.

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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:

Table 4-23 Recording a Promise to Pay

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.

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> **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 canceled 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 Maintenance sub tab

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

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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

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- 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.

This section consists of the following topic:

- Creating Monetary and Non monetary Transactions

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.

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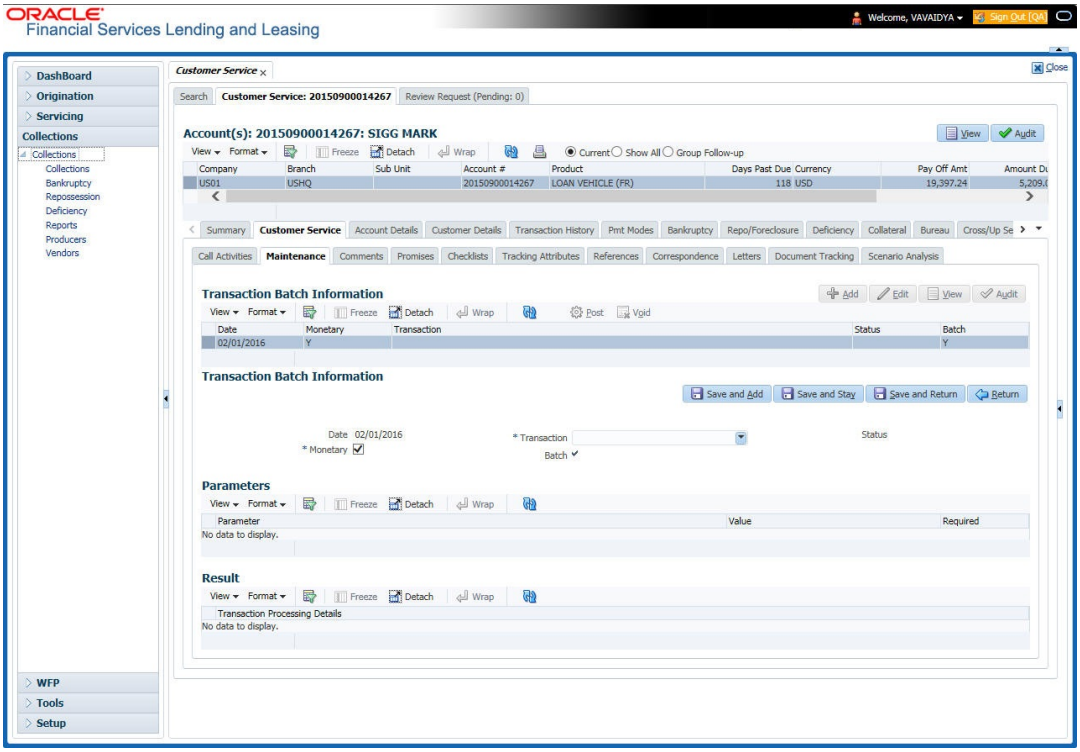
To use the Maintenance screen to complete monetary transaction

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.

Figure 4-5 Customer Service - Maintenance



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

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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.

You can export the comments information associated to the account in excel format on clicking **Export to Excel** button.

This section consists of the following topics:

- Recording an Additional Comment
- Deleting Comment(s)

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.

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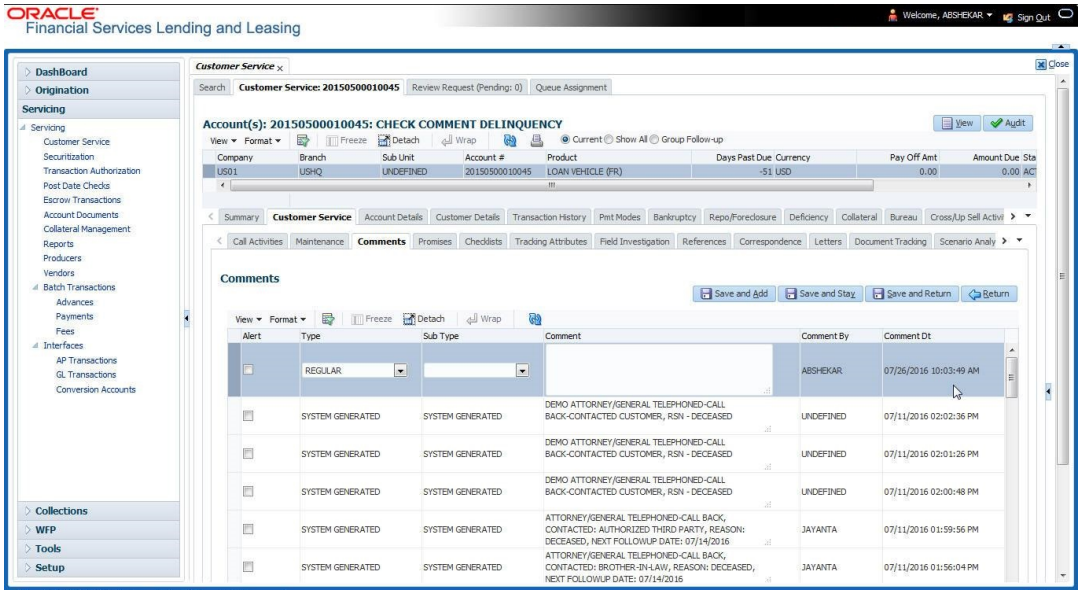
Figure 4-6 Customer Service - Comments



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:

Table 4-24 Comments tab

In this field	View this
Alert	If selected, Oracle Financial Services Lending and Leasing to recognizes this comment as an alert and displays in Customer Service > Summary Tab, in Alerts section.
Type	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 section.

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.

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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.

Table 4-25 Promises 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.
Due on Taken Dt	View the amount due on the account as of current date. **Note**: 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. **Note**: This field is auto-updated by the system at runtime after executing the scheduled batch job CPPPRC_BJ_100_01 (BROKEN PROMISE 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.
Canceled	If **Y**, indicates that this is a canceled 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.

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

Table 4-26 Create Multiple Promises

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 dropdown 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.
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 Promises	Specify the total number of promises made by the contact. 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:

Table 4-27 Promises sub tab

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.
Follow-Up Dt	Indicates the follow-up 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.

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

Perform any of the Basic Actions mentioned in Navigation chapter. 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

Table 4-28 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.
Canceled	If selected, indicates that this is a canceled 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.

This section consists of the following topic:

- Completing a Checklist for an Account

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.

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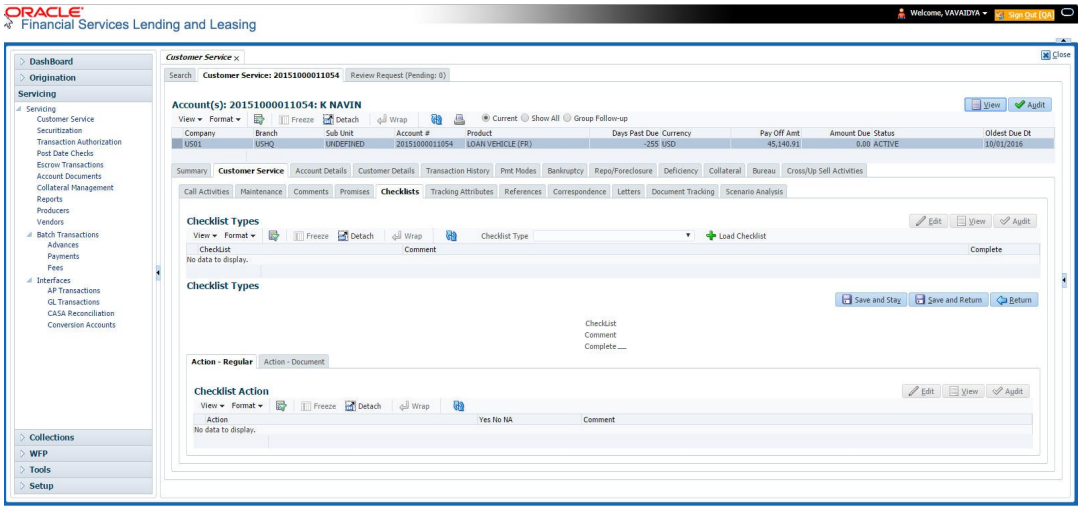
Figure 4-7 Customer Service - Checklists



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. Perform any of the Basic Actions mentioned in Navigation chapter. 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.

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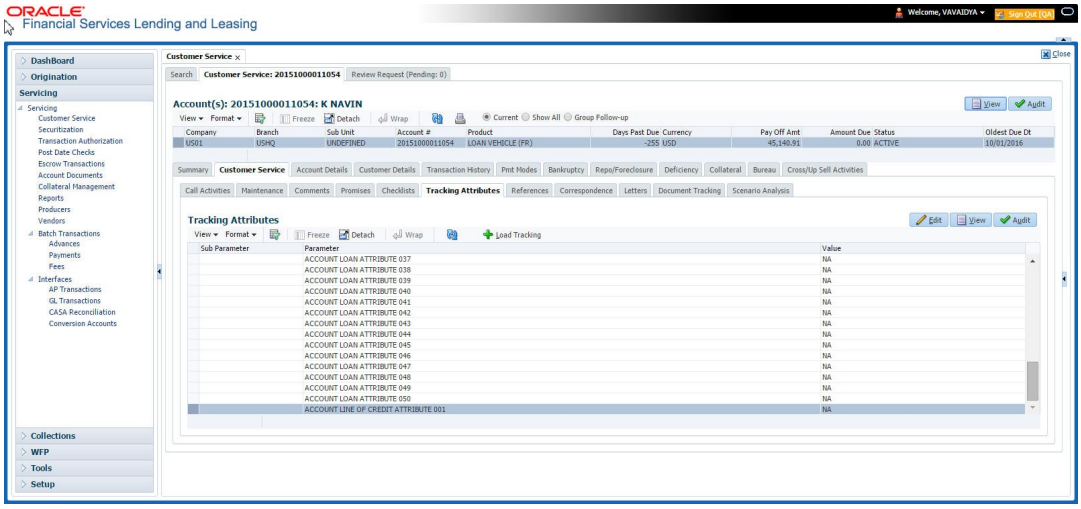
Figure 4-8 Customer Service - Tracking Attributes



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

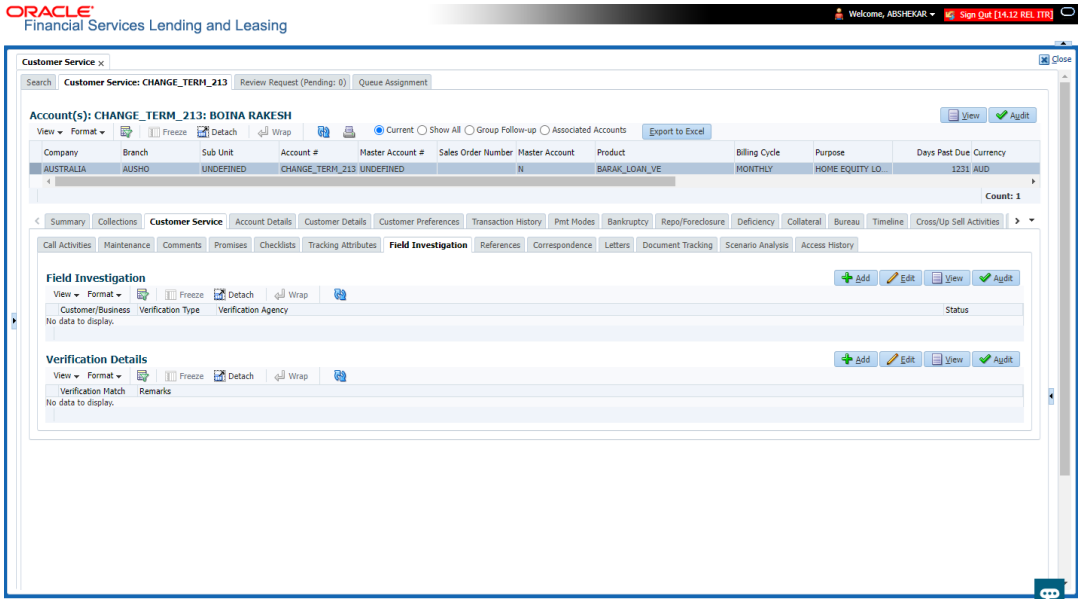
4.5.7 Field Investigation Sub Tab

The Field Investigation sub tab allows you to record the field investigation details for further processing. Field investigation primarily consists of verifying customer'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.

Figure 4-9 Customer Service - Field Investigation



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

   A brief description of the fields are given below:

Table 4-29 Field Investigation

Field	Do this
Customer/Business	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 adjoining 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.

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

   A brief description of the fields are given below:

Table 4-30 Verification Details

Field	Do this
Remarks	Specify remarks, if any regarding the field verification.
Verification Match	Check the box if the verification has matched.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

4.5.8 References sub tab

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**. Perform any of the Basic Operations mentioned in Navigation chapter.

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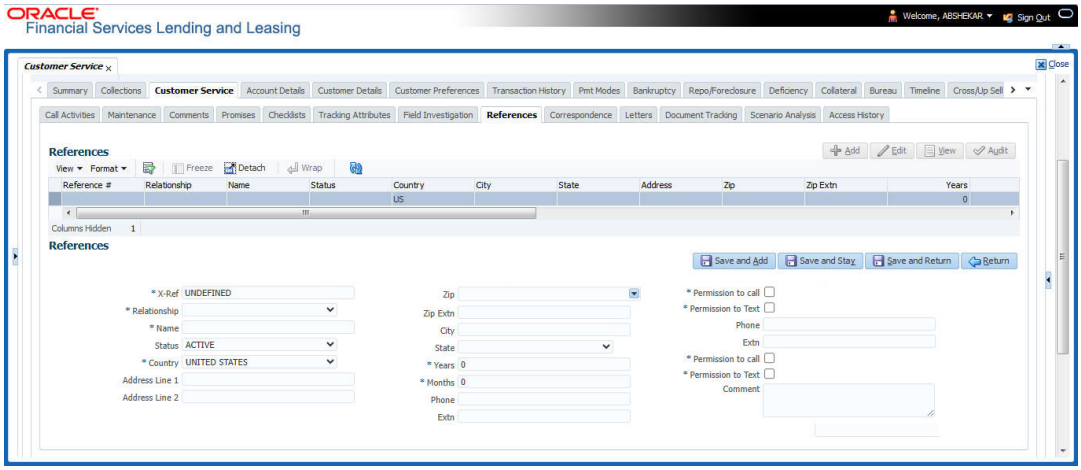
Figure 4-10 Customer Service - References tab



Specify the following details:

Table 4-31 References screen

In this field	Specify this
X-Ref	This is the reference number generated from external system. You can specify any alphanumeric value and system does not perform any validation. The default value is UNDEFINED.
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.
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.

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Table 4-31 (Cont.) References screen

In this field	Specify this
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. Perform any of the Basic Actions mentioned in Navigation chapter. 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 Correspondence sub tab

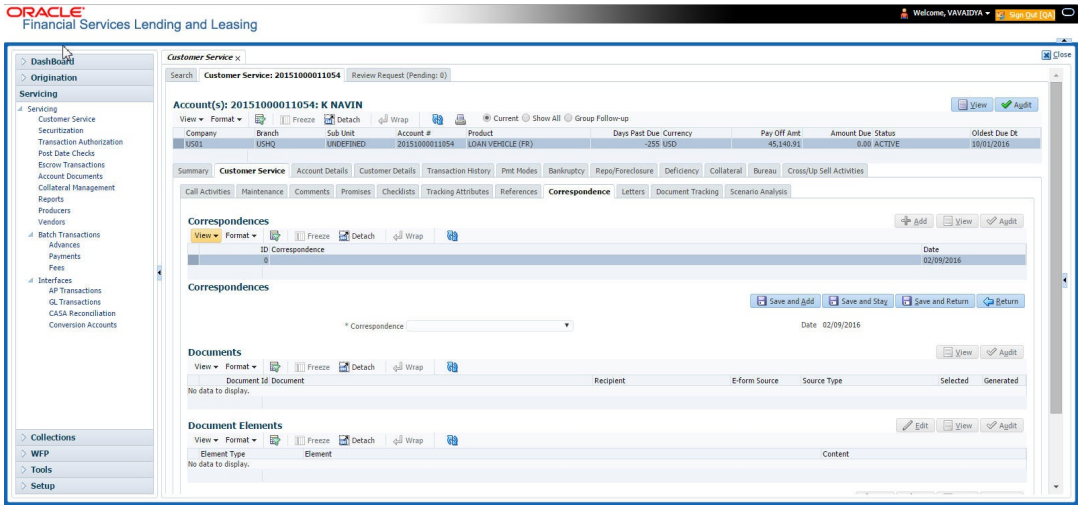
Ad-hoc correspondence enables you to include information from accounts in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

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.

Figure 4-11 Customer Service - Correspondence



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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:

Table 4-32 Correspondence

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

Table 4-33 Documents

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.
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:

Table 4-34 Document Elements

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**.

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The system displays a PDF of the ad-hoc correspondence.

- Recipient Details Sub Tab

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 Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 4-35 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 **Customer**. 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
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as Customer / Producer, 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.

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4. In the Recipient Details section, Perform any of the Basic Actions mentioned in Navigation chapter. 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::

Table 4-36 Correspondence header details

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	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

Servicing:

- Pay Off quote letter
- PDC renewal letter

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.

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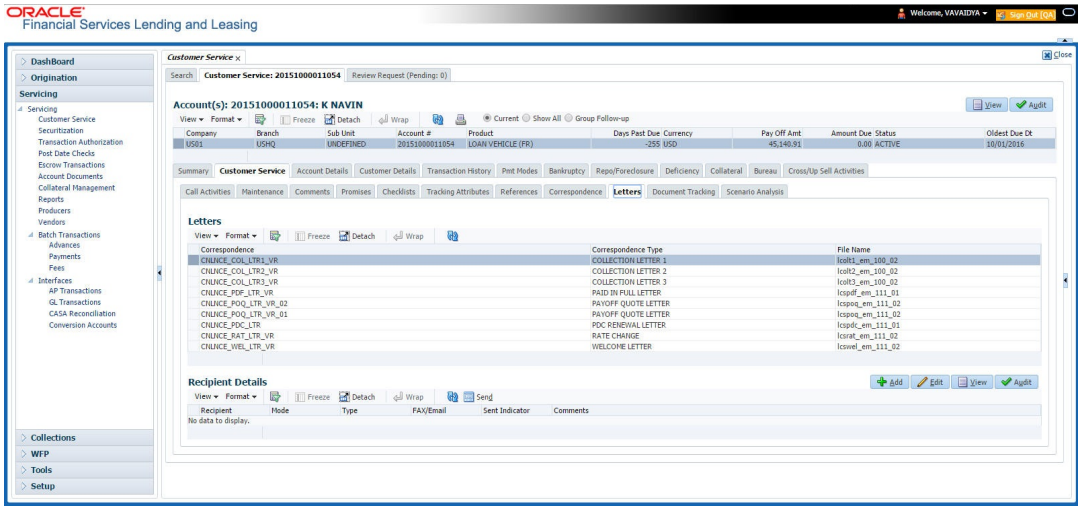
Figure 4-12 Customer Service - Letters



Recipient Details

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

Perform any of the Basic Operations mentioned in Navigation chapter.

You can specify the following recipient details:

Table 4-37 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 **Customer**. 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

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Table 4-37 (Cont.) Recipient Details

Field	Do this
Type	Based on the recipient selected, the following type of correspondence is listed for selection: When the recipient is selected as Customer / Producer, 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, perform any of the Basic Actions mentioned in Navigation chapter.
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:

Table 4-38 Correspondence header details

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

This section consists of the following topics:

- Servicing: Welcome letter
- Servicing: Paid in Full letter
- Servicing: Payoff Quote
- Servicing: Rate Change Intimation Letter

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

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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.

Figure 4-13 Servicing: Welcome letter

Confirm Information Letter

ORACLE Financial Services Lending and Leasing

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 Name			
Payment#	**Account#**	**Due Date**	**Amount Due**
1			

Mail payment to:

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.

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Figure 4-14 Servicing: Paid in Full letter

Payoff Letter

ORACLE Financial Services Lending and Leasing

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.

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Figure 4-15 Servicing: Payoff Quote

4.5.10.4 Servicing: Rate Change Intimation Letter

For line of credits with interest rates based on index- it is standard practice to inform the borrower about upcoming interest rate changes due to a change in the rate index. Oracle Financial Services Lending and Leasing can print pre-rate change intimation letters both automatically and manually. The Rate Change Intimation letter informs borrowers that their rate index has changed. All borrowers with the changed index may receive a rate revision on the extn rate change, which is due after X days (X is a company parameter that can be set with pre-process days).

The Rate Change Intimation letter is available only for variable rate line of credits.

To generate the Rate Change Intimation 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 **Rate Change Intimation Letter**.
4. Click **View Letter** to generate Rate Change Intimation Letter .

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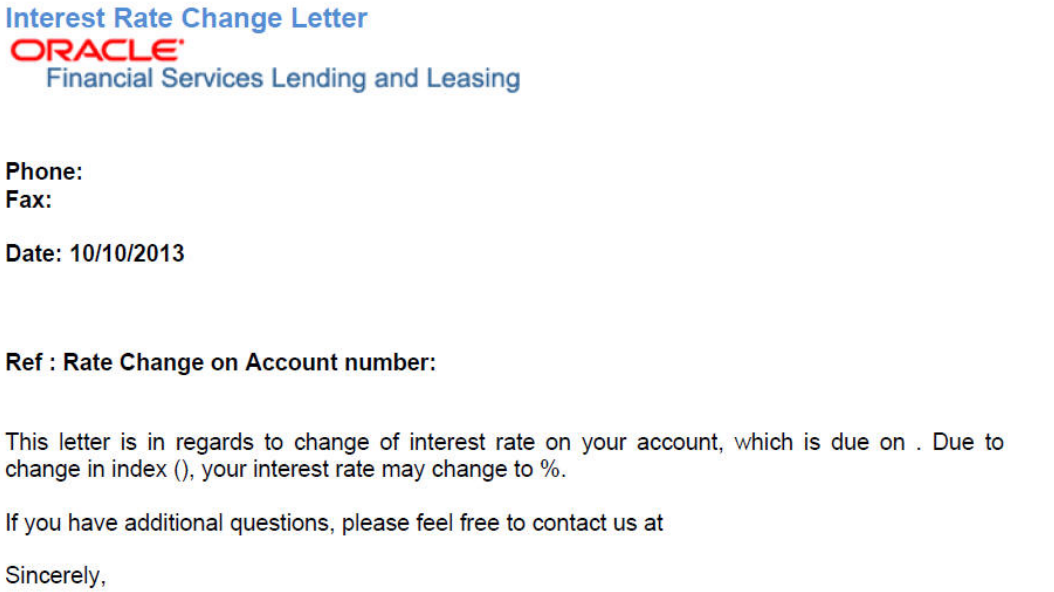
Figure 4-16 Servicing: Rate Change Intimation Letter



Interest Rate Change Letter

ORACLE
Financial Services Lending and Leasing

Phone:
Fax:

Date: 10/10/2013

Ref : Rate Change on Account number:

This letter is in regards to change of interest rate on your account, which is due on . Due to change in index (), your interest rate may change to %.

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

Sincerely,

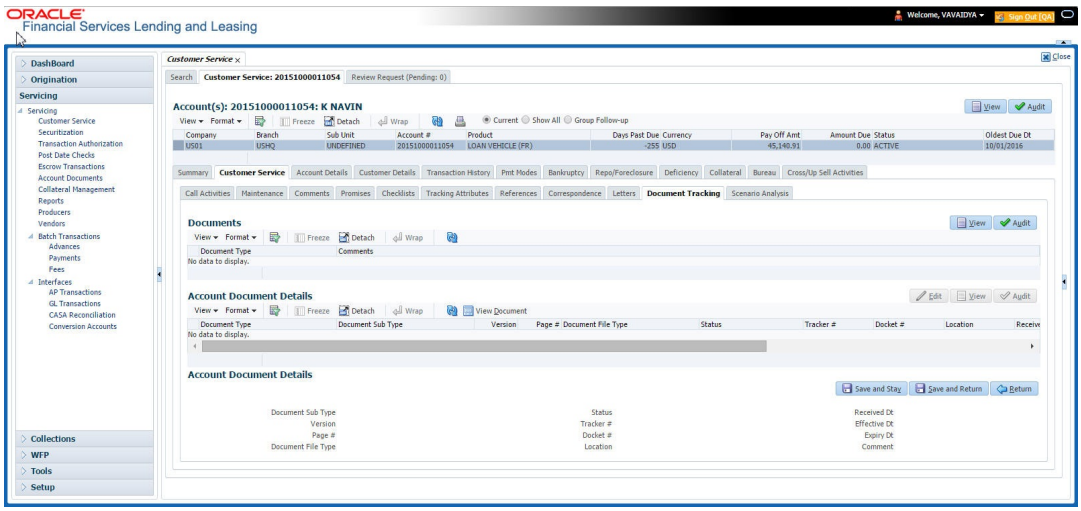
4.5.11 Document Tracking sub tab

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.

Figure 4-17 Customer Service - Document Tracking



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

Table 4-39 Documents

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:

Table 4-40 Account Document Details

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 **1** in the **Page #** field on **Account Document Details** section to view all the pages in the document. Choose a specific page number to view only that page.
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
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 **Documents** 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

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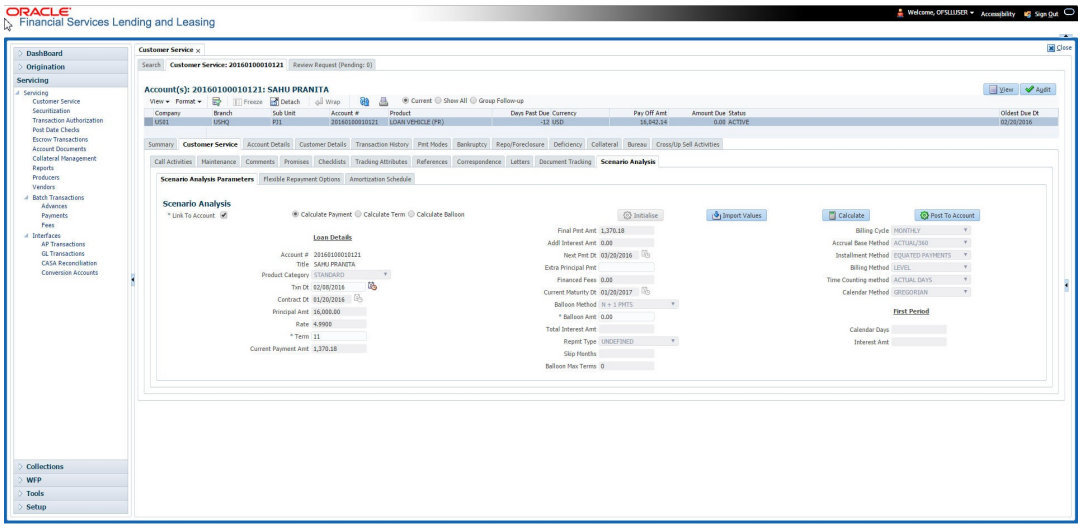
schedule based on the customer's request and also post the new schedule changes on to the linked Account.

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.

Figure 4-18 Customer Service - Scenario Analysis



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.

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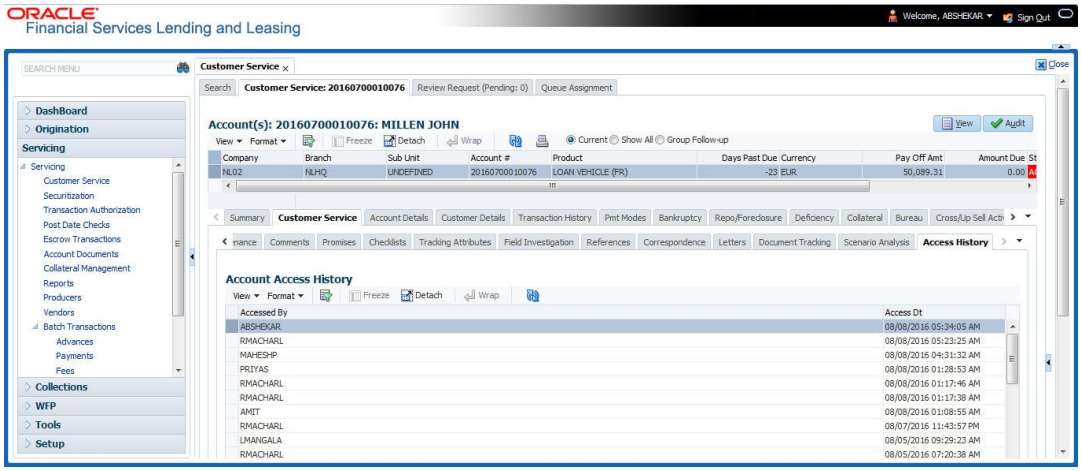
Irrespective of the action performed on the account or the way through which the account is accessed such as using search, queue/conditions, review requests and so on, system records every access and displays the user details in **Account Access History** section.

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.

Figure 4-19 Account Access History



You can click (refresh) to fetch the latest data.

4.6 Customer Service screen's Account Details tab

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.

- Account Details sub tab
- Balances sub tab
- Statements sub tab
- Rate Schedule sub tab
- Insurances sub tab
- Condition Details sub tab
- Securitization Sub Tab
- Contract Information sub tab
- Trade Details sub tab
- Escrow sub tab

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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.

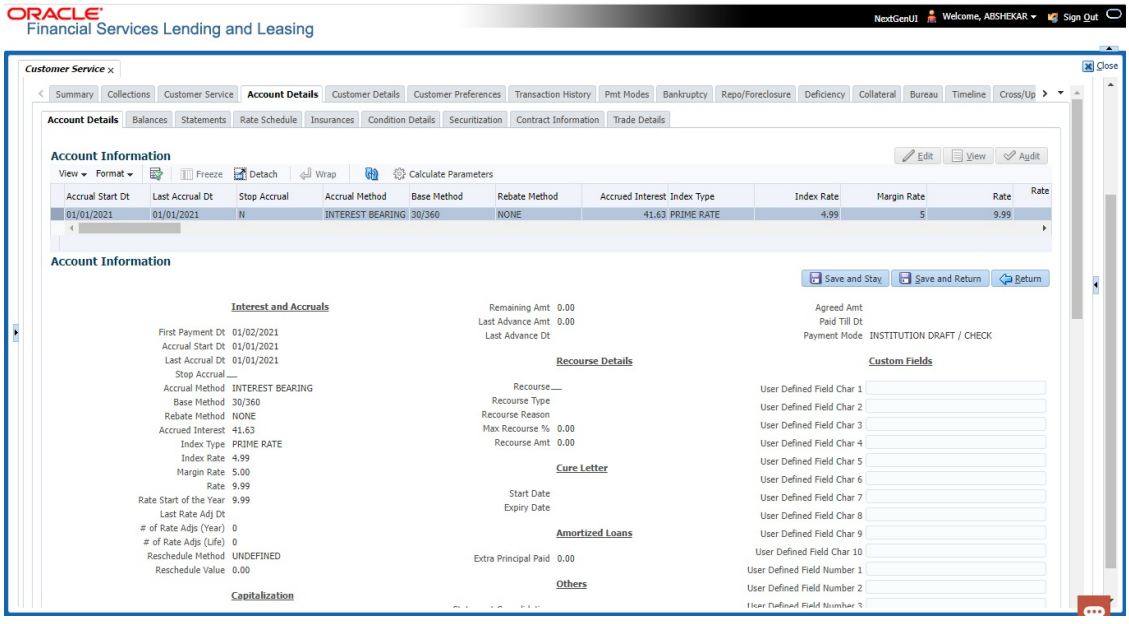
However, for system to populate data in custom fields, the following setup is required:

- 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**.

Figure 4-20 Customer Service - Account Details



View the following information for Loan servicing product.

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Table 4-41 Account Details

In this field	View this
Interest and Accruals section	
First Payment Dt	The first payment date.
Accrual Start Dt	The accrual start date.
Last Accrual Dt	The last accrual date
Stop Accrual	If selected, indicates that the accrual has been stopped for the account.
Accrual Method	The accrual method.
Base Method	The base method.
Rebate Method	The rebate method.
Index Type	The index type.
Index Rate	The current index rate.
Margin Rate	The current margin rate.
Rate	The current rate. **Note**: For Islamic products this field is displayed as **Profit Rate**.
Rate Start of the Year	The start rate of the year.
Last Rate Adj Dt	The last rate adjust date.
# of Rate Adjs (Year)	The number of due date changes (year).
# of Rate Adjs (Life)	The number of due date changes (life).
Reschedule Method	The reschedule method.
Reschedule Value	The reschedule value.
Capitalization section This section displays the capitalization parameters pre-defined at Setup > Contract screen.	
Capitalize	If selected, indicates that the capitalization of balances is enabled for the account.
Frequency	The capitalization frequency defined at Contract level. All the account balances are capitalized to principal in the same frequency except for **Balance Frequency** where different frequency may be defined for each balance type.
Capitalization Start Basis	View the capitalization start date as either Contract Date or First Payment Date on which capitalization next date is calculated.
Grace Days	View the grace days allowed in the frequency (minimum 0, maximum 31) before capitalizing the balances to account.
Cap Tolerance Amt	View the capitalization tolerance amount which is the minimum amount to qualify for capitalization.
Cap Run Date Next	View the date when capitalization batch job is next executed to capitalize account balances.
Extn and Due Dates section	
# of Extensions (Year)	The number of times extensions granted (year).
# of Extensions (Life)	The number of times extensions granted (life).
# of Extension Term (Year)	The number of terms extensions granted (year).
# of Extension Term (Life)	The number of terms extensions granted (life).

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Table 4-41 (Cont.) Account Details

In this field	View this
# of Due Day Changes (Year)	The number of due day changes allowed in a year.
# of Due Day Changes (Life)	The number of due day changes allowed in a life of an account.
Last Extn Dt	The last extn date.
Due Day Change Dt	The due day change date.
Additional Details section	
Total Term	The total term.
Paid Term	The paid term.
Maturity Dt	The maturity date.
Balloon Amt	The balloon amount.
Payment Hierarchy	The Hierarchy Definition defined for payment allocation to corresponding due accounts.
Advance Details section	
Approved Amount	The approved amount.
Consumed Amt	The consumed.
Remaining Amt	The remaining amount.
Last Advance Amt	The last advance amount
Last Advance Dt	The last advance date
Recourse Details - This section displays the recourse information captured in Origination or the information updated during servicing in the respective Contract screen.	
Recourse	View the recourse indicator. If selected, it indicates that there is a recourse associated with the Loan.
Recourse Type	The recourse type as either **Partial** or **Full**.
Recourse Reason	The recourse reason depending on the type of recourse selected.
Recourse Max %	Percentage of recourse allowed.
Recourse Amt	Flat recourse amount allowed.
Cure Letter - This section displays the **Cure Letter** details if it has been issued on the account on nonconforming to certain terms that are in violation of obligations and which are to be fixed within the time provided in cure letter.	
Start Date	Displays the start date mentioned in Cure letter.
Expiry Date	Displays the date when the Cure notice expires.
Others	
Statement Consolidation	View the statement Consolidation indicator propagated from Origination > 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.
Time Zone	Customer's time zone.

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Table 4-41 (Cont.) Account Details

In this field	View this
Linked Account	The linked account number propagated from Origination after funding the application. Also the Linked account Xref Number or Linked account Number sent as pat of Account Boarding will be updated at Linked account. This field can also be updated by posting non-monetary transaction. For more information, refer to Linked Account Maintenance section.
Securitization Eligible	View the Securitization Eligible Indicator. If checked, indicates that the account is eligible for securitization.
Close Account After Paid-Off	If checked, indicates that the account is allowed to be closed once the account is paid off i.e. system closes the account after the number of days specified in the system parameter has elapsed. If not checked, indicates that system does not close the account even if the account is paid off i.e. system keeps the accounts active so that the equity can be traded with other accounts. For information on accounts trading, refer to **Appendix - Trading of Accounts** chapter.
Skip Credit Bureau Reporting	If checked, indicates that this account is skipped in Metro II batch job process and is not reported to credit bureau. This option is auto updated either on funding an application based on Product Setup or on posting Skip Credit Bureau Reporting Maintenance non-monetary transaction.
Allow Repossession on SCRA	If checked, indicates that asset repossession is allowed on SCRA account who is on active military duty. This check box is not selected by default and is selected only when SCRA borrower on active military duty voluntarily offers financial institution to repossess the asset and Repossession Maintenance non-monetary transaction is posted on the account.
Statement section This section display the preferences for Mock Statement generation at Master Account level. The details here are propagated from Origination > Contract screen and can be updated using maintenance transaction. For more details, refer to Mock Statement Maintenance section in Appendix chapter.	
Stmt preference mode	The account statement preference mode (Email or PHYSICAL) as defined in Origination > Contract screen is displayed here.
Mock Statement Req	If checked, indicates that account is to be included in Mock statement Generation. Based on this selection, others fields related to Mock Statement below are enabled.

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Table 4-41 (Cont.) Account Details

In this field	View this
Mock Statement Run Date Next	The next date when Mock Statements is generated. Note: 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 more details, refer to Mock Statement Maintenance section in Appendix chapter.
Mock Statement Cycles	The total number of billings (between 1-12) that are to be generated post Mock Statement Start Date.
Mock Pre Statement Days	The number of Pre bill days for Mock Statements generation.
Stop Correspondence	Stop correspondence indicator. If selected, indicates that account is excluded from sending letters or any other correspondence such as monthly statements. This option is not selected by default and can be updated by posting Stop Correspondence at Account Level non-monetary transaction.
Settlement Information - System displays the account settlement details when the **Account Settlement Transaction** is posted.	
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). System computes the total of all Good payment amounts received between **effective date** and **good through date** and displays total amount paid only after the batch (ACCOUNT SETTLEMENT PROCESSING) is executed.
Payment Mode	View the type of repayment mode auto updated with one of the following options: • INSTITUTION DRAFT / CHECK • AUTOPAY (ACH) • AUTOPAY (CREDIT CARD) • AUTOPAY (DEBIT CARD) • POST DATED CHECKS For an active Recurring ACH record, the payment mode is selected as AUTOPAY.
Agreement Details	

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Table 4-41 (Cont.) Account Details

In this field	View this
Agreement Number	View the agreement number which is either propagated from Origination after funding the application or received from external system during account onboarding depending on the value of system parameter AUTO_GEN_AGREEMENT_NBR (AUTO GENERATE AGREEMENT NUMBER FOR ACCOUNT ONBOARDING). **Note**: Using this, you can group all those accounts with a particular agreement number.
Custom Fields - This section displays the custom User Defined Fields if enabled in Setup and if configured, populates specific business computation values on clicking **Calculate Parameters** button.	

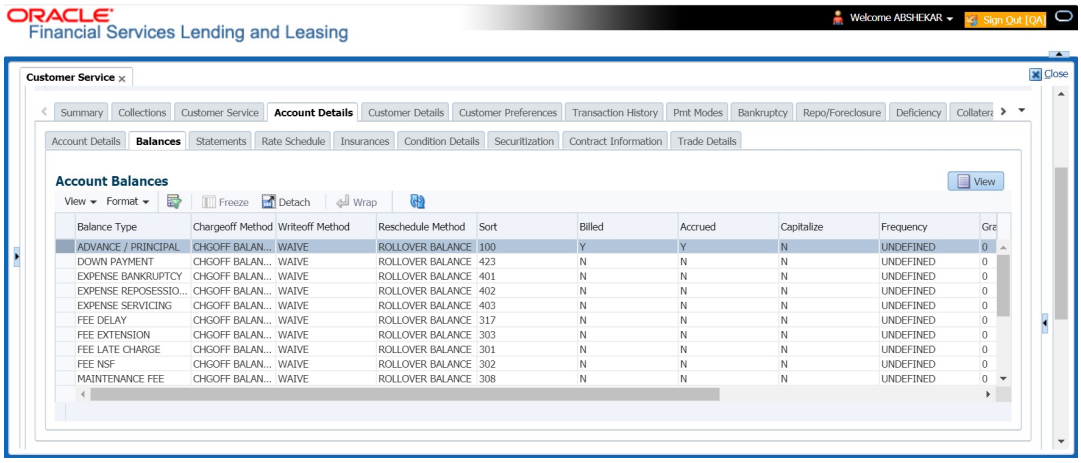
4.6.2 Balances sub tab

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**.

Figure 4-21 Customer Service - Account Details - Balances



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

Table 4-42 Balances

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.

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Table 4-42 (Cont.) Balances

In this field	View
Reschedule Method	The applicable reschedule method.
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 Rollover	Rollover indicates that this balance is moved to non-performing balance.
Non Performing Balance 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. Also, the statements which has Extension transaction posted and has an impact on the account due date are regenerated. 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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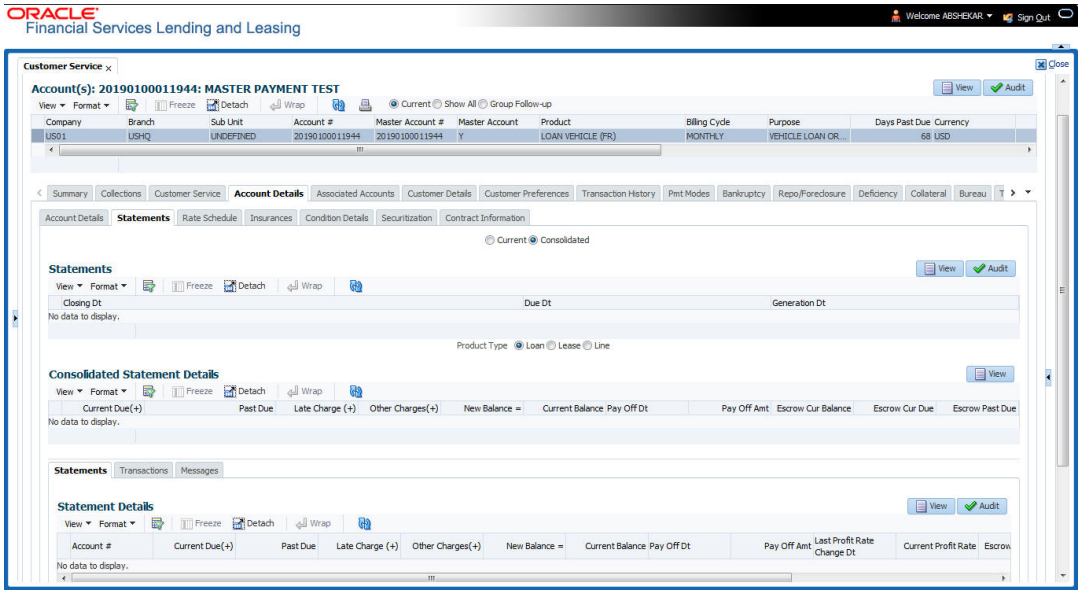
Figure 4-22 Account Details - Statements



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:

Table 4-43 Statements

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 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:

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Table 4-44 Consolidated Statements Details

In this field	View
Current Due (+)	The current due.
Past Due (+)	The past due amount.
Late Charge (+)	The late charge due.
Other Charges (+)	The other charges due.
New Balance =	The new balance.
Current Balance	The current balance.
Pay Off Dt	The payoff date.
Pay Off Amt	The payoff amount.
Escrow Current Balance	The current escrow balance.
Escrow Current Due	The current escrow due.
Escrow Past Due	The past due escrow amount.

7. In the **Statements Details** section, select the statement and click **View**.

   View the following:

Table 4-45 Statements Details

In this field	View
Account #	The Customer Account number.
Current Due (+)	The current due.
Past Due (+)	The past due amount.
Late Charge (+)	The late charge due.
Other Charges (+)	The other charges due.
New Balance =	The new balance.
Current Balance	The current balance.
Pay Off Dt	The payoff date.
Pay Off Amt	The payoff amount.
Profile Rate section	
Last Profit Rate Changed Dt	The latest date on which the profit rate was changed.
Current Profit Rate	The current profit rate.
Escrow	
Current Balance	The current escrow balance.
Current Due	The current escrow due.
Past Due	The past due escrow amount.

8. Click **Transactions** sub tab and click **View**.
9. View the following information:

Table 4-46 Transactions

In this field	View
Account #	The Customer Account number.
Txn Dt	The transaction effective date.
Post Dt	The transaction posted date.

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Table 4-46 (Cont.) Transactions

In this field	View
Transaction Type	The type of transaction.
Amount	The transaction amount.

Click **Messages** sub tab and click **View**.

10. View the following information:

Table 4-47 Messages

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

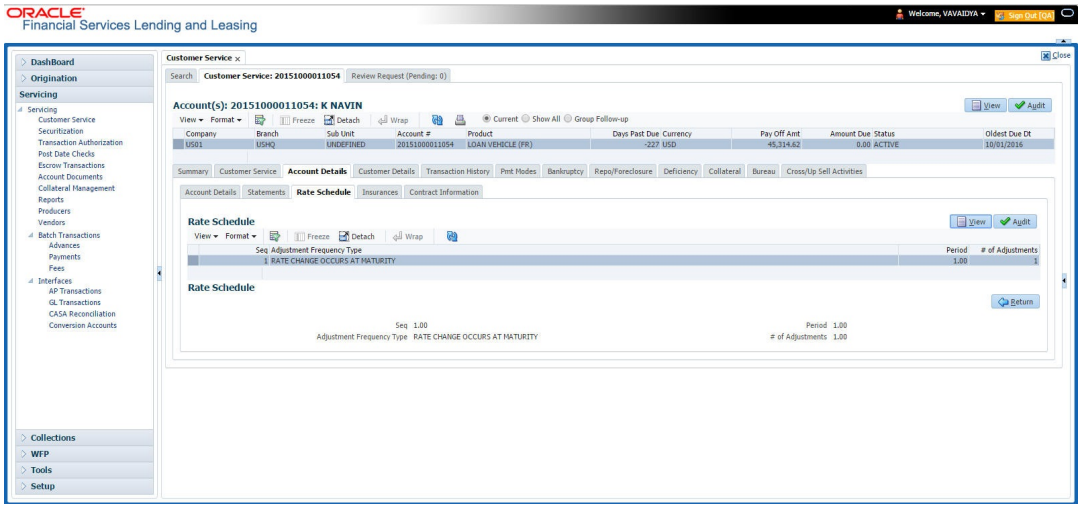
4.6.4 Rate Schedule sub tab

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.

Figure 4-23 Account Details - Rate Schedule



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

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

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Table 4-48 Rate Schedule

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.

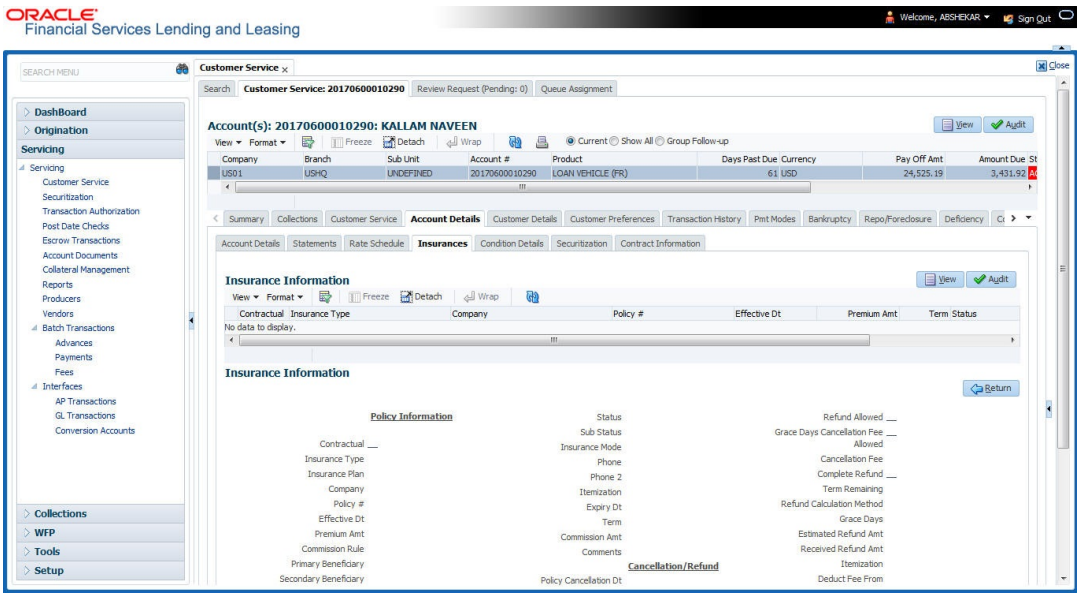
4.6.5 Insurances sub tab

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.

Figure 4-24 Account Details - Insurances



3. On the **Insurances** screen, view the following information in **Insurance Information** section:

Table 4-49 Insurances

In this field	View
Contractual	If selected, indicates that the insurance policy is required by contract.
Insurance Type	The insurance type.

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Table 4-49 (Cont.) Insurances

In this field	View
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 view the following information:

Table 4-50 Insurance Information

In this field	View
Policy Information section:	
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 Beneficiary	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 section:	
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 customer in case of early payoff.
Grace Days Cancellation 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.
Complete Refund	If selected, a complete refund is allowed.

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Table 4-50 (Cont.) Insurance Information

In this field	View
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.
Deduct Fee From	View the option defined in setup screen (Setup > Administration > Products > Insurances) to deduct the cancellation fee. **Premium Amount** indicates fee is deducted upfront before computation and **Rebate Amount** indicates fee is deducted after computation.

4. In the **Insurance Tracking** section, click **Create Tracking**. The system loads insurance tracking parameters in the Insurance Tracking section.
5. 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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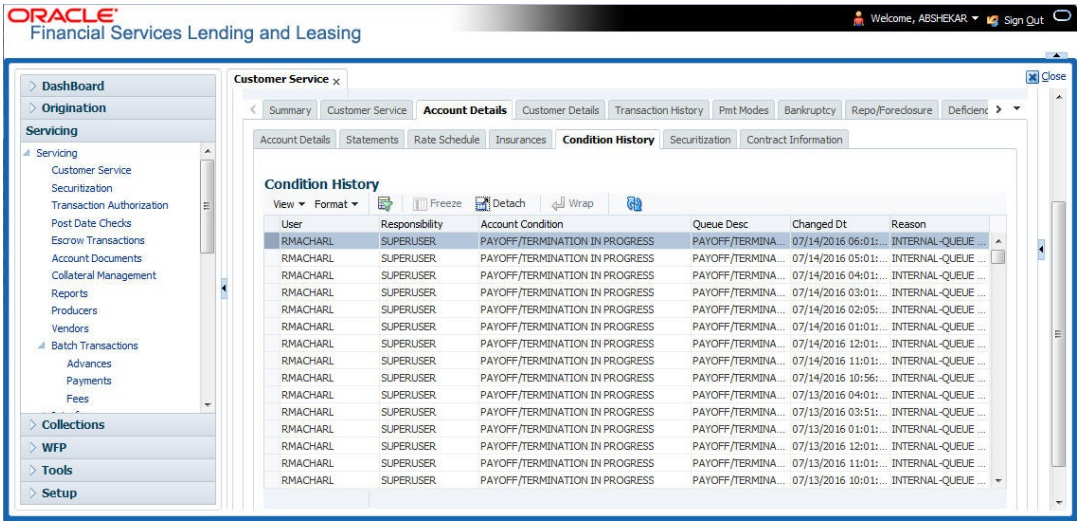
Figure 4-25 Account Details - Condition History



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)

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- 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 Securitization Sub Tab

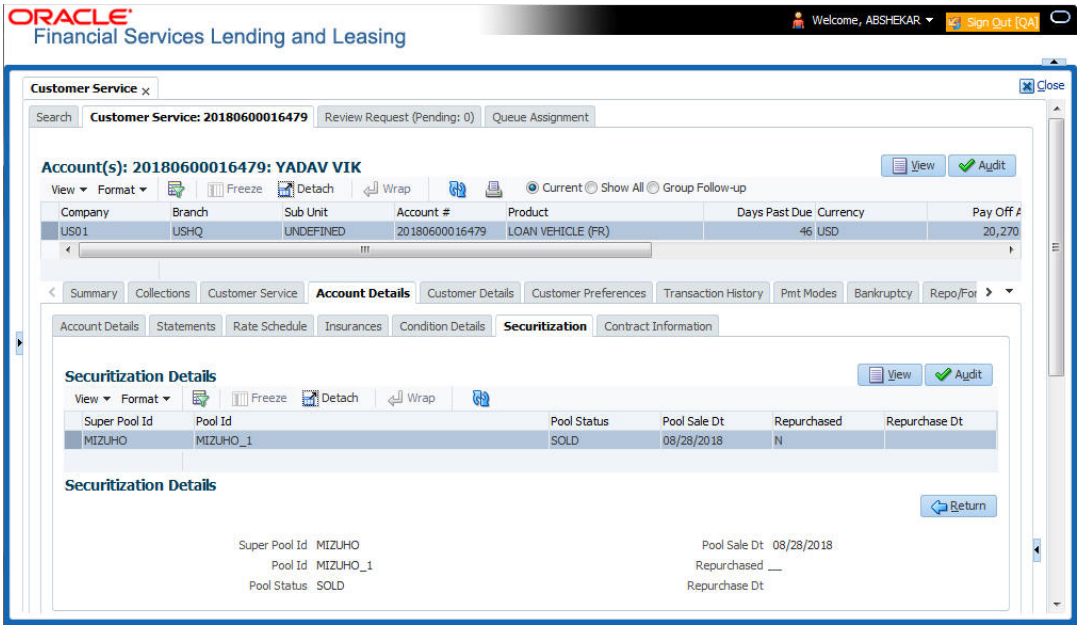
The Securitization sub tab enables you to view the various Pool details of that account. A securitization pool is considered as **Super Pool** when it is sold (i.e. status of pool is SOLD). If a Super Pool is not assigned to a pool, the **Super Pool** details are displayed as **Undefined** in Securitization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

Figure 4-26 Account Details - Securitization



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

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Table 4-51 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.

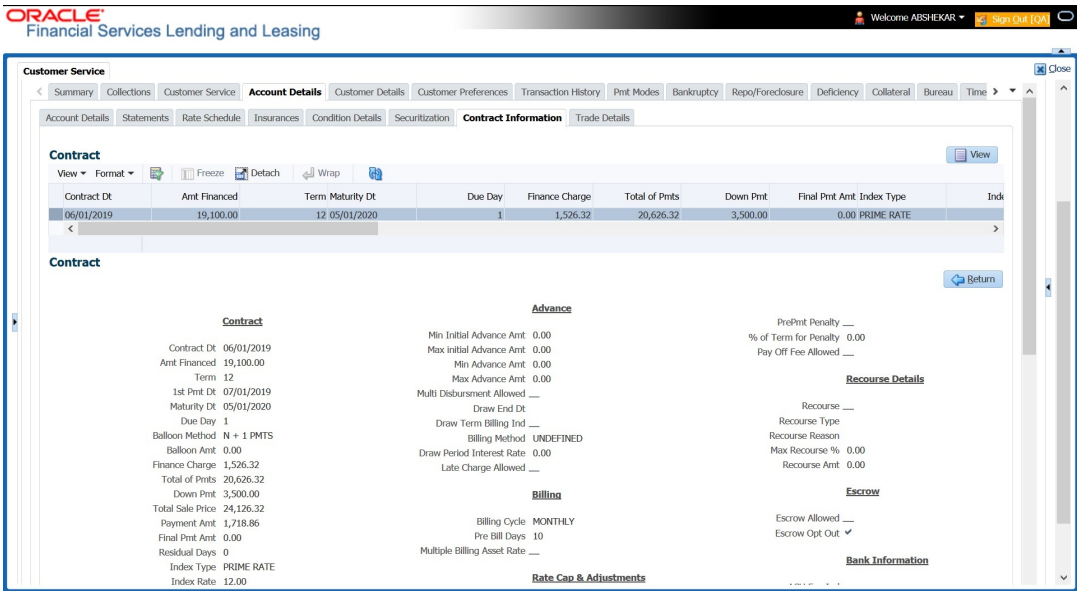
4.6.8 Contract Information sub tab

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.

Figure 4-27 Account Details - Contract



If you have 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

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- Trade-In
- Insurances
- ESC
- Escrow
- Escrow Analysis
- 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 Trade Details sub tab

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** chapter in Servicing user guide.

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.

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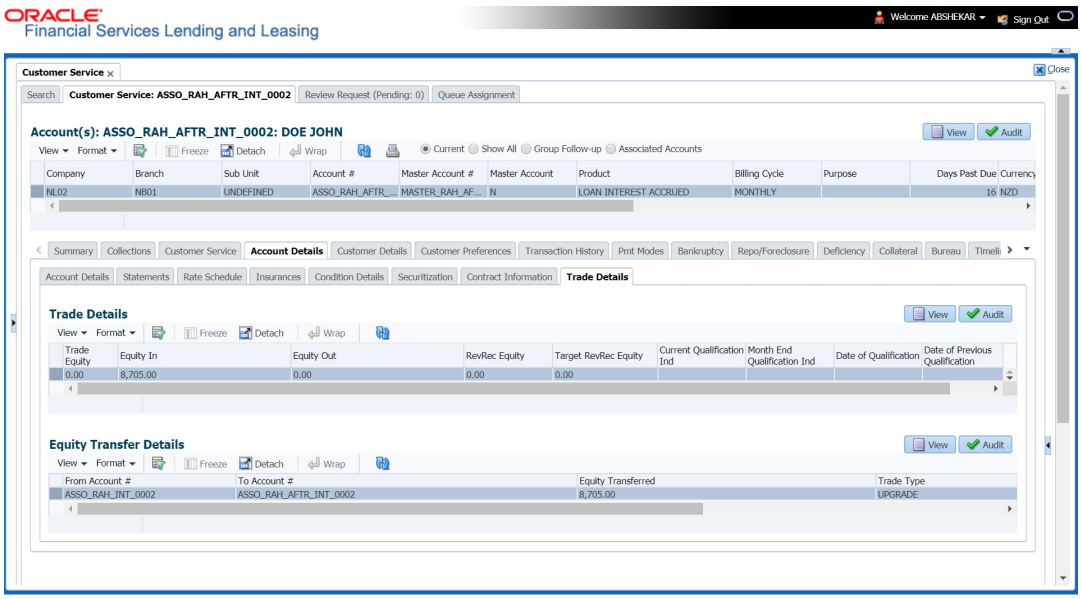
Figure 4-28 Account Details - Trade Details



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

Table 4-52 Trade Details

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.
The below fields indicate the Revenue Recognition details of the Account and are populated on executing the Revenue Recognition Processing Batch Jobs. **Note**: In Vacation Ownership Industry, Vendors recognize revenue when equity becomes greater than or equal to threshold value (X)% of net sale price of the asset on the contract. Once the revenue is recognized, Account is marked as Qualified (i.e. Target Revenue is recognized).	
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.

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Table 4-52 (Cont.) Trade Details

In this field	View
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 Qualification 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.

This section consists of the following topic:

- Revenue Recognition Processing Batch Jobs

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

Table 4-53 Revenue Recognition Processing Batch Jobs

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	N	-	-
15-Jan-19	Y	N	-	-
31-Jan-19	Y	Y	31-Jan-19	-

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Table 4-53 (Cont.) Revenue Recognition Processing Batch Jobs

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-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	-

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

Table 4-54 Equity Transfer 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

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

4.6.10 Escrow sub tab

The Escrow sub tab is available only if Escrow is allowed for the account. You can view the Escrow details using the sections in this tab.

1. In **Escrow Details** section, click **View**.

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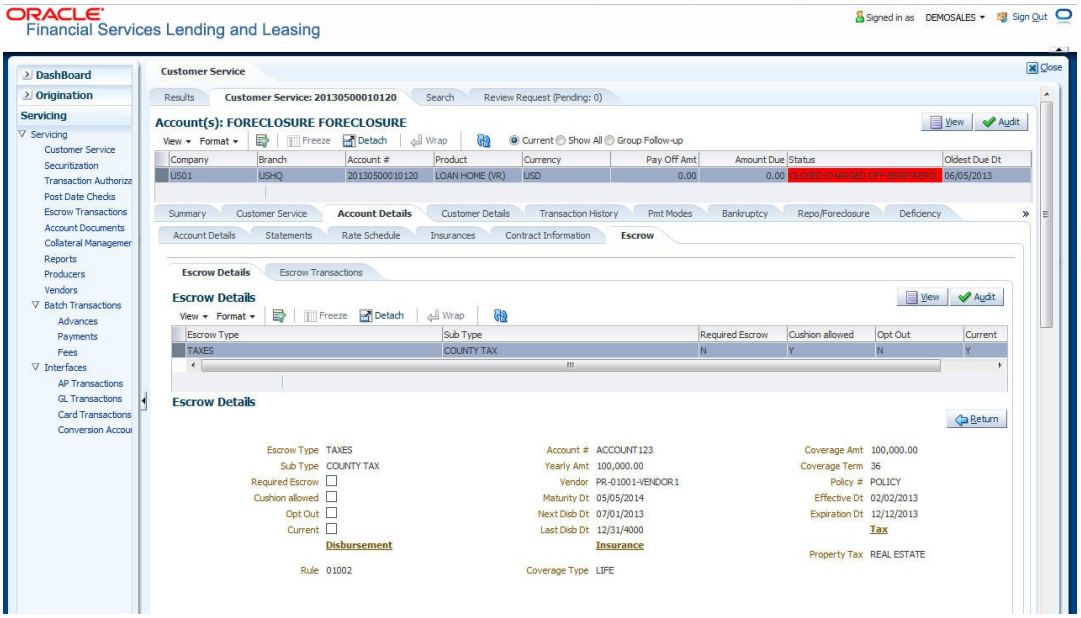
Figure 4-29 Escrow Details



2. View the following information:

Table 4-55 Escrow Details

In this Field	View this
Escrow Type	The escrow type.
Sub Type	The escrow sub type.
Required Escrow unchecked	If selected, indicates that the escrow is required for the account.
Cushion allowed	If selected, indicates that the cushion is allowed for the account.
Opt Out	If selected, indicates that the escrow is opt out for the account.
Current	If selected, indicates that this is the current record of the escrow.
Disbursement	
Account #	The account number.
Yearly Amt	The yearly amount.
Vendor	The vendor.
Maturity Dt	The maturity date.
Next Disb Dt	The next disbursement date.
Last Disb Dt	The last disbursement date.
Insurance	
Coverage Type	The coverage type.
Coverage Amt	The coverage amount.
Coverage Term	The coverage term.
Policy #	The policy number.
Effective Dt	The effective date.
Expiration Dt	The expiration date.
Tax	

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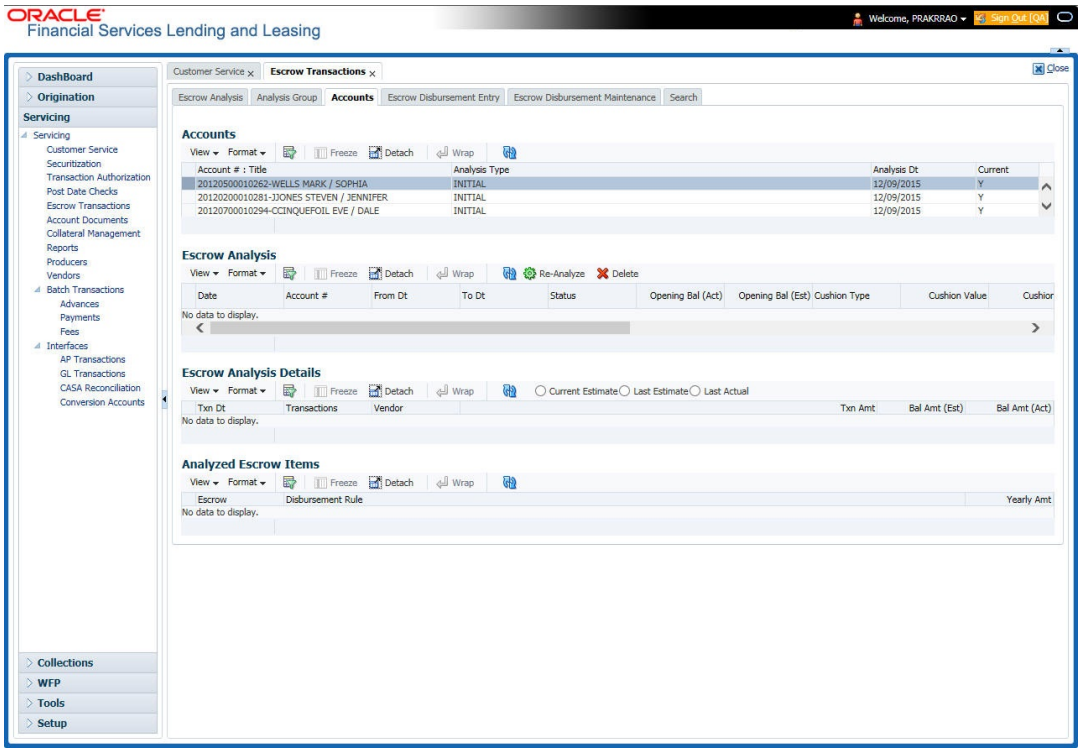
Table 4-55 (Cont.) Escrow Details

In this Field	View this
Property Tax	The property tax.

3. In **Escrow Transactions** section, click **View**.

Figure 4-30 Escrow Transactions



View the following information:

Table 4-56 Escrow Transactions

In this Field	View this
Post Dt	The post date.
Txn Dt	The transaction date.
Transaction	The transaction.
Txn Amount	The transaction amount.
Details	The details.

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).

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- 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.

Table 4-57 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 consolidated/ 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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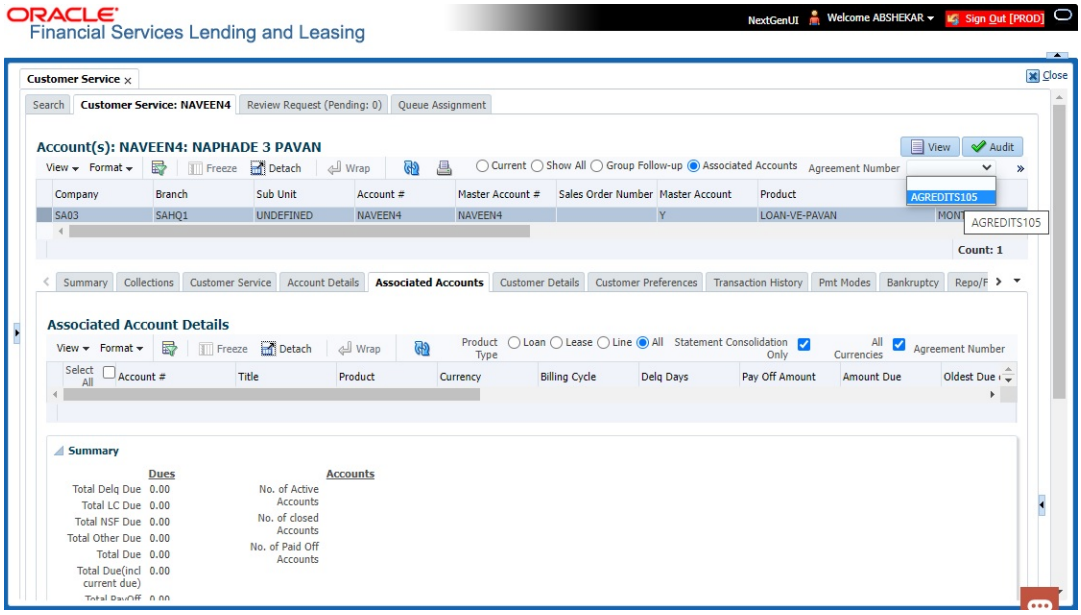
Figure 4-31 Associated Accounts



A brief description of **Associated Account Details** are given below:

Table 4-58 Associated Account Details

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.
Branch	The portfolio branch.

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Table 4-58 (Cont.) Associated Account Details

In this field	View this
Statement Consolidation	If checked, this account will be part of Consolidated **MASTER CUSTOMER/BUSINESS STATEMENT** generated at Master Account. Else, this account is not included in Consolidated **MASTER CUSTOMER/BUSINESS 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:

Table 4-59 Summary

In this field	View this
Dues section - This section displays the total number of accounts available for the selected filter combination of Master 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.
Accounts section - This section displays the total number of accounts available for the selected filter combination of Master 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 Customer Service screen's Customer/Business Details 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

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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.

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

Table 4-60 List of possible editable fields

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
-	Visa #
-	Nationality
-	National ID
-	SSN
-	License #
-	License State

This section consists of the following topics:

- Customer sub tab
- Business sub tab

4.8.1 Customer sub tab

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

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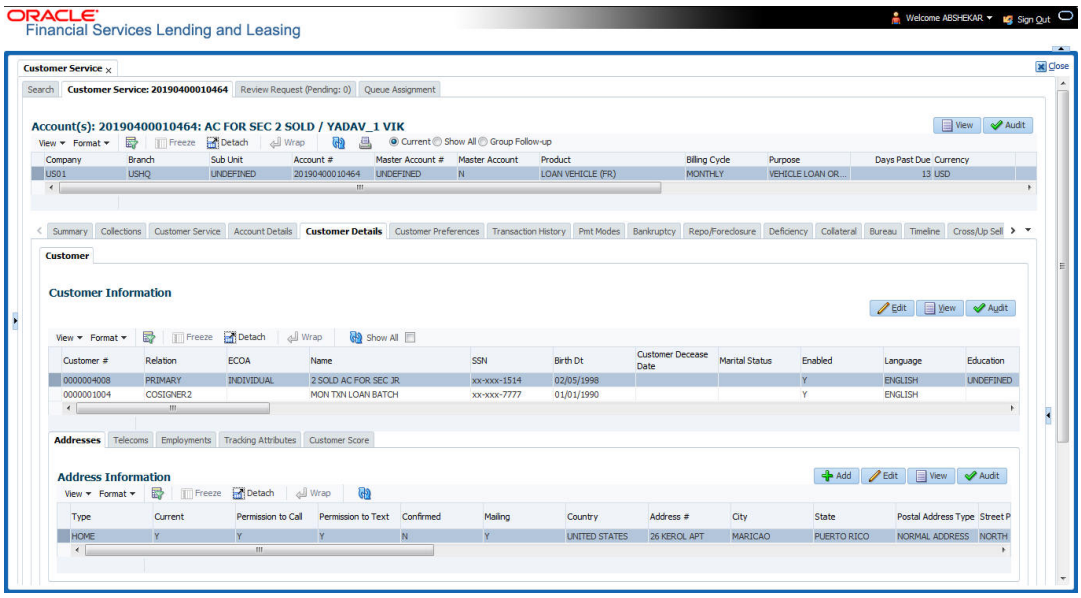
customer and the current indicator is set to **Y** by default. In such a case, the previous customer details are disabled (set to N). You can select the **Show All** check box in Customer Information section to view the disabled records along with current record.

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.

Figure 4-32 Customer Details - Customer



3. 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:

Table 4-61 Customer Information

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.
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.

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Table 4-61 (Cont.) Customer Information

In this field	View this
Stop Correspondence	Customer's stop correspondence indicator. If selected, this indicates that the system will not send the customer any correspondence, 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 customer 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 applicant has elected to refrain from insurance related inquiries.
Marketing Opt Out	Marketing Opt Out indicator. If selected, indicates that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Share Credit Opt Out indicator. If selected, indicates that the applicant 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 communication details during account creation.
Identification Details section	
Passport #	Customer's passport number.
Issue Dt	Passport issue date.
Expiry Dt	Passport expiry date.
Visa #	Customer's visa number.
Nationality	Customer's nationality.
National ID	Customer's national identification.
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.
License #	Customer's licence number.
License State	State where the licence was issued.

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Table 4-61 (Cont.) Customer Information

In this field	View this
Payment Hierarchy	The payment hierarchy is auto-populated by the system based on following conditions: • While funding an application with new customer details, the payment hierarchy is populated with value specified in system parameter PMT_HIERARCHY_CODE. • While funding an application with existing customer details, the same payment hierarchy selected for existing customer record is populated. The auto populated payment hierarchy can be modified 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.
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 monetary transaction to indicate if a customer is deceased. Refer to section Mark Customer as Deceased 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.
Permanent US Resident Status	Check the box to indicate if the applicant has permanent US resident status.
Power of Attorney section	
Power of Attorney	Check the box to indicate that the applicant holds Power if Attorney.
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	

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Table 4-61 (Cont.) Customer Information

In this field	View this
Max Limit	View the maximum credit limit amount sanctioned for this customer.
Total Utilized Amt	View the total credit limit amount utilized.
Available Amt	View the credit limit available amount from the sanctioned limit.
Hold Amt	View the credit limit amount on Hold.
Suspended Amt	View the credit limit amount suspended.
Grade	View the grade of the customer.
Max Late Charge	View the maximum amount of late charge that can be levied for this customer. However, there is no system validation performed based on the amount specified.
Limit Expiry	View the credit limit expiry date.
Limit Next Renewal	View the date when credit limit has to be renewed.
Utilization Details	
% of Utilization	View the percentage of credit limit used to fund the account against the customer.
Utilization Amount	View the amount of credit limit contribution of customer towards Account current balance.

4. Perform any of the Basic Actions 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.

This section consists of the following topics:

- Addresses sub tab
- Telecoms sub tab
- Employments sub tab
- Tracking Attributes sub tab
- Customer Score

4.8.1.1 Addresses sub tab

1. In the **Address** sub tab, click **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-62 Address

In this field	View this
Type	The address type.
Current	If selected, indicates that this is the customer's current address.

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Table 4-62 (Cont.) Address

In this field	View this
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.
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 Basic Actions mentioned in Navigation chapter

4.8.1.2 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 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 Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-63 Telecom

In this field	Do this
Type	Select the telecommunication type.

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Table 4-63 (Cont.) Telecom

In this field	Do this
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 contact through the specified phone number.
Permission to Text	Check this box if customer has provided permission to contact 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 customer 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 Basic Actions mentioned in Navigation chapter.

4.8.1.3 Employments sub tab

1. In the **Employment** sub tab, click **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-64 Employment

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.
Type	The occupation.
Employer	The employer's name. You can enter up to 240 characters.
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.

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Table 4-64 (Cont.) Employment

In this field	View this
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 calendar. 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.
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 MAINTENANCE 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.

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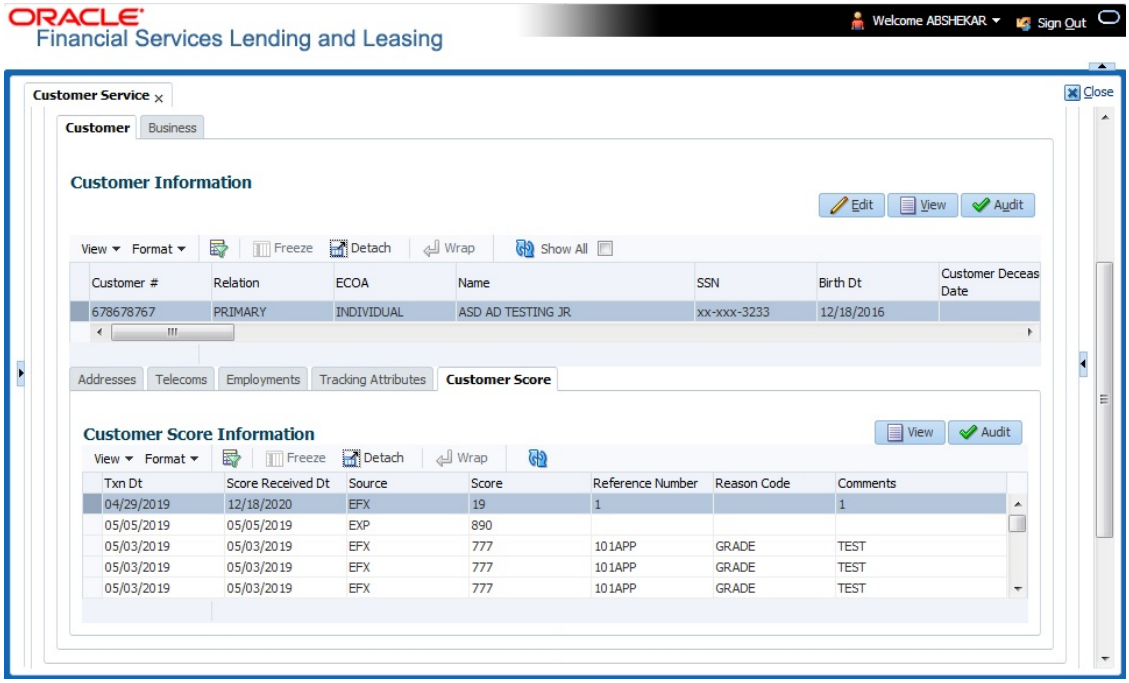
The Customer Score tab displays all the customer FICO score data maintained in the system. Though the customer score is recorded while funding, the same can be captured and updated regularly during the life cycle of Loan to get a snapshot of credit score movements in recent history.

Figure 4-33 Customer Score



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**.

A brief description of the fields are given below:

Table 4-65 Customer Score Information

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.

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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.

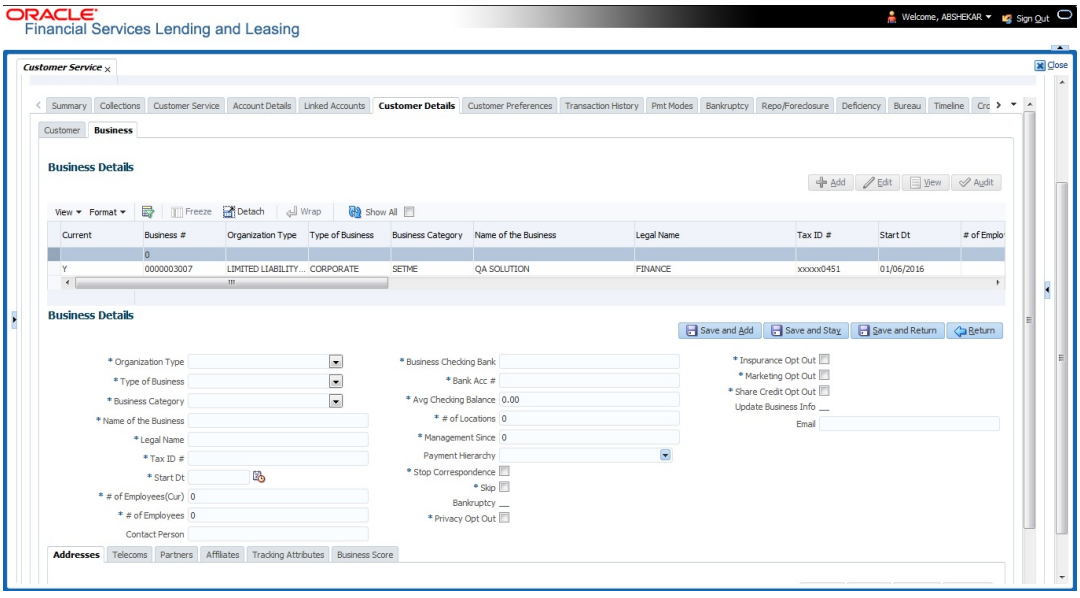
On adding a new business, the Business # is auto generated by the system and other details such as business's Addresses, Telecoms, Partners and so on are to be manually updated. Also, if there is a pre-defined Customer Credit Limit allocation to an existing business, the same is reinstated to new business 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**.

Figure 4-34 Business



3. 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:

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Table 4-66 Business Details

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.
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 established.
Payment Hierarchy	The payment hierarchy is auto-populated by the system based on following conditions: • While funding an application with new customer details, the payment hierarchy is populated with value specified in system parameter PMT_HIERARCHY_CODE. • While funding an application with existing customer details, the same payment hierarchy selected for existing customer record is populated. The auto populated payment hierarchy can be modified by selecting the required value from the dropdown 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.

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Table 4-66 (Cont.) Business Details

In this field	View this
Skip	Business's skip indicator. If selected, indicates that the Business has debts and the customer is a skip debtor.
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 business details with the latest address and communication 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:

Table 4-67 Credit Limit Details

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 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 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.

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Table 4-67 (Cont.) Credit Limit Details

Credit Limit Details section	
Utilization Amount	View the amount of credit limit contribution of Business towards Account current balance.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Addresses sub tab
- Telecoms sub tab
- Partners sub tab
- Affiliates sub tab
- Tracking Attributes sub tab
- Business Score

4.8.2.1 Addresses sub tab

1. In the **Address** sub tab, click **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-68 Address

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.

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Table 4-68 (Cont.) Address

In this field	View this
State	State.
Phone	Phone number.
Ownership	Ownership type.
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 Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-69 Telecom

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 populated 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 Basic Actions 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 Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

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Table 4-70 Partners

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.
First Name	Partner's first name.
MI	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 Basic Actions 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 Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-71 Affiliates

In this field	View this
Organization Type	Affiliate's organization type.
Legal Name	Affiliate's legal name.
Name of the Business	Affiliate's business name.
Tax ID #	Affiliate's tax identification.
Ownership (%)	Affiliate's percentage of ownership.
# 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.

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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 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.

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**.

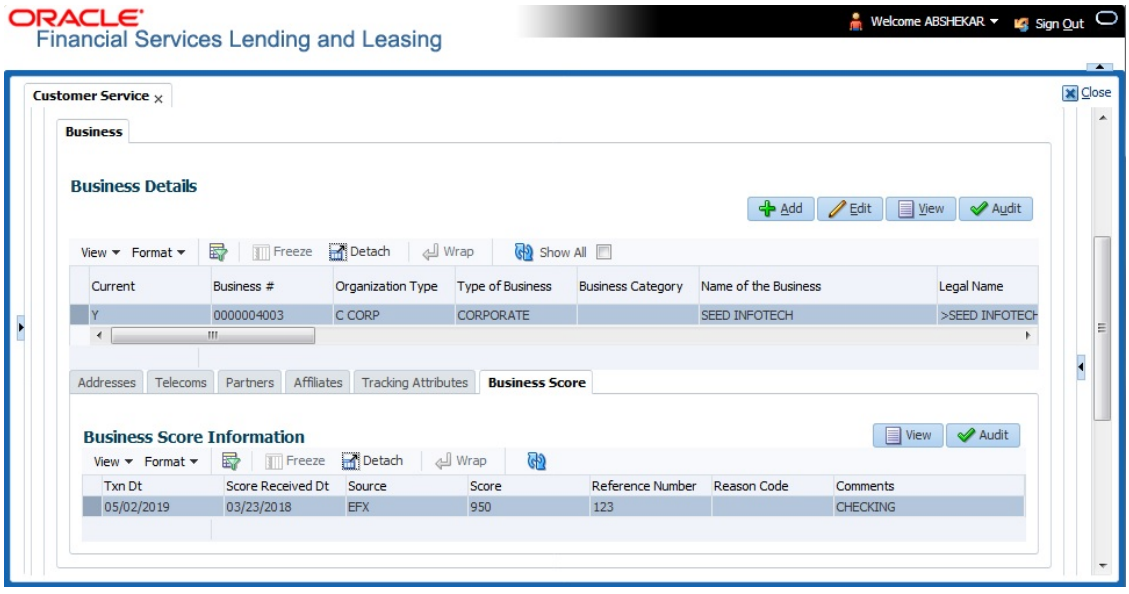
Save any changes you made to the account.

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.

Figure 4-35 Business Score



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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**.

A brief description of the fields are given below:

Table 4-72 Business Score Information

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.

4.9 Customer Service screen's Customer/Business Preferences 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.

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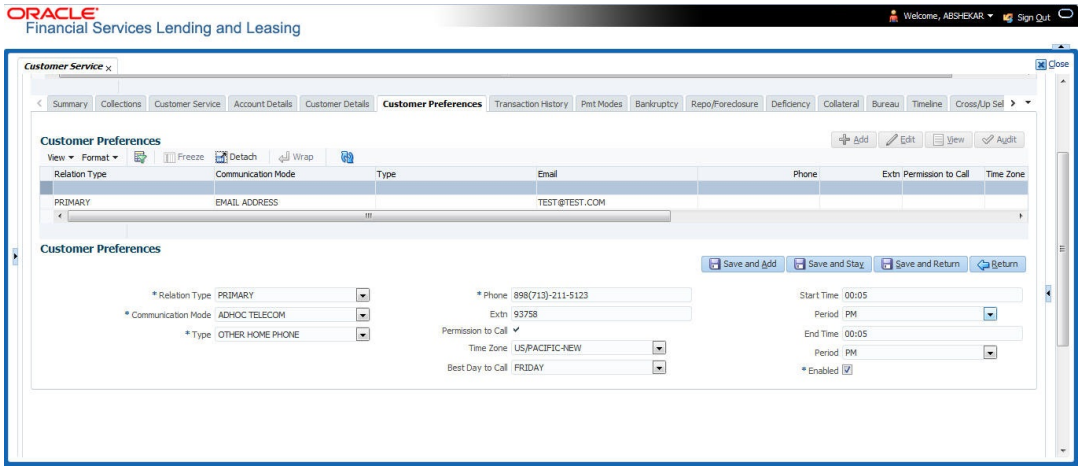
Figure 4-36 Customer/Business Preferences



3. In the **Customer/Business Preferences** 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:

Table 4-73 Customer/Business Preferences

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 relations).
Communication Mode	Select the preferred mode of communication as one of the following 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 communication 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 Customer 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.
Type	Select the preferred type of communication option from the dropdown 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**.

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Table 4-73 (Cont.) Customer/Business Preferences

In this field	View this
Extn	Specify the extension (if any) for the selected contact.
Permission to Call	This check box is selected by default and indicates that the customer 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. **Note**: You can always enable only one record of a particular communication mode and for a particular relation type at any given point.

4. Perform any of the Basic Actions 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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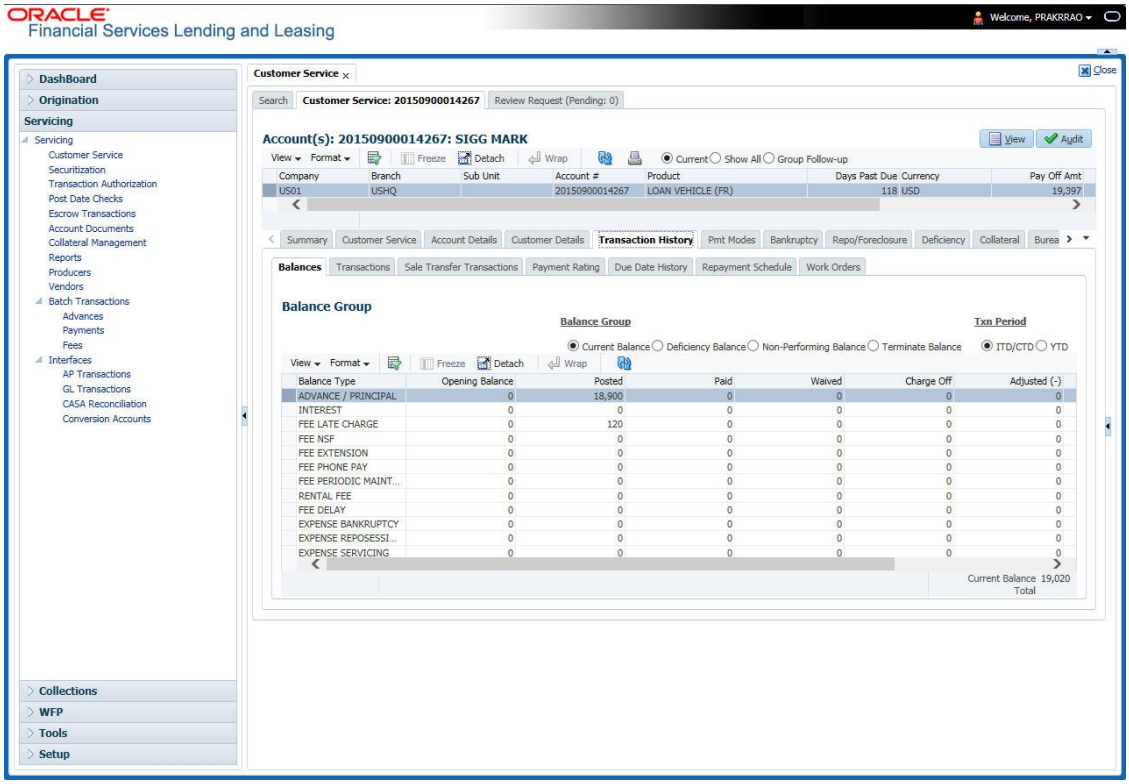
Figure 4-37 Transaction History - Balances



This section consists of the following topics:

- Balances sub tab
- Transactions sub tab
- Sale Transfer Transactions
- Payment Rating sub tab
- Due Date History sub tab
- Repayment Schedule sub tab
- Work Order sub tab

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.

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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.
   Current Balance displays the current balances for accounts with an status of **ACTIVE**.

Table 4-74 Balance Group

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.

Deficiency Balance displays the current balances for accounts with an status of CHARGED OFF. If you click **Deficiency Balance**, the following information appears:

Table 4-75 Deficiency Balance

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 deficiency balance of the account is displayed at the bottom.

Non-Performing Balance displays the current balance for accounts with status as NONPERFORMING. 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

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and therefore are not recognized as income. If you click **Non-Performing Balance**, the following information appears:

Table 4-76 Non-Performing Balance

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 terminated.
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.

Table 4-77 Terminate Balance

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.

4. 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

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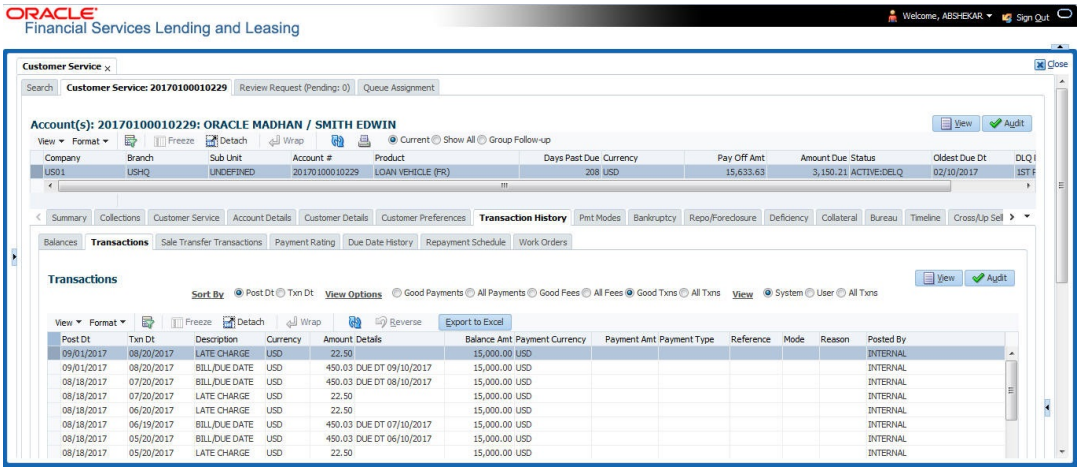
transactions, export account transaction details to a file, or reverse certain transactions. This information comes from the payments and advances applied to the account, maintenance tasks, and nightly processes such as billing.

To view the transaction history of an account

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

Figure 4-38 Transaction History - Transactions



3. In the **View Options** section, select type of transactions in this account's history you want to view on the **Transactions** screen.

Table 4-78 View Options 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

Table 4-79 View section

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.

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Table 4-79 (Cont.) View section

If you select this	The system displays
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:

Table 4-80 View Option

In this field	View
Transactions section	
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.

This section consists of the following topics:

- To Reverse (or Void) a Transaction
- Voiding an Account
- Export Account Transaction Details

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.

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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

Oracle Financial Services Lending and Leasing can be configured to void an account using the Reverse button on the Transaction screen.

To void an account

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.

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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

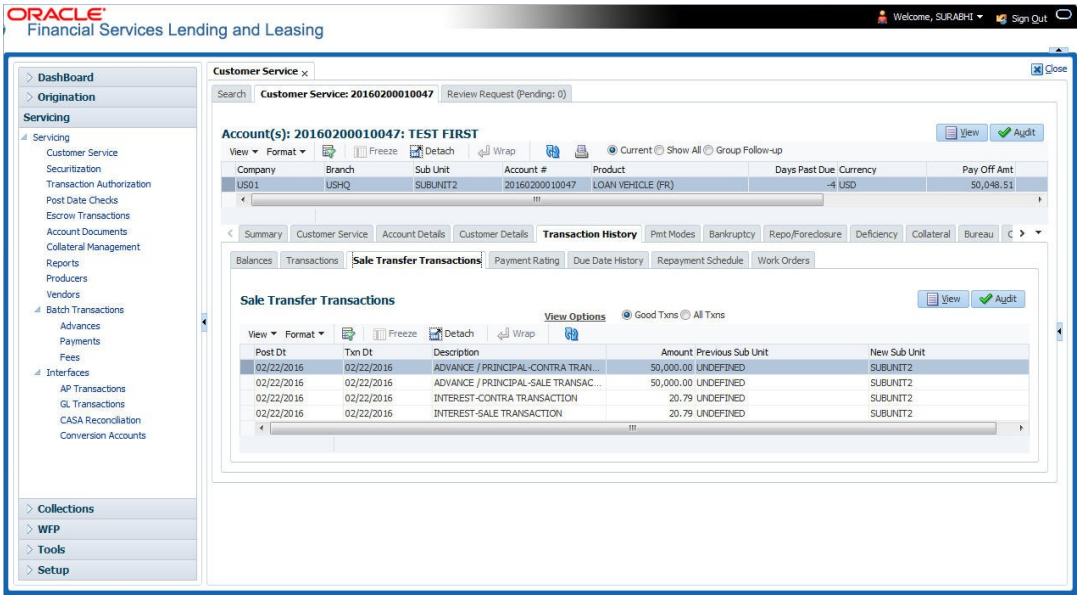
When an existing Sub Unit (referred to as the entity which is the source of funds for the credit application/Account) is transferred to a new Sub Unit, the balance in accounts are moved to the new Sub Unit by posting contra or reverse transactions and the same is re-posted to GL.

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.

Figure 4-39 Sale Transfer Transactions



View the following information:

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Table 4-81 Sale Transfer Transactions

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.

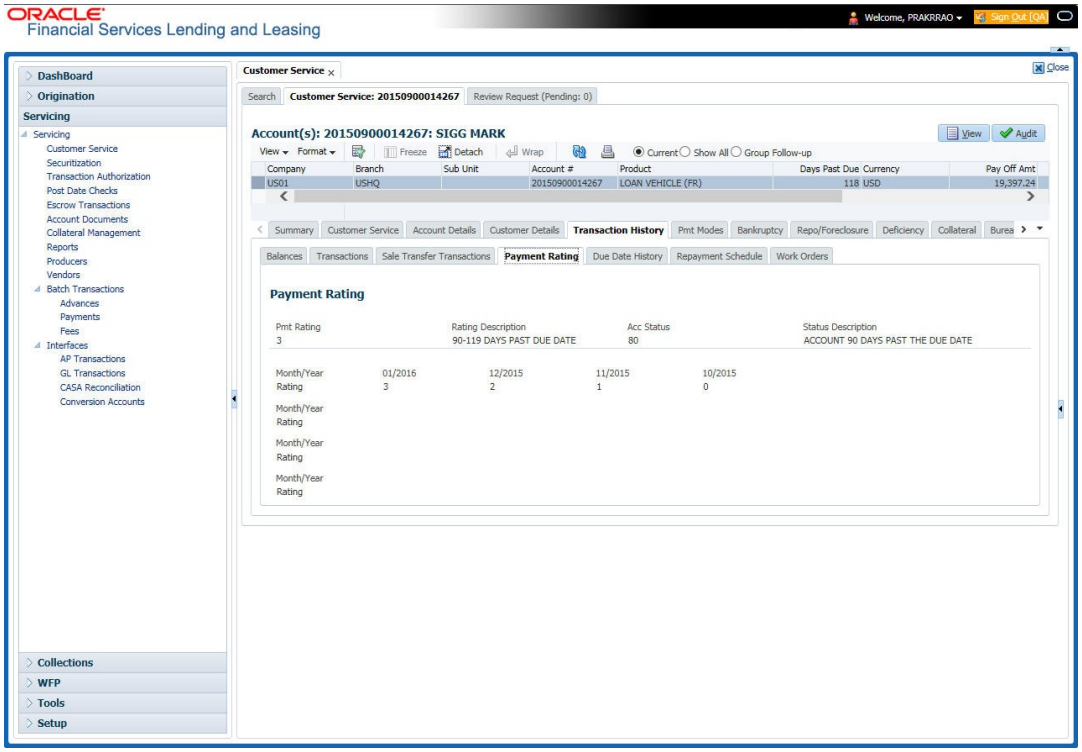
3. You can view the following type of sub unit transfer transactions:
   - Select **Good Txns** - System displays the Sub Unit Transfer transactions from Old Sub Unit to New Sub Unit which includes Contra Transactions.
   - Select **All Txns** - System displays the Sub Unit Transfer transactions from 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.

Figure 4-40 Transaction History - Payment Rating



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:

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Table 4-82 Payment Rating

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.

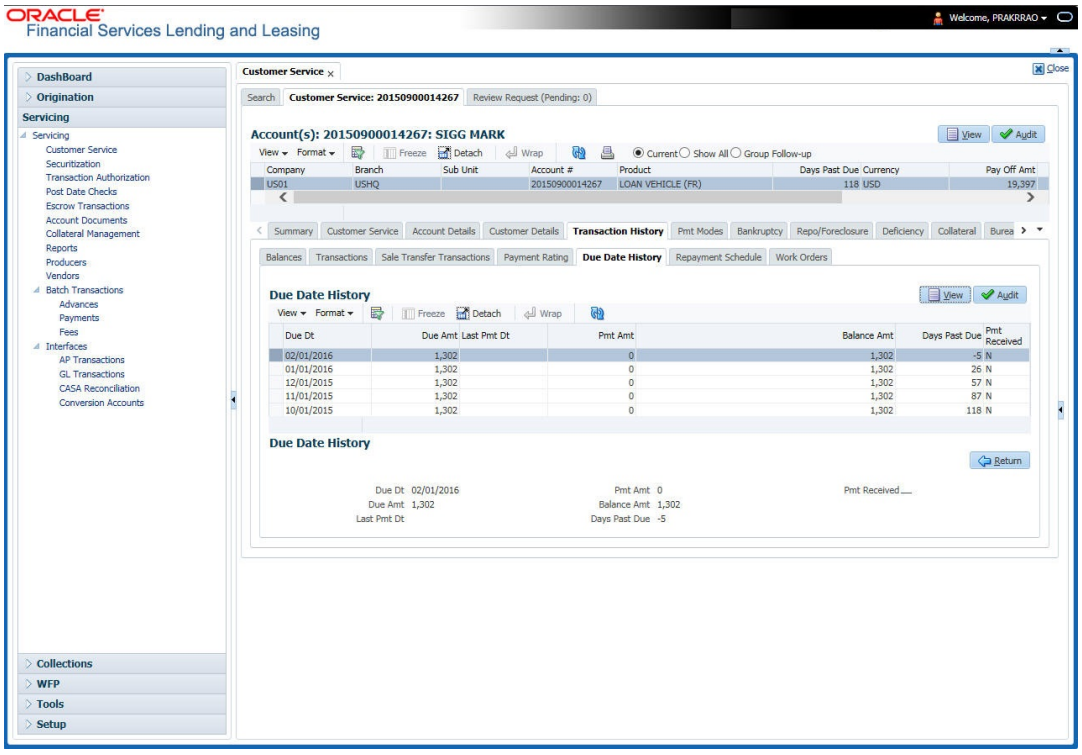
4.10.5 Due Date History sub tab

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.

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

Figure 4-41 Transaction History - Due Date History



In **Due Date History** section, click **View**.

View the following:

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Table 4-83 Due Date History

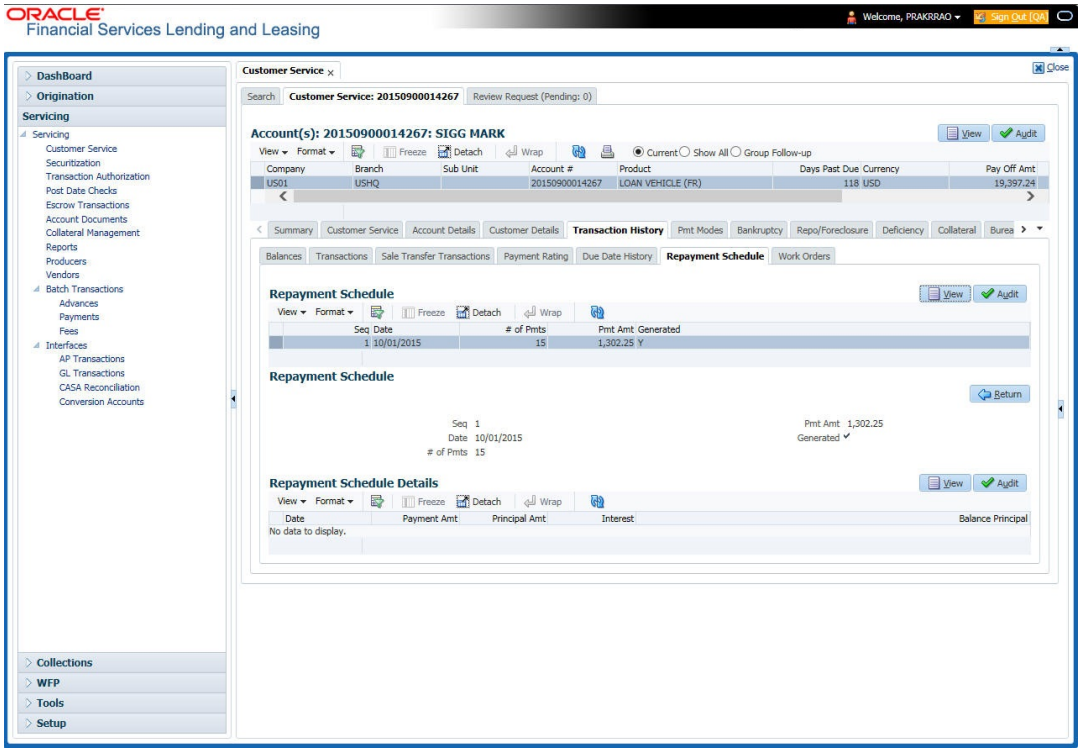
In this field	View this
Due Dt	The due date.
Due Amt	The due amount.
Last Pmt Dt	The last payment date.
Pmt Amt	The payment amount.
Balance Amt	The balance amount.
Days Past Due	The days past due.
Pmt Received	If selected, indicates the payment was received.

4.10.6 Repayment Schedule sub tab

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

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

Figure 4-42 Transaction History - Repayment Schedule



View the following information:

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Table 4-84 Repayment Schedule

In this field	View this
Repayment Schedule 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 Schedule 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 Principal	The balance of the principal.

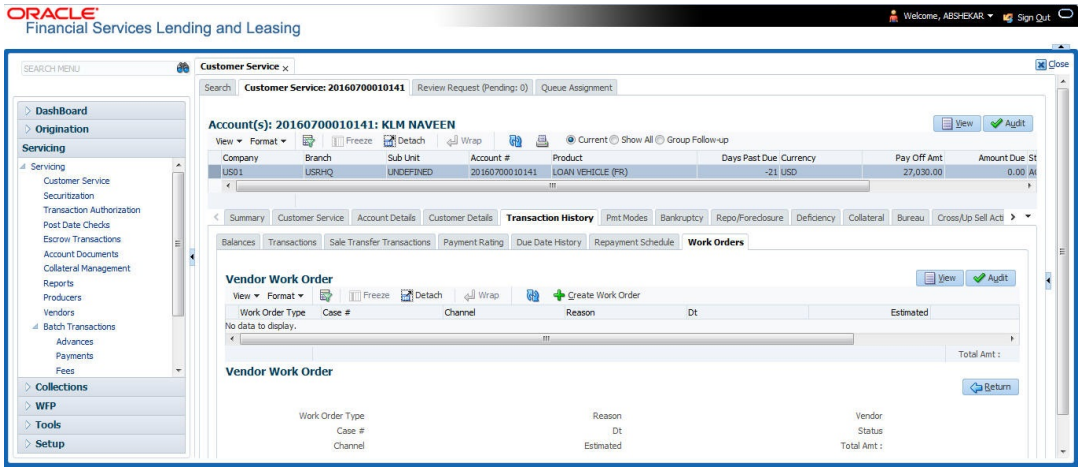
4.10.7 Work Order sub tab

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

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

Figure 4-43 Transaction History - Work Order



In the **Vendor Work Order** section, click **View**.

View the following display only information:

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Table 4-85 Vendor Work Order

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 Vendors 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.

- ACH Sub Tab
- Coupon sub tab
- Post Dated Checks sub tab
- Payment Arrangement sub tab

4.11.1 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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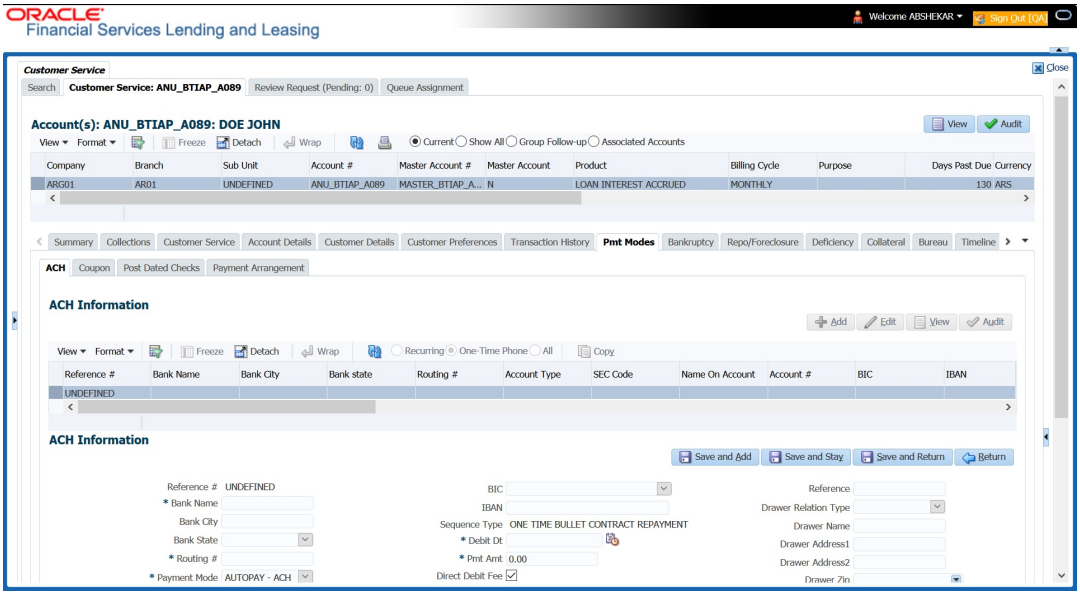
Figure 4-44 Pmt Modes - ACH



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 Basic Operations 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:

Table 4-86 ACH details - Recurring

Field	Description
Reference #	Displays the unique reference number.
Bank Name	Displays 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 #	Displays the routing number.
Payment Mode	For an active Recurring 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	Displays the type of account.

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Table 4-86 (Cont.) ACH details - Recurring

Field	Description
Name On Account	Specify the name of the account.
Account #	Displays 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.
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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Sequence Type	System displays the current Sequence Type of the selected account. 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	Displays the payment day.
Pmt Amt	Displays the Payment amount.
Pmt Amt Excess	Displays the excess payment.
Pmt Freq	Displays the payment frequency.
Fee Amt	Displays the amount charged as fees.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Start Dt	Displays the date the system began using ACH payments for this account
End Dt	Displays the ACH end date.
Default	If selected indicates that this ACH is the default ACH for the account.
Status	Displays 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:

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Table 4-87 ACH details - One-Time Phone or All option

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.
Name On Account	The account name.
Account #	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.
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). **Note**: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Sequence Type	System displays the current Sequence Type of the selected account. • 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	The Payment amount.
Direct Debit Fee	If selected indicates that the fees is debited directly.
Secret Question	Select the secret question from the drop down list.
Provided To Whom	The person to whom the ACH is concerned.

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Table 4-87 (Cont.) ACH details - One-Time Phone or All option

Field	View this
Reference	Additional reference if any.
Drawer Relation Type	The withdrawer relation to ACH.
Drawer Name	The name of withdrawer.
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

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

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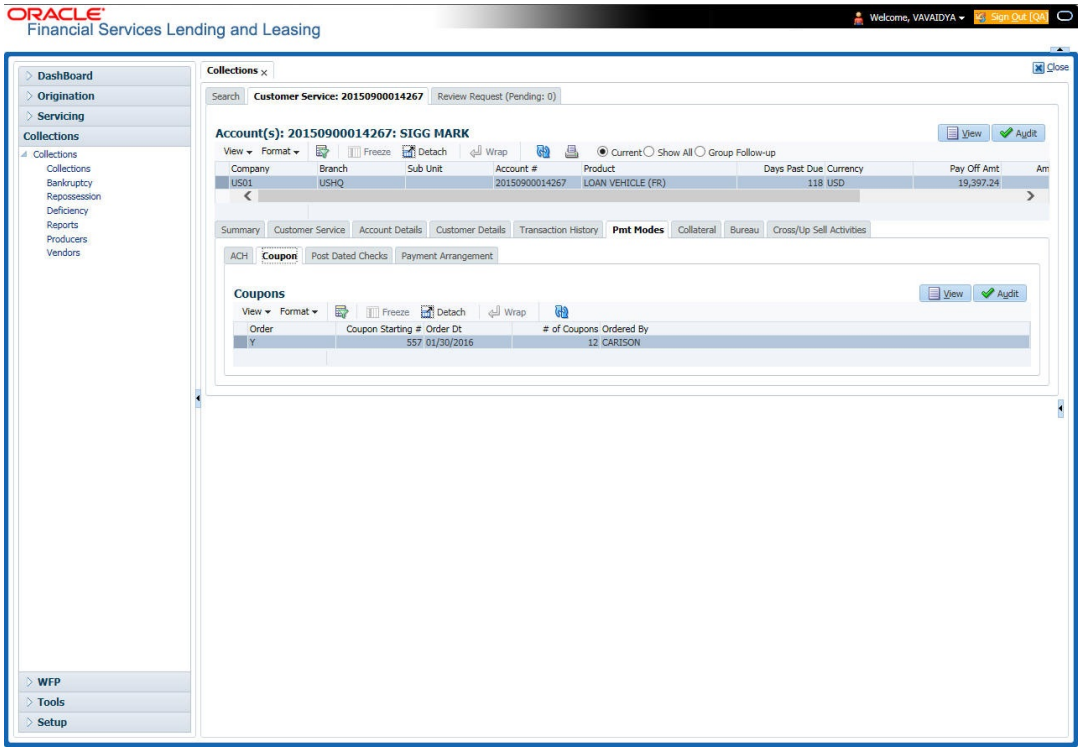
Figure 4-45 Pmt Modes - Coupon



View the following:

Table 4-88 Pmt Modes - Coupon

In this field	View this
Order	If the coupons are ordered for the selected account.
Coupon Starting #	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.

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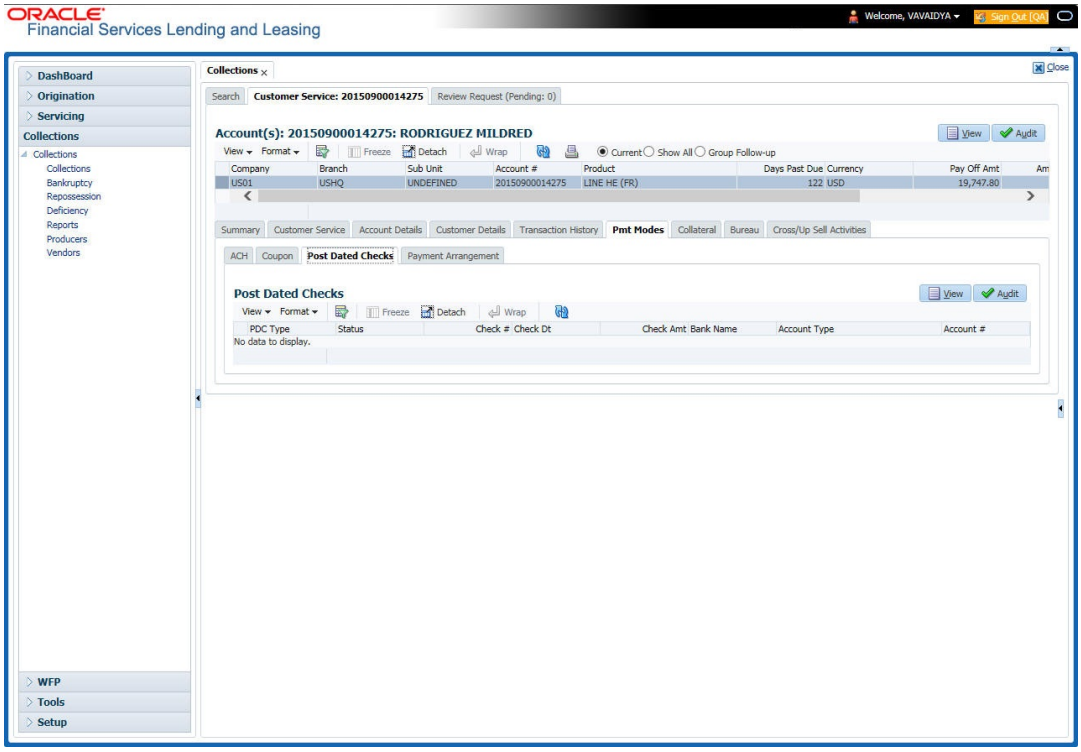
Figure 4-46 Pmt Modes - Post Dated Checks



View the following:

Table 4-89 Post Dated Checks

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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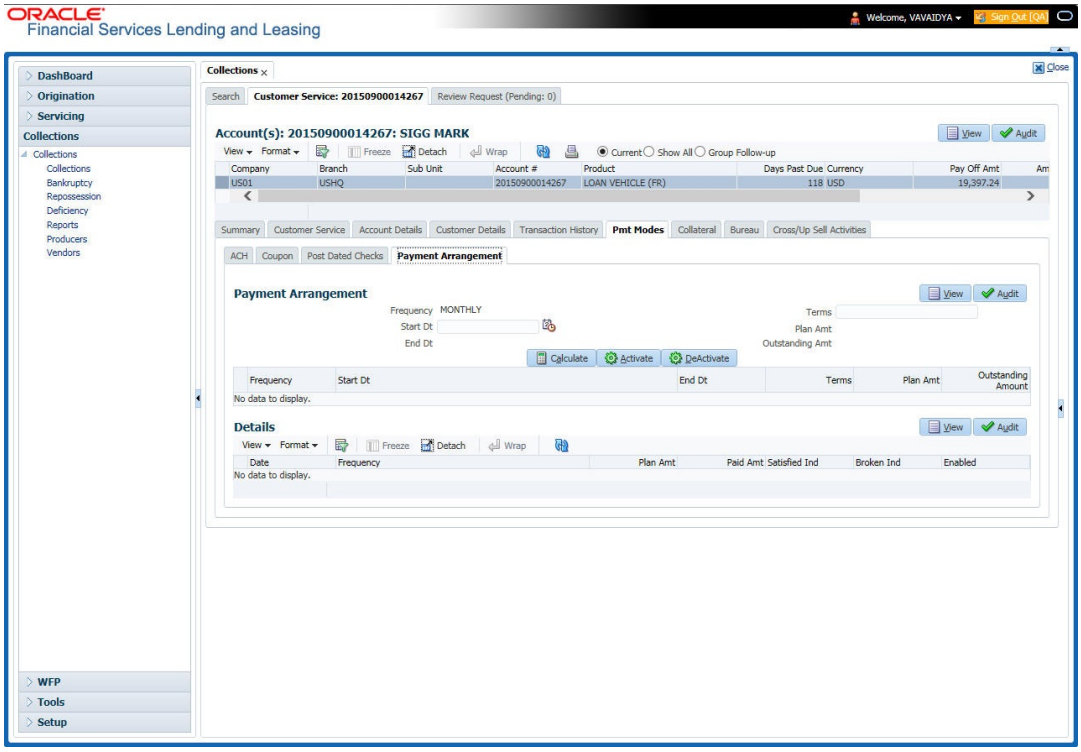
Figure 4-47 Pmt Modes - Payment Arrangement



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:

Table 4-90 Payment Arrangement

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 specified 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:

Table 4-91 Details

In this field	View this
Date	View the start date of the payment plan.
Frequency	View the payment frequency.

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Table 4-91 (Cont.) Details

In this field	View this
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 Customer Service screen's Bankruptcy tab

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.
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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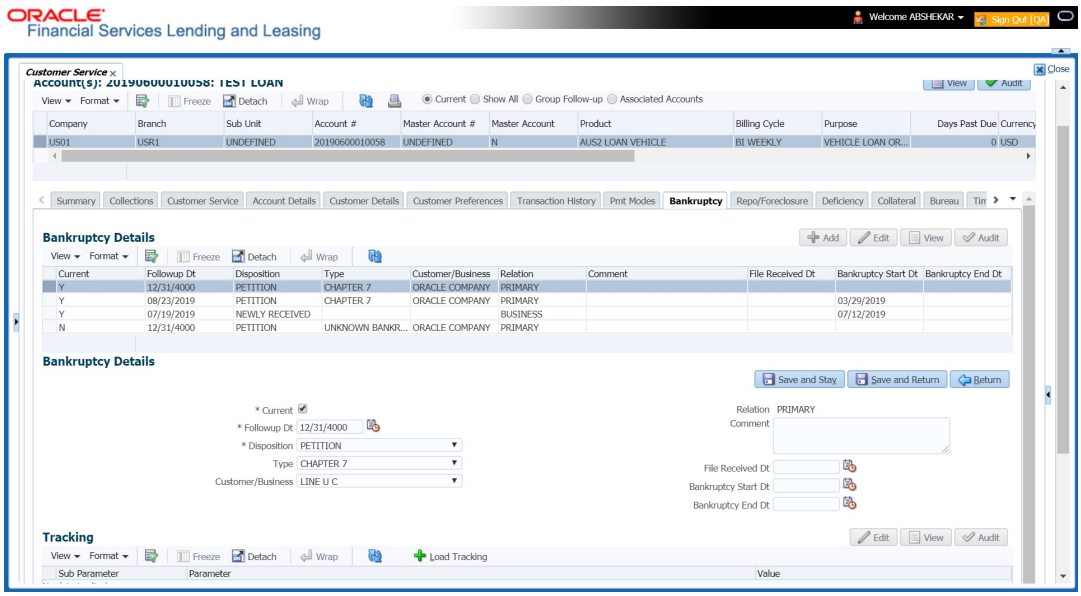
Figure 4-48 Bankruptcy



5. In the **Bankruptcy Details** section, enter, view or edit the following information:

Table 4-92 Bankruptcy Details

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.
Type	Select the bankruptcy type.
Customer/Business	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 relation associated to account.
Comment	Enter a comment.
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.

This section consists of the following topics:

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- Call Activities sub tab
- Comments sub tab
- Due Date History sub tab

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 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 repossession/foreclosure process based on the follow-up date and record information using the Details and Tracking section.

- Repossession sub tab
- Foreclosure sub tab
- Analysis sub tab
- Remarketing sub tab
- Call Activities sub tab
- Comments sub tab
- Due Date History sub tab

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

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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.

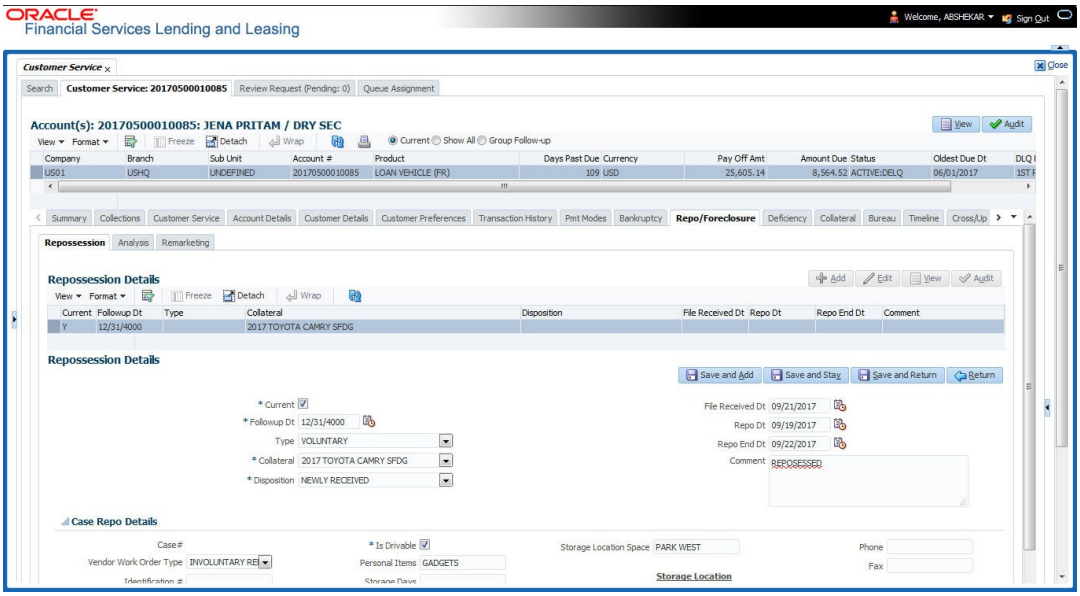
You can update the current record, but previous records cannot be modified.

When 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.

Figure 4-49 Repo Foreclosure - Repossession



5. In the **Details** section, add view or edit the following information:

Table 4-93 Repossession

In this field	Do this
Current	Select the check box to indicate if this is the current repossession record.

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Table 4-93 (Cont.) Repossession

In this field	Do this
Follow-up Dt	Specify the follow-up date for the repossession from the adjoining calendar.
Type	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.
Case Repo Details - This section displays the following details based on the case response received from the interfaced third party system.	
Case #	Displays the case number of the repossession.
National Forwarder	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 Location	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 repossession.

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

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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.

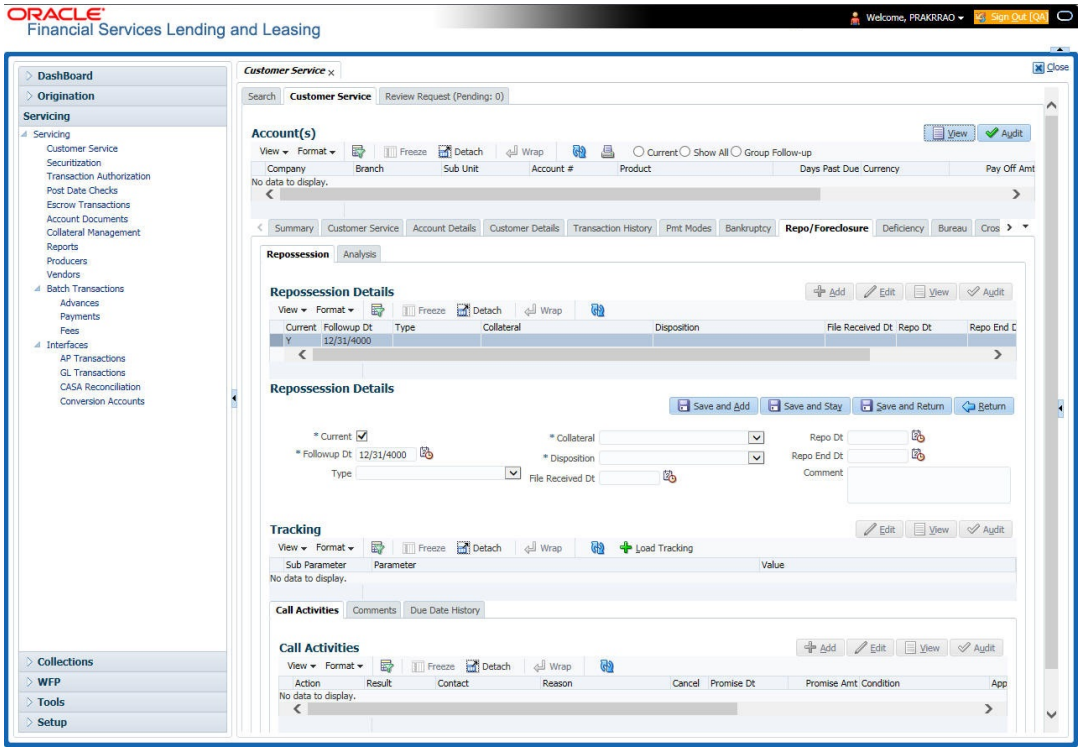
This tab will be available only when the Collateral type associated with the Loan account is home.

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.

Figure 4-50 Repossession/Foreclosure Details - Add



5. In the **Foreclosure Details** section, enter view or edit the following information:

Table 4-94 Foreclosure Details

In this field	Do this
Current box	Select to indicate this is the current repossession/foreclosure record.
Follow-up Dt	Select the follow-up date for the repossession/ foreclosure.
Disposition	Select the foreclosure disposition.
Type	Select the foreclosure type.

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Table 4-94 (Cont.) Foreclosure Details

In this field	Do this
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**.
3. 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.

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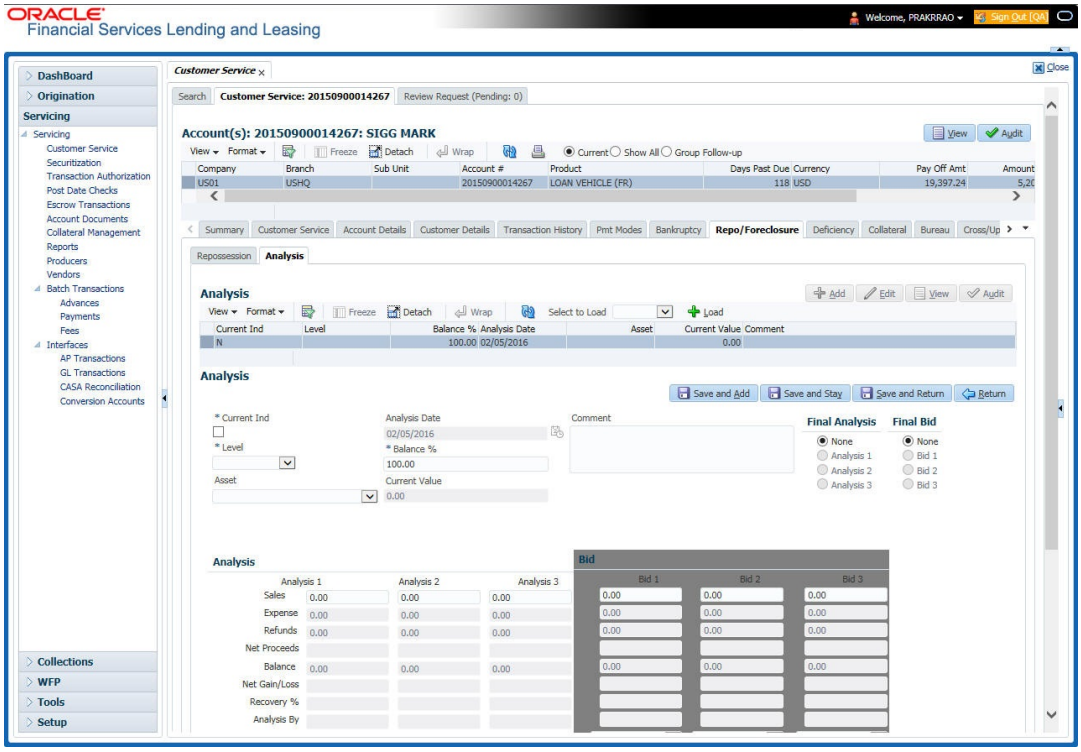
Figure 4-51 Repo Foreclosure - Analysis



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:

Table 4-95 Analysis

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.

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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:

   Table 4-96 Expenses

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:

   Table 4-97 Refunds

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**.

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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 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 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

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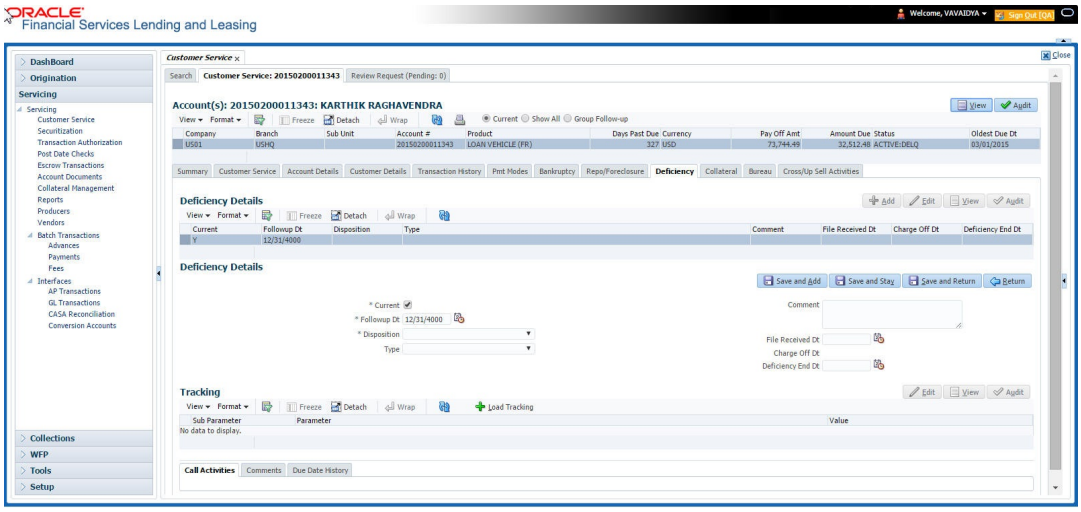
the balance of a charged off account, click the **Transaction History** tab on Customer Service screen, then click **Balances**. On the Account Details screen's Balance Group section, click **Deficiency**. For more information on Deficiency Balance, see Balances sub tab section in this chapter.

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.

Figure 4-52 Deficiency



5. In the **Deficiency Detail** section, enter, view, or edit the following information:

Table 4-98 Deficiency Detail

In this field	Do this
Current	Select to indicate this is the current deficiency record.
Follow-up Dt	Specify the follow-up date for the deficiency.
Disposition	Select the deficiency disposition.
Type	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.
Deficiency End Dt	Specify the deficiency end date.

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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**.

This section consists of the following topics:

- Call Activities sub tab
- Comments sub tab
- Due Date History sub tab

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 Customer Service screen's Collateral tab

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.

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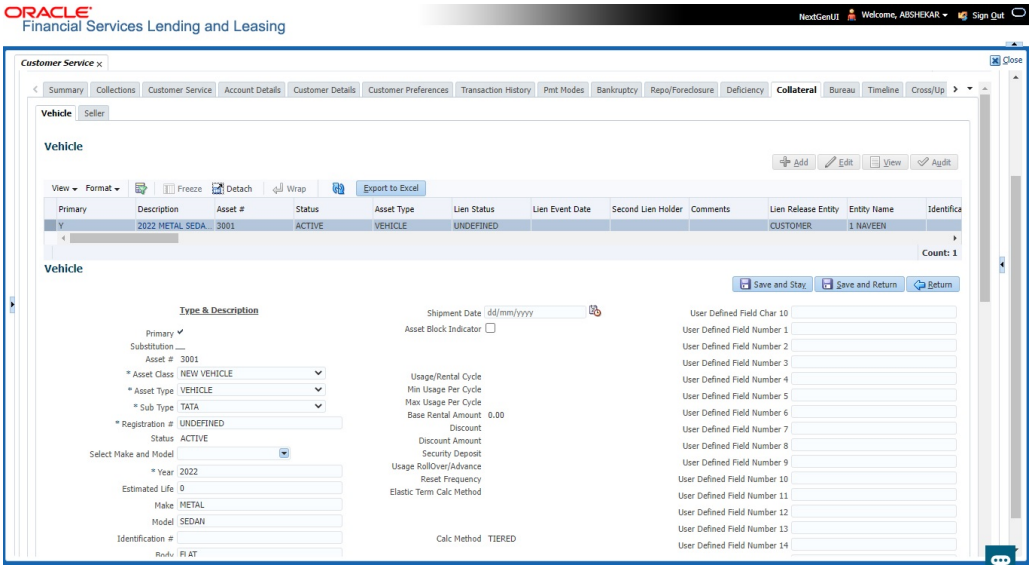
2. Click **Collateral** tab. System displays the following screen:

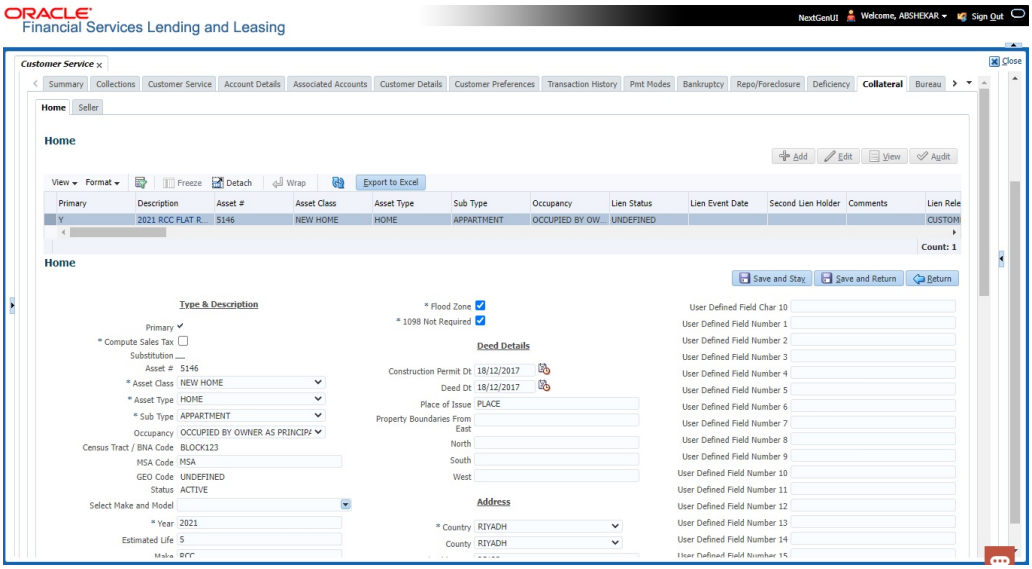
- If the account's collateral is a vehicle, the **Collateral** screen opens at **Vehicle** tab:

Figure 4-53 Collateral-Vehicle



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

Figure 4-54 Collateral-Home



- If account's collateral is neither a vehicle nor a home, the **Collateral** screen opens at the **Other** Collateral:

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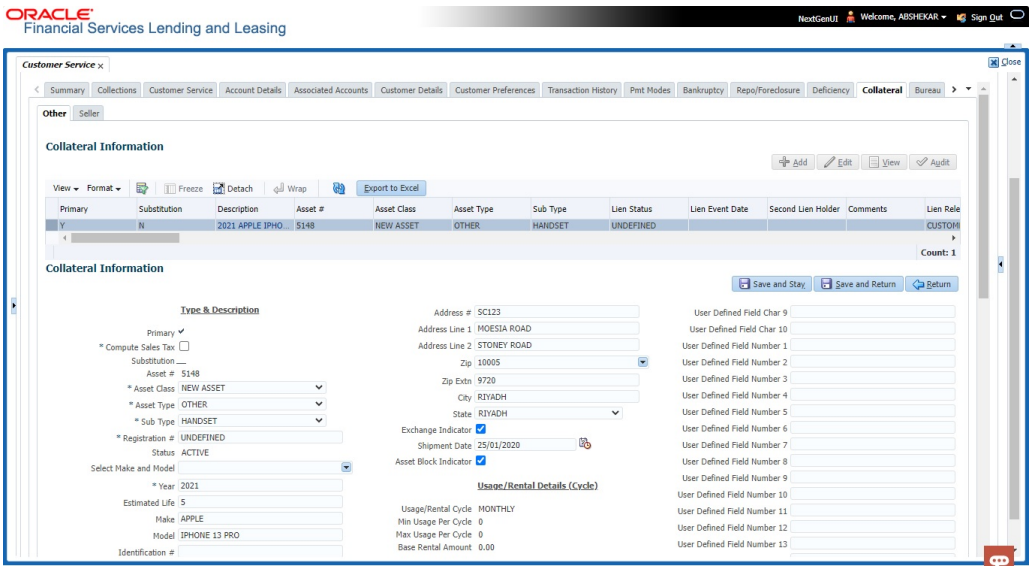
Figure 4-55 Collateral-Other



Clicking on **Asset #** in the Vehicle sub tab takes you to Collateral Management screen opening respective collateral. You can modify the details 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.

This section consists of the following topics:

- Valuation sub tab
- Tracking sub tab
- Vacation Ownership tab
- Seller sub tab

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:

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Table 4-99 Valuation

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	The wholesale value.
Usage	The usage. This pertains to Loan and usually is entered as the current 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.
Total Amt (=)	The total value.
Addons section	
Addons/Attributes	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:

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Table 4-100 Tracking

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.
Follow-up 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.
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.

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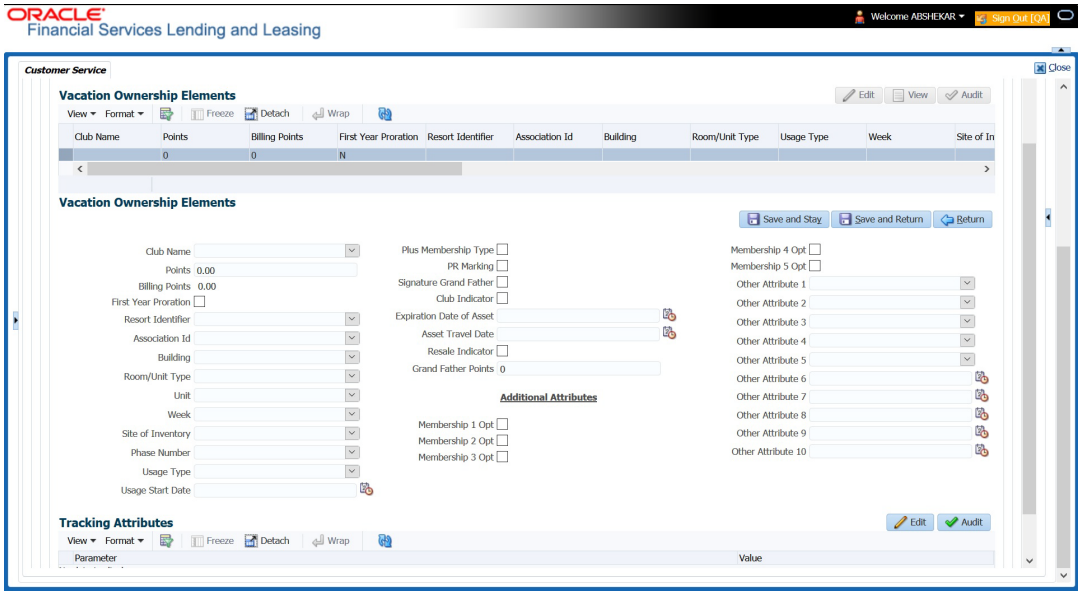
Figure 4-56 Vacation Ownership



4. In the Vacation Ownership Elements section, view, or edit the following information:

Table 4-101 Vacation Ownership Elements

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 Collateral Management > Collateral Tab > **Actual Points and Billing Points Consolidation** 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.

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Table 4-101 (Cont.) Vacation Ownership Elements

In this field	View this
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 Asset	Select the Expiration Date of Asset from adjoining calendar. 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.
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 Basic Actions 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.

Table 4-102 Tier Calculation

Type	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 Master Account	$ASE_GRAND_FATHER_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.		

This section consists of the following topic:

- Tracking Attributes sub tab

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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 Seller sub tab

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:

Table 4-103 Seller Details

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:

Table 4-104 Seller Address

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.

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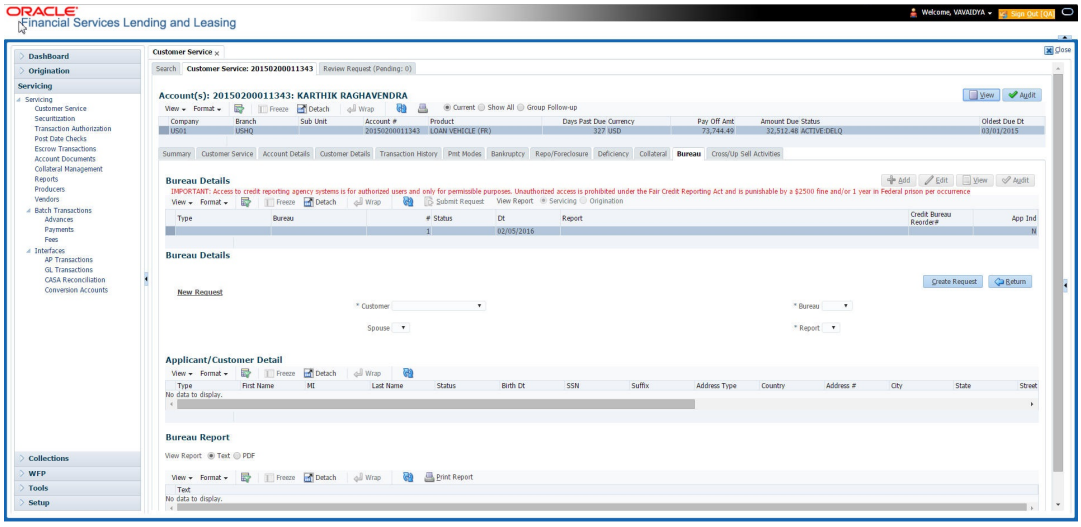
4.16 Customer Service screen's Bureau tab

The Customer Service screen Bureau screen enables you to view credit bureau reports associated with the account that were pulled during 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.

Figure 4-57 Bureau



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:

Table 4-105 Credit bureau report

In this field	Do this
Customer	Select the available customer from the dropdown list.

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Table 4-105 (Cont.) Credit bureau report

In this field	Do this
Spouse	Select the applicant's spouse from the dropdown 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 ATTRIBUTE** 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 Customer Service screen's Timeline tab

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.

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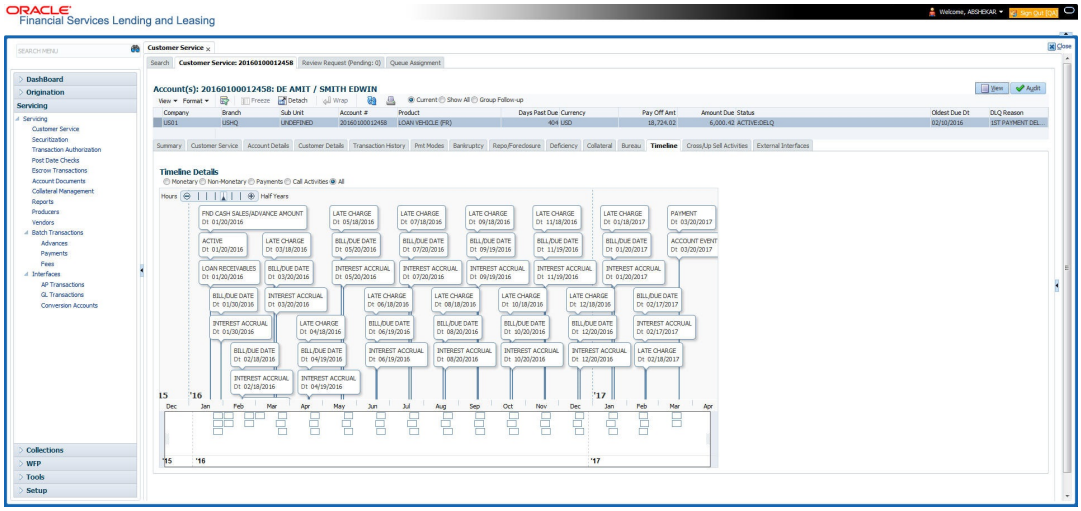
Figure 4-58 Timeline



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 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 Customer Service screen's Cross/Up Sell Activities 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.

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This section consists of the following topics:

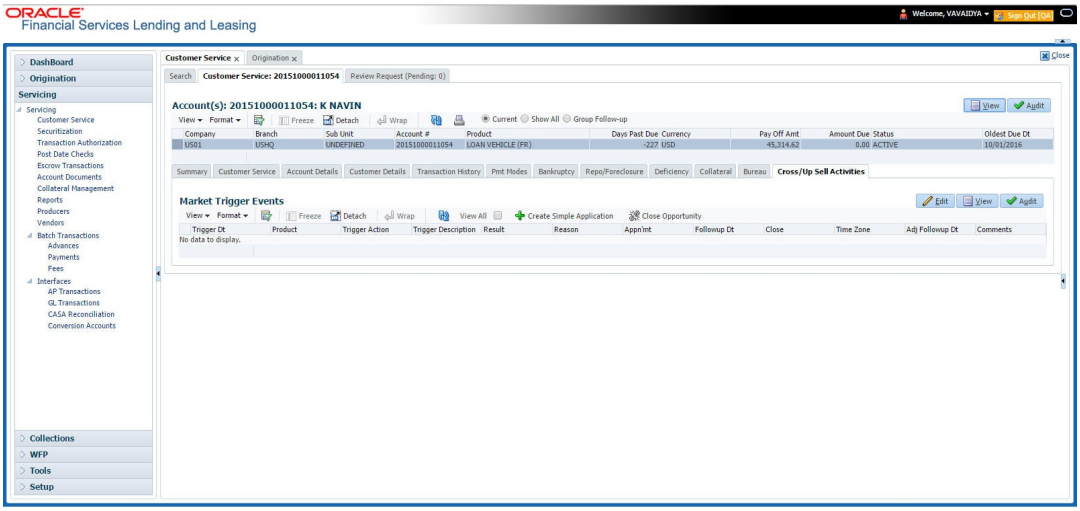
- Edit Cross/Up Sell Activity
- Create Simple Application
- Close Opportunity

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.

Figure 4-59 Cross/Up Sell Activities



3. Select the record which you want to update and click **Edit**.
4. Complete the following fields:

Table 4-106 Cross/Up Sell Activities

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.
Follow-up Dt	Select the agreed follow-up date from the adjoining calendar icon.

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Table 4-106 (Cont.) Cross/Up Sell Activities

In this field	Do this
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.

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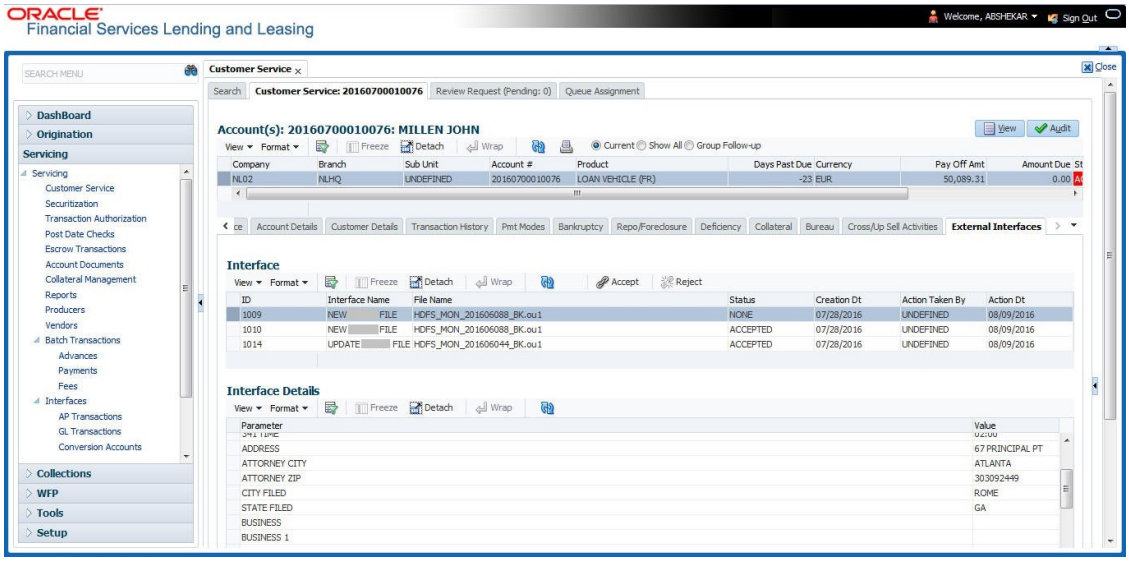
Figure 4-60 External Interfaces



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.

Table 4-107 Interface Details

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).
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 section	
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.

This section consists of the following topic:

- Accept or Reject Bankruptcy Details

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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

This topic provides information on the Review Request tab, which records and manages requests submitted for evaluation and feedback.

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.

> **Note**
>
> User can complete the below tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

In this chapter, user will learn how to compete the following tasks:

- Filter and View Review Requests
  This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.

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- Create and Send Review Request
  This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.
- Reviewing a Request
  This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.
- Responding to Review Request
  This topic provides information on the responding to review request function, which enables users to reply to and record outcomes for submitted requests.
- Reassign Review Request
  This topic provides information on the reassign review request function, which enables users to redirect requests to a different reviewer for assessment.
- E-mailing Review Request
  This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.
- Closing Review Request
  This topic provides information on the closing review request function, which enables users to complete and close submitted requests.
- Complete Review Request
  This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.
- Filter and View Review Requests
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- Reassign Review Request
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- E-mailing Review Request
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- Closing Review Request
  This topic provides information on the closing review request function, which enables users to complete and close submitted requests.
- Complete Review Request
  This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.

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4.20.1 Filter and View Review Requests

This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.

The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables user 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**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **Users**). If user are the supervisor, user can view all user subordinates User ID's along with user 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.

User can further filter the review request based on the following:

Table 4-108 Query Section

Query Options	Description
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 **COMPLETED**.
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 user to Send (create), Respond, Close, or Complete the review request.

Table 4-109 Action Section

Action Options	Description
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 Lending and Leasing user.

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Table 4-109 (Cont.) Action Section

Action Options	Description
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to **CLOSED** and can be viewed by selecting **View All** option in the **Query** section.
Complete Request	Changes the status of review request to **COMPLETED** and can be viewed by selecting **View All** option in the **Query** section.
Remove Filter	Remove the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard, click My Pending Review Requests section.

Email Section

The **Email** section enables user 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.

Table 4-110 Email Section

Email Options	Description
Originator	Sends an email of review request information to the person listed in the **Originator** column on Review Request page.
Receiver	Sends an email of review request to the person listed in the **Receiver** column on Review Request page.

The **Review Requests** section in Customer Service screen displays the following information for each record:

Table 4-111 Review Requests

Field	Description
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.

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Table 4-111 (Cont.) Review Requests

Field	Description
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 user 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, user can view the following details of the selected review request:

Table 4-112 Comment History

Comments From	Description
Type	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 COMMENT_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 comment 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> TO <next assigned user id>.
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

This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.

The review request tab primarily allows user to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, user 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

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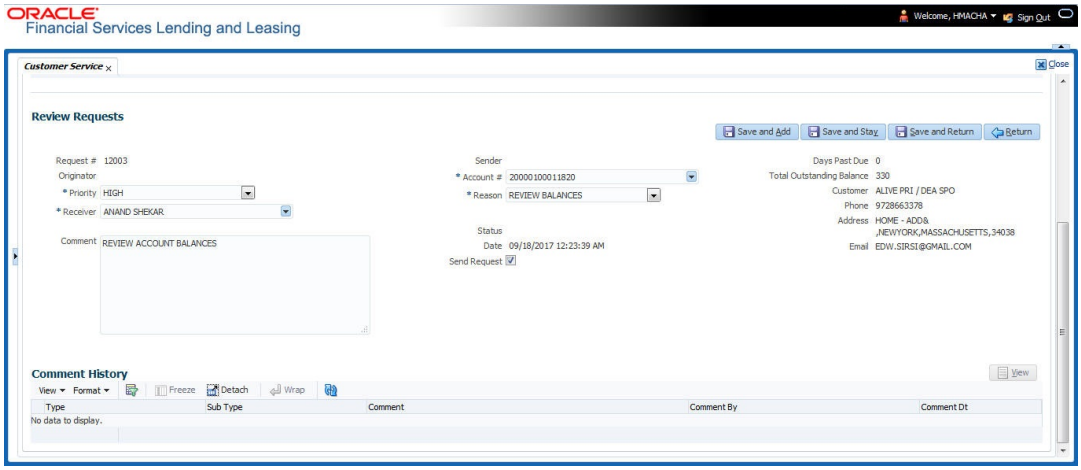
1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.

   The **Review Requests** screen displays.

Figure 4-61 Review Request-Add



2. In the Review Requests section, select **Originator**.
3. Click **ADD**. User can also perform any of the Basic Operations mentioned in Preface.

   A brief description of the fields are given below:

Table 4-113 Review Requests

Field	Description
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.

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Table 4-113 (Cont.) Review Requests

Field	Description
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 immediately 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 Preface.

   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

This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.

When user receive a review request, the system notifies user 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.

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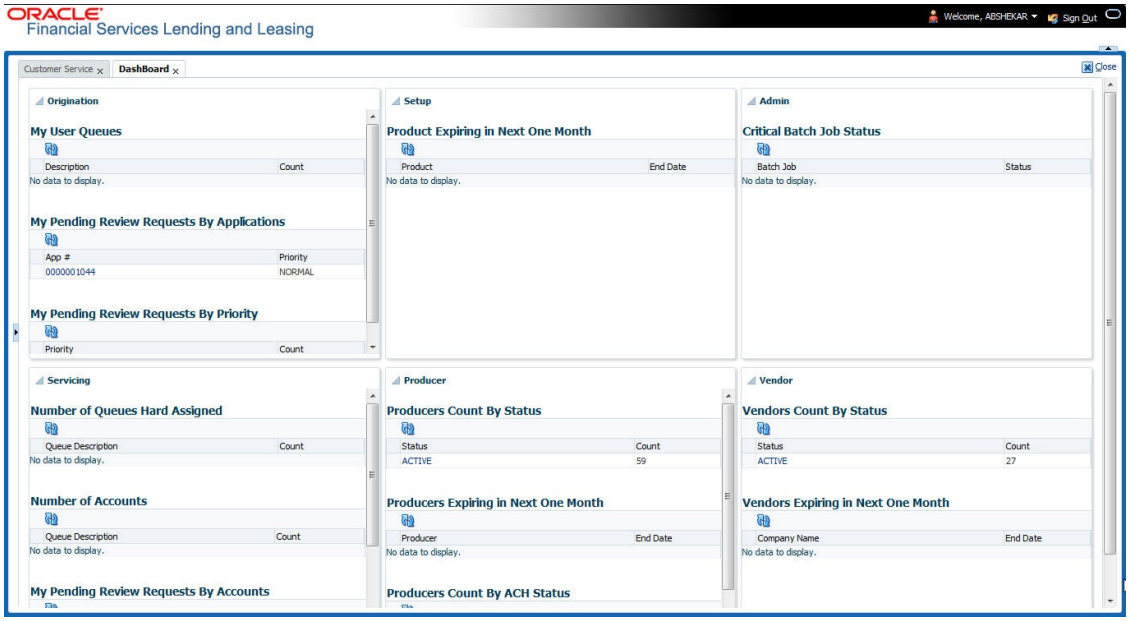
Figure 4-62 Review Request - DashBoard

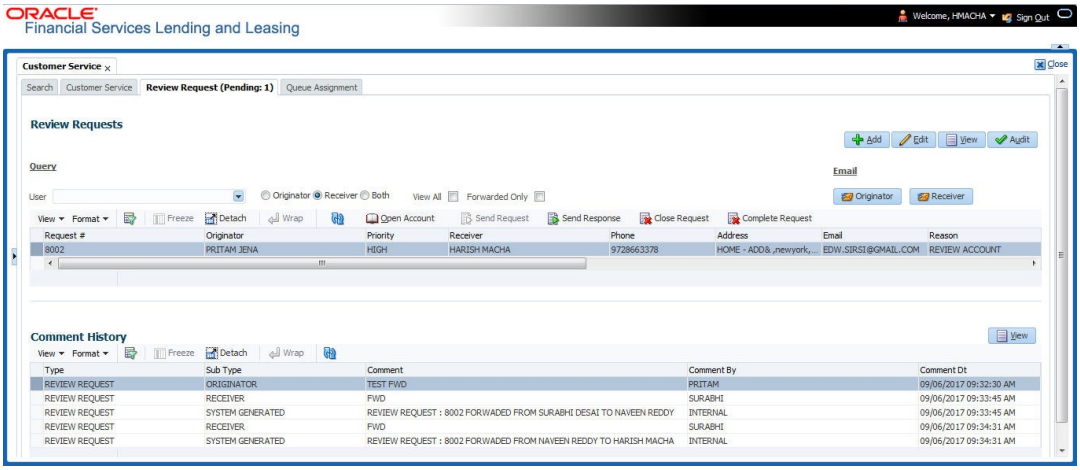


To review requests

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.

   The **Review Requests** screen displays.

Figure 4-63 Review Requests



2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. Click **Open Account**. The Account details are displayed in **Customer Service** under **Customer Service**, click **Summary** tab.
4. Review the details in particular to the details specified in the comment (if any).

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4.20.4 Responding to Review Request

This topic provides information on the responding to review request function, which enables users to reply to and record outcomes for submitted requests.

On completing the review, user can Send Response detailing the feedback of user review. It is ideally recommended to send a response back to the originator by providing user views on the review as a comment. The details are recorded in the **Comment History** section as reference.

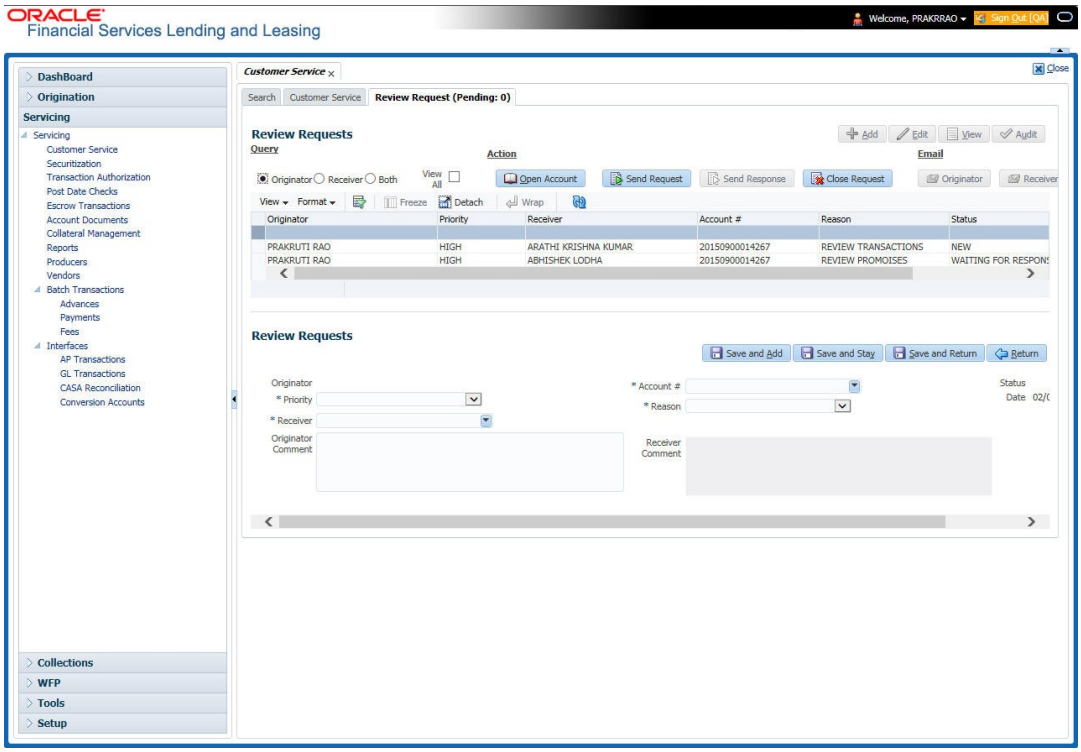
However, system also allows user forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. In the Review Request section, select the record that user have reviewed. Click **Edit**.

   The **Review Requests** screen displays.

Figure 4-64 Review Request - View



Specify user 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.

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The details are updated in Review Request tab and status of request is updated as RETURN TO ORIGINATOR.

4.20.5 Reassign Review Request

This topic provides information on the reassign review request function, which enables users to redirect requests to a different reviewer for assessment.

While reviewing a request, system also facilitates user to reassign (i.e. forward) the review request to another user for review. In such a case, user 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**, user 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**.

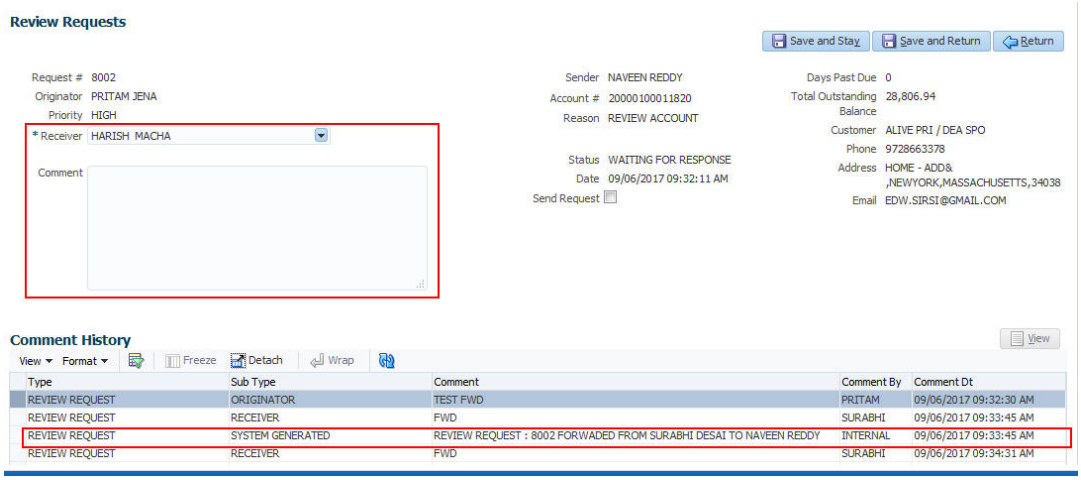
> **Note**
>
> It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. In the Review Request section, select the record that user have reviewed and click **Edit**.

   The **Review Requests** screen displays.

Figure 4-65 Review Requests - Reassign



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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

This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.

While system updates **My Pending Review Requests By Priority** section in the Dashboard to notify user about the new requests, user 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**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **User Definition** section.

To E-mail a review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **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

This topic provides information on the closing review request function, which enables users to complete and close submitted requests.

User can close a review request user created at anytime, regardless of status. However, user can only close review requests that have your user id in the Originator field. When user close a review request, the system removes it from Review Request tab.

To close a review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. Select the request user 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 user Review Request record. The closed review requests can be reviewed anytime by selecting **View All** in the Query section.

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4.20.8 Complete Review Request

This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.

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, user can complete a request only if user are the originator of the request. When user complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. Select the request user 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 user 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**.

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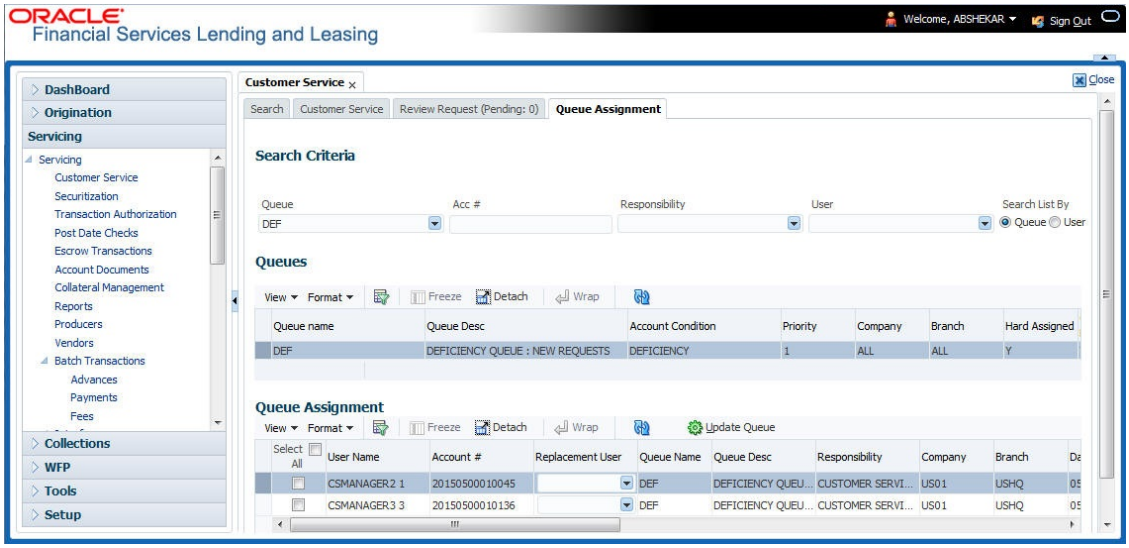
Figure 4-66 Queue Assignment



In this section, you will learn how to compete the following tasks:

- Using Queue Search
- Queues sub tab
- Criteria sub tab
- 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.

Table 4-114 Search Criteria

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.
Acc #	Specify the account number to which the queue is assigned.

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Table 4-114 (Cont.) Search Criteria

Field	Do this
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

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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.

1. In the Criteria Definition section, click **ADD**. You can also perform any of the Basic Operations mentioned in Navigation chapter.

> **Note**
>
> Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields are given below:

Table 4-115 Criteria Definition

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 Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-116 Account Selection Criteria

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.

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Table 4-116 (Cont.) Account Selection Criteria

Field	Do this
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.
5. In the **Sort** section, you can define the order to sort the account selection criteria with the following fields. Perform any of the Basic Operations mentioned in Navigation chapter. A brief description of the fields are given below:

Table 4-117 Sort the account selection criteria

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.
Order	Select sort order as either Ascending or Descending from the dropdown 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

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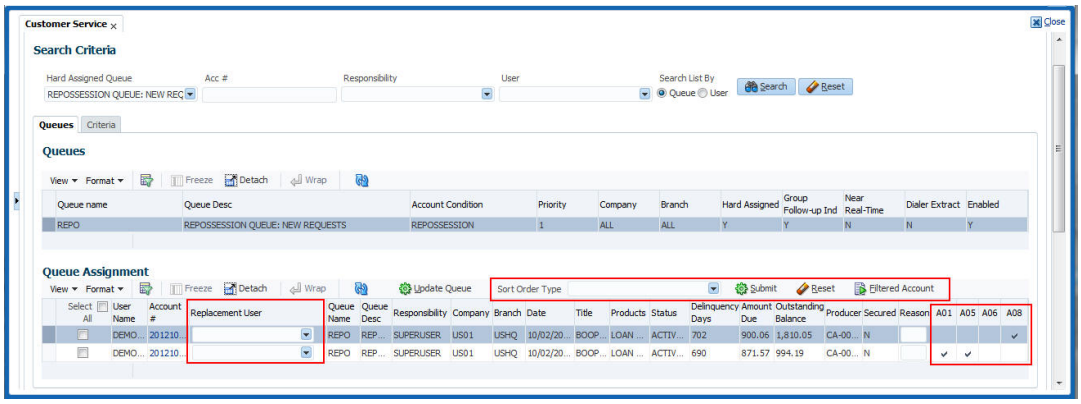
- Producer
- Secured
- Reason

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

Figure 4-67 Queue Assignment



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).

This section consists of the following topics:

- Replace User in Queue
- Bulk Replace Queue Users

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**.

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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 View Accounts in Sort Order Sequence

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.

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> **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 ✔ 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.

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5

Customer Credit Limit

Customer Credit Limit consists of the following sections:

- Introduction
- Search tab
- Customer/Business tab

5.1 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.

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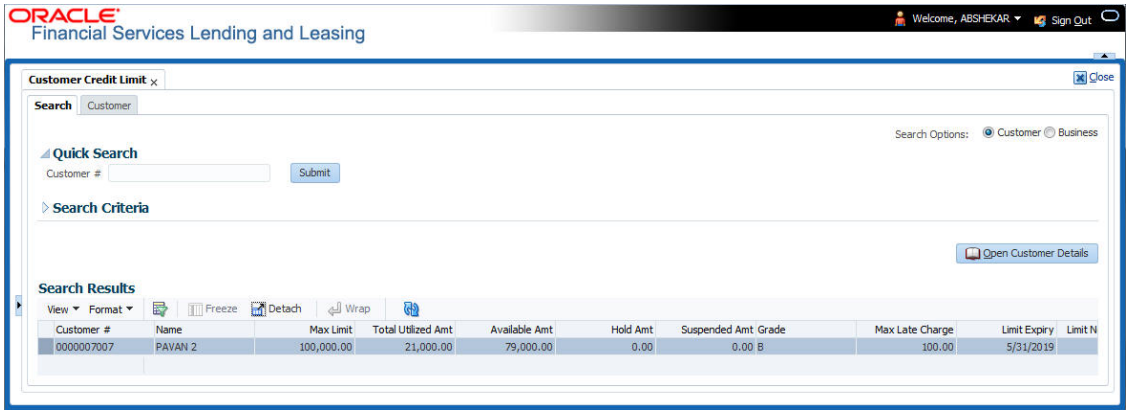
On funding a new application for an existing customer using customer credit limit, the details are updated into the existing customer details in the Servicing module. Also, while posting any monetary transaction that results in increase of account maturity date, system auto validates if the same is within 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.

Figure 5-1 Customer Credit Limit - Search



Customer Credit Limit screen consists of the following tabs:

- Search
- Customer

5.2 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

1. 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**.

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System displays the matching records in the **Search Results** section at the bottom of the screen.

4. 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.

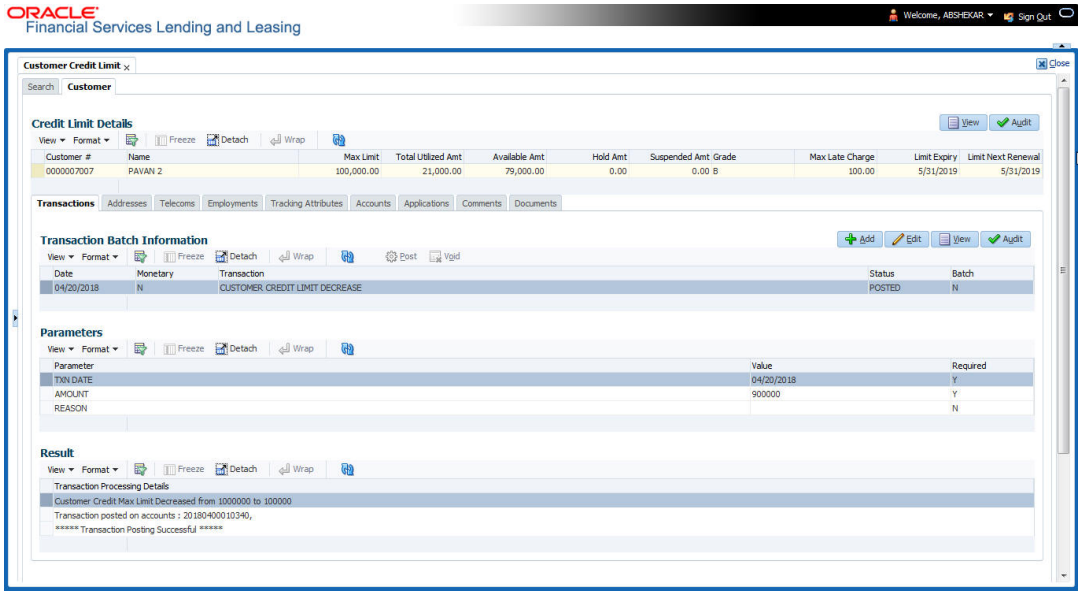
5.3 Customer/Business tab

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**.

Figure 5-2 Customer/Business details



The following credit limit details of the Customer/ Business are as displayed:

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Table 5-1 Credit limit details

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.

- Transactions sub tab
- Addresses sub tab
- Telecoms sub tab
- Employments sub tab
- Partners sub tab
- Affiliates sub tab
- Tracking Attributes sub tab
- Accounts sub tab
- Applications sub tab
- Comments sub tab
- Documents sub tab
- Master Account tab

5.3.1 Transactions sub tab

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:

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  - 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.

5.3.2 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.

5.3.3 Telecoms sub tab

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.

5.3.4 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.

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5.3.5 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.

5.3.6 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.

5.3.7 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.

5.3.8 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.

5.3.9 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

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- Sub Status
- Collateral Description
- Identification #

> **Note**
>
> The Collateral Description and Identification # displayed here are populated from primary collateral details.

5.3.10 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.

5.3.11 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.

5.3.12 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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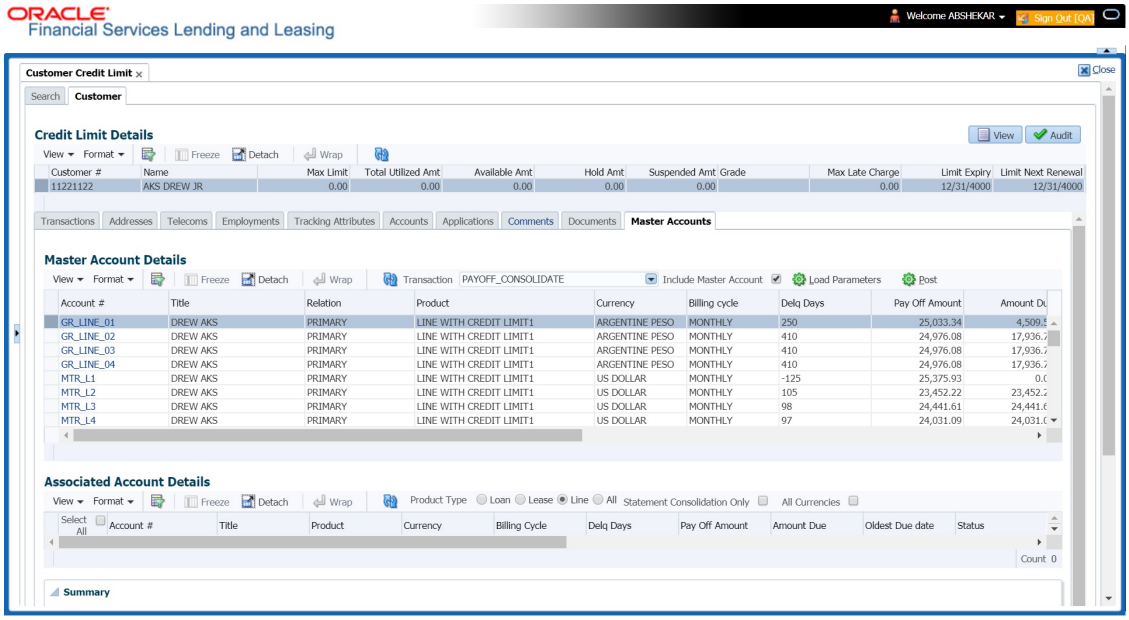
Figure 5-3 Master Account



In the Master Account Details section, you can view the following information:

Table 5-2 Master Account Details

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.

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Table 5-2 (Cont.) Master Account Details

In this field	View this
Product Type	The product type of Master Account.
Funding Type	The funding type as either OPEN ENDED or CLOSED ENDED.

This section consists of the following topics:

- Consolidated Payoff Quote
- Associated Account Details

5.3.12.1 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).

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5.3.12.2 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.

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6
Securitization

With the Securitization screen, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

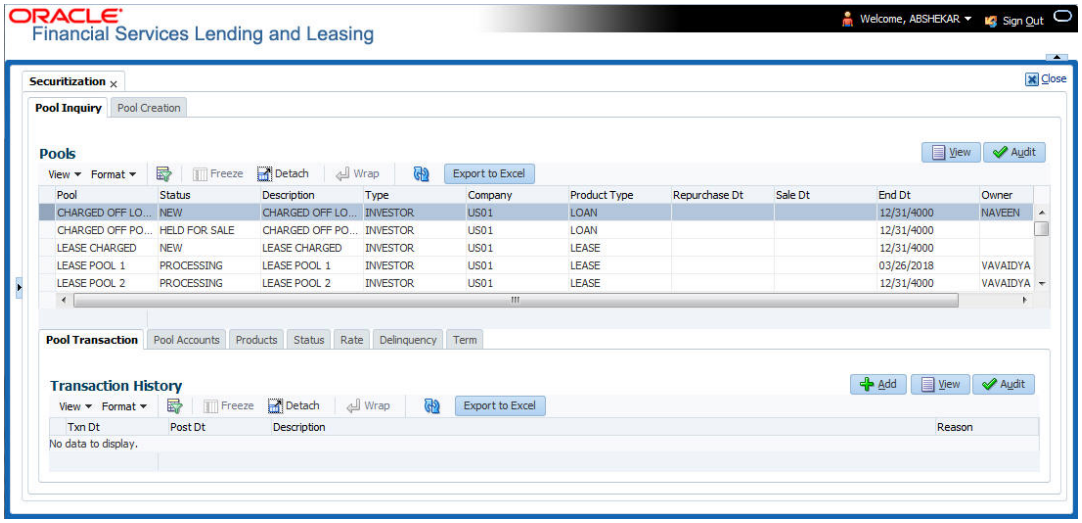
The Securitization screen enables you to:

- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

Navigating to Securitization screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Securitization**.

Figure 6-1 Securitization - Pool Inquiry



Data in the Securitization screen is grouped into two tabs:

- Pool Inquiry
- Pool Creation

6.1 Pool Inquiry

The Pool Inquiry screen enables you to enter and view pool related transactions. It can also be used to view various summaries related to the pool.

Navigating to Pool Inquiry

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1. On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Securitization > Pool Inquiry**. The details for each inquiry pool are maintained in the following seven categories:
   - Pool Transaction
   - Pool Accounts
   - Products
   - Status
   - Rate
   - Delinquency
   - Term
2. In the **Pools** section, you can view the following information:
   A brief description of the fields is given below:

Table 6-1 Pools section fields

Field	View this
Pool	Displays the pool code.
Status	Displays the pool status.
Description	Displays the pool description.
Class	Displays the pool class from the drop-down list.
Company	Displays the pool portfolio company from the drop-down list.
Product Type	Displays the type of product associated with the Pool.
End Dt	Displays the pool end date.
Owner	Displays the pool owner.
Super Pool	Displays the pool super pool code from the adjoining drop-down link.
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Displays the number of days in repossession to liquidate.
Days Delq	Displays the number of days in delinquency to liquidate.
Max Limit	Displays the max limit of the pool.
Service Rate	Displays the servicing rate for the pool.
Certificate Rate	Displays the certificate rate for the pool This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

3. In the **Pool** section, you can click **Export to Excel** button to export the details of the selected record to a `.xls` file with the following information:
   - Pool
   - Status
   - Description

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- Type
- Company
- End Dt
- Owner

This section consists of the following topics:

- Pool Transactions
- Pool Accounts
- Product
- Status
- Rate
- Delinquency
- Term

6.1.1 Pool Transactions

The Pool Transactions sub screen enables you to view pool related transactions history, and well as enter a pool transaction.

To post Pool Transactions

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click **Pool Transactions**.
3. In the **Transaction History** section, click **Add**.
   A brief description of the fields is given below:

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Table 6-2 Transaction History

Field	Do this
Transaction	Select the transaction from the following list: ADD ACCOUNT -- Add an account to the pool externally. REMOVE ACCOUNT -- Remove an account from Securitization pool before the pool is marked as SOLD. This transaction is supported for pools which are in NEW / OPEN status and helps to remove account(s) without recreating the pool. CANCELLED -- Cancel the pool. HELD FOR SALE -- Change the status of pool to **HELD FOR SALE**. OPEN -- Change the status of pool to **OPEN**. RELEASED -- Change the status of the pool to **RELEASED** and clear all accounts related to the pool. REPURCHASED -- Change the status of pool to **REPURCHASED**. SOLD -- Change the status of pool to **SOLD**. (required).
Reason	Enter the transaction reason (required).
Date	Enter the transaction effective date (required).
Account	Select the account to be added (optional).

4. Click **Post**. The Details appear in the **Transaction History** summary table.
5. Click **Clear** to clear the details.
6. In the **Transaction History** section, click **Export to Excel** button to export the details of the selected transaction to a `.xls` file with the following information:
   - Txn Dt
   - Post Dt
   - Description
   - Reason

6.1.2 Pool Accounts

The Pool Accounts sub screen enables you to view previous account related transactions, as well as enter a pool account transaction for the selected pool.

To post the Pool Accounts

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Pool Accounts**. The details are grouped into two:
   - Accounts
   - Account Transactions
3. In the **Accounts** section, you can view the following information:
   A brief description of the fields is given below:

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Table 6-3 Accounts

Field	View this
Account #	Displays the account number.
Title	Displays the account holder's name.
Sale Acc Status	Displays the account status at the time of pool sale.
Account Status	Displays the account status.
Dt	Displays the pool sale date.
Sale Rate	Displays the account interest rate at the time of pool sale.
Balance	Displays the account balance at the time of pool sale.
Term Remaining	Displays the account remaining terms at the time of pool sale.

4. In the **Account Transactions** section, click **Add**:
A brief description of the fields is given below:

Table 6-4 Account Transactions

Field	Do this
Txn date	Transaction date.
Post date	Transaction posted date.
Description	Details of the transaction.
Amount	Amount of the transaction.
Reason	Reason for the transaction.

5. Click **Post**. The Details appear in the **Account Transaction** summary table.
6. Click **Clear** to clear the details.

6.1.3 Product

The Product sub screen enables you to view summaries of various statistics of the products in the pool.

To view the Product details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Product**.
3. In the **Product** section, you can view the following information:
A brief description of the fields is given below:

Table 6-5 Product

Field	View this
Product	Displays the product.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.

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Table 6-5 (Cont.) Product

Field	View this
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Pay ahead Amount	Displays the pay ahead amount. For any paid off accounts in the product summary, this field contains the sum of the amount that was applied to principal during the payoff payment allocation.
Current Balance	Displays the current balance amount.

6.1.4 Status

The Status sub screen enables you to view summaries of various statistics of the status of the products in the pool.

To view the Status details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Status**.
3. In the **Product/Status** section, you can view the following information:
A brief description of the fields is given below:

Table 6-6 Product/Status

Field	View this
Product	Displays the product.
Status	Displays the securitization account status.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Pay ahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

6.1.5 Rate

The Rate sub screen enables you to view a summary of the pool by product and rates.

To view Rate details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click the **Rate**.
3. In the **Product/Rate** section, you can view the following information:
A brief description of the fields is given below:

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Table 6-7 Product/Rate

Field	View this
Product	Displays the product.
Rate	Displays the rate (should equal the interest rate on account).
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Pay ahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

6.1.6 Delinquency

The Delinquency sub screen enables you to view a summary of the pool in regards to delinquencies of products.

To view Delinquency details

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click **Delinquency**.
3. In the **Product/Delinquency** section, you can view the following information:
A brief description of the fields is given below:

Table 6-8 Product/Delinquency

Field	View this
Product	Displays the product.
Category	Displays the delinquency category.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Pay ahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

6.1.7 Term

The Term sub screen enables you to view a summary of the pool by product and by terms.

To view the Term

1. In the **Servicing > Servicing > Securitization > Inquiry > Pool** section, select the record you want to work with.
2. Click **Term**.
3. In the **Product/Term** section, you can view the following information:

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A brief description of the fields is given below:

Table 6-9 Product/Term

Field	View this
Product	Displays the product.
Term	Displays the term.
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Pay ahead Amount	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

6.2 Pool Creation

The Pool Creation screen enables you to create pools and perform **what if** analysis of pool appearance using different criteria. Based on the parameter values, the system will query the accounts database and builds the list of accounts. Once you choose the pool criterion, you can view the query generated by the system. Oracle Financial Services Lending and Leasing would further display errors in the query built so that you can revisit the parameter values.

In addition, Oracle Financial Services Lending and Leasing application facilitates to **add** or **remove** account(s) to a pre-defined pool in bulk through file upload process. For more information, refer to section Bulk Update of Accounts to Securitization Pool.

To create a pool

1. Click **Servicing > Servicing > Securitization > Pool Creation**. Securitization details are grouped into three:
   - Pools
   - Pool Queries
   - Account Selection Criteria
2. In the **Pools** section, you can define a pool (set of accounts) that you want to securitize by doing one of the following:
   - Use the **Create Copy** feature to quickly create new pool with the existing pool parameters (pool queries and account selection criteria) by specifying **New Pool** name. The new Pool created this way (copying from existing pool) will be in disabled stage.
   - Create new pool by clicking **Add**. You can also perform any of the Basic Operations mentioned in Navigation chapter.

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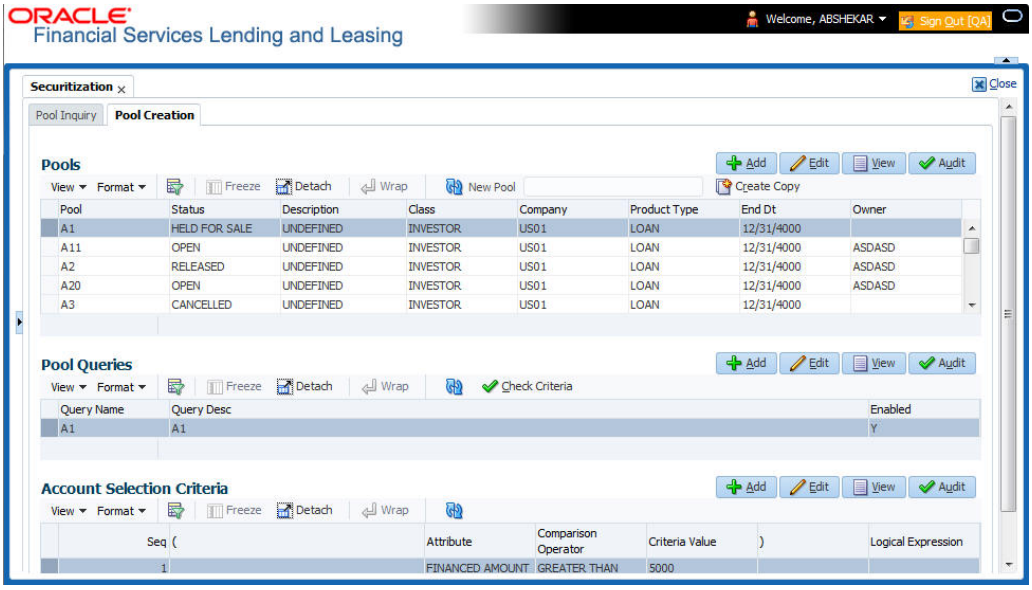
Figure 6-2 Securitization - Pool Creation



A brief description of the fields is given below:

Table 6-10 Pool Creation

Field	Do this
Pool	Specify the pool code.
Status	Displays the pool status.
Description	Specify the pool description.
Class	Select the pool class from the drop-down list.
Company	Select the pool portfolio company from the drop-down list.
Product Type	Select the type of product from the drop-down list. It is mandatory to select the product type and based on the selection, each pool created can have specific product type accounts associated to it. **Note**: Product type can be selected only during ADD (i.e. new Pool Creation) and is displayed in view mode during EDIT operations.
End Dt	Specify the pool end date. You can even select the date from adjoining Calendar icon.
Owner	Specify the pool owner.
Super Pool	Select the code for super pool from the drop-down list (Multiple pools belong to a super pool). **Note**: The Super Pool list is sorted based on the **Class** selected.
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.

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Table 6-10 (Cont.) Pool Creation

Field	Do this
Days Repo	Specify the number of days in repossession to liquidate.
Days Delq	Specify the number of days in delinquency to liquidate.
Max Limit Amt	Specify the max limit of the pool.
Service Rate	Specify the servicing rate for the pool. The servicing rate is an additional rate you can charge for security.
Certificate Rate	Specify the certificate rate for the pool. This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Pool Queries** section, you can define possible queries for the pool. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 6-11 Pool Queries

Field	Do this
Query Name	The query name is system generated which is the concatenation of Pool name with system generated random number.
Query Description	Specify the query description.
Enabled	Check this box to enable the query.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Account Selection Criteria** section, you can define the account selection criteria for each of the queries. Perform any of the Basic Operations mentioned in Navigation chapter.

> **Note**
>
> Although system allows to define customized selection criteria, the execution of additional selection criteria requires additional processing at server level and can have significant performance impact delaying the EOD processing/web services. Hence it is recommended to have careful consideration while defining the additional selection criteria (like using user-defined tables and columns) and/or get approval from your database administrator before using any selection criteria.

A brief description of the fields is given below:

Table 6-12 Account Selection Criteria

Field	Do this
Seq	Specify the sequence number.
(	Specify the left bracket.

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Table 6-12 (Cont.) Account Selection Criteria

Field	Do this
Attribute	Select the attribute from the drop-down list.
Comparison Operator	Select the comparison operator from the drop-down list.
Criteria Value	Specify the criteria value.
)	Specify the right bracket (optional).
Logical Expression	Specify the logical expression (optional).

7. Perform any of the Basic Actions mentioned in Navigation chapter.

Validate Account Selection Criteria

After defining the Account Selection Criteria for the created Pool Query, you can validate the criteria which is further used to query the database to build the list of accounts.

1. In the **Pool Queries** section, select the required pool from the list.
2. Click **Check Criteria**.

The **SQL Statement** that is generated based on the defined Account Selection Criteria is displayed. Also the **SQL Result** of the query is indicated with either the status or issues (if any) to be rectified.

Note that, adding accounts to a Securitization Pool through the Account Selection Criteria is also controlled by the status of a system parameter `POOL_ACTIVE_ACCOUNTS_ONLY`.

- If the status of the system parameter is **Y** (default), system includes all the matching accounts with only **ACTIVE** status.
  - In case if **Account Status** is selected as the Attribute in Account Selection Criteria, on clicking either **Check Criteria** or **Create pool**, system displays an error indicating **Parameter is set Only to include Active accounts in pool; change the Parameter**.
- If the status of the system parameter is **N**, system allows to include all the matching accounts to the Securitization pool irrespective the account status. However, you are expected to define the **Account Status** as the Attribute in Account Selection Criteria to filler accounts with different status such as VOID, PAIDOFF, CHGOFF and so on.

Create Pool

You can create a Securitization Pool after creating the Pool Query and validating the Account Selection Criteria. However, ensure that the selected Pool Query is **Enabled**.

1. In the **Pool Queries** section, select the required pool from the list.
2. Click **Create Pool**.

Further, when the Pool Query is updated with additional account selection criteria, you can click **Re-Create Pool** to consider the new criteria for building the list of accounts for Securitization Pool.

Remove Pool

To remove a Securitization Pool Query, select the required pool from the Pool Queries section and click **Remove Pool**.

This section consists of the following topic:

- Bulk Update of Accounts to Securitization Pool

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6.2.1 Bulk Update of Accounts to Securitization Pool

In addition to manually adding / removing accounts from Securitization pool, you can perform bulk update of records using file upload process. In this process, all the accounts which are to be either attached or detached from respective pool can be collated into a single file as individual record and uploaded into the system through input file processing.

During bulk update, you can,

- Add accounts to pool
- Remove accounts from pool
- Transfer account from Pool A to Pool B (depending on configured pool status)

In-order to perform bulk upload, the upload file should be a csv (comma separated value) file and need to contain two main parameters namely Pool ID and Account ID separated by comma as one record. Multiple rows can be included in a single upload file to process the data in bulk.

For example,

```
POOL A,20190100010673,
SEC_POOL_1,20190100010673,
,20181200010027,
```

If there is no value provided for Pool ID, then system assumes it as NULL and respective account is removed from the Pool to which it is currently attached.

The below table indicates the possible combinations on how data in upload file is processed based on Pool ID and Account ID value in upload file:

Table 6-13 Bulk Update of Accounts to Securitization Pool

Condition	Pool ID	Account ID	Results
If account is not attached to any Pool	**A**	ABC	Account **ABC** is attached to pool A
If account is attached to Pool A	**NULL or no value**	ABC	Account **ABC** is detached from pool A
If account is attached to Pool A	**B**	ABC	Account **ABC** is detached from Pool A and attached to pool B
If account is attached to Pool A	**A**	ABC	Indicates error -Account **ABC** is already mapped to Pool.

During processing of upload file data, separate transactions either to ADD ACCOUNT or REMOVE ACCOUNT or both, are automatically posted on respective pool.

The processing of data in upload file is also controlled by the following lookup types:

Table 6-14 Lookup types:

Lookup Type	Description
POOL_ADD_ACC_CRITERIA	**CRITERIA TO ADD ACCOUNT TO POOL**

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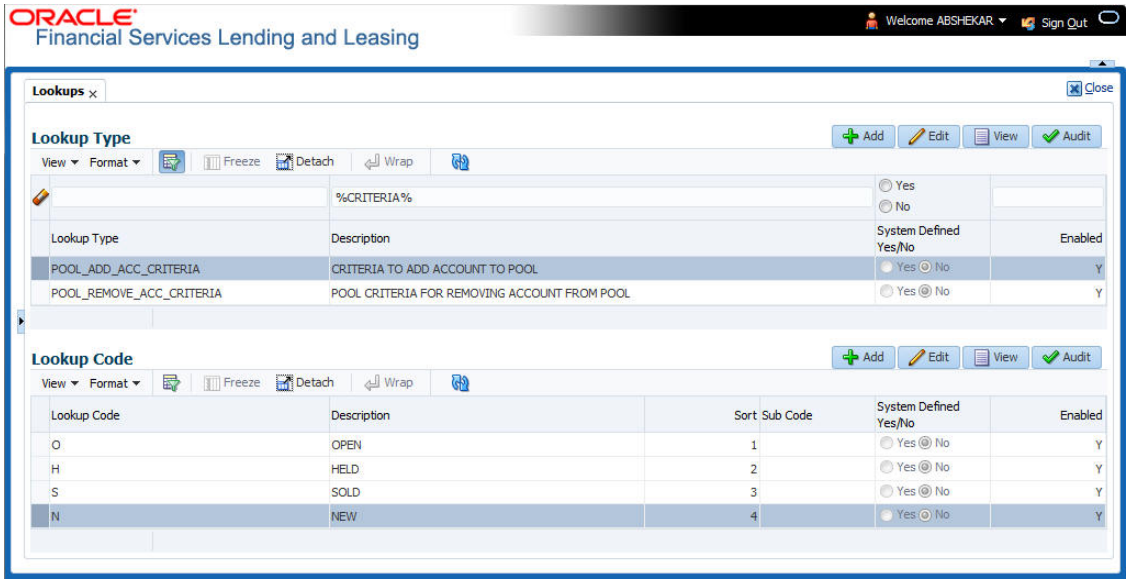
Table 6-14 (Cont.) Lookup types:

Lookup Type	Description
POOL_REMOVE_ACC_CRITERIA	POOL CRITERIA FOR REMOVING ACCOUNT FROM POOL

Each Lookup Type can have on or more lookup code which are basically the configured pool status and acts as the criteria to allow an account to either get attached or detached from a specific Securitization pool, Lookup can be defined in Setup > Administration > System > Lookups screen.

Figure 6-3 Pool Upload - Lookup Code



As per the above configuration, for Lookup Type POOL_ADD_ACC_CRITERIA an account is attached to only those Securitization pool which are in status OPEN, HELD, NEW, and SOLD. Any other status is not processed in the system and is indicated as error.

Processing Bulk Update of Accounts to Securitization Pool

The upload file is to be placed in the location - `/scratch/work_area/<domain name>/input/isc`. During the scheduled execution of batch job - SET-IFP-ISCPRC_BJ_100_01 (SECURITIZATION POOL FILE UPLOAD) in SET-IFP (Input File Processing), the file is picked up for processing and data within is loaded into respective table. The status of batch job can be viewed in DashBoard > System Monitor > Batch Jobs screen.

After the batch processing, the records which are successfully processed during bulk update can be viewed in Servicing > Securitization > Pool Inquiry > Pool Accounts tab.

The records which resulted in error are listed in the bad file indicating the account number in specific row with inappropriate data that was not processed. For example, record 1,3,5 failed due to improper data.

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7

Transaction Authorization

Transaction Authorization enables you to validate transactions (which have the Authorize property enabled) that were entered on the Customer Service screen's Maintenance screen by a different Oracle Financial Services Lending and Leasing user.

You can view these transactions on the Transaction Authorization screen before they are posted. This process is referred to as **Maker-Checker**, as one Oracle Financial Services Lending and Leasing user enters (or **makes**) the transaction on Maintenance screen and another validates (or **checks**) the transaction on the Transaction Authorization screen. As an example, the checker might review transactions to determine if the transaction will increase the credit limit to an acceptable level or decrease the payment to an unacceptable level.

Table 7-1 Transaction Authorization

Type	Description
Maker	The person who posts (or makes) transaction on the Maintenance screen.
Checker	The person who checks the details entered by the maker and either accepts or rejects the transaction in the Transaction Authorization screen.

While defining transaction code, the maker and checker responsibilities can be defined using the access type field available under access grid sub tab. Maker-Checker concept applies only to manual transactions, and not the automated ones.

This section consists of the following topics:

- Transaction Authorization screen
- Authorization History Tab
- Review Request Tab
- Review Request
  This topic provides information on the Review Request tab, which records and manages requests submitted for evaluation and feedback.

7.1 Transaction Authorization screen

The Transaction Authorization screen displays the transactions posted on **Customer Services** screen that requires authorization.

On the **Customer Service** screen, follow the process for posting transactions on the Maintenance screen and clicking Post. If the Authorization check box is selected for the transaction on the Administration screen's Transaction tab (i.e. Setup > Administration > User > Access > Transaction tab), rather than being posted, the transaction receives a status of WAITING FOR APPROVAL and the message "**TRANSACTION IN WAITING FOR APPROVAL**" appears on the Results section.

A checker can use the Authorization screen to view transactions with the status WAITING FOR APPROVAL, then approve or reject the transactions. As a checker you can view all the

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transactions listed within/under your hierarchy, but can authorize or reject only those transactions which qualify the conditions defined for authorization. The same user who initiated the request cannot authorize the transaction even though that user might have the checker responsibility.

The maker uses the Authorization screen to view the transactions posted with a status of POSTED, ERROR or REJECT.

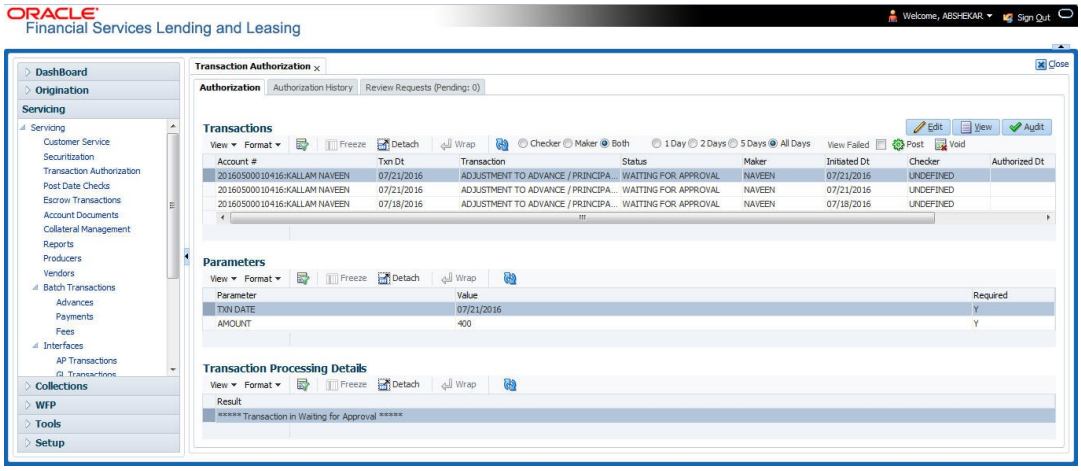
- Posted transactions are those which have been approved by the checker.
- Transactions with an ERROR status are those which have invalid business rules such as the parameter value is incorrect or has a back dated date and so on.
- Transactions with a REJECT status are those which have been rejected by the checker.

In both statuses (ERROR or REJECT), the maker can modify the transaction and re-post it for the checker to review.

To authorize or reject a transaction the Authorization screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Transaction Authorization > Authorization**.

Figure 7-1 Authorization Tab



2. In the Transaction Authorization screen you can click on the following options to filter the Transactions:
   - **Checker** - To display all transactions within/under logged-in Checker's hierarchy for authorization and having status as '**Waiting For Approval**'.
   - **Maker** - To display data in descending order of date in the below order:
     - Waiting For Approval
     - Rejected
     - Error
     - Posted
   - **Both** - To display all records with Checker responsibility and having status as Rejected, Error and Posted.
3. Click one of the following to limit the display of transactions in the Transaction section according to when the transaction was posted:

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Table 7-2 Transaction section

Click	The system displays
1 Day	The transactions posted within the last one day.
2 Day	The transactions posted within the last two days.
5 Day	The transactions posted within the last five days.
All Days	The posted transactions.

The system displays transactions entered on the Maintenance screen with status as ERROR or WAITING FOR APPROVAL. If you want to view all transactions with only ERROR status, select **View Failed** check box.

To Authorize or Reject Transactions

1. In the Transactions section, select the required transaction. The transaction parameters are displayed in **Parameters** section and processing details are displayed in **Transaction Processing Details** section.
2. Click **Edit**. You can perform any of the Basic Actions mentioned in Navigation chapter.
3. To Authorize the transaction, click **Authorize** in the **AuthRej** section.
4. To Reject the transaction, click **Reject** in the **AuthRej** section.
5. Add a comment and your decision regarding the transaction in the **Comments** column.
6. In the **Action** section, click **Post**.

Based on comment input, the system authorizes or rejects the transaction and removes it from the Transaction section.

You can view the transaction result on the Transaction Authorization screen's Authorization History screen.

The results of the decision can be viewed on the Customer Service screen's Maintenance screen.

The system user who posted the transaction on the Customer Service screen's Maintenance screen and received a WAITING FOR APPROVAL status can open the Authorization screen, click **Maker** in the **Query** section and view all the transaction they posted that have a status of POSTED, ERROR or REJECT.

- If the transaction has a status of ERROR or REJECT, make the required changes to the original transaction on the Authorization screen and click **Post** in the **Action** section.
- If you click the **Void** in **Action** section, the system removes the transaction from the Transaction Authorization screen.

> **Note**
>
> If the transaction remains unauthorized beyond the number of days specified in the system parameter `AUTH_TXN_VOID_LIMIT`, then the transaction is marked as "**void**". The daily batch job checks for inactivity of authorization transactions against this parameter.

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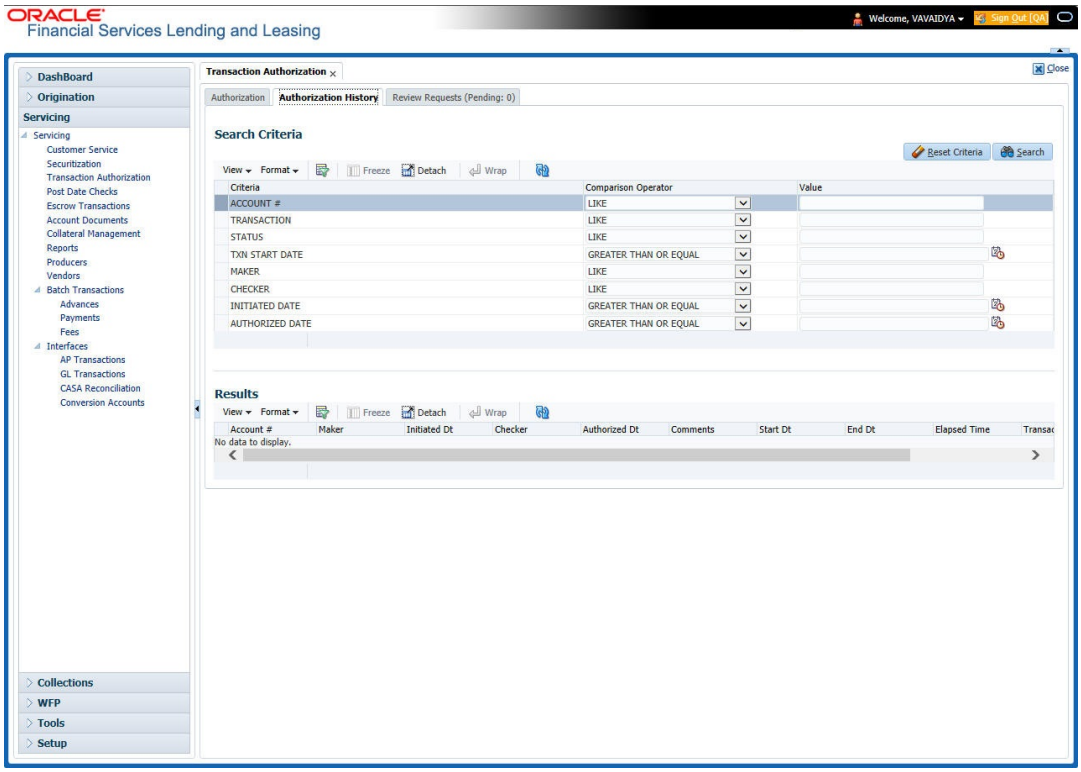
7.2 Authorization History Tab

The Authorization History screen displays the all the transactions with a status of OPEN, VOID, ERROR, POSTED, WAITING FOR APPROVAL, and REJECT. Aged transactions will not be displayed. The Search Criteria section enables you to select the transactions you want to view in the Results section.

To search for accounts using the Authorization History screen

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Servicing > Servicing > Transaction Authorization > Authorization History**.

Figure 7-2 Authorization History



2. In the **Authorization History** screen's **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search**. The system displays the result of the search in the Results section at the bottom of the screen. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search screen.
4. In the **Results** section, view the following information:

Table 7-3 Results

Field	View this
Account #	The account number.
Transaction	The transaction.

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Table 7-3 (Cont.) Results

Field	View this
Status	The status of the transaction.
Maker	View the user Id of the person who entered the transaction on the Customer Service screen.
Initiated Dt	View the date and time the transaction was initially posted on the Customer Service screen.
Checker	View the user Id of the person who validated the transaction on the Authorization screen.
Authorized Dt	The authorized date.
Comments	Any comment attached to the transaction.
Start Date	The transaction start date.
End Date	The transaction end date.
Elapsed Time	The elapsed time of the transaction.

End of Day (EOD) processing

The Transaction Authorization screen's Authorization screen employs the 24 x 7 accessibility feature. You can continue working with the Authorization screen and post transactions even when end of day (EOD) batch process is running. When you post a transaction on the Transaction Authorization screen's Authorization screen and the transaction posting is deferred or cannot be posted at the present time, "**SYSTEM UNDER MAINTENANCE. TRANSACTION POSTING DEFERRED**" appears in the Results section. If transaction posting is deferred, the system automatically posts the transactions once it completes batch processing.

7.3 Review Request Tab

The Review Requests screen allows for effective communication between the Maker and Checker.

The Transaction Authorization screen's Review Request screen operates the same way as the existing Review Request screen in Customer Service screen. One difference is that the Transaction Authorization screen's Review Request screen contains the Transaction field. Review requests created on the Transaction Authorization screen can be viewed in the Customer Service screen's Review Request screen. However, the Transaction Authorization screen's Review Request screen will only display transaction authorization requests.

To view the Review Request screen

On the Oracle Financial Services Lending and Leasing home screen, click the **Servicing > Servicing > Transaction Authorization > Review Request** tab.

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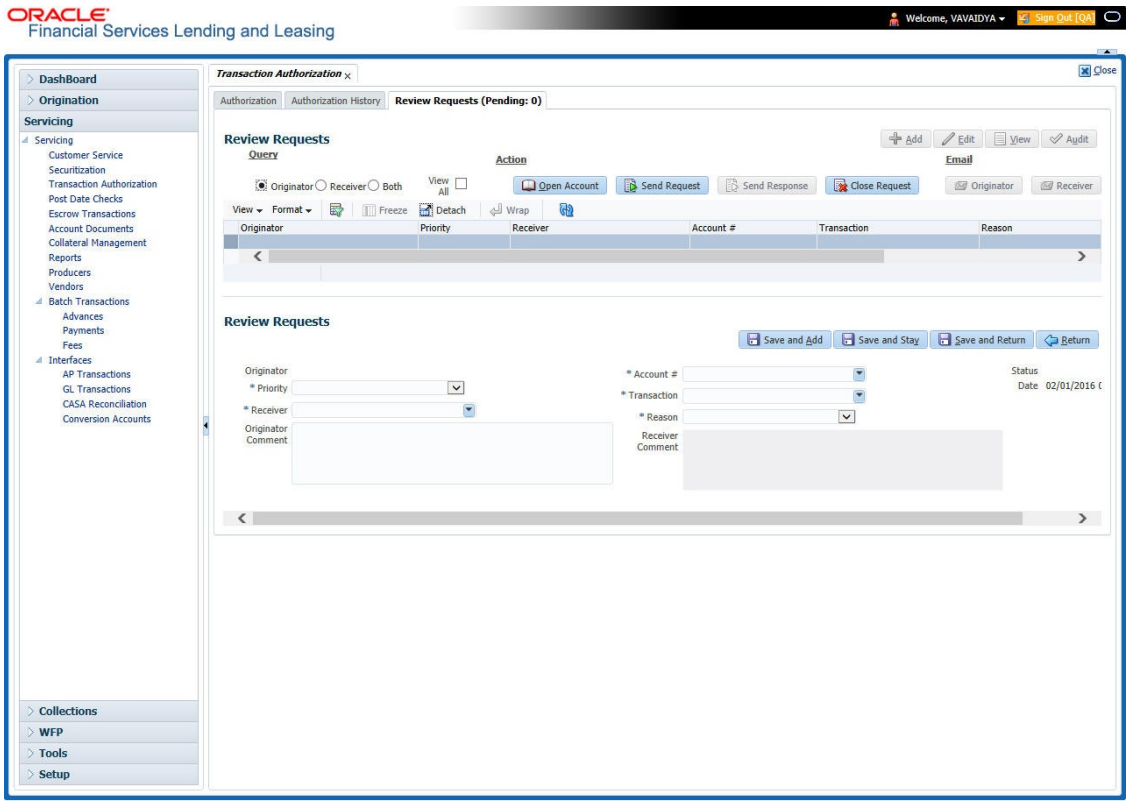
Figure 7-3 Review Request



7.4 Review Request

This topic provides information on the Review Request tab, which records and manages requests submitted for evaluation and feedback.

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.

> **Note**
>
> User can complete the below tasks for an Account Review Request using Review Request tab in the Customer Servicing screen.

In this chapter, user will learn how to compete the following tasks:

- Filter and View Review Requests
  This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.
- Create and Send Review Request
  This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.

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- Reviewing a Request
  This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.
- Responding to Review Request
  This topic provides information on the responding to review request function, which enables users to reply to and record outcomes for submitted requests.
- Reassign Review Request
  This topic provides information on the reassign review request function, which enables users to redirect requests to a different reviewer for assessment.
- E-mailing Review Request
  This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.
- Closing Review Request
  This topic provides information on the closing review request function, which enables users to complete and close submitted requests.
- Complete Review Request
  This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.
- Filter and View Review Requests
  This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.
- Create and Send Review Request
  This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.
- Reviewing a Request
  This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.
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  This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.
- Closing Review Request
  This topic provides information on the closing review request function, which enables users to complete and close submitted requests.
- Complete Review Request
  This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.

7.4.1 Filter and View Review Requests

This topic provides information on the filter and view review requests function, which enables users to narrow results using filters and view the corresponding review request details.

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The Review Requests tab contains the following sections:

- Query Section
- Action Section
- Email Section
- Comment History Section

Query Section

The Query section enables user 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**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **Users**). If user are the supervisor, user can view all user subordinates User ID's along with user 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.

User can further filter the review request based on the following:

Table 7-4 Query Section

Query Options	Description
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 **COMPLETED**.
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 user to Send (create), Respond, Close, or Complete the review request.

Table 7-5 Action Section

Action Options	Description
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 Lending and Leasing user.
Send Response	Sends a response to a review request received from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of review request to **CLOSED** and can be viewed by selecting **View All** option in the **Query** section.

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Table 7-5 (Cont.) Action Section

Action Options	Description
Complete Request	Changes the status of review request to **COMPLETED** and can be viewed by selecting **View All** option in the **Query** section.
Remove Filter	Remove the selected filters applied to narrow the view of review request. The option is available when a review request is accessed from DashBoard, click My Pending Review Requests section.

Email Section

The **Email** section enables user 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.

Table 7-6 Email Section

Email Options	Description
Originator	Sends an email of review request information to the person listed in the **Originator** column on Review Request page.
Receiver	Sends an email of review request to the person listed in the **Receiver** column on Review Request page.

The **Review Requests** section in Customer Service screen displays the following information for each record:

Table 7-7 Review Requests

Field	Description
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.

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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 user 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, user can view the following details of the selected review request:

Table 7-8 Comment History

Comments From	Description
Type	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 COMMENT_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 comment 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> TO <next assigned user id>.
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.

7.4.2 Create and Send Review Request

This topic provides information on the create and send review request function, which enables users to prepare and dispatch requests for evaluation.

The review request tab primarily allows user to flag an Account for the attention of another OFSLL user through a request asking for review / feedback. While doing so, user 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 **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.

   The **Review Requests** screen displays.

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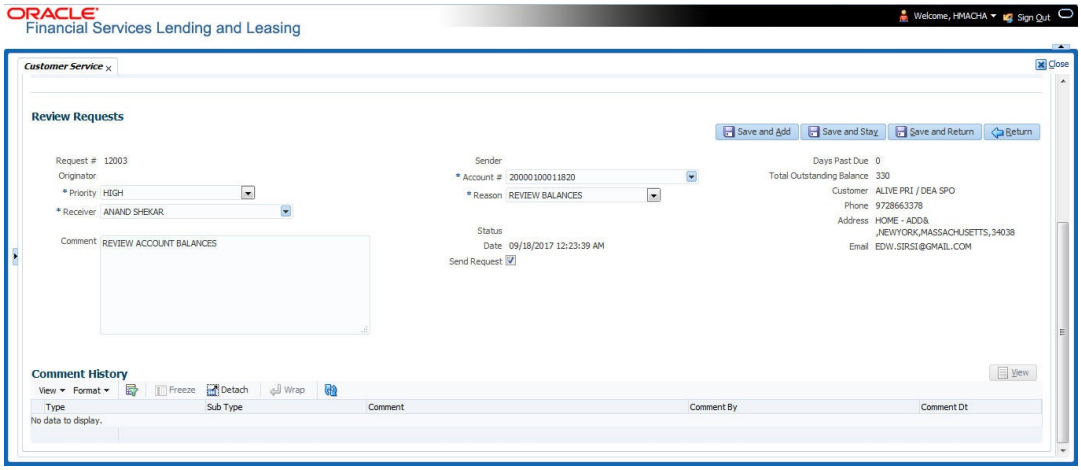
Figure 7-4 Review Request-Add



2. In the Review Requests section, select **Originator**.
3. Click **ADD**. User can also perform any of the Basic Operations mentioned in Preface.

   A brief description of the fields are given below:

Table 7-9 Review Requests

Field	Description
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.

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Table 7-9 (Cont.) Review Requests

Field	Description
Send Request	(Optional) Select this check box to send it to reviewer immediately 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 Preface.

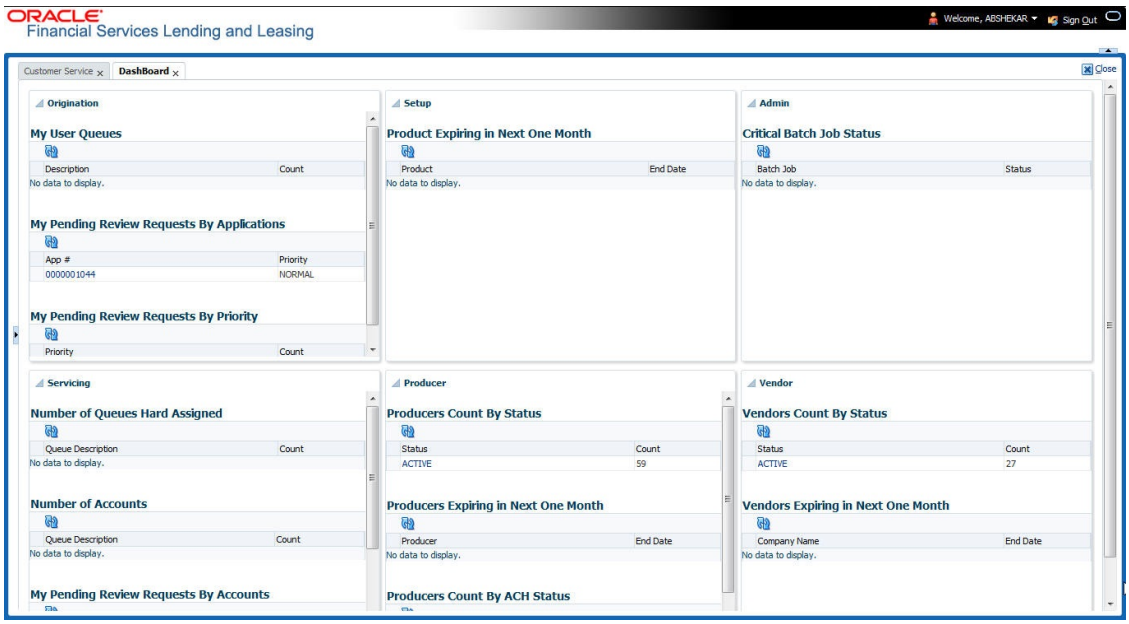
   The review request(s) appear on the recipient's **My Pending Review Request** window in Dashboard and also on the **Review Request** tab header with (Pending: <count of unseen requests>). The status of request is updated as WAITING FOR RESPONSE.

7.4.3 Reviewing a Request

This topic provides information on the reviewing a request function, which enables users to assess requests, provide comments, and finalize review decisions.

When user receive a review request, the system notifies user 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.

Figure 7-5 Review Request - DashBoard



To review requests

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.

   The **Review Requests** screen displays.

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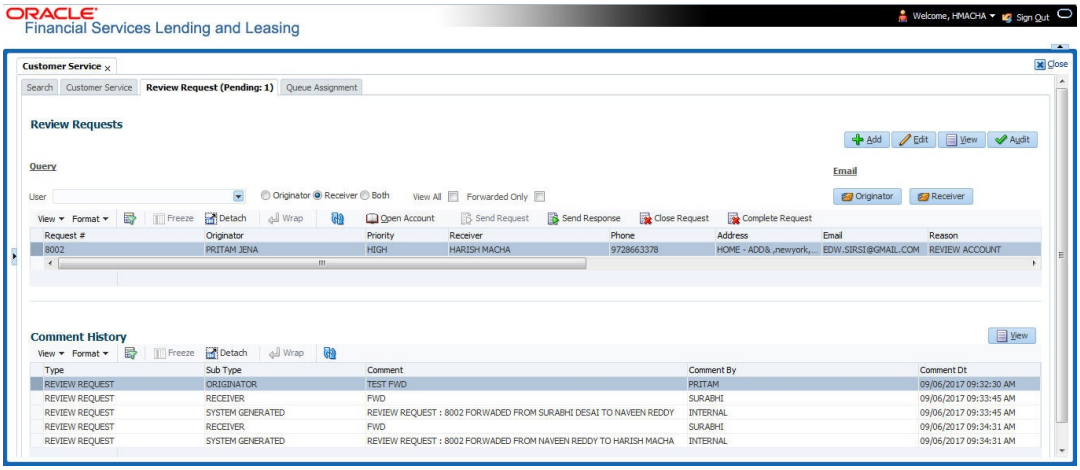
Figure 7-6 Review Requests



2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. Click **Open Account**. The Account details are displayed in **Customer Service** under **Customer Service**, click **Summary** tab.
4. Review the details in particular to the details specified in the comment (if any).

7.4.4 Responding to Review Request

This topic provides information on the responding to review request function, which enables users to reply to and record outcomes for submitted requests.

On completing the review, user can Send Response detailing the feedback of user review. It is ideally recommended to send a response back to the originator by providing user views on the review as a comment. The details are recorded in the **Comment History** section as reference.

However, system also allows user forward the same request to another reviewer in case of additional clarifications.

To respond to review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. In the Review Request section, select the record that user have reviewed. Click **Edit**.

   The **Review Requests** screen displays.

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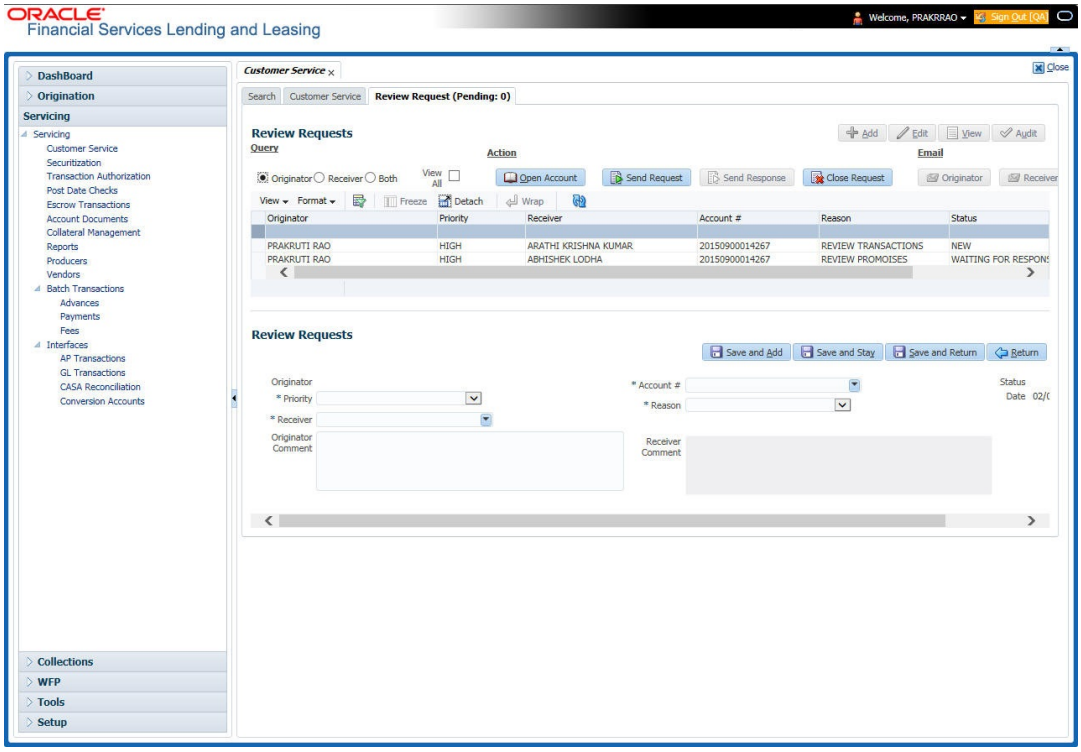
Figure 7-7 Review Request - View



Specify user 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.

7.4.5 Reassign Review Request

This topic provides information on the reassign review request function, which enables users to redirect requests to a different reviewer for assessment.

While reviewing a request, system also facilitates user to reassign (i.e. forward) the review request to another user for review. In such a case, user 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**, user 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**.

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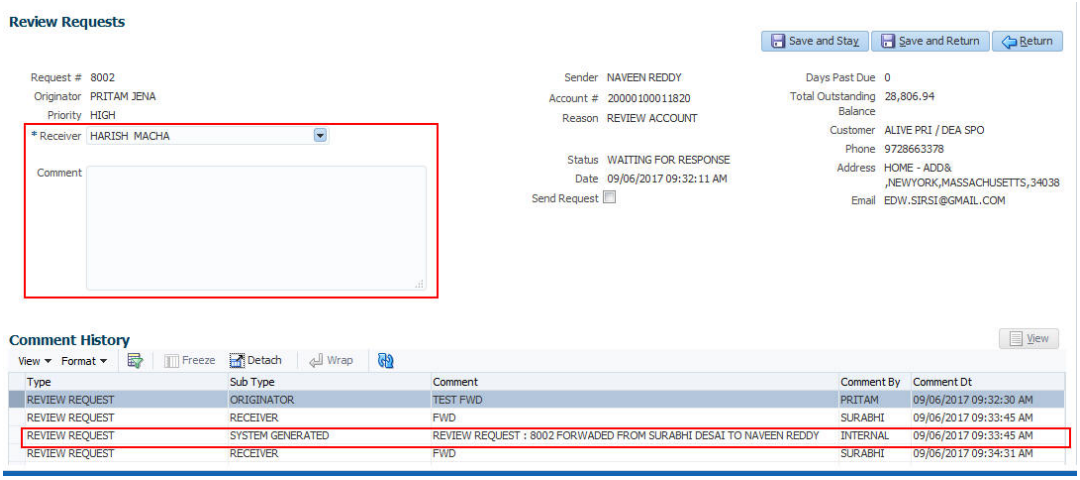
> **Note**
>
> It is recommended to limit the reassignment of review request since tracking the request status becomes difficult.

To reassign review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. In the Query section, click **Receiver**. System displays all open review request user have received.
3. In the Review Request section, select the record that user have reviewed and click **Edit**.

   The **Review Requests** screen displays.

Figure 7-8 Review Requests - Reassign



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.

7.4.6 E-mailing Review Request

This topic provides information on the E-mailing review request function, which enables users to dispatch review requests through email to designated recipients.

While system updates **My Pending Review Requests By Priority** section in the Dashboard to notify user about the new requests, user 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**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **User Definition** section.

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To E-mail a review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **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.

7.4.7 Closing Review Request

This topic provides information on the closing review request function, which enables users to complete and close submitted requests.

User can close a review request user created at anytime, regardless of status. However, user can only close review requests that have your user id in the Originator field. When user close a review request, the system removes it from Review Request tab.

To close a review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. Select the request user 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 user Review Request record. The closed review requests can be reviewed anytime by selecting **View All** in the Query section.

7.4.8 Complete Review Request

This topic provides information on the complete review request function, which enables users to mark review requests as fully processed and closed.

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, user can complete a request only if user are the originator of the request. When user complete a review request, system removes it from Review Request tab.

To complete a review request

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Customer Service** screen and select **Review Requests** tab.
2. Select the request user 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 user Review Request record. The completed review requests can be reviewed anytime by selecting **View All** in the Query section.

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8

Post Dated Cheques (PDC) Management

It is a standard banking practice in some countries to request post-dated checks for the retail Loan repayments. When Loan are sanctioned, the lending institution collects post-dated checks in advance from the Loan recipient - at times for the full tenor of the Loan. The main reason for the practice of seeking post dated checks by banks is that it is far quicker for the banks to recover money that is due in a cheque dishonor case than in a regular civil case for recovery of Loan dues.

Post dated checks can also be used for payment in the realization for the Loan. Security checks are used only when the account becomes non-performing.

Managing accounts using post dated checks is very complex and important, as it has significant bearing on the servicing operations. If the PDCs due for clearing are not sent as required, the repercussions are huge. The lending institution loses its payment from the customer and may levy penalties such as late fees and insufficient funds charges which can lead to customer dissatisfaction. Hence, the utmost care should be taken while servicing the Loan accounts using PDC. The PDC process begins with the sorting of checks received from various account holders. They are segregated by Loan product and location before being vaulted in conduits at the centralized location or PDC center. This sorting enables the lending institution to quickly retrieve the PDCs with relevant date and send them for clearing.

The Post Dated Cheques screen is opened from the Servicing master tab's Post Dated Cheques link and contains the following tabs in its link bar:

- PDC Entry Tab
- PDC Maintenance Tab
- Search Tab

8.1 PDC Entry Tab

The PDC Entry link opens the PDC Entry screen which enables you to record details about the post dated checks collected from customer.

When post dated check is processed by the PDC batch, the status changes to PROCESSED. All the processed checks will then be picked by the Payment Batch and processed. After this, the system posts s payment transaction on the Payment screen's Payment Entry tab.

The View Options section enables you to view PDC batches by status (Open, Post, Void, and All). You can choose whether the PDCs from the customer are for a single Loan account or for multiple Loan accounts in the same bank. Once you enter the Loan account number of the customer in the PDC Batch section, The system displays all Loan accounts pertaining to the customer.

The information has to be captured to facilitate the inward sorting i.e. sorting the cheques by Loan product group and location and then vaulting them in boxes placed in the vaults at the PDC center and subsequently send them for clearance on the day the payment is due. Usually the PDCs are sent for clearance a few days before the actual due date.

Information maintained here can be viewed at **Customer Service > Account Details > Contract Information > PDC sub tab**.

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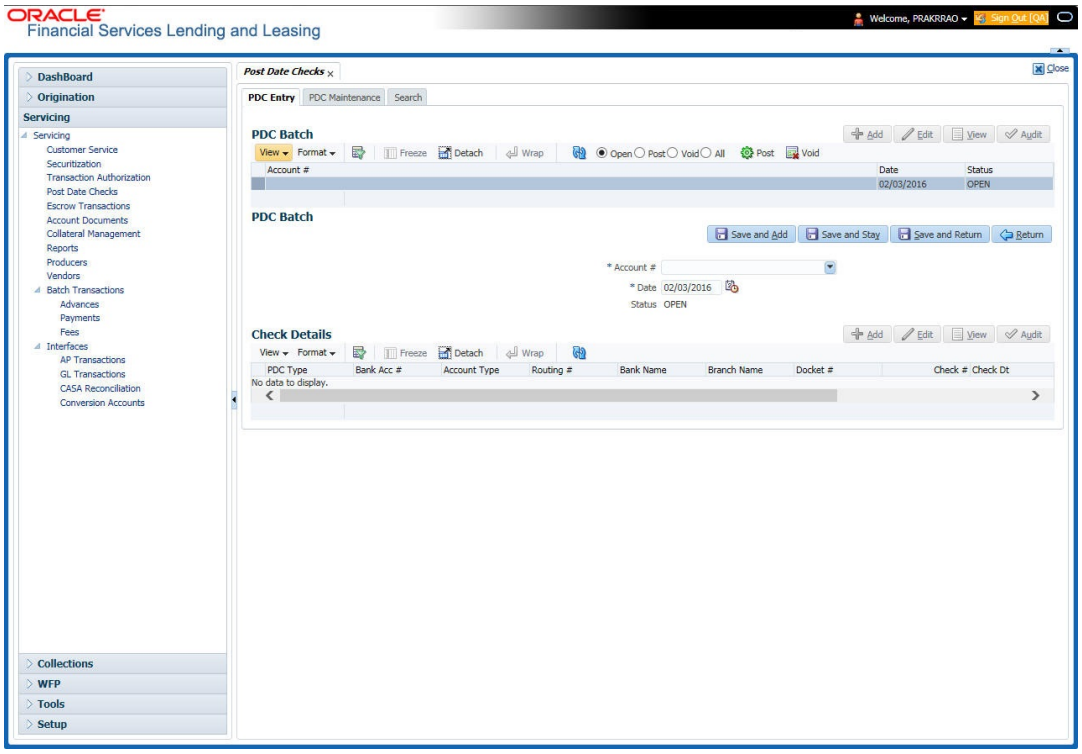
After the batch has been created, click POST in Action section to post the batch of PDCs to Loan account. You can also click VOID in the Action section to cancel the PDC entry on a Loan account.

To view the PDC Entry section

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Post Dated Cheques > PDC Entry**.

Figure 8-1 PDC Entry



2. On the PDC Entry screen's **View Options** section, select the type of PDC batch you want to view.

Table 8-1 Type of PDC batch

If you choose:	System displays in the PDC Batch section:
Open	All batches with OPEN status.
Post	All batches with POST status.
Void	All batches with VOID status.
All	All batches, regardless of the status.

3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

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Table 8-2 Fields

Field	Do this
Account	Select the account number.
Date	Specify the date.
Status	View the status.

4. Perform any of the Basic Actions mentioned in Navigation chapter
5. In the **Check Details** section, you can perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 8-3 Check Details

Field	Do this
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Bank Acc #	Specify the account number, on which the cheque is drawn.
Account Type	Specify the type of the account
Routing #	Specify routing number of the cheque. It is the number printed on cheque, also called MICR number (Magnetic Ink Character Recognition).
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored
Check #	Specify the starting cheque number
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If date on first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
Status	Specify if there are any additional status of the PDC.
Comments	Specify any remarks for the details.

Once the PDC batch is posted, an entry appears in Post Dated Checks section on the Customer Service screen's Payment Mode tab, with OPEN status.

The status changes to PROCESSED when post dated check is sent for clearance on the preprocessing day and the payment is received. At that time, a payment transaction is posted on the Payments screen's Payment Entry screen.

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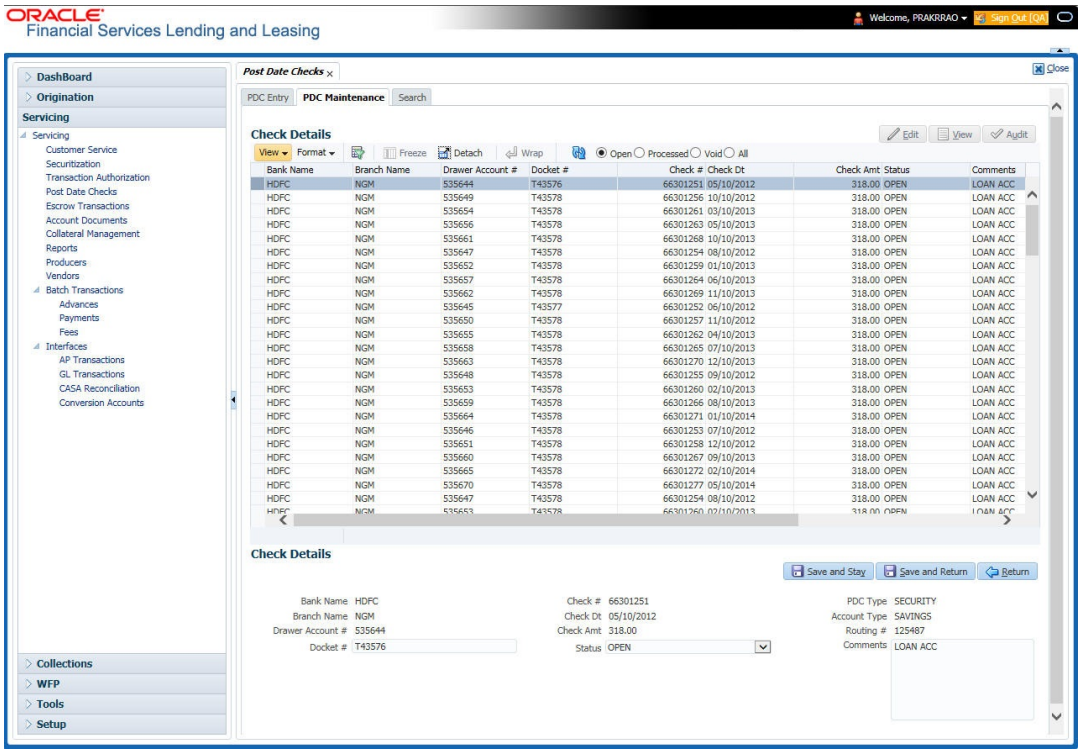
8.2 PDC Maintenance Tab

The PDC Maintenance tab opens the PDC Maintenance screen which enables you to modify check details for a specific account. You can either use view options to filter the PDC details by status or search the details using Query By Example option. The **Edit** button enables you to modify docket number, change status, and to add comments.

To view the PDC Maintenance screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Post Dated Cheques > PDC Maintenance** tab.

Figure 8-2 PDC Maintenance



2. On the PDC Maintenance screen's **View Options** section, select the type of PDC entry you want to view in the PDC Maintenance section.

Table 8-4 Type of PDC entry

If you choose:	The system displays in the PDC Batch section:
Open	All entries with OPEN status.
Processed	All entries with POST status.
Void	All entries with VOID status.
All	All entries, regardless of status.

3. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
4. A brief description of the fields is given below.

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Table 8-5 Check details section

Field	Do this
Bank Name	View the bank name for which check is provided.
Branch Name	View the bank's branch name.
Drawer Account #	View the bank account number.
Docket #	Edit/view the location number where checks have been stored.
Check#	View the check number.
Check Dt	View the check date.
Check Amt	View the check amount.
Status	Select to change or view the cheque's current status.
PDC Type	View the check type (PAYMENT or SECURITY).
Account Type	View the bank account type.
Routing #	View the bank's routing number.
Comments	Specify or view any comments associated with the record.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

8.3 Search Tab

The Search tab opens Search screen. On Search screen, the Search Criteria section enables you to locate an account or group of accounts. The Results section displays details of the Loan account. This is a useful alternative to using the Customer Service screen to search for account information.

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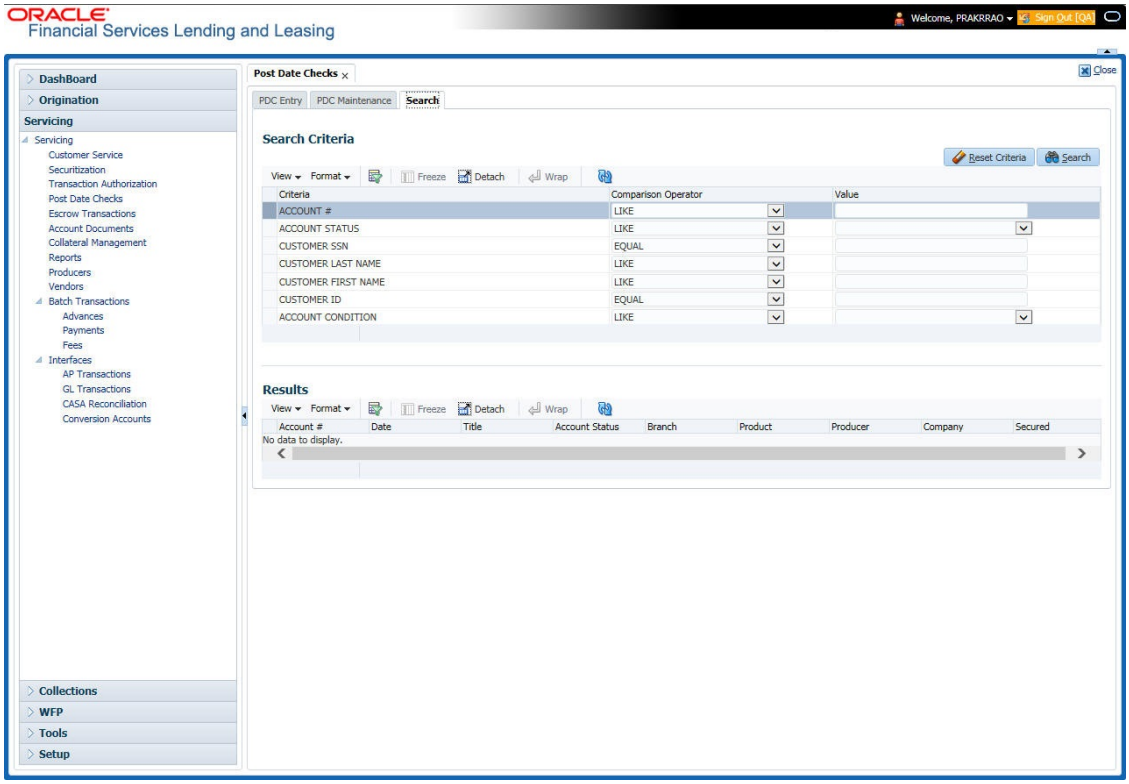
Figure 8-3 PDC Search



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9

Escrow Transactions

Oracle Financial Services Lending and Leasing enables you to perform escrow analysis with the Escrow Analysis and Disbursement screens' Analysis and Analysis Maintenance tabs and perform escrow disbursement with the Disbursement Entry and Disbursement Maintenance tabs.

This section consists of the following topics:

- Escrow Transaction
- Analysis Group Tab
- Accounts Tab
- Escrow Disbursement Entry Tab
- Escrow Disbursement Maintenance Tab
- Search Tab

9.1 Escrow Transaction

The Escrow Analysis page enables you to analyze accounts involving escrow disbursement. Accounts are analyzed in batches, or **analysis groups**. The system generates a batch number for the analysis group and sets the batch status to OPEN. You can view and process the accounts included in the analysis group and exclude the erroneous account from an analysis group. Also, you can perform an escrows analysis for a period between two to twelve months. By default, the analysis horizon is selected as twelve months from the date of analysis.

To enter an escrow analysis batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Analysis**.

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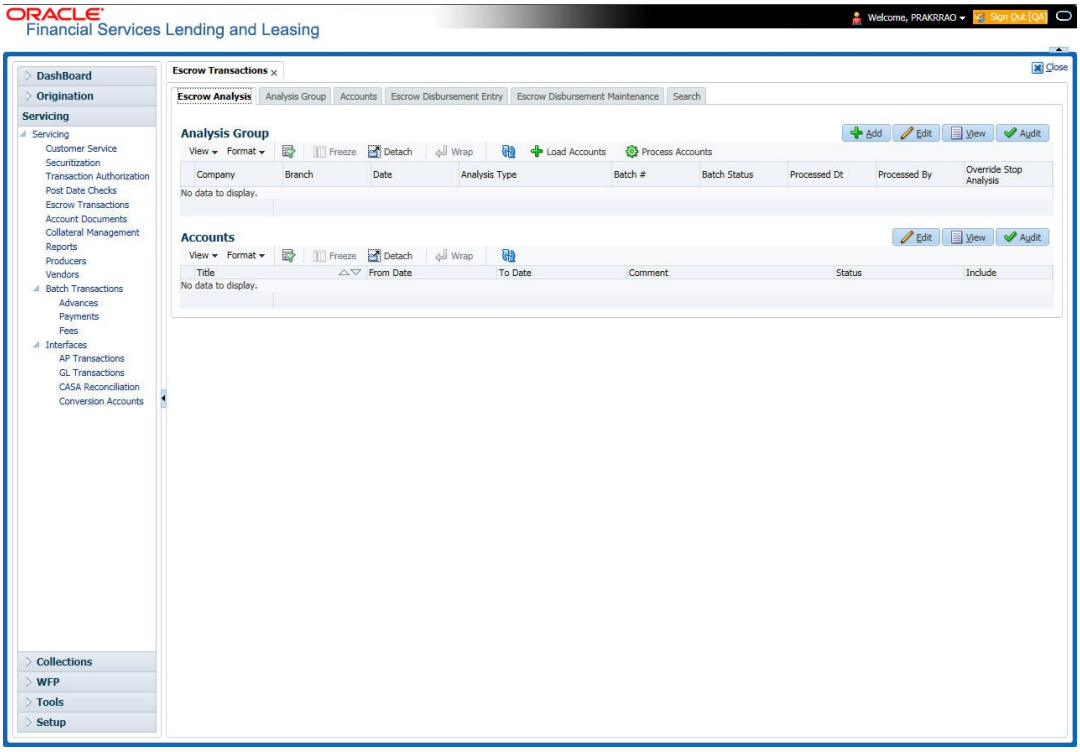
Figure 9-1 Escrow Transactions



2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 9-1 Escrow Analysis

Field	Do this
Company	Select the portfolio company.
Branch	View the portfolio branch.
Date	Specify the batch date.
Analysis Type	Select the analysis type. The analysis type (INITIAL ESCROW ANALYSIS DISCLOSURE, REGULAR, COMPLIANCE, and so on) is a list of user-defined values.
Batch #	View the system generated batch number with a format of ANA-YYYY-DDD-SEQNUM.
Batch Status	View the batch status.
Processed Dt	View the user analysis process date.
Processed By	View the user who processed the analysis.

3. If you select **Override Stop Analysis** check box, system ignores the Stop Escrow Analysis flag on the account.
4. Click **Load Accounts**.
The accounts which match the company and branch in Analysis Group section, are loaded from the search page to the Accounts section Load accounts button also loads the accounts which have the escrow required flag as Y and Opt out Indicator as N.
5. Click **Edit**.

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6. Specify the following information.

Table 9-2 Escrow Analysis - Entry fields

Field	Do this
Title	View the account title.
From Date	Specify the from date (start analysis from MM/DD/YYYY). **Note**: From date has to be the first date of the month.
To Date	Specify the to date (end analysis at MM/DD/YYYY). **Note**: To date has to be the Last date of the Month.
Comment	View the comment.
Status	View the payment status.

7. Select the **Include** check box if you want to include the account in the analysis. Clear the Include check box if you want to remove the account in the analysis.
8. In the **Action** section, choose **Process Accounts**.

The system performs the analysis and changes the batch status to PROCESSING.

If the system successfully processes the batch, it changes the batch status to **PROCESSED**. The individual accounts will all have a status of **NEW**. The analysis group can now be viewed on the Escrow Analysis Maintenance page.

If the system is unable to process one or more individual accounts in the batch, it changes the batch status to ERRORED. One or more of the individual accounts will have status of ERROR in the Accounts section. The reason of the error appears in the Comment field.

This section consists of the following topic:

- Reprocessing an Analysis Batch with Error Status

9.1.1 Reprocessing an Analysis Batch with Error Status

To reprocess an analysis batch with a status of ERROR

1. On the **Analysis Group** section of the **Escrow Analysis** page, load the analysis group with the status of ERRORED.
2. In the **Accounts** section, click **Edit** and clear the **Include** box for the accounts with a status of ERROR, then click **Save**.
3. In the **Action** section, click **Process Accounts**. The system performs the analysis and changes the batch status to PROCESSING.
4. The analysis group can now be viewed on the **Escrow Analysis Maintenance (Analysis Group)** page.

9.2 Analysis Group Tab

The Escrow Analysis Maintenance (Analysis Group) page enables you to review and maintain escrow analysis for each account in a selected analysis group (batch).

With the Escrow Analysis Group tab, you can:

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- Review the analysis results for a selected batch
- Approve the analysis
- Cancel the analysis.

An escrow analysis for a batch may retrieve more than one account. These accounts appear in the Escrow Analysis section, along with the:

- Parameters used for the analysis
- Results of the analysis (standard payment, along with additions or deductions and the resulting new payment)
- Any surplus or shortage
- Escrow items used for analysis and the disbursement rule
- Analysis details, which lists all the escrow transactions.

The system then enables you to:

- Re-analyze the account after making changes to the account on the Customer Service window if the status of the analysis is OPEN, ERROR, REVIEW or APPROVED.
- Delete an analysis.

This section consists of the following topics:

- Viewing Analysis Group tab
- Approving the Analysis
- Cancelling the Analysis
- Reanalysing the Escrow Analysis
- Deleting the Analysis

9.2.1 Viewing Analysis Group tab

To view the Analysis Group page

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Analysis Group** tab.

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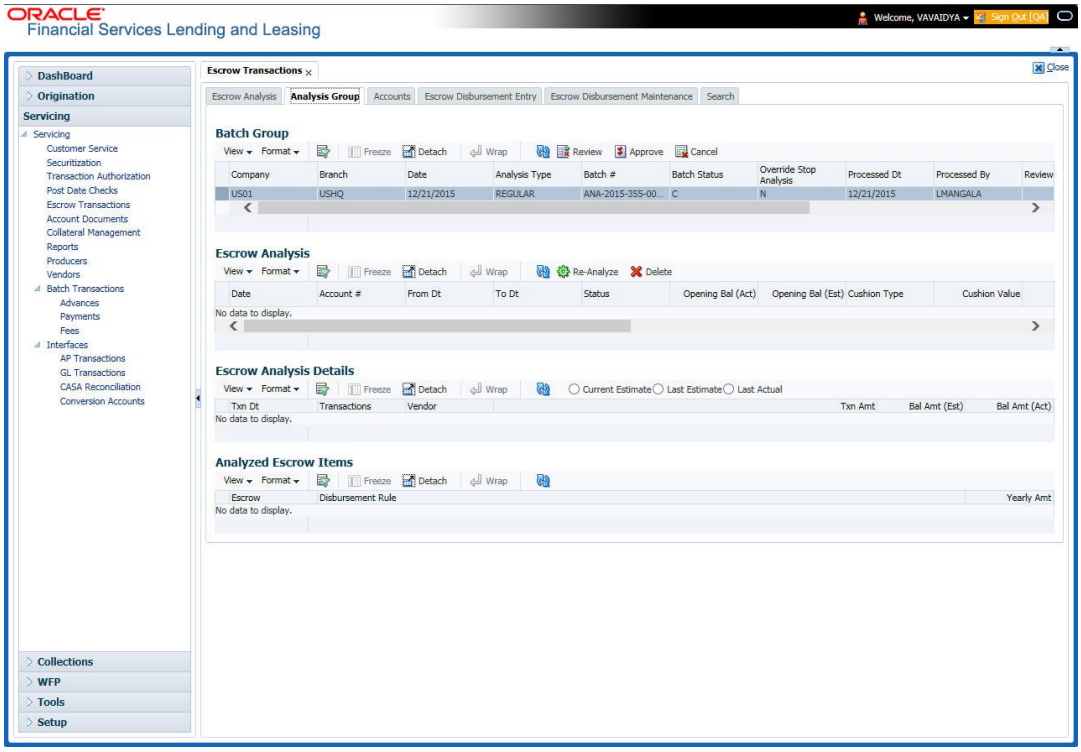
Figure 9-2 Analysis Group



2. In the Escrow Analysis Group page's **Batch Group** section, select the record you want to work with and click **View**.
3. In the **Batch Group** section, view the following display only information.

Table 9-3 Batch Group

Field	View this
Company	The portfolio company.
Branch	The portfolio branch.
Date	The batch date.
Analysis Type	The analysis type.
Batch #	The system generated batch number.
Batch Status	The batch status.
Override Stop Analysis	Override stop analysis indicator.
Processed Dt	The user analysis process date.
Processed By	The user who processed the analysis.
Reviewed Dt	The user analysis review date.
Reviewed By	The user who reviewed the analysis.
Approved Dt	The user analysis approved date.
Approved By	The user who approved the analysis.

Reviewing the Analysis Result

To review the analysis results for a selected batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Analysis Group** tab.

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2. In the **Batch Group** section on the **Analysis Group** screen, select the batch you want to review. Those batches which are pending for review will have status as PROCESSED.
3. In the **Action** section, click **Review**. The system changes the Batch Status field to PROCESSING.
4. In the **Batch Jobs** section on the **Analysis Group** page, select the escrow analysis group you reviewed. The reviewed group will have a batch status as REVIEWED.
5. In the **Batch Jobs** section, click **Execute Search**.

9.2.2 Approving the Analysis

To approve the analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Analysis Group** tab.
2. In the **Batch Group** Section on the **Analysis Group** page, select the batch with the status of REVIEWED you want to approve.
3. In the **Action** section, click **Approve**. The system changes the Batch Status to PROCESSING.
4. In the **Batch Jobs** section, search for the escrow analysis group which now has a status of APPROVED.

9.2.3 Cancelling the Analysis

To cancel the analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Analysis Group** tab.
2. In the **Batch Group** section on the **Analysis Group** page, select the batch you want to cancel.
3. In the **Action** section, select **Cancel**. The system changes the Batch Status for the selected status group to PROCESSING.
4. In the Escrow Analysis Maintenance (Analysis Group), click **Analysis**.

On the Escrow Analysis page, the batch you cancelled now has a status of CANCELLED in the Analysis Group section.

9.2.4 Reanalysing the Escrow Analysis

To re-analyze escrow analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Analysis Group** tab.
2. In the **Batch Group** section on the **Analysis Group** page, select the batch you want to re-analyze.You can only re-analyze an account if the status of the analysis batch is OPEN, ERROR, REVIEWED, or APPROVED.
3. On the **Escrow Analysis** page's **Parameters** section, select the account you want to re-analyze and click **View**.
4. In the **Parameters** section on the Escrow Analysis section, view the following display only information:

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Table 9-4 Parameters

Field	View this
Date	The date.
Account #	The account # and title.
From Dt	The escrow activity from date.
To Dt	The escrow activity to date.
Status	The status of the analysis.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount.
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount.
Results section	
Std Pmt Amt	The standard payment amount.
(+) Esc Pmt Amt	The escrow payment amount.
(+) Spread Pmt Amt	The spread payment amount.
(+) Other Pmt Amt	The other payment amount.
= New Pmt Amt	The new payment amount.
Surplus/Shortage section	
Surplus/Shortage Amt	The surplus shortage amount.
Refund Amt	The refund amount.
Approval section	
Approval Dt	The approval date.
Approved By	The user id of who approved the analysis.

5. In the **Analyzed Escrow Items** sub page, view the following information:

Table 9-5 Analyzed Escrow Items

Field	View this
Escrow	The escrow.
Disbursement Rule	The disbursement rule.
Yearly Amt	The yearly amount.

6. In the **Analysis Details** sub page, view the following information:

Table 9-6 Analysis Details

Field	View this
Txn Dt	The transaction date.
Transactions	The transactions.
Vendor	The vendor name.
Txn Amt	The transaction amount.
Bal Amt (Est)	The balance amount estimated.
Bal Amt (Act)	The balance amount actual.

7. In the **View** section, choose how you want to view the information in the Analysis Details sub page.

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Table 9-7 View

Choose	The system displays
Current Estimated	The current estimated analysis.
Last Estimated	The last estimated analysis.
Last Actual	The last actual analysis.

8. In the **Escrow Analysis** page, click **Re-Analyze**. Oracle Financial Services Lending and Leasing clears the Parameter section on the Escrow Analysis section.
9. When you search for the account in the **Parameters** section on the Escrow Analysis page, the status is now NEW.

9.2.5 Deleting the Analysis

To delete an individual analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Analysis Group** tab.
2. In the **Batch Group** section on the **Analysis Group** page, select the batch with the individual analysis you want to delete.
3. On the **Escrow Analysis** page's **Parameters** section, select the account you want to delete and click **View** in the **Details** column.
4. On the **Escrow Analysis** page, click **Delete**.

The system changes the Status field in the Parameters section to DELETED.

9.3 Accounts Tab

As an alternative to selecting an analysis group and then selecting an account, use the Escrow Analysis Maintenance (Accounts) page to directly view an account. You can then use the Escrow Analysis page to re-analyze or delete an escrow analysis following the same steps described previously in the Escrow Analysis Maintenance (Analysis Group) section of this chapter.

To view an escrow analysis for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Accounts** tab.

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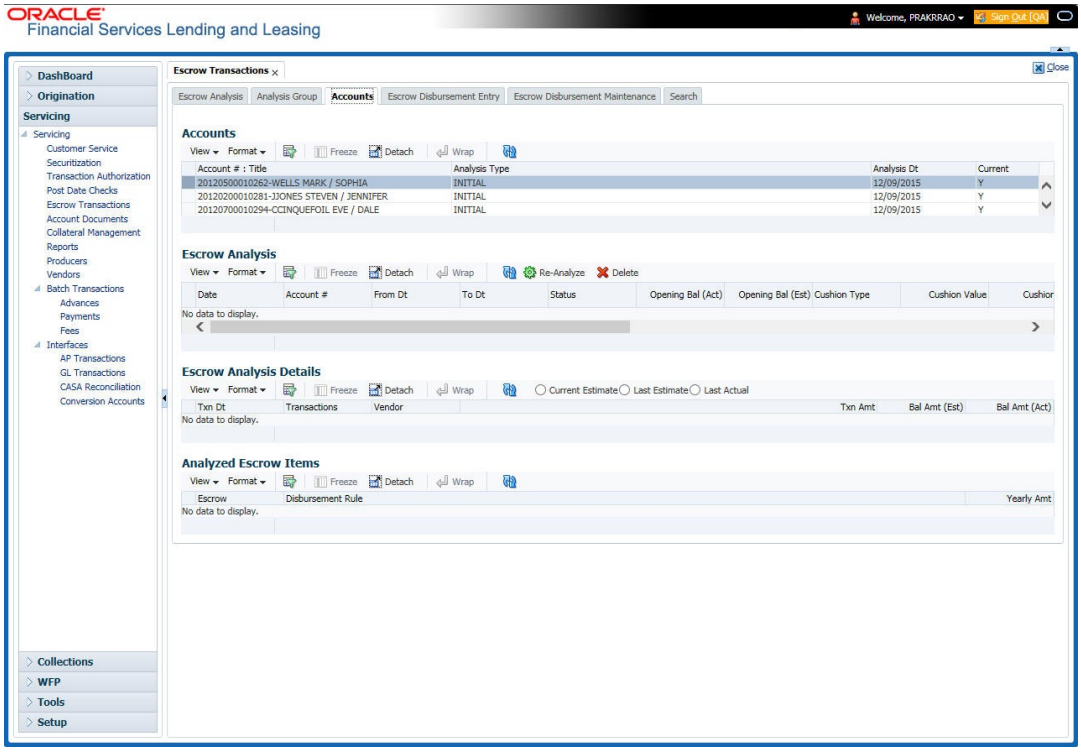
Figure 9-3 Accounts



2. In the **Accounts** section on the Escrow Analysis Maintenance (Accounts) page, select the required account. You can also use **Search > Search Criteria** tab to limit the display of account records.
3. In the **Accounts** section, view the following information:

Table 9-8 Accounts

Field	View this
Account # Title	The standard payment amount.
Analysis Type	The escrow payment amount.
Analysis Dt	The spread payment amount.
Current	If selected, indicates that the information is up-to-date.

4. On the **Escrow Analysis** page's Parameters section, select the account you want to re-analyze and click **View**.
5. In the **Parameters** section on the Escrow Analysis page, view the following display only information:

Table 9-9 Parameters

Field	View this
Date	The date.
Account #	The account # and title.
From Dt	The escrow activity from date.
To Dt	The escrow activity to date.

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Table 9-9 (Cont.) Parameters

Field	View this
Status	The status of the analysis.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount.
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount.
Results section	
Std Pmt Amt	The standard payment amount.
(+) Esc Pmt Amt	The escrow payment amount.
(+) Spread Pmt Amt	The spread payment amount.
(+) Other Pmt Amt	The other payment amount.
= New Pmt Amt	The new payment amount.
Surplus/Shortage section	
Surplus/Shortage Amt	The surplus shortage amount.
Refund Amt	The refund amount.
Approval section	
Approval Dt	The approval date.
Approved By	The user id of who approved the analysis.

6. Click the **Analyzed Escrow Item**s sub tab.
7. In the **Analyzed Escrow Items** sub page, view the following information:

Table 9-10 Analyzed Escrow Items

Field	View this
Escrow	The escrow.
Disbursement Rule	The disbursement rule.
Yearly Amt	The yearly amount.

8. Click the **Analysis Details** sub tab.
9. In the **Analysis Details** sub page, view the following information:

Table 9-11 Analysis Details

Field	View this
Txn Dt	The transaction date.
Transactions	The transactions.
Vendor	The vendor name.
Txn Amt	The transaction amount.
Bal Amt (Est)	The balance amount estimated.
Bal Amt (Act)	The balance amount actual.

10. In the **View** section, choose how you want to view the information in the Analysis Details sub page.

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Table 9-12 View

Choose	The system displays
Current Estimated	The current estimated analysis.
Last Estimated	The last estimated analysis.
Last Actual	The last actual analysis.

9.4 Escrow Disbursement Entry Tab

With the Escrow Disbursement Entry page, you can make payments on escrow from the system in the form of disbursement batches. Disbursement batches record the following information in the Disbursement Group section:

- Company/branch of the account
- Total dollar amount of disbursements
- Total number of disbursements.

The Details section enables you record the following information for each escrow disbursement batch:

- Account number
- Transaction date
- Disbursement amount
- Escrow sub type.

You can use the Escrow Disbursement Entry page to:

- Validate disbursement totals entered in the Disbursement Group section against the transaction totals entered in the Details section.
- Post a validated disbursement entry batch.
- Cancel a disbursement entry batch.

> **Note**
>
> You cannot cancel a posted batch. Hence temporarily place a disbursement entry batch on hold before validating or posting it.

A posted batch cannot be cancelled. Temporarily place a disbursement entry batch on hold before validating or posting it.

Viewing Batches

The Escrow Disbursement Entry pages enables you to view either all escrow disbursement batches or only open escrow disbursement batches. You can choose which type of batch you want to view using the View Options section. Viewing all batches enables you to locate escrow disbursement batches with a status of OPEN, PROCESSING, PROCESSED, ERROR, or CANCELLED.

This section consists of the following topics:

- Viewing Open batches
- Viewing All Batches

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- Locating a batch with an Error
- Validating and Posting Batches
- Holding Escrow Disbursement Batch
- Opening/Removing Hold on an Escrow Disbursement batch
- Cancelling escrow disbursement batch

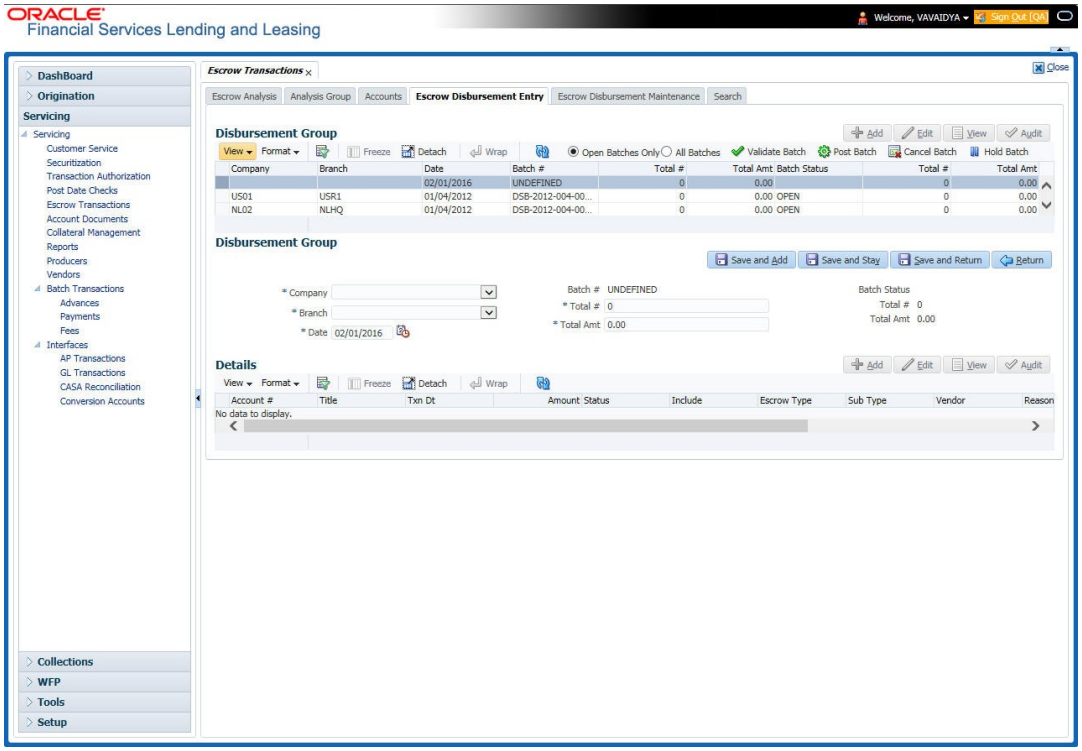
9.4.1 Viewing Open batches

To view open batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Entry** tab.
2. In the **View Options** section on the Escrow Disbursement Entry page, select **Open Batch Only**.

   In the Disbursement Group section, the system displays all batches with a status of OPEN that have not been posted.

Figure 9-4 Escrow Disbursement Entry



3. In the **Disbursement Group** section, select the record you want to work with.

9.4.2 Viewing All Batches

To view all batches

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Entry** tab.

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2. In the **View Options** section on the Escrow Disbursement Entry screen, select **All Batches**. In the Disbursement Group section, the system displays all batches regardless of status.
3. In the **Disbursement Group** section, select the record you want to work with.

9.4.3 Locating a batch with an Error

To locate a batch with an error

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Entry** tab.
2. In the **View Options** section of the Escrow Disbursement Entry page, select **All Batches**. The system displays all batches, regardless of status, in the Disbursement Group section.
3. In **Disbursement Group** section, select the batch with the status ERRORED you want to work with.
4. In the **Details** section, select the payment with ERROR **Status** and click **Edit**. The system displays the cause of the error in the Comment field.

9.4.4 Validating and Posting Batches

To validate and post an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Entry** tab.
2. In the **Disbursement Group** section on the Escrow Disbursement Entry page, In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below.

Table 9-13 Disbursement Group

Field	Do this
Company	Select the portfolio company.
Branch	View the portfolio branch.
Date	Enter batch date. Oracle Financial Services Lending and Leasing uses this date and the number of pre process days (if in use) to determine when to disburse the payment.
Batch #	View the system generated batch number with a format of DSB-YYYYDDD- SEQNUM.
Total #	Enter total number of disbursements in the batch.
Total Amt	Enter total amount of disbursements in the batch.
Batch Status	View batch status.
Total #	View total number of actual disbursements in the batch.
Total Amt	View total amount of actual advances in the batch.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

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The **Details** section records itemized information of the escrow disbursement batch. It enables you to make one payment for one account, or more than one payment to more than one account.

4. In the **Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 9-14 Details

Field	Do this
Account #	Specify the account number.
Title	View the title.
Txn Dt	Specify the disbursement date.
Amount	Specify the disbursement amount.
Status	View the status.
Include	Select to indicate this is an active record.

5. In the **Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 9-15 Details

Field	Do this
Escrow Type	Select the escrow type.
Sub Type	View the escrow sub type.
Vendor	View the vendor.
Reason	Select the reason for the disbursement.
Pmt Mode	Specify the payment mode for the disbursement.
Reference	Specify the reference for the disbursement.
Comment	Specify any comments regarding the disbursement.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

   The system updates the display only **Total #** and **Total Amt** fields in the Disbursement Group section to record the contents of the **Details** section.

   When you want to post escrow disbursement batch on Escrow Disbursement Entry page, ensure that the contents of the display only **Total #** and **Total Amt** fields match with the contents of the required **Total #** and **Total Amt** fields in the Disbursement Group section.

7. In the **Action** section, click **Validate Batch**.

   The system changes the escrow disbursement batch status from OPEN to PROCESSING and submits the batch to the job service. After the batch has been processed, Oracle Financial Services Lending and Leasing changes the its status to POSTED or ERRORED. If an escrow disbursement batch has a status of ERRORED, the accounts in the Details section with the status of ERROR must be excluded from the Disbursement Group before the batch can be posted.

8. Clear the include box of any accounts in the Details section with a status of ERROR, then click **Validate Batch** again.

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When an escrow disbursement batch has a status of PROCESSED, the Post Batch button in the Action section is available.

9. In the **Action** section, click **Post Batch**.

   The system changes the status for the accounts in the Details section included in the escrow disbursement batch to POSTED and creates an entry on the Disbursement Maintenance page.

The system also creates an entry for the escrow disbursement on the AP Requisitions page.

9.4.5 Holding Escrow Disbursement Batch

Only escrow disbursement batches with the status of OPEN can be put on hold.

To hold an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Entry** tab.
2. On the **Escrow Disbursement Entry** page, use the **View Option** section to select the batch you want to place on hold:
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section.
3. Use the **Disbursement Group** section to select the escrow disbursement batch you want to hold.
4. In the **Action** section, click **Hold Batch**.

The system changes the escrow disbursement batch status from OPEN to HOLD.

9.4.6 Opening/Removing Hold on an Escrow Disbursement batch

Only escrow disbursement batches with a status of HOLD can be opened.

To open or remove hold on an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Entry** tab.
2. On the **Escrow Payment Entry** page, use the **View Options** section to select **All Batches**.
3. Use the **Disbursement Group** section to search for and select the escrow disbursement batch with the status of HOLD you want to open.
4. In the **Action** section, click **Validate Batch**.

   The system changes the escrow disbursement batch status from OPEN to PROCESSING and submits the batch to the job service in the Disbursement Group section. After the batch has been processed, the system changes the its status to POSTED or ERRORED. If an escrow disbursement batch has a status of ERRORED, the accounts in the Details section with the status of ERROR must be excluded from the Disbursement Group before the batch can be posted.
5. Clear the include box of any accounts in the Details section with a status of ERROR, then click **Validate Batch** again.

   When an escrow disbursement batch has a status of PROCESSED, the Post Batch button in the Action section is available.
6. In the **Action** section, click **Post Batch**.

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The system changes the status for the accounts in the Details section included in the escrow disbursement batch to POSTED and creates an entry on the Disbursement Maintenance page.

9.4.7 Cancelling escrow disbursement batch

Only the escrow disbursement batches with the status of OPEN, PROCESSED, HOLD, or ERRORED can be canceled.

To cancel an escrow disbursement batch

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** master tab.
2. Click the **Escrow Transactions** link.
3. On Escrow Analysis screen, click the **Escrow Disbursement Entry** tab.
4. On the **Escrow Disbursement Entry** page, use the **View Options** section to select the escrow disbursement batch you want to cancel:
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is PROCESSED, HOLD, or ERRORED, click **All Batches** in the **View Options** section.
5. Use the **Disbursement Group** section to select the escrow disbursement batch you want to cancel.
6. In the **Action** section, click **Cancel Batch**.

The system changes the Status field in the Details section to VOID.

When you refresh the Escrow Disbursement Entry page, the escrow disbursement batch that you cancelled has a batch status of CANCELLED in the Disbursement Group section.

9.5 Escrow Disbursement Maintenance Tab

The Disbursement Maintenance page enables you to cancel escrow disbursement transactions.

This section consists of the following topics:

- Cancelling Disbursement Maintenance
- Viewing Cancelled Escrow Disbursement on AP Requisition screen

9.5.1 Cancelling Disbursement Maintenance

To cancel the disbursement maintenance

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Escrow Disbursement Maintenance** tab.

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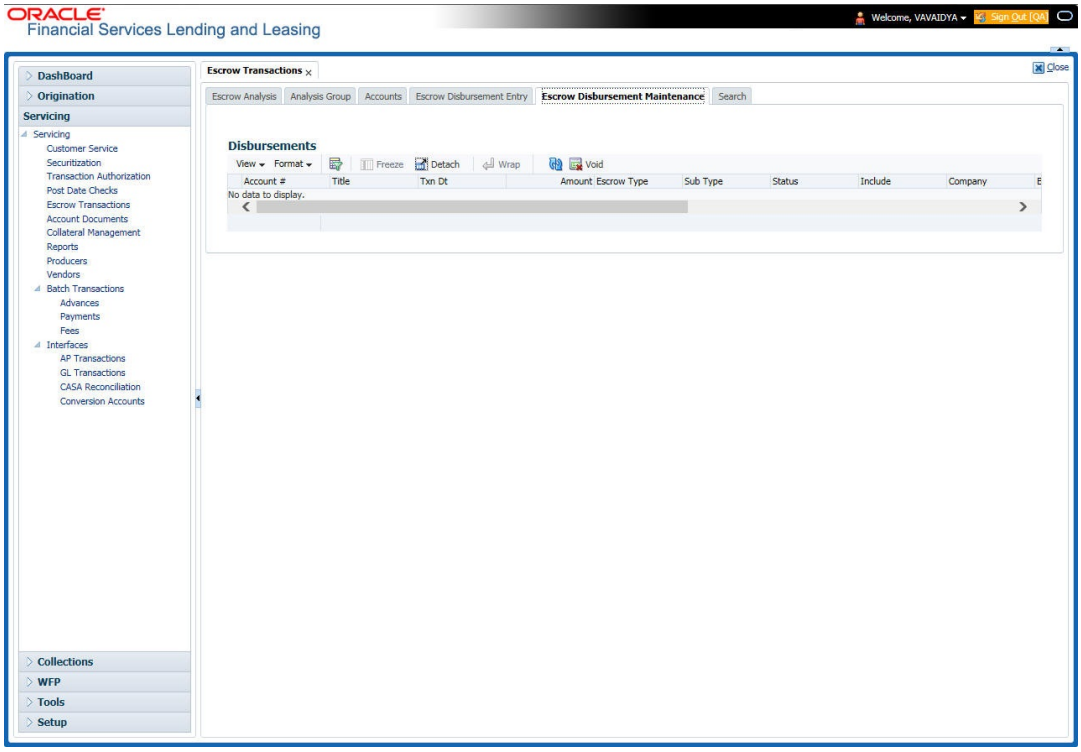
Figure 9-5 Escrow Disbursement Maintenance



2. On the **Disbursement Maintenance** page's Disbursements section, select the record you want to work with and click **View**. You can also use **Search > Search Criteria** tab to limit the display of account records.
3. In the **Disbursements** section, view the following display only information:

Table 9-16 Disbursements

Field	View this
Account #	The account number.
Title	The title.
Txn Dt	The disbursement date.
Amount	The amount.
Escrow Type	The escrow type.
Sub Type	The sub type.
Status	The status.
Include	Include indicator.
Company	The portfolio company.
Branch	The portfolio branch.
Batch #	The batch number.
Vendor	The vendor.
Reason	The reason.
Pmt Mode	The payment mode.
Reference	The reference.
Comment	The comment.

4. Select the disbursement you want to void and click **Void** in the **Action** section.

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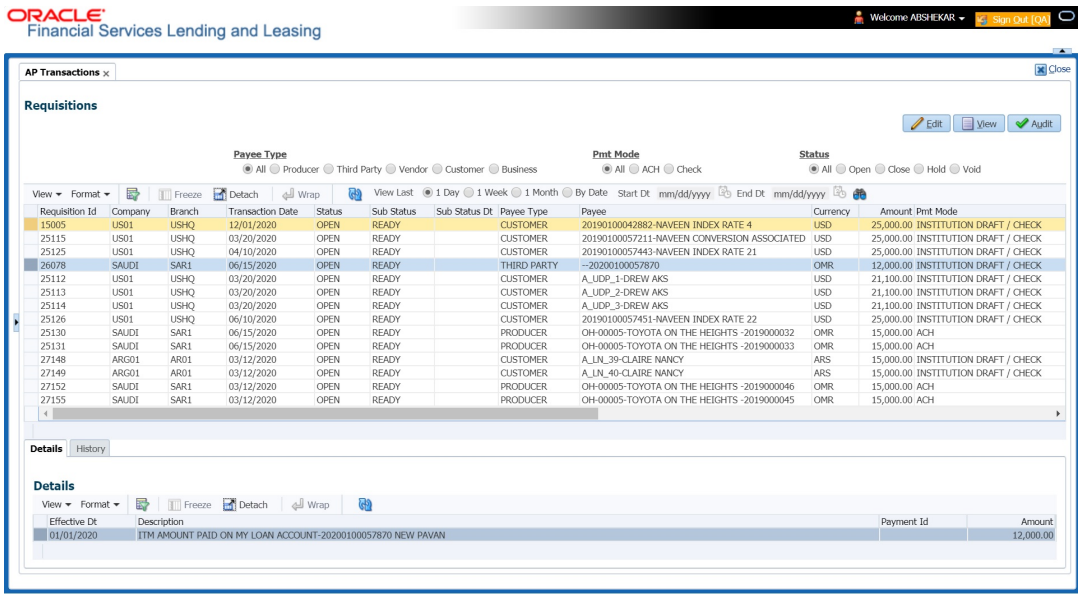
The system changes the status of the escrow disbursement to VOID.

9.5.2 Viewing Cancelled Escrow Disbursement on AP Requisition screen

To view the canceled escrow disbursement on the AP Requisition page

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Interfaces > AP Transaction** link.

Figure 9-6 AP Transactions



2. On the **Payee Type** section of the **AP Transactions** page, select **All**.
3. On the **Pmt Mode** section, select **All**.
4. On the **Status** section, select **Void**.
5. On the **AP Requisitions** page, the system changes the escrow disbursement status to VOID.

9.6 Search Tab

The Search tab enables you to locate the accounts on which the escrow analysis is to be performed. You can select accounts for an escrow analysis using the following attributes in the **Criteria** column of the **Search Criteria** section. You can also configure the system to search other account attributes if required.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions > Search**.
2. In the **Search** page's **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate an account.
3. Click **Search** and use criteria and comparison operator to search criteria:

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Table 9-17 Search criteria

Field	View this
Account	Specify the account number.
Account Status	Select the account status.
Account State	Select the state name where the account belongs.
Account Last Escrow Analysis Date	Select the date on which the escrow analysis was last performed on the account.
Escrow Analysis Required Indicator	YES: If selected, the system displays the accounts that require escrow analysis. NO: If selected, the system displays the accounts that do not require escrow analysis.
Escrow Analysis Stopped Indicator	YES: If selected, the system displays the accounts with the escrow analysis is allowed. NO: If selected, the system displays the accounts with the escrow analysis is stopped.
Product	Specify the product name.
Account Condition	Select the account condition.

The system displays the result of the search in the Results section at the bottom of the page.

Table 9-18 Search Results

Field	View this
Company	The company.
Branch	The branch.
Account #	The account number.
Date	The account effective date.
Title	The account title.
Product	The product.
Status	The account status.
Producer	The producer.
Secured	If selected, the account has a customer classified as secured

If you click **Reset Criteria**, the system clears the contents of the Search Criteria section and refreshes with the its default values.

To search for accounts that require escrow analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing > Servicing > Escrow Transactions Search** tab to view the Search page.
2. In the **Search Criteria** section, complete the ESCROW ANALYSIS REQUIRED INDICATOR criteria with a value of **YES**.
3. In the **Search Criteria** section, complete the ESCROW ANALYSIS STOPPED INDICATOR criteria with a value of **NO**.
4. Click **Search**. The system displays all the accounts that require escrow analysis.

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10

Account Documents

Account Documents consists of the following sections:

- Introduction
- Account Document screen
- Attaching a Document to an Account from a server
- Attaching a Document to an Account from a Client Machine
- Copying a Document
- Moving a Document
- Viewing a Document Attached to an Account
- Document Tracking section

10.1 Introduction

The Documents Maintenance screen allows for both the paperless storage of documents within Oracle Financial Services Lending and Leasing system, first with Accounts during the Loan origination cycle and later with accounts during customer service.

This chapter explains how use the Account Document section to:

- View an image
- Search for an image
- Split an image of more than one page
- Change the status of an image
- Combine two images into a multiple page image
- Attach an image to an existing Account
- Print an image
- Attach documents to Accounts and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

Account Document screen

The Account Document screen consists of **Document Maintenance** and **Document Details** sections.

Credit Accounts are often sent or faxed to financial institutions from producers (or **dealers**) on behalf of the customer. These credit Accounts, if received as fax, can be stored in the system as images. Frequently, more than one Account is received in a single fax or a single Account is received across multiple faxes. In such cases, the Account Document Tracking screen can help you organize and maintain your image collection.

The Account Document screen's Document Maintenance screen allows you to upload documents to an Account in the form of GIF files, PDF files, DOC files, XLS files, and TXT

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files. The Document Maintenance screen's Document Details section allows you to view these documents.

10.2 Account Document screen

Oracle Financial Services Lending and Leasing supports the online attachment of document images to an Account using the Account Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: UIX_DEFAULT_IMAGE_PATH.

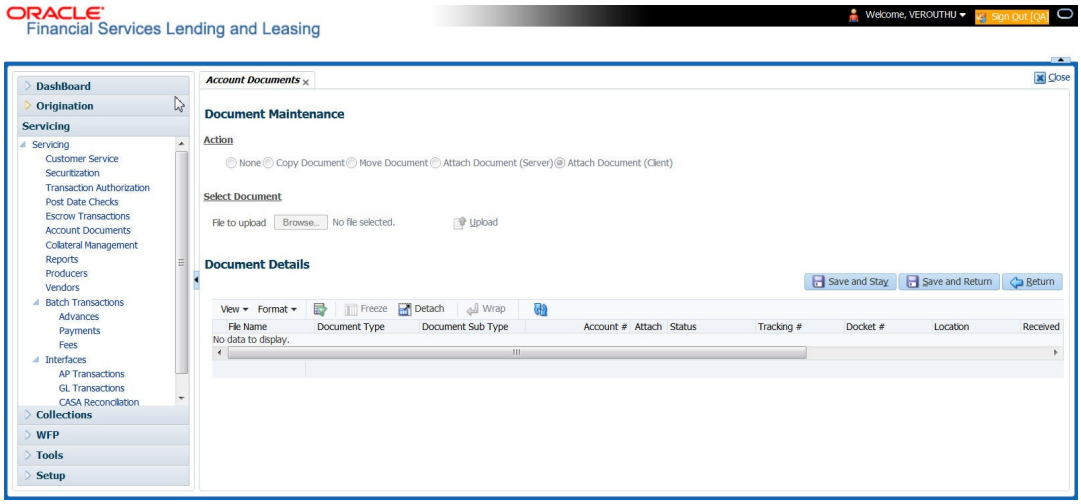
When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, system displays all available files in the selected directory in **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

10.3 Attaching a Document to an Account from a server

To attach a document to an Account from a server

1. On the Oracle Financial Services Lending and Leasing Account home screen, click the **Servicing > Servicing > Account Documents** link.

Figure 10-1 Account Documents



2. In the **Action** sub-section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in **Directory Path** field. (The default path is the value for system parameter UIX_DEFAULT_IMAGE_PATH).

   -or-

4. In the **Directory Path** field, specify the full path name to the document on server that you want to attach to an account. You can click **Reset Path** at any time to return to the default image directory.
5. In the **Select Document** section, click **List File**. The system displays files from the entry in Select Document section Directory Path in the Document Maintenance record.
6. In the **Document Details** record, select the record you want to work with and click **Edit** in **Details** column.

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7. In the **Document Details** record, specify, view or edit the following information:

Table 10-1 Document Details

Field	Do this
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Account#	Select the account number to attach/copy/move the document image.
Attach	Select the attachment type.
Status	View the status of the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

8. Select the **Attach** check box to attach file to the account.
9. Click **Save And Return**.
10. In the **Action** sub-section, click **Post**.

    The system attaches the document to Account.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

10.4 Attaching a Document to an Account from a Client Machine

To attach a document to an Account from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Account Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.
4. In the **Select Document** section, click **Browse** in **File to upload** field. The system opens a **Choose File to Upload** dialog box.
5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
6. When you have located the document you want to attach to the account in **Open** dialog box's **File name**: field, click **Open**.
7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

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Table 10-2 Document Details

Field	Do this
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Account #	Select the application number to attach/copy/ move the document image.
Attach	Select the attachment type.
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to account.
12. Click **Save And Return**.
13. In the **Action** sub-section, click **Post**.

    The system attaches the document to Account.

You can view the document in a browser by choosing **View Document** in the Action section.

10.5 Copying a Document

The Action section's Copy Document command copies the document image from one Account to another Account. This command has no impact on the source Account or the source Account's document image.

To copy a document to an Account from another Account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab. Click the **Account Documents** link.
2. In **Action** sub-section, click **Copy Document**.
3. In **Document Maintenance** sub-section, select either **Customer#** or **Business#** option and use the **Account#** field to specify Account with the image you want to copy.
4. While selecting the above option, you can use any of the below combinations to define your search:
   - Customer # (only)
   - Customer # and Account #
   - Business # (only)
   - Business # and Account #
5. In **Document Maintenance** sub-section, click **Search**.

   The system displays the files attached to that Account in **Document Details** section.

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6. In **Document Details** section, select the document you want to copy and click **Edit**.
7. In **Copy/Move Account #** field, specify the application number of Account to which you want to copy the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

10.6 Moving a Document

The Action section's Move Document command moves an existing document image from one Account to another Account. This command detaches the document image from source Account and attach to second Account.

To move a document to an Account from another Account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination > Origination > Account Documents** link.
2. In **Action** sub-section, click **Move Document**.
3. In **Document Maintenance** sub-section, select either **Customer#** or **Business#** option and use **Account #** field to specify the Account with the image you want to move.
4. While selecting the above option, you can use any of the below combinations to define your search:
   - Customer # (only)
   - Customer # and Account #
   - Business # (only)
   - Business # and Account #
5. In **Document Maintenance** sub-section, click **Search**.

   The system displays the files attached to that Account in Document Details sections.
6. In **Document Details** section, select the document you want to move and click **Edit**.
7. In **Copy/Move Account #** field, specify the application number of Account to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading application on Customer Service screen, then clicking **Customer Service** tab and then clicking on **Document Tracking** sub tab.

10.7 Viewing a Document Attached to an Account

To view a document attached to an Account

1. Using above method, load the account with the document you want to view.
2. In the **Account Document** section, click **Edit**.
3. View/edit the following display only information:

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Table 10-3 Account Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

Table 10-4 Account Document Details

Field	View this
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Account Document** and **Account Document Details** sections to select the document you want to view.
   - In multiple paged documents, choose **1** in the **Page #** field on **Account Document Details** section to view the all pages in the document
     -or-
   - Choose a specific page number to view only that page.
7. Click **View Document**.

   The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the **Account Document** and **Account Document Details** sections.
9. Click **Save And Return**.

10.8 Document Tracking section

You can view the documents attached to a particular Account by loading the application on the Underwriting/Funding screen and then clicking on **Document** tab.

This section consists of the following topics:

- Locating an Account Document

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- Viewing a Document Attached to an Account

10.8.1 Locating an Account Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination > Underwriting/Funding** link.
2. Select and open the application you want to work with.
3. Click **Document** sub tab. The Account Document screen appears.

Information about the documents attached to Account appears in **Account Documents** and **Account Document Details** sections.

10.8.2 Viewing a Document Attached to an Account

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Account Document** section, click **Edit**.
3. View/edit the following display only information:

Table 10-5 Account Document

Field	Do this
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Account Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Account Document Details** section, view the following display only information:

Table 10-6 Account Document Details

Field	View this
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Account Document** and **Account Document Details** section to select the document you want to view.

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- In multiple paged documents, choose **1** in the **Page #** field on **Account Document Details** section to view the all pages in the document
  -or-
- Choose a specific page number to view only that page.

7. Choose **View Document**. The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).
8. You can add comments to the **Comments** field in the **Account Document** and **Account Document Details** sections.
9. Click **Save And Return**.

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11

Collateral Management

Centralized Asset Management or Collateral Management System (CMS) enables the user to record a new collateral, evaluate it, and re-evaluate the existing collateral.

A Collateral Management System is used to minimize the frauds which involve the same collateral being pledged for different Loan and re-evaluating existing collateral manually or connecting to the VIN Interface.

The Collateral Details screen is opened from the **Servicing > Servicing > Collateral Management** and contains the following tab:

- Collateral Tab
- Search Tab

11.1 Collateral Tab

Using the Collateral screen, you can record a new collateral, view the valuation of collateral, and re-evaluate the existing collateral.

The collateral details can also be defined in the collateral screen of Application Entry screen.

The system assigns collateral statuses and the following are the statuses:

- **Undefined**- When the collateral is created for the first time.
- **New**- When an undefined collateral/ asset gets validated, its status is changed to New. This collateral can only be used for Substitution in Servicing.
- **Inactive**- When an asset/collateral from **Released, Sold or Inventory** status is attached to application, it becomes Inactive.
- **Active**- When the application gets funded, inactive collateral gets associated with the account in Servicing and gets activated. The status of the collateral then becomes **Active**.
- **Released**- The Loan collateral can move to **Released** when the collateral is no more attached to any account.
- **Substituted**- When collateral with the status active is replaced with different collateral, the active status is changed to SUBSTITUTED.

Calculate Parameters

The **Calculate Parameters** button is available in the Collateral Details header. Clicking on it calculates the Target parameters for the selected Collateral 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.

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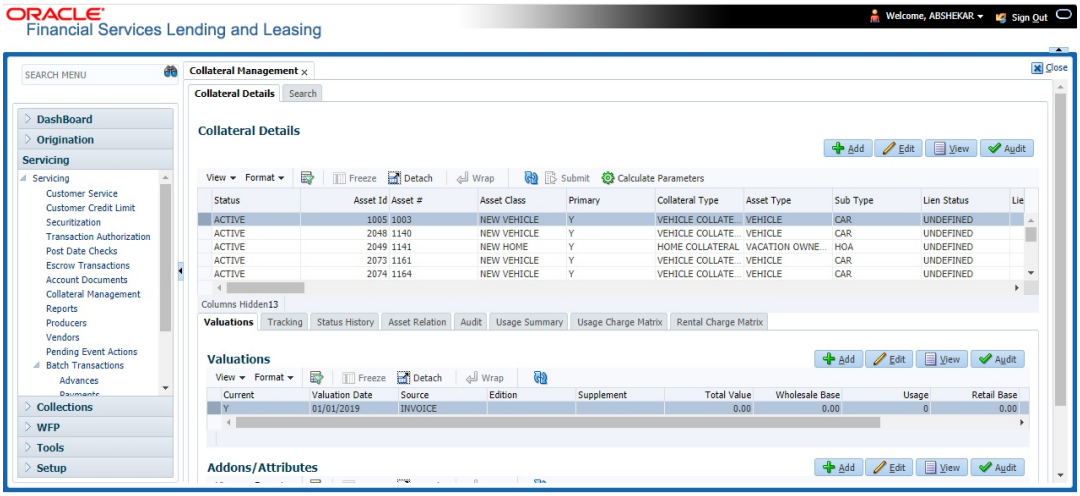
- If required, these fields can be customized in the **Label Configuration** tab in Setup > Administration > System > Label Configuration screen.
- Further, the custom fields are to be configured to compute specific business calculations at Account level in Setup > Administration > System > User Defined Parameters screen.

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

To enter the Collateral Details

1. On the application master screen, click **Servicing > Servicing > Collateral Management > Collateral Details**.

Figure 11-1 Collateral Details



2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 11-1 Collateral Details

Field	Do this
Type and Description section	
Collateral Type	Select the collateral type.
Primary	Select the check box if this property is the primary collateral.
Asset ID	View the asset identification number.
Asset #	View the asset number which is automatically generated.
Asset Class	Select the asset Class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Registration #	Enter the vehicle registration number.
Status	View the vehicle status.
Select Make and Model	Select the Make and Model number of asset from the drop down list. You can use the search option to select the details.
Year	Specify the year of the vehicle.

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Table 11-1 (Cont.) Collateral Details

Field	Do this
Estimated Life	Specify the estimated life of the asset.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Identification #	Specify the vehicle identification number.
Body	Specify the body of the vehicle.
Description	Specify the description of the asset.
Condition	Select the condition of the asset from drop-down list.
Lien Details	
Lien Status	Select the type of Lien action.
Lien Event Dt	Select the lien event date from the calendar.
Second Lien Holder	Specify the name of second lien holder.
Comments	Specify additional details if any.
Lien Release Entity	Select the lien release entity from the drop-down list. The list displays the following values: • Customer • Producer • Others • Business **Note**: If **Others** is selected as the Lien Release Entity, ensure that the Entity Name and Address details are updated correctly since the same is not auto-validated with the data maintained in the system.
Entity Name	If you have selected the lien release entity as **Customer** or **Producer**, system automatically filters entity name list with corresponding customer accounts or producers. Similarly, if the lien release entity is selected as **Business** system displays the Business name if the asset is linked to Business account. Select the required entity name from the drop-down list. If you have selected the lien release entity as **Others** specify the entity name.
Address section	
Country	Select the country.
County	Select the county.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
Usage Details (Life) The details maintained in this section is used to calculate **EXCESS USAGE FEE** in payoff quote and termination transactions.	
Start	View/specify the start unit of asset usage.

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Table 11-1 (Cont.) Collateral Details

Field	Do this
Base	View/specify the base units.
Extra	View/specify the extra usage units.
Total	View/specify the total usage units.
Vacation Ownership Details	
Billing	Check this box to indicate if the asset is considered for billing.
Due Amt Account Type	Select one of the following account type from the drop-down list to indicate on which account this asset is to be considered for billing. • Current Account • Linked Account • Master Account **Note**: If **Billing** option is checked and the Due Amt Account Type is selected as Current/Linked/ Master Account, then the billing batch job posts the transactions based on Asset Billing Rate setup in Current account / Linked Account of current Account / Master Account of current Account respectively.
Trade Eligible	This check box is selected by default and indicates that the asset is eligible for trade. If checked (Trade Eligible = Y) then Asset Status is marked as INACTIVE during Trade. If unchecked (Trade Eligible = N) Asset status is marked as ACTIVE.
Consolidate Points at Master	Check this box to indicate that point can be consolidated at master account level. For more information, refer to Actual Points and Billing Points Consolidation section.
Points Consolidation Type	Select the type of points consolidation option from drop-down list. This field is used to identify the assets at Associated accounts to consolidate the points.
Exchange Indicator	Check this box to indicate if this asset is created as exchange to an old asset. This is applicable only for Vehicle and Home collateral.
Shipment Date	Select the asset shipment date from the adjoining calendar. This is applicable only for Vehicle and Home collateral.
Block Indicator	Check this box to indicate if this asset is blocked to a particular account. In case of assets like mobile handsets, the IMEI Block/ Unblock functionality is used to block asset so that during cancellations, customer does not use the asset through any other service provider. This is applicable only for Vehicle and Home collateral.

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Table 11-1 (Cont.) Collateral Details

Field	Do this
Custom Fields - This section displays the custom User Defined Fields if enabled in Setup and if configured, populates specific business computation values.	

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. Click **Submit**.

Actual Points and Billing Points Consolidation

Consolidate Actual Points at Master

Actual Points consolidation at Master account level may or may not include the points at associated account(s) and is controlled based on the status of **Consolidate Points at Master** check box.

- If **Consolidate Points at Master** option is checked, system consolidates the asset level points at Master Account of the associated account provided the following conditions are satisfied:
  - The same **Points Consolidation Type** is selected for associated account.
  - The status of asset is ACTIVE.
  - The status of account is available and enabled in ACC_STATUS_POINT_CONS_CD lookup type.
  - The asset expiry date is greater than GL date (asset is not expired).
- If **Consolidate Points at Master** option is not selected at Master Account > Asset Level, then system considers only the asset level points at Master Account and **does not** consolidate the asset level points of its associated account(s). Only the standalone points of Master Account is considered. Even if the **Consolidate Points at Master** option is selected at later point at Master Account > Asset Level, the points consolidation of associated account(s) will not be triggered until an update happens on Associated Accounts > Asset which is eligible for Consolidation.

Points consolidation is done in following scenarios:

- When new account is added under a Master Account by UI, Funding process, API, Account Onboarding, Multi Account onboarding, and/or Master Account Maintenance Transaction.
- Account Status Change
- During Current Account Level Asset Maintenance updates.
  - Collateral POST/PUT/GET Web Services
  - Collateral Create/Update File uploads
  - Collateral Maintenance from UI
  - Add New Asset Transaction
  - Substitution of asset Transaction

To **Consolidate Points at Master**, following validations and update options are provided:

- Lookup code **Account Statuses for Points Consolidation** determines which Accounts with which status are to be considered for point's consolidation.
- Batch job which updates the consolidated points at Master Account level only if the **Expiration Date of Asset** of Actual Asset at associated account is less than the GL date.

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This batch job is scheduled to run before the billing batch job to update the actual points that needs to be considered for Billing.

- **Points** are maintained at actual asset level and any changes done at Master account level asset points does not flow down to the Actual Asset.
- In case of an update at Master Account level Asset Point's and subsequently any change in actual asset at current account, system recalculates the points and overrides the points at master account.

Billing Points Consolidation

OFSLL uses Billing Points for Asset Billing calculations to derive the transaction amount using different asset billing rates. For more information, refer to Setup > Asset Billing Rate screen.

Billing points consolidation at Master Account level is decided based on status of **Consolidate Points at Master** option selected at Master Account level.

- If **Consolidate Points at Master = N**, consolidation is not done and Billing points for Master account is derived based on Asset Usage Type (i.e. either FULL or HALF).
- If **Consolidate Points at Master = Y**, Billing points consolidation is done at Master Account considering the Associated Account level billing Points (which are derived considering Asset Usage Type i.e. either FULL or HALF).

> **Note**
>
> If the **Consolidate Points at Master** option is changed from **N** to **Y** at later point, then points consolidation of Master account is not done. However, consolidation is still done if there is a change in associated account(s).

The consolidated billing points are populated in Vacation Ownership sub tab available in Customer Service screen > Collateral tab > Home sub tab.

Following examples illustrates on how Actual and billing points are consolidated.

Scenario 1: Consolidate Points at Master = N

Here, consolidation is not done and billing points are considered based on Asset Usage Type. Also, even if **Consolidate Points to Master = Y** for associated account(s), the same is not considered.

Table 11-2 Scenario 1

Account Type	Points on Funding	Actual Points	Asset Usage Type	Billing Points
Master M1	50	50	Half (total Points/2)	25
Associated A1	100	100	Full	100
Associated A2	100	100	Full	100

Scenario 2: Consolidate Points at Master = Y

Here, billing points consolidation is done but Asset Usage Type of Master account is not considered.

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Table 11-3 Scenario 2

Account Type	Points on Funding	Actual Points	Asset Usage Type	Billing Points
Master M1	50	200 (50 points of M1 is overwritten)	Full (Not considered)	100
Associated A1	100	100	Half (total Points/2)	50
Associated A2	100	100	Half (total Points/2)	50

Note that, billing points are consolidated only if the following conditions are satisfied:

- Master Account level **Consolidate Points at Master = Y** and the same **Points Consolidation Type** is selected for both master and associated account(s).
- The status of associated account(s) is available and enabled in ACC_STATUS_POINT_CONS_CD lookup type.
- Status of assets under the selected accounts must **Active** (not expired) and **Expiry Date of Asset** is greater than GL date.

This section consists of the following topics:

- Valuations Sub Tab
- Tracking Sub Tab
- Vacation Ownership sub tab
- Status History Sub Tab
- Asset Relation Sub Tab
- Audit Sub Tab

11.1.1 Valuations Sub Tab

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

To complete the Valuations section

1. Click **Valuations** section.
2. In this section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 11-4 Valuations section

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

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Table 11-4 (Cont.) Valuations section

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

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Addons** section, you can perform any of the Basic Operations mentioned in Navigation chapter. You need to specify all the field values for every asset's add-ons and attributes on the application.
5. A brief description of the fields is given below:

Table 11-5 Addons

Field	Do this
Addons/Attributes	Select the add-on/attribute.
Value	Specify the value of the attribute.
Amt	Specify the add-on amount.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

11.1.2 Tracking Sub Tab

The Tracking sub screen enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

To track attributes for the collateral

1. Click the **Tracking** sub tab.
2. In the **Tracking Items** section, click **Load Details**.
3. In the **Tracking Items** section, you can perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 11-6 Tracking Items

Field	Do this
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.

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Table 11-6 (Cont.) Tracking Items

Field	Do this
Followup Dt	Specify the next follow-up date.
Enabled	Select to track the information from start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

4. Complete the Tracking Item Details section by entering information about a parameter in the corresponding the Value field.
5. Perform any of the Basic Actions mentioned in Navigation chapter.

11.1.3 Vacation Ownership sub 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 records for the selected account.

For detailed information of the fields in this sub tab, refer to Vacation Ownership tab section in Customer Service > Collateral > Home tab.

11.1.4 Status History Sub Tab

The Status History sub tab enables you to view the asset history of association with accounts.

To view the Status History

1. Click the **Status History** sub tab.
2. In the **Status History** section, view the following information:

Table 11-7 Status History

Field	Do this
Account #	View the account number.
Status	View the status of asset.
Lien Status	View lien status of the asset.
Lien Event Date	View lien event date of the asset.
Data Change Status	View the data change status of the asset.
Data Change Date	View the data change date of the asset.
Comments	View comments of the asset if any.

11.1.5 Asset Relation Sub Tab

The Asset Relation sub tab enables you to view the asset relationship.

To view the Asset Relation

1. Click the **Asset Relation** sub tab.
2. In the **Asset Relation** section, view the following information:

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Table 11-8 Asset Relation

Field	Do this
Account #	View the account number.
Asset #	View the asset number.
Account Status	View the Account status.
Current Ind	Indicates that this is the current asset.
Primary Ind	Indicates that this asset is the primary.

11.1.6 Audit Sub Tab

The Audit sub tab enables you to view the asset relationship.

To view the Audit

1. Click the **Audit** sub tab.
2. In the **Audit** section, view the following information:

Table 11-9 Audit

Field	Do this
Account Id	View the account identification number.
Asset Id	View the asset identification number.
Column Name	View the column name.
New Value	View the new value.
Old Value	View the old value.
Changed By	View the person name who changed the details.
Changed Date	View the date on when the details are changed.

11.2 Search Tab

A Search screen is available on the Collateral Management System to help locate information such as an asset type, asset number, identification number, asset status, make, model, and year. This is the information that is used on the Collateral screen.

To search for a Collateral details

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Collateral Management > Search**.
2. The Collateral Management screen's Search screen appears.

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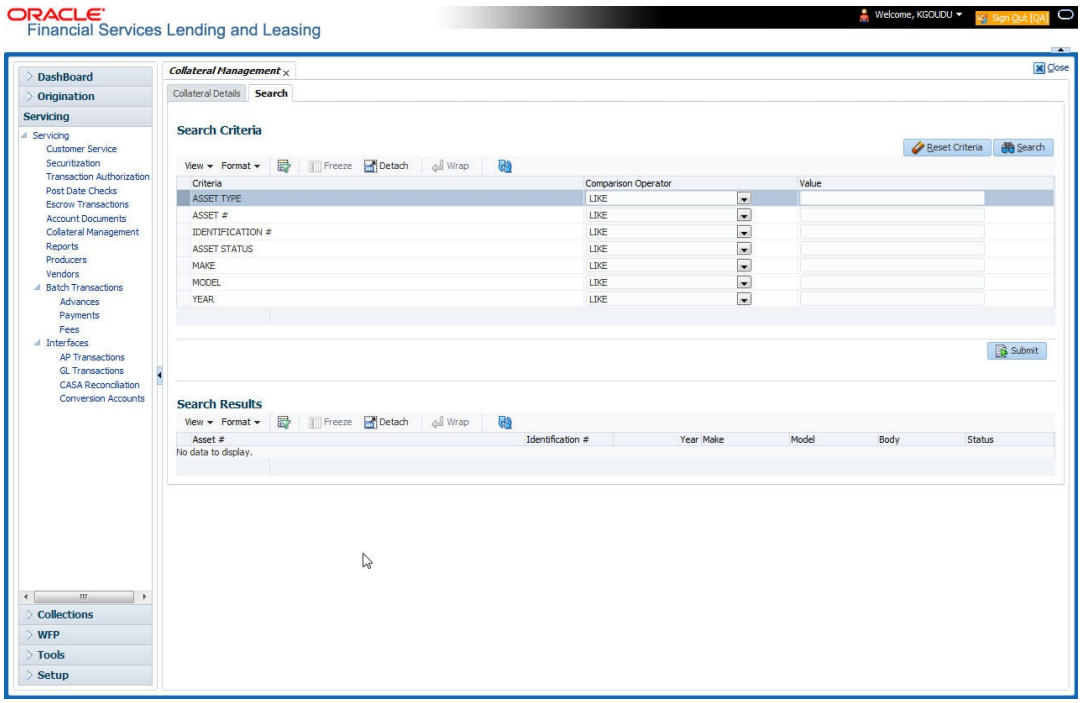
Figure 11-2 Collateral Management - Search



3. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to enter the search criteria you want to use to locate a collateral.
4. Click **Search**. The system displays result of the search in Results screen.
5. On the **Results** screen, select the collateral you want to load and click **Submit**. The system loads the collateral details on the Collateral Details screen.

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12 Tools

This topic describes the information about tools.

Depending on the type of product user are working with during origination, the Tools screens enable user to calculate Loan and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed.

This section consists of the following topics:

- Loan Calculator
  This topic provides information on the loan calculator section.
- Vehicle Evaluator
  This topic provides information on the vehicle evaluator.

12.1 Loan Calculator

This topic provides information on the loan calculator section.

The Loan Calculator screen facilitates user to calculate various parameters. User 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.

This section consists of the following topics:

- Parameters
  This topic provides information on the parameters section.
- Repayment Options
  This topic provides information on the repayment options.
- Amortization Schedule
  This topic provides information on the amortization schedule.
- Printing a Quote
  This topic provides information on the process of printing a quote.
- Copy Calculation to Contract or Decision Tab
  This topic provides information on the copy calculation to contract or decision tab process. It allows users to transfer loan calculations from the quote stage directly into the contract.

12.1.1 Parameters

This topic provides information on the parameters section.

The Parameters section allows user to calculate the payment amount, term, interest rate, loan amount, and blended rate. User can also generate a quote based on the details specified.

In the **Parameters** section, user can select the following parameters:

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- Calculating Payments
  This topic provides information on the calculating payments section.
- Calculating Interest Rates
  This topic provides information on the calculating interest rates section.
- Calculating Term
  This topic provides information on the calculating term section.
- Calculating Loan Amount
  This topic provides information on the calculating loan amount section.
- Calculating Blended Rate
  This topic provides information on the calculating blended rate.

12.1.1.1 Calculating Payments

This topic provides information on the calculating payments section.

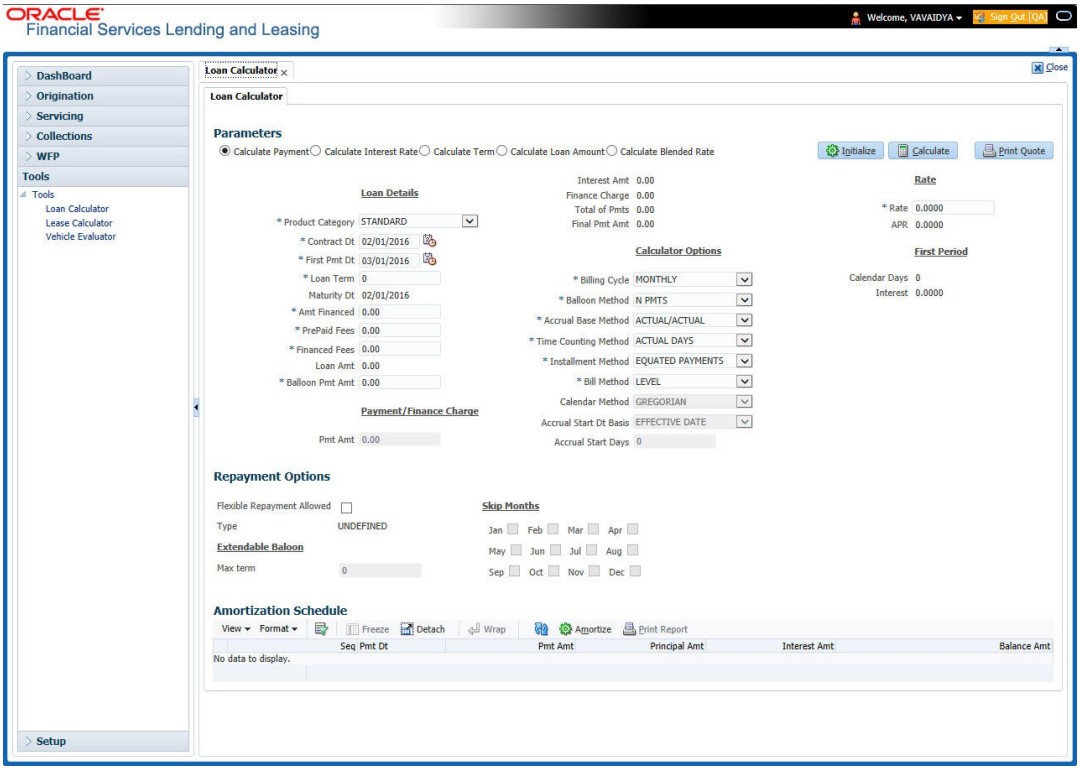
The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information user provide, such as the amount financed, terms, interest rate and finance fee. User can click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

To calculate a loan payment

1. On the **Tools**, click **Tools**. Under **Tools**, click **Loan Calculator**.

   The **Loan Calculator** screen displays.

Figure 12-1 Loan Calculator



2. Click **Initialize** and maintain the following fields.

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Table 12-1 Calculating Payments

Field	Description
Loan Details Section	Displays the 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 values 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 prepaid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.
Payment/Finance Charge	Displays the Payment/Finance Charge section.
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	Displays the calculator options section.
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_CYCLE_ CD lookup, the billing cycle **frequency** can be defined.
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 Installment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
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 user select the Effective Date, then the interest is calculated from the Contract date + Start Days (indicated below). If user select the Payment Date, then the interest is calculated based on (first payment date + Start Days (indicated below) minus one billing cycle).

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Table 12-1 (Cont.) Calculating Payments

Field	Description
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	Displays the rate section.
Rate	Specify the interest rate. **Note**: For Islamic products this field is displayed as **Profit Rate**.
APR	View the system calculated the Annual Percentage Rate.
First Period	Displays the 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 user select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
   - **Final Payment Differs**: If user 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 : Payment Amount Conversions section.

12.1.1.2 Calculating Interest Rates

This topic provides information on the calculating interest rates section.

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. On the **Tools**, click **Tools**. Under **Tools**, click **Loan Calculator**.
2. In the **Parameters** section, select **Calculate Interest Rate**.
3. Specify the required information. (Refer the section **Calculating Payment** in this chapter for more information).
4. After user specify all the required information click calculate. The system computes the payment change schedule.

   User 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)

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- Copying the Interest Calculations to the Contract tab (funding)

12.1.1.3 Calculating Term

This topic provides information on the calculating term section.

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. On the **Tools**, click **Tools**. Under **Tools**, click **Loan Calculator**.
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 Payment** in this chapter for more information).
4. After user specify all the required information click **Calculate**. The system computes the payment change schedule.

   User 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 user select an instrument.

12.1.1.4 Calculating Loan Amount

This topic provides information on the calculating loan amount section.

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. On the **Tools**, click **Tools**. Under **Tools**, click **Loan Calculator**.
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 Payment** in this chapter for more information).
4. After user specify all the required information click **Calculate**. The system computes the payment change schedule.

   User 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)

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12.1.1.5 Calculating Blended Rate

This topic provides information on the 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. On the **Tools**, click **Tools**. Under **Tools**, click **Loan Calculator**.
2. In the **Parameters** section, select **Calculate Blended Rate**. The system enables the Advances section.
3. Click **Add** and maintain the following details:

Table 12-2 Calculating Blended Rate

Field	Description
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 Preface.
5. Specify the required information. (Refer the section **Calculating Payment** in this chapter for more information).
6. After user specify all the required information click **Calculate**. The system computes the blended rate of contracts.

   User 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)

12.1.2 Repayment Options

This topic provides information on the repayment options.

If the calculation involves flexible repayment options, user can include the same through the following options:

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Table 12-3 Repayment Options

Option	Description
Flexible Repayment Allowed	Select the check box to include a flexible repayment schedule in calculation. 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.
Type	Select any of the following repayment type that user 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 user have selected the type as UNDEFINED (default), user can specify only the **Rate Schedule**' as explained in step 2.
   - If user have selected the type as SKIP PERIOD, select the months which user want to exclude in repayment schedule by selecting the adjacent check box.
   - If user have selected the type as USER DEFINED, click **Add** in **Repayment Schedule** section and specify the following information:

     Table 12-4 Repayment Schedule

Field	Description
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 user have selected the type as GRADUATED PAYMENT, click **Add** in **Payment Change Schedule** section and specify the following information:

     Table 12-5 Payment Change Schedule

Field	Description
Seq	Specify the sequence number in which the repayment is calculated. 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.

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Table 12-5 (Cont.) Payment Change Schedule

Field	Description
# 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 user have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the **Extendable Balloon** section.

2. If the calculation includes a promotion, complete the **Rate Schedule** section. Click **Add** and specify the following information:

Table 12-6 Rate Schedule

Field	Description
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 user specify all the required information click **Calculate**. The system computes the payment change schedule and populates the Repayment Schedule section.
When user 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.

12.1.3 Amortization Schedule

This topic provides information on the amortization schedule.

User 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:

Table 12-7 Amortization Schedule

Field	Description
Seq	Displays the payment number.
Pmt Dt	Displays the payment date.
Pmt Amt	Displays the payment amount.
Principal Amt	Displays the component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Displays the component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Displays the remaining principal balance.

User can click **Print Report** to extract a PDF version of the generated amortized schedule.

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12.1.4 Printing a Quote

This topic provides information on the process of printing a quote.

User 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

12.1.5 Copy Calculation to Contract or Decision Tab

This topic provides information on the copy calculation to contract or decision tab process. It allows users to transfer loan calculations from the quote stage directly into the contract.

Depending on the screen from where user have accessed the tools sub tab, user can copy the calculated values to either Contract or Decision tab.

If user are in Underwriting stage, user can copy the values to decision tab. Similarly during Funding stage, user can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.

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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.

12.2 Vehicle Evaluator

This topic provides information on the vehicle evaluator.

The Vehicle Evaluator screen allows user to calculate the value of a vehicle. User can use the Vehicle Evaluator screen to calculate the value of either a vehicle user are entering as the new collateral or vehicle currently listed as the application’s collateral.

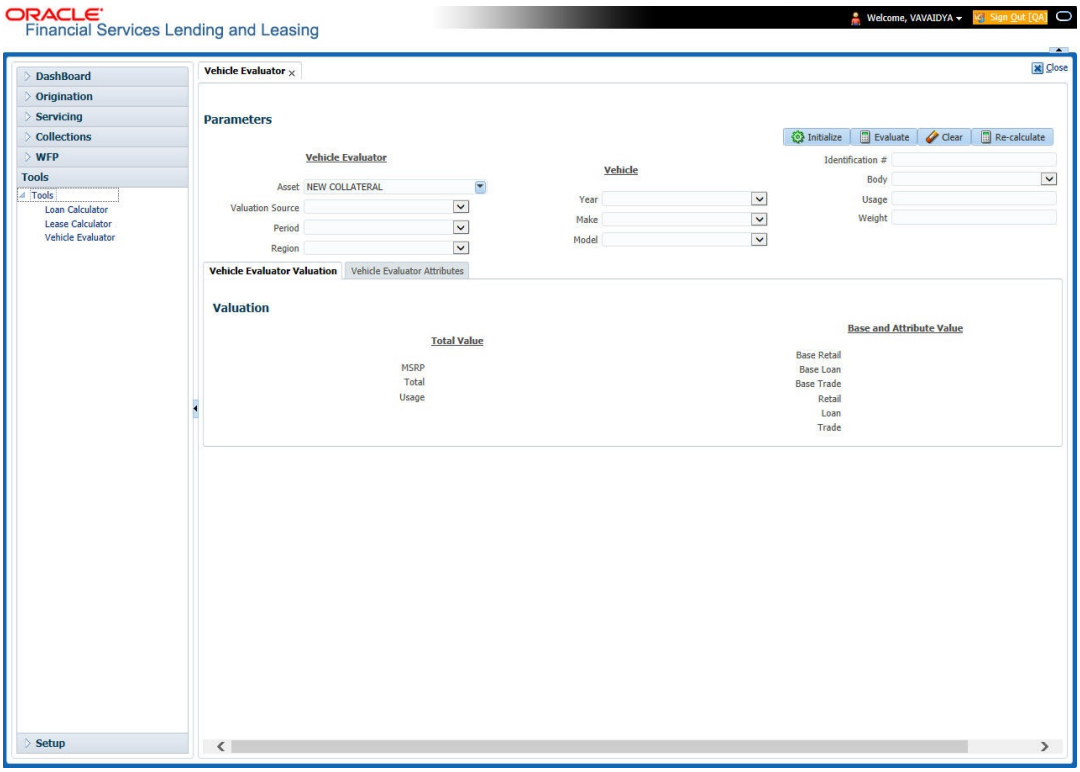
The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

To calculate a vehicle value

1. On the **Tools**, click **Tools**. Under **Tools**, click **Vehicle Evaluator**.

   The **Vehicle Evaluator** screen displays.

Figure 12-2 Vehicle Evaluator



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle user 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, user can change the default contents of the fields in **Vehicle Evaluator**.

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5. **If user 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 user 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 user 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 user 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:
   - In the **Vehicle** section, view the returned information:

Table 12-8 Vehicle information

Field	Description
Year	Specify the asset year.
Make	Specify the asset make.
Model	Specify the asset model.
Body	Specify the asset body style.
Usage	Specify the asset usage or current mileage.
Weight	Specify the asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Table 12-9 Valuation (Total Value) block

Field	Description
MSRP	Displays the manufacturer's suggested retail price value of the asset.
Total	Displays the total value of the asset.
Usage	Displays the adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Table 12-10 Base and Attribute Valu

Field	Description
Base Retail	Displays the total retail value of the asset.
Base Loan	Displays the base loan value of the asset.
Base Trade	Displays the base trade value of the asset.
Retail	Displays the retail value of the asset attributes.
Loan	Displays the loan value of the asset attributes.
Trade	Displays the base trade value of the asset attributes.

This section consists of the following topic:

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- Attributes Tab
  This topic provides information on the attributes tab.

12.2.1 Attributes Tab

This topic provides information on the attributes tab.

1. On the **Tools**, click **Tools**. Under **Tools**, click **Vehicle Evaluator**. Under **Vehicle Evaluator**, click **Vehicle Evaluator Attributes**.

In the **Attributes** section, view the following information:

Table 12-11 Attributes

Field	Description
Attribute	Displays the asset attribute.
Retail	Displays the attribute retail value.
Loan	Displays the attribute loan value.
Trade	Displays the attribute trade value.
Standard	Displays the 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 user 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 user 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

User can copy the calculated value to Collateral link only if user 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.

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13

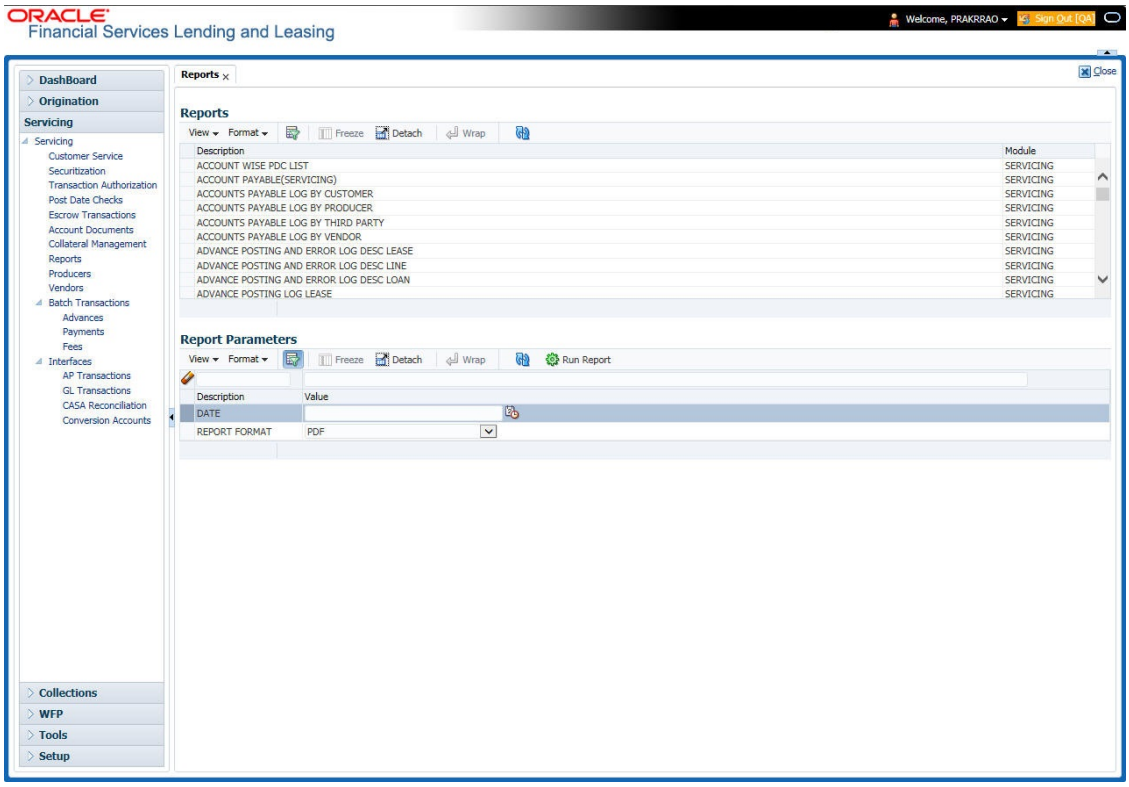
Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of the day, you may want to retrieve information on any of the 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 **Servicing > Servicing > Reports**.

Figure 13-1 Reports



This section consists of the following topics:

- Accounts Payable Log By Customer
- Accounts Payable Log By Producer
- Accounts Payable Log By Third Party

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- Accounts Payable Log By Vendor
- GL Posting Log
- Pool Txns Log By GL Post Dt
- Producer Monetary Txns Log By GL Post DT
- Producer Statement
- Account Wise PDC List
- Payment Posting (Daily Cash) Log
- PDC Payslip
- Pending PDC List
- Pool Defaults
- Pool Delinquency
- Pool Liquidated Contracts
- Pool Monthly Activity
- Pool Payoffs
- Pool Recovery
- Pool Repurchased Accounts
- Vendor - Invoice Log
- Vendor - Work Order Log
- Payment Receipt
- Account Wise Payment Receipt
- Account Payable (Servicing)
- WorkList/Queue Log Summary
- Payment Error Log
- Payment Error Log by Suspense Amount
- Customer Statements Transactions
- Account Asset Details
- Trade Details
- Funding Accounts Log Details
- Master Account Payment Log
- Payment Allocation Details
- Amortized Txns Log By GL Post Dt (Loan)
- Monetary Txns Log By GL Post Dt (Loan)
- Payment Allocations Log By GL Post Dt (Loan)
- Advance Posting Error Log Desc (Loan)
- Advance Posting Log (Loan)
- Excess Payments (Refund) Log (Loan)
- Payment Allocations Log (Loan)
- Payment History (Loan)

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- Scheduled For Chargeoff Accounts Log (Loan)
- Scheduled for Termination Accounts Log (Loan)
- Trial Balance (Loan)
- Loan Boarding Report
- New Loan Upload - Edits
- Charge Off Accounts Log (Loan)

13.1 Accounts Payable Log By Customer

This servicing report lists accounts payables, sorted by customer.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Customer report

Figure 13-2 Accounts Payable Log By Customer report

Report : Accounts payable log By Customer
Date: 2/9/2016 4:32 AM
Date From : 01/01/1800 To 01/01/2048

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
ANDERSON NEO / ANNA	01/11/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Total: 5,000.00		
	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
	01/17/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Total: 5,000.00		
					Payee Total: 10,000.00		
Payee	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
THORPE GRAHAM / LISA	01/15/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Total: 5,000.00		
	Date	P Mode	Status	Pmt Amt	Description	Prq Amt	Disburse Currency
	01/17/2012	CHECK	O	5,000.00	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00	USD
					Date Total: 5,000.00		
					Payee Total: 10,000.00		

13.2 Accounts Payable Log By Producer

This servicing report lists accounts payables, sorted by producer.

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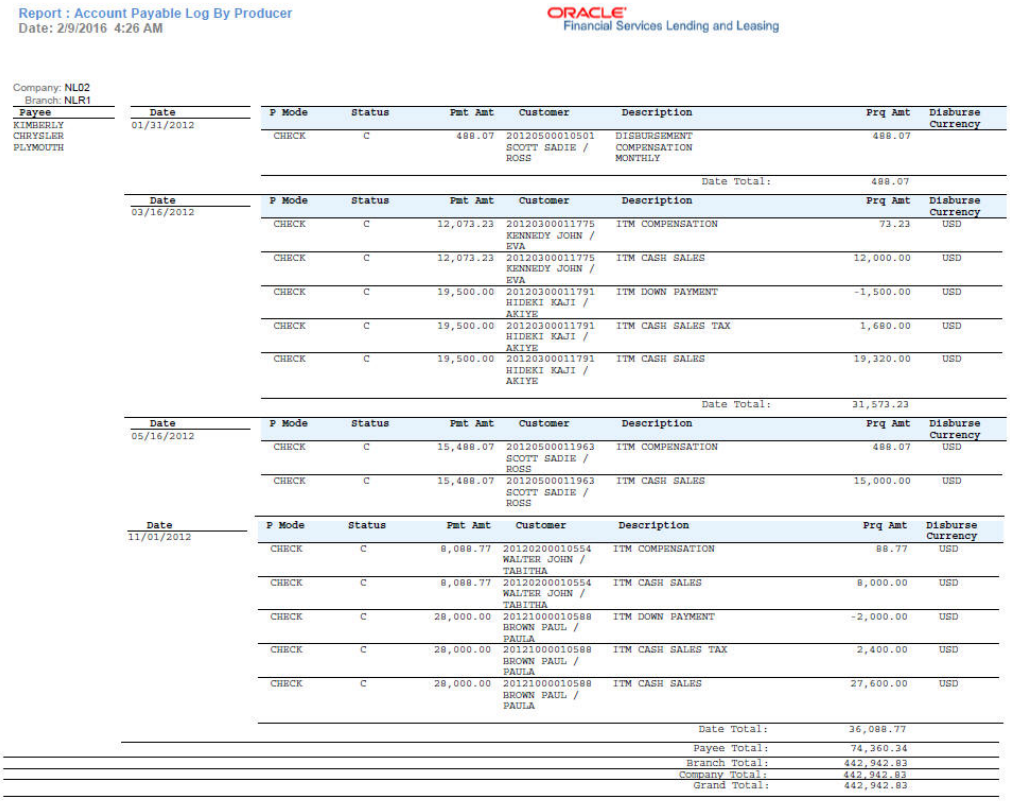
Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Producer report

Figure 13-3 Producer Report



Report : Account Payable Log By Producer
Date: 2/9/2016 4:26 AM

ORACLE
Financial Services Lending and Leasing

Company: NL02
Branch: NLR1

Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Prq Amt	Disburse Currency
KIMBERLY CHRYSLER PLYMOUTH	01/31/2012	CHECK	C	488.07	20120500010501 SCOTT SADIE / ROSS	DISBURSEMENT COMPENSATION MONTHLY	488.07	
						Date Total:	488.07	
	03/16/2012	CHECK	C	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM COMPENSATION	73.23	USD
		CHECK	C	12,073.23	20120300011775 KENNEDY JOHN / EVA	ITM CASH SALES	12,000.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM DOWN PAYMENT	-1,500.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM CASH SALES TAX	1,680.00	USD
		CHECK	C	19,500.00	20120300011791 HIDEKI KAJI / AKIYE	ITM CASH SALES	19,320.00	USD
						Date Total:	31,573.23	
	05/16/2012	CHECK	C	15,488.07	20120500011963 SCOTT SADIE / ROSS	ITM COMPENSATION	488.07	USD
		CHECK	C	15,488.07	20120500011963 SCOTT SADIE / ROSS	ITM CASH SALES	15,000.00	USD
	11/01/2012	CHECK	C	8,088.77	20120200010554 WALTER JOHN / TABITHA	ITM COMPENSATION	88.77	USD
		CHECK	C	8,088.77	20120200010554 WALTER JOHN / TABITHA	ITM CASH SALES	8,000.00	USD
		CHECK	C	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM DOWN PAYMENT	-2,000.00	USD
		CHECK	C	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES TAX	2,400.00	USD
		CHECK	C	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES	27,600.00	USD
						Date Total:	36,088.77	
						Payee Total:	74,360.34	
						Branch Total:	442,942.83	
						Company Total:	442,942.83	
						Grand Total:	442,942.83	

13.3 Accounts Payable Log By Third Party

This servicing report lists accounts payables, sorted by third party.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Third Party report

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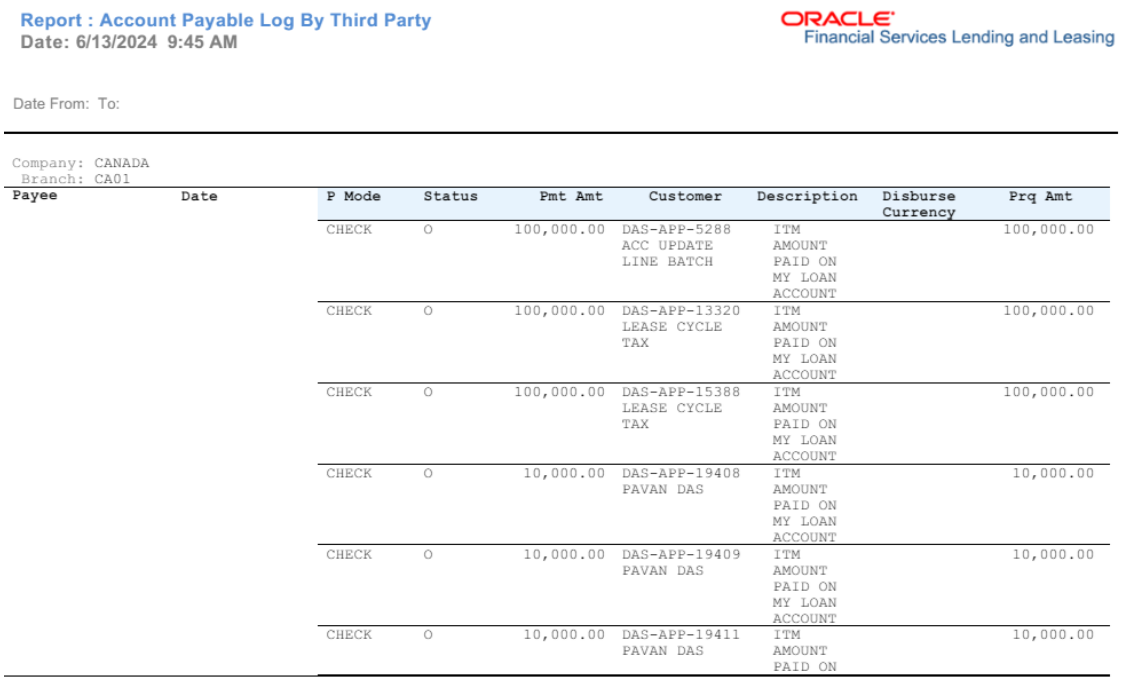
Figure 13-4 Third Party Report



Report : Account Payable Log By Third Party
Date: 6/13/2024 9:45 AM

ORACLE Financial Services Lending and Leasing

Date From: To:

Company: CANADA
Branch: CA01

Payee	Date	P Mode	Status	Pmt Amt	Customer	Description	Disburse Currency	Prq Amt
		CHECK	O	100,000.00	DAS-APP-5288 ACC UPDATE LINE BATCH	ITM AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
		CHECK	O	100,000.00	DAS-APP-13320 LEASE CYCLE TAX	ITM AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
		CHECK	O	100,000.00	DAS-APP-15388 LEASE CYCLE TAX	ITM AMOUNT PAID ON MY LOAN ACCOUNT		100,000.00
		CHECK	O	10,000.00	DAS-APP-19408 PAVAN DAS	ITM AMOUNT PAID ON MY LOAN ACCOUNT		10,000.00
		CHECK	O	10,000.00	DAS-APP-19409 PAVAN DAS	ITM AMOUNT PAID ON MY LOAN ACCOUNT		10,000.00
		CHECK	O	10,000.00	DAS-APP-19411 PAVAN DAS	ITM AMOUNT PAID ON		10,000.00

13.4 Accounts Payable Log By Vendor

This servicing report lists accounts payables, sorted by vendor.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Accounts Payable Log By Vendor report

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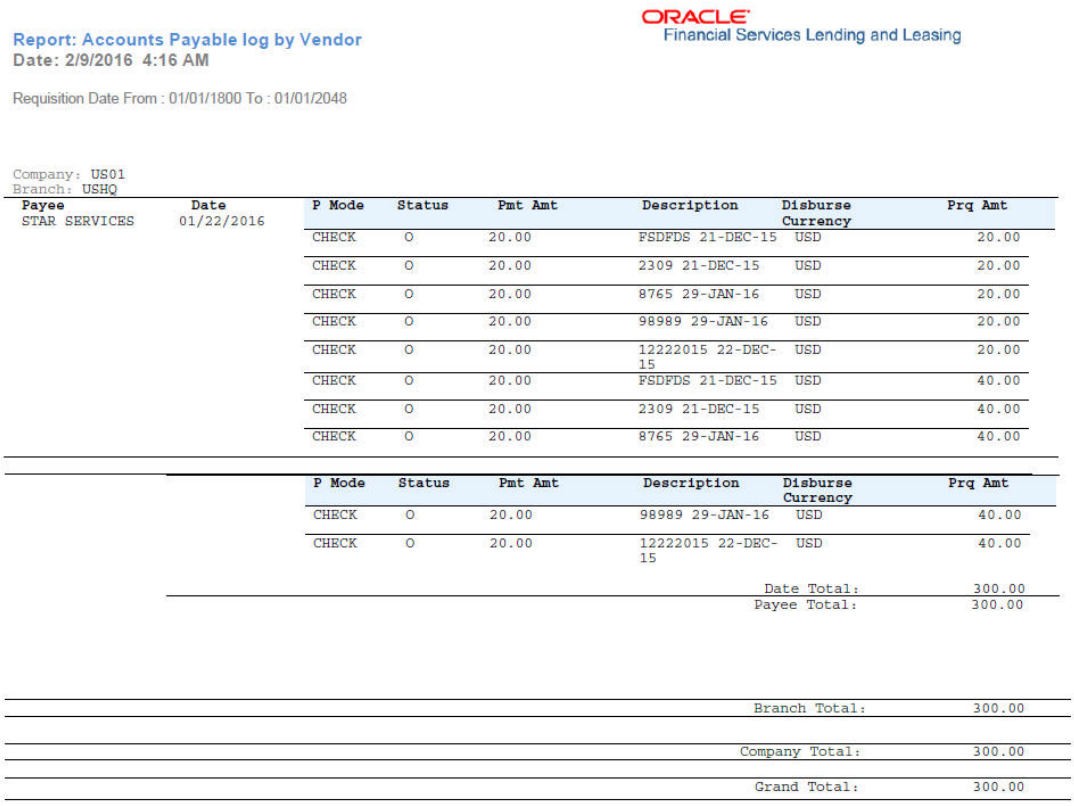
Figure 13-5 Log By Vendor



Report: Accounts Payable log by Vendor
Date: 2/9/2016 4:16 AM

ORACLE Financial Services Lending and Leasing

Requisition Date From : 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

Payee	Date	P Mode	Status	Pmt Amt	Description	Disburse Currency	Prq Amt
STAR SERVICES	01/22/2016	CHECK	O	20.00	FSDFDS 21-DEC-15	USD	20.00
		CHECK	O	20.00	2309 21-DEC-15	USD	20.00
		CHECK	O	20.00	8765 29-JAN-16	USD	20.00
		CHECK	O	20.00	98989 29-JAN-16	USD	20.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	20.00
		CHECK	O	20.00	FSDFDS 21-DEC-15	USD	40.00
		CHECK	O	20.00	2309 21-DEC-15	USD	40.00
		CHECK	O	20.00	8765 29-JAN-16	USD	40.00
		CHECK	O	20.00	98989 29-JAN-16	USD	40.00
		CHECK	O	20.00	12222015 22-DEC-15	USD	40.00

Date Total: 300.00
Payee Total: 300.00

Branch Total: 300.00

Company Total: 300.00

Grand Total: 300.00

13.5 GL Posting Log

This servicing report lists general ledger postings between the date ranges specified in input parameters. The report includes date of GL postings, description, additional information in Segment (1-10), Debited (Dr) and Credit (Cr) Amount.

Parameters:

- Company/Branch
- GL Portfolio Company
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the GL Posting Log report

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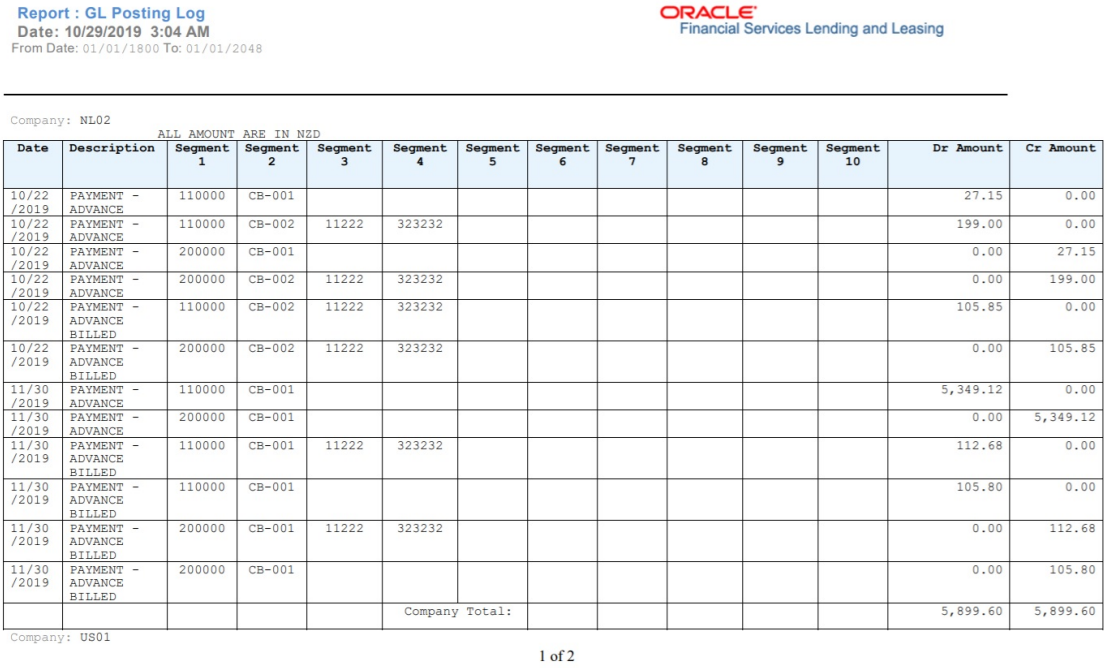
Figure 13-6 GL Posting Log Report



Report : GL Posting Log
Date: 10/29/2019 3:04 AM
From Date: 01/01/1800 To: 01/01/2048

ORACLE Financial Services Lending and Leasing

Company: NL02

ALL AMOUNT ARE IN NZD

Date	Description	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Segment 7	Segment 8	Segment 9	Segment 10	Dr Amount	Cr Amount
10/22/2019	PAYMENT - ADVANCE	110000	CB-001									27.15	0.00
10/22/2019	PAYMENT - ADVANCE	110000	CB-002	11222	323232							199.00	0.00
10/22/2019	PAYMENT - ADVANCE	200000	CB-001									0.00	27.15
10/22/2019	PAYMENT - ADVANCE	200000	CB-002	11222	323232							0.00	199.00
10/22/2019	PAYMENT - ADVANCE BILLED	110000	CB-002	11222	323232							105.85	0.00
10/22/2019	PAYMENT - ADVANCE BILLED	200000	CB-002	11222	323232							0.00	105.85
11/30/2019	PAYMENT - ADVANCE	110000	CB-001									5,349.12	0.00
11/30/2019	PAYMENT - ADVANCE	200000	CB-001									0.00	5,349.12
11/30/2019	PAYMENT - ADVANCE BILLED	110000	CB-001	11222	323232							112.68	0.00
11/30/2019	PAYMENT - ADVANCE BILLED	110000	CB-001									105.80	0.00
11/30/2019	PAYMENT - ADVANCE BILLED	200000	CB-001	11222	323232							0.00	112.68
11/30/2019	PAYMENT - ADVANCE BILLED	200000	CB-001									0.00	105.80
					Company Total:							5,899.60	5,899.60

Company: US01

1 of 2

13.6 Pool Txns Log By GL Post Dt

This servicing report lists monetary transactions by GL post date.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Txns Log By GL Post DT report

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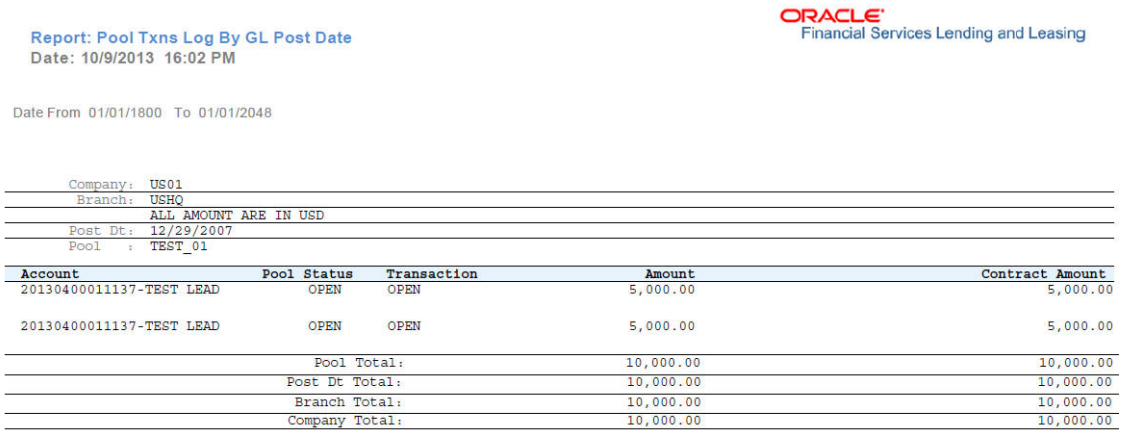
Figure 13-7 Pool Txns Log



Report: Pool Txns Log By GL Post Date
Date: 10/9/2013 16:02 PM

ORACLE Financial Services Lending and Leasing

Date From 01/01/1800 To 01/01/2048

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD
Post Dt: 12/29/2007
Pool : TEST_01

Account	Pool Status	Transaction	Amount	Contract Amount
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
20130400011137-TEST LEAD	OPEN	OPEN	5,000.00	5,000.00
Pool Total:			10,000.00	10,000.00
Post Dt Total:			10,000.00	10,000.00
Branch Total:			10,000.00	10,000.00
Company Total:			10,000.00	10,000.00

13.7 Producer Monetary Txns Log By GL Post DT

This servicing report lists producer monetary transactions sorted by GL post date.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Producer Monetary Txns Log By GL Post DT report

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Figure 13-8 Producer Monetary Txns Log

Report : Producer Monetary Txns log By GL POST Dt
Date: 2/23/2016 23:13 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From: 01/31/2016 To: 02/24/2016

Company: US01

Branch: USHQ

GL Post Date: 02/02/2016

Producer: CA-00003 ACE HEADQUARTERS INC

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014298	MADHU BOBBURI	5000
		Transaction Total:	5,100.00
SUBVENTION RECEIVABLE			100
		Transaction Total:	5,100.00
		Producer Total:	5,100.00
		Date Total:	5,100.00

GL Post Date: 02/04/2016

Producer: CA-00005 AUTO JUNGLE

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014601	NATH2 BISWA2	5000
		Transaction Total:	5,000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00

GL Post Date: 02/05/2016

Producer: CA-00002 RANDYS AUTO SALES

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160200014809	TENDULKAR SACHIAN	5000
		Transaction Total:	5,000.00
		Producer Total:	5,000.00
		Date Total:	5,000.00

GL Post Date: 02/09/2016

Producer: CA-00002 RANDYS AUTO SALES

ALL AMOUNT ARE IN USD

Txn Description	Account	Customer Name	Txn Amt
SUBVENTION RECEIVABLE	20160100014933	K NAVIN	5000
		Transaction Total:	5,000.00

1 of 3

13.8 Producer Statement

This servicing report lists producer statements.

Parameters:

- Company/Branch
- Producer
- Date MM/DD/YYYY
- Report Format

Example of the Producer Statement report

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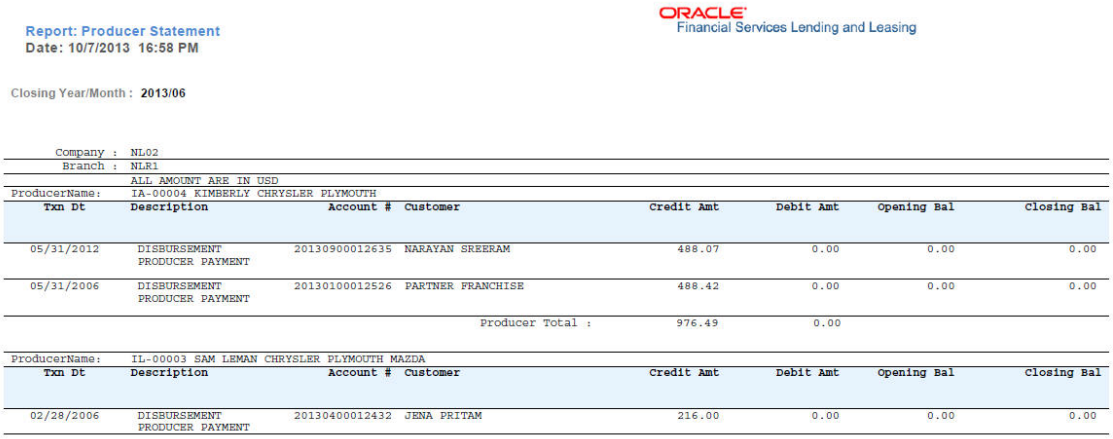
Figure 13-9 Producer Statement Report



Report: Producer Statement
Date: 10/7/2013 16:58 PM

ORACLE Financial Services Lending and Leasing

Closing Year/Month : 2013/06

Company : NL02
Branch : NLR1
ALL AMOUNT ARE IN USD

ProducerName: IA-00004 KIMBERLY CHRYSLER PLYMOUTH

Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
05/31/2012	DISBURSEMENT PRODUCER PAYMENT	20130900012635	NARAYAN SREERAM	488.07	0.00	0.00	0.00
05/31/2006	DISBURSEMENT PRODUCER PAYMENT	20130100012526	PARTNER FRANCHISE	488.42	0.00	0.00	0.00
			Producer Total :	976.49	0.00		

ProducerName: IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA

Txn Dt	Description	Account #	Customer	Credit Amt	Debit Amt	Opening Bal	Closing Bal
02/28/2006	DISBURSEMENT PRODUCER PAYMENT	20130400012432	JENA PRITAM	216.00	0.00	0.00	0.00

13.9 Account Wise PDC List

This report lists all the accounts with the corresponding PDCs received. Details including account number, customer name, tenor, bank name, cheque numbers (from and to), number of checks given and cheque amount are displayed.

Parameters:

- Company/Branch
- Account No. To
- Account No. From
- Report Format

Example of the Account Wise PDC List report

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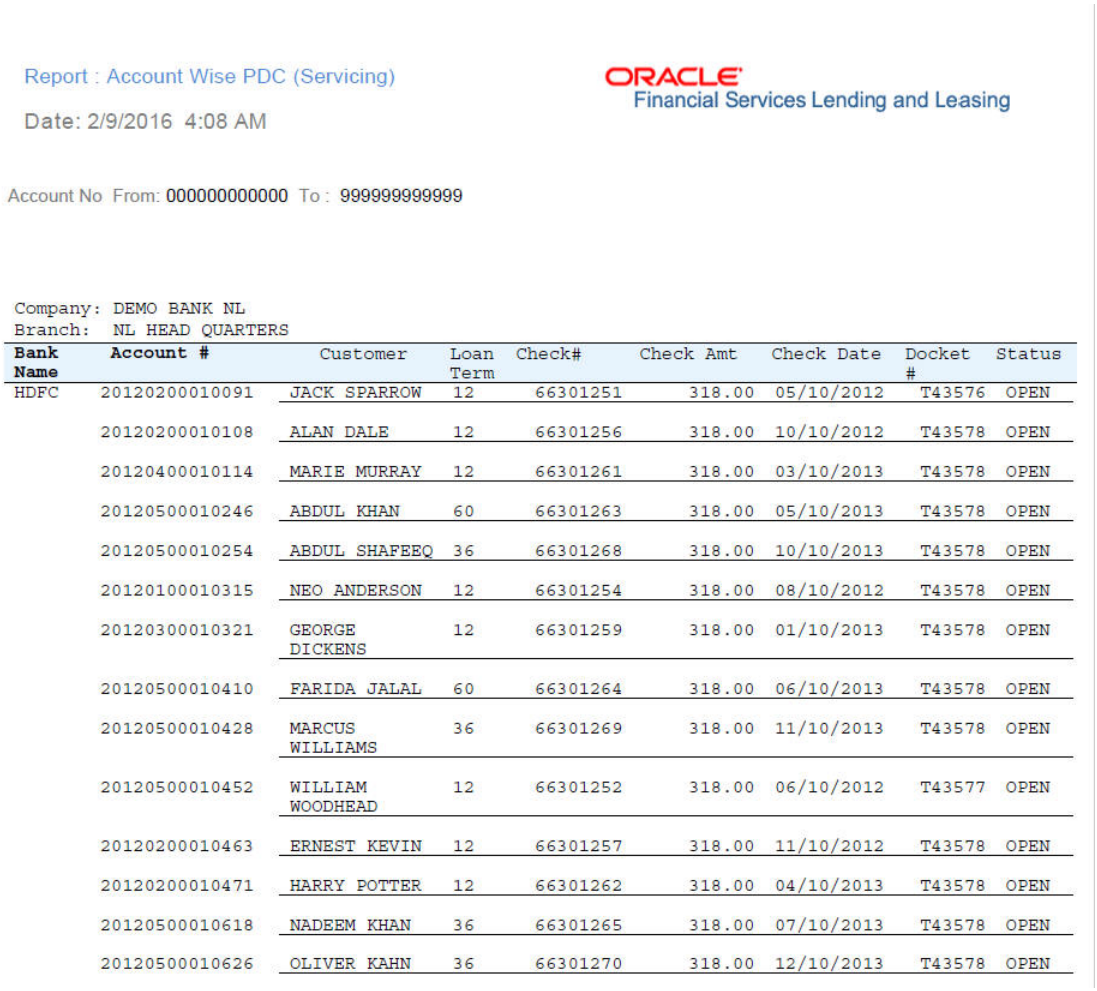
Figure 13-10 Account Wise PDC List Report



Report : Account Wise PDC (Servicing)

Date: 2/9/2016 4:08 AM

ORACLE Financial Services Lending and Leasing

Account No From: 000000000000 To : 999999999999

Company: DEMO BANK NL
Branch: NL HEAD QUARTERS

Bank Name	Account #	Customer	Loan Term	Check#	Check Amt	Check Date	Docket #	Status
HDFC	20120200010091	JACK SPARROW	12	66301251	318.00	05/10/2012	T43576	OPEN
	20120200010108	ALAN DALE	12	66301256	318.00	10/10/2012	T43578	OPEN
	20120400010114	MARIE MURRAY	12	66301261	318.00	03/10/2013	T43578	OPEN
	20120500010246	ABDUL KHAN	60	66301263	318.00	05/10/2013	T43578	OPEN
	20120500010254	ABDUL SHAFEEQ	36	66301268	318.00	10/10/2013	T43578	OPEN
	20120100010315	NEO ANDERSON	12	66301254	318.00	08/10/2012	T43578	OPEN
	20120300010321	GEORGE DICKENS	12	66301259	318.00	01/10/2013	T43578	OPEN
	20120500010410	FARIDA JALAL	60	66301264	318.00	06/10/2013	T43578	OPEN
	20120500010428	MARCUS WILLIAMS	36	66301269	318.00	11/10/2013	T43578	OPEN
	20120500010452	WILLIAM WOODHEAD	12	66301252	318.00	06/10/2012	T43577	OPEN
	20120200010463	ERNEST KEVIN	12	66301257	318.00	11/10/2012	T43578	OPEN
	20120200010471	HARRY POTTER	12	66301262	318.00	04/10/2013	T43578	OPEN
	20120500010618	NADEEM KHAN	36	66301265	318.00	07/10/2013	T43578	OPEN
	20120500010626	OLIVER KAHN	36	66301270	318.00	12/10/2013	T43578	OPEN

13.10 Payment Posting (Daily Cash) Log

This servicing report lists payment postings (daily cash).

> **Note**
>
> While generating this report, system does not perform data access check or verifies the module name equivalent to the report name in the report server and instead uses an 'INTERNAL user' to which all access rights are provided to generate the data.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Payment Posting Daily Cash Log

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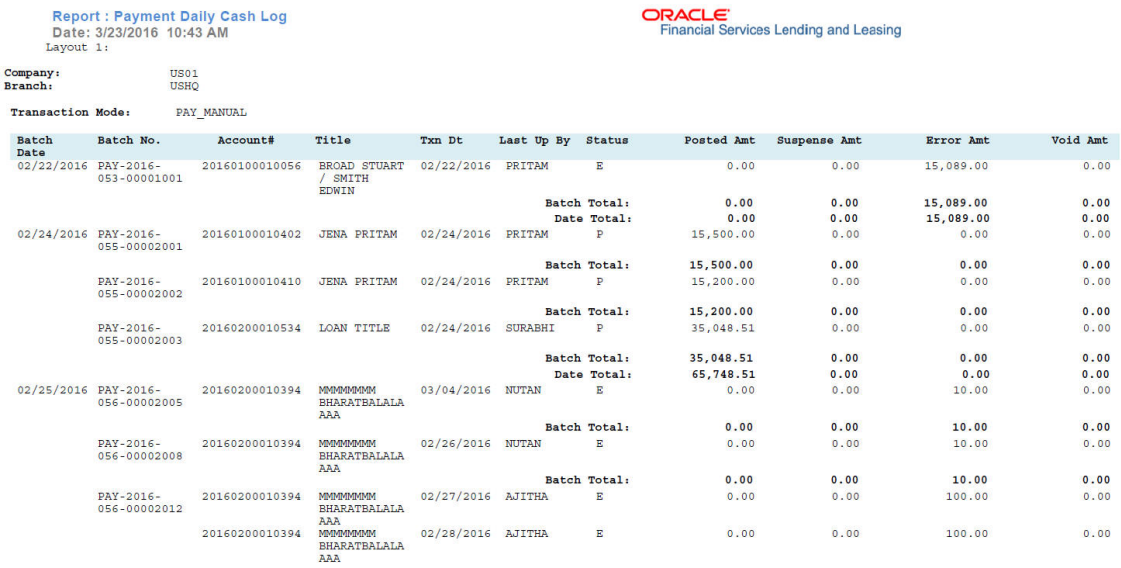
Figure 13-11 Payment Posting Daily Cash Log



Report : Payment Daily Cash Log
Date: 3/23/2016 10:43 AM
Layout 1:

ORACLE Financial Services Lending and Leasing

Company: US01
Branch: USHQ

Transaction Mode: PAY_MANUAL

Batch Date	Batch No.	Account#	Title	Txn Dt	Last Up By	Status	Posted Amt	Suspense Amt	Error Amt	Void Amt
02/22/2016	PAY-2016-053-00001001	20160100010056	BROAD STUART / SMITH EDWIN	02/22/2016	PRITAM	E	0.00	0.00	15,089.00	0.00
						Batch Total:	0.00	0.00	15,089.00	0.00
						Date Total:	0.00	0.00	15,089.00	0.00
02/24/2016	PAY-2016-055-00002001	20160100010402	JENA PRITAM	02/24/2016	PRITAM	P	15,500.00	0.00	0.00	0.00
						Batch Total:	15,500.00	0.00	0.00	0.00
	PAY-2016-055-00002002	20160100010410	JENA PRITAM	02/24/2016	PRITAM	P	15,200.00	0.00	0.00	0.00
						Batch Total:	15,200.00	0.00	0.00	0.00
	PAY-2016-055-00002003	20160200010534	LOAN TITLE	02/24/2016	SURABHI	P	35,048.51	0.00	0.00	0.00
						Batch Total:	35,048.51	0.00	0.00	0.00
						Date Total:	65,748.51	0.00	0.00	0.00
02/25/2016	PAY-2016-056-00002005	20160200010394	MMMMMMMM BHARATBALALA AAA	03/04/2016	NUTAN	E	0.00	0.00	10.00	0.00
						Batch Total:	0.00	0.00	10.00	0.00
	PAY-2016-056-00002008	20160200010394	MMMMMMMM BHARATBALALA AAA	02/26/2016	NUTAN	E	0.00	0.00	10.00	0.00
						Batch Total:	0.00	0.00	10.00	0.00
	PAY-2016-056-00002012	20160200010394	MMMMMMMM BHARATBALALA AAA	02/27/2016	AJITHA	E	0.00	0.00	100.00	0.00
		20160200010394	MMMMMMMM BHARATBALALA AAA	02/28/2016	AJITHA	E	0.00	0.00	100.00	0.00

13.11 PDC Payslip

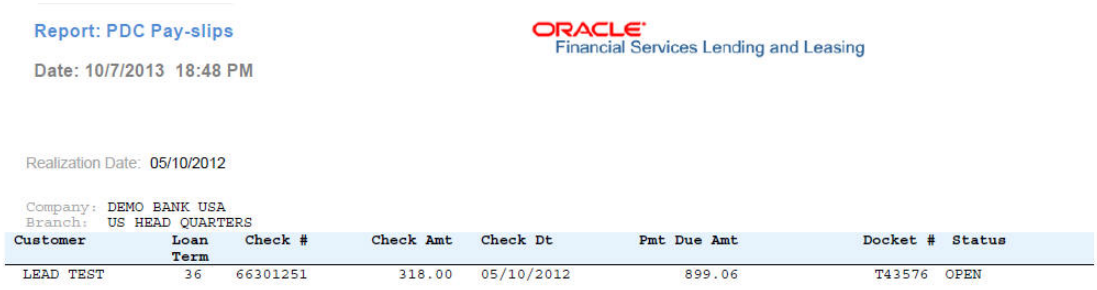
This report lists all accounts for which PDCs are required. This report is generated using month and year as parameters.

Parameters:

- Company/Branch
- PDC Realization Date
- Report Format

Example of the PDC Payslip report

Figure 13-12 PDC Payslip Report



Report: PDC Pay-slips

Date: 10/7/2013 18:48 PM

ORACLE Financial Services Lending and Leasing

Realization Date: 05/10/2012

Company: DEMO BANK USA
Branch: US HEAD QUARTERS

Customer	Loan Term	Check #	Check Amt	Check Dt	Pmt Due Amt	Docket #	Status
LEAD TEST	36	66301251	318.00	05/10/2012	899.06	T43576	OPEN

13.12 Pending PDC List

This report lists all accounts for which the PDCs have to be deposited based on a cheque deposit date.

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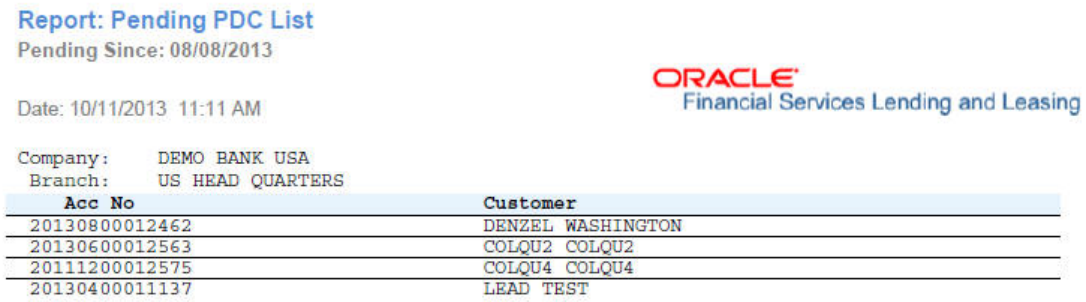
Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pending PDC List report

Figure 13-13 Pending PDC List



Report: Pending PDC List
Pending Since: 08/08/2013

Date: 10/11/2013 11:11 AM

ORACLE Financial Services Lending and Leasing

Company: DEMO BANK USA
Branch: US HEAD QUARTERS

Acc No	Customer
20130800012462	DENZEL WASHINGTON
20130600012563	COLQU2 COLQU2
20111200012575	COLQU4 COLQU4
20130400011137	LEAD TEST

13.13 Pool Defaults

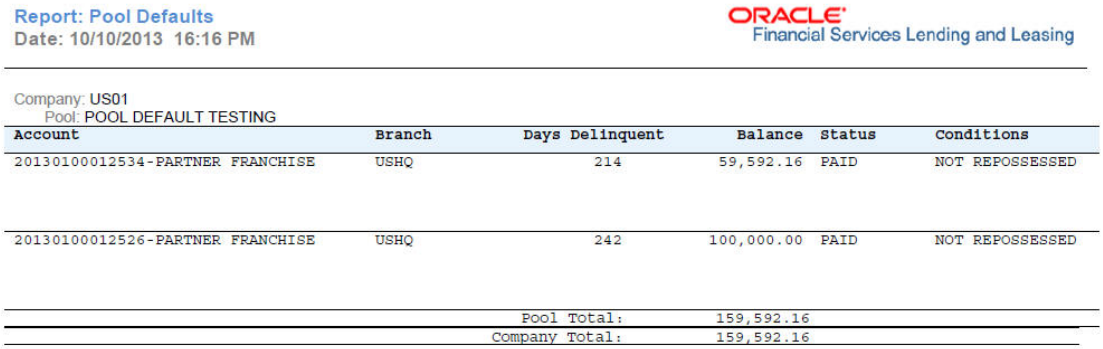
This servicing report lists not liquidated securitization pools.

Parameters:

- Company/Branch
- PDC Pending Since
- Report Format

Example of the Pool Defaults report

Figure 13-14 Example of the Pool Defaults report



Report: Pool Defaults
Date: 10/10/2013 16:16 PM

ORACLE Financial Services Lending and Leasing

Company: US01
Pool: POOL DEFAULT TESTING

Account	Branch	Days Delinquent	Balance	Status	Conditions
20130100012534-PARTNER FRANCHISE	USHQ	214	59,592.16	PAID	NOT REPOSSESSED
20130100012526-PARTNER FRANCHISE	USHQ	242	100,000.00	PAID	NOT REPOSSESSED
		Pool Total:	159,592.16		
		Company Total:	159,592.16		

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13.14 Pool Delinquency

This servicing report lists delinquency securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Delinquency report

Figure 13-15 Pool Delinquency Report

Report: Pool Delinquency
Date: 10/8/2013 17:25 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Dlq Category	Account	Branch	Status	Last Payment Date	Next Due Date	Days Dlq	Rem Terms	Principal Balance	Amount Delinquent
120									
	20130300012540 -PARTNER FRANCHISE	USHQ	LIQUIDATE		04/01/2013	129	999	100,000.00	10,084.01
								Total:	10,084.01
150									
	20130100012534 -PARTNER FRANCHISE	USHQ	PAID	02/21/2013	03/01/2013	160	998	59,592.16	7,335.46
								Total:	7,335.46
180									
	20111200012575 -COLQU4 COLQU4	USHQ	LIQUIDATE	08/05/2013	01/12/2012	620	48	100,000.00	53,843.40
	20130100012526 -PARTNER FRANCHISE	USHQ	PAID		02/01/2013	188	60	100,000.00	13,321.56
								Total:	67,164.96
30									
	20130600012563 -COLQU2 COLQU2	USHQ	LIQUIDATE		07/07/2013	33	12	100,000.00	17,127.64
								Total:	17,127.64
								Pool Total :	101,712.07
								Company Total :	101,712.07

13.15 Pool Liquidated Contracts

This servicing report lists monthly recovery securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Liquidated Contracts report

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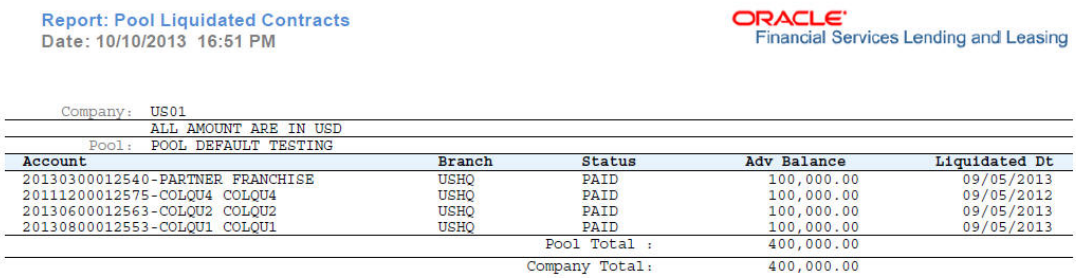
Figure 13-16 Pool Liquidated Contracts



Report: Pool Liquidated Contracts
Date: 10/10/2013 16:51 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Account	Branch	Status	Adv Balance	Liquidated Dt
20130300012540-PARTNER FRANCHISE	USHQ	PAID	100,000.00	09/05/2013
20111200012575-COLQU4 COLQU4	USHQ	PAID	100,000.00	09/05/2012
20130600012563-COLQU2 COLQU2	USHQ	PAID	100,000.00	09/05/2013
20130800012553-COLQU1 COLQU1	USHQ	PAID	100,000.00	09/05/2013
		Pool Total :	400,000.00	
		Company Total:	400,000.00	

13.16 Pool Monthly Activity

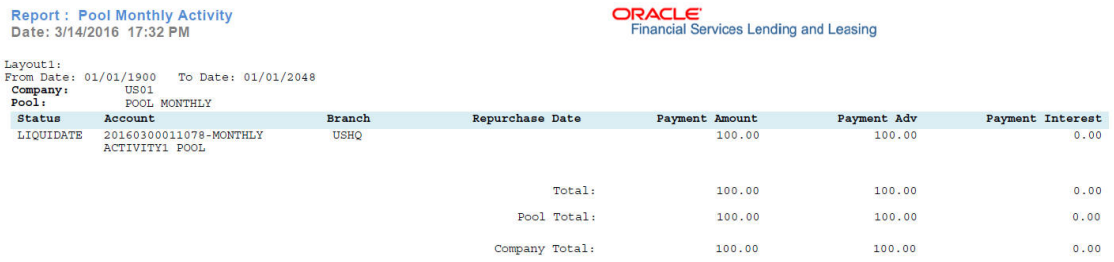
This servicing report lists monthly activity securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Monthly Activity report

Figure 13-17 Pool Monthly Activity Report



Report : Pool Monthly Activity
Date: 3/14/2016 17:32 PM

ORACLE Financial Services Lending and Leasing

Layout1:
From Date: 01/01/1900 To Date: 01/01/2048
Company: US01
Pool: POOL MONTHLY

Status	Account	Branch	Repurchase Date	Payment Amount	Payment Adv	Payment Interest
LIQUIDATE	20160300011078-MONTHLY ACTIVITY1 POOL	USHQ		100.00	100.00	0.00
			Total:	100.00	100.00	0.00
			Pool Total:	100.00	100.00	0.00
			Company Total:	100.00	100.00	0.00

13.17 Pool Payoffs

This servicing report lists payoff securitization pools.

Parameters:

- Company/Branch
- Pool
- Report Format

Example of the Pool Payoffs report

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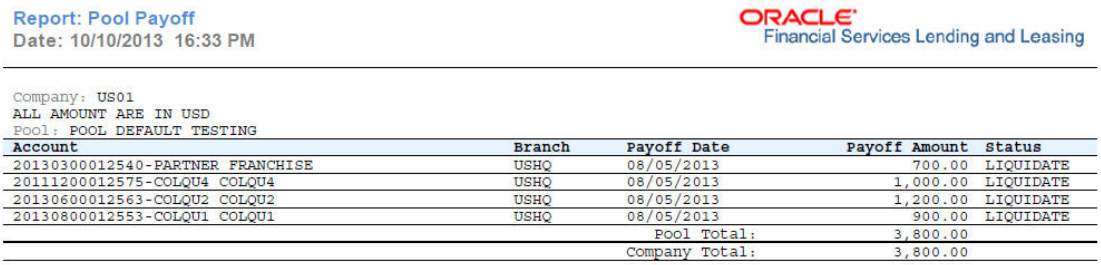
Figure 13-18 Pool Payoffs Report



Report: Pool Payoff
Date: 10/10/2013 16:33 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool: POOL DEFAULT TESTING

Account	Branch	Payoff Date	Payoff Amount	Status
20130300012540-PARTNER FRANCHISE	USHQ	08/05/2013	700.00	LIQUIDATE
20111200012575-COLQU4 COLQU4	USHQ	08/05/2013	1,000.00	LIQUIDATE
20130600012563-COLQU2 COLQU2	USHQ	08/05/2013	1,200.00	LIQUIDATE
20130800012553-COLQU1 COLQU1	USHQ	08/05/2013	900.00	LIQUIDATE
		Pool Total:	3,800.00	
		Company Total:	3,800.00	

13.18 Pool Recovery

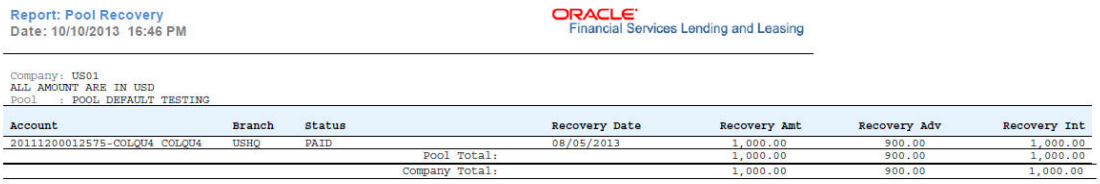
This servicing report lists recovery securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Recovery report

Figure 13-19 Pool Recovery Report



Report: Pool Recovery
Date: 10/10/2013 16:46 PM

ORACLE Financial Services Lending and Leasing

Company: US01
ALL AMOUNT ARE IN USD
Pool : POOL DEFAULT TESTING

Account	Branch	Status	Recovery Date	Recovery Amt	Recovery Adv	Recovery Int
20111200012575-COLQU4 COLQU4	USHQ	PAID	08/05/2013	1,000.00	900.00	1,000.00
		Pool Total:		1,000.00	900.00	1,000.00
		Company Total:		1,000.00	900.00	1,000.00

13.19 Pool Repurchased Accounts

This servicing reports lists repurchased account securitization pools.

Parameters:

- Company/Branch
- Pool
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Pool Repurchased Accounts report

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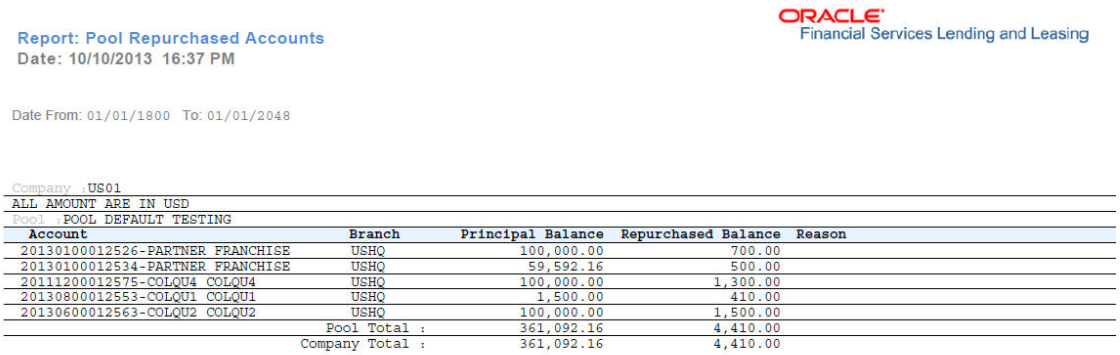
Figure 13-20 Pool Repurchased Accounts Report



Report: Pool Repurchased Accounts
Date: 10/10/2013 16:37 PM

ORACLE Financial Services Lending and Leasing

Date From: 01/01/1800 To: 01/01/2048

Company : US01
ALL AMOUNT ARE IN USD
Pool : POOL DEFAULT TESTING

Account	Branch	Principal Balance	Repurchased Balance	Reason
20130100012526-PARTNER FRANCHISE	USHQ	100,000.00	700.00	
20130100012534-PARTNER FRANCHISE	USHQ	59,592.16	500.00	
20111200012575-COLQU4 COLQU4	USHQ	100,000.00	1,300.00	
20130800012553-COLQU1 COLQU1	USHQ	1,500.00	410.00	
20130600012563-COLQU2 COLQU2	USHQ	100,000.00	1,500.00	
	Pool Total :	361,092.16	4,410.00	
	Company Total :	361,092.16	4,410.00	

13.20 Vendor - Invoice Log

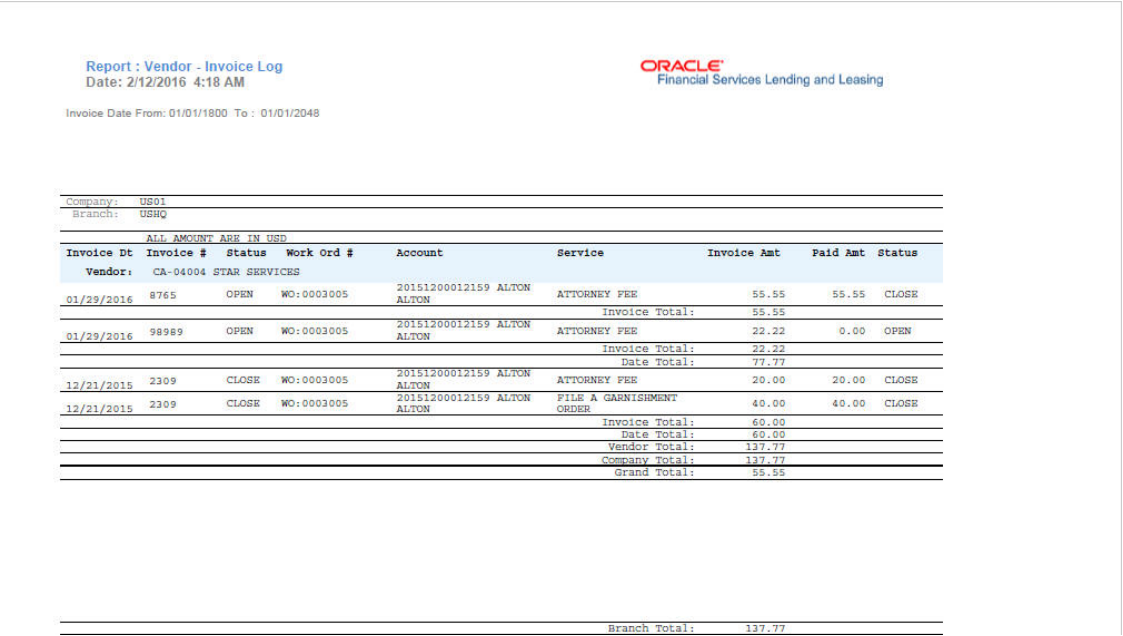
This report lists invoices.

Parameters:

- Company/Branch
- Vendor #
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Invoice Log report

Figure 13-21 Vendor - Invoice Log Report



Report : Vendor - Invoice Log
Date: 2/12/2016 4:18 AM

ORACLE Financial Services Lending and Leasing

Invoice Date From: 01/01/1800 To : 01/01/2048

Company: US01
Branch: USHQ

ALL AMOUNT ARE IN USD

Invoice Dt	Invoice #	Status	Work Ord #	Account	Service	Invoice Amt	Paid Amt	Status
Vendor: CA-04004 STAR SERVICES								
01/29/2016	8765	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	55.55	55.55	CLOSE
					Invoice Total:	55.55		
01/29/2016	98989	OPEN	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	22.22	0.00	OPEN
					Invoice Total:	22.22		
					Date Total:	77.77		
12/21/2015	2309	CLOSE	WO:0003005	20151200012159 ALTON ALTON	ATTORNEY FEE	20.00	20.00	CLOSE
12/21/2015	2309	CLOSE	WO:0003005	20151200012159 ALTON ALTON	FILE A GARNISHMENT ORDER	40.00	40.00	CLOSE
					Invoice Total:	60.00		
					Date Total:	60.00		
					Vendor Total:	137.77		
					Company Total:	137.77		
					Grand Total:	55.55		
					Branch Total:	137.77		

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13.21 Vendor - Work Order Log

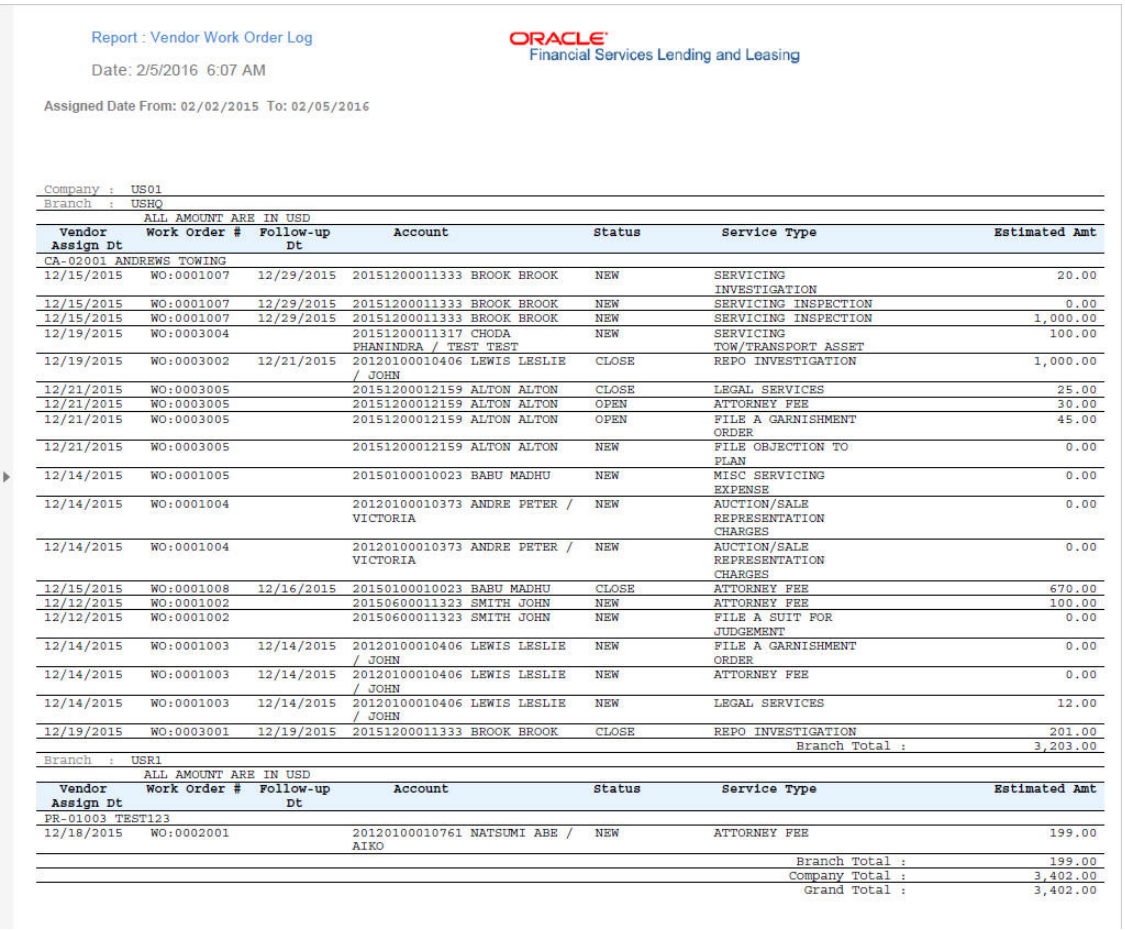
This report lists work orders.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Vendor - Work Order Log report

Figure 13-22 Work Order Log Report



Report : Vendor Work Order Log

Date: 2/5/2016 6:07 AM

ORACLE Financial Services Lending and Leasing

Assigned Date From: 02/02/2015 To: 02/05/2016

Company : US01
Branch : USHQ
ALL AMOUNT ARE IN USD

Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
CA-02001 ANDREWS TOWING						
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INVESTIGATION	20.00
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	0.00
12/15/2015	WO:0001007	12/29/2015	20151200011333 BROOK BROOK	NEW	SERVICING INSPECTION	1,000.00
12/19/2015	WO:0003004		20151200011317 CHODA PHANINDRA / TEST TEST	NEW	SERVICING TOW/TRANSPORT ASSET	100.00
12/19/2015	WO:0003002	12/21/2015	20120100010406 LEWIS LESLIE / JOHN	CLOSE	REPO INVESTIGATION	1,000.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	CLOSE	LEGAL SERVICES	25.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	ATTORNEY FEE	30.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	OPEN	FILE A GARNISHMENT ORDER	45.00
12/21/2015	WO:0003005		20151200012159 ALTON ALTON	NEW	FILE OBJECTION TO PLAN	0.00
12/14/2015	WO:0001005		20150100010023 BABU MADHU	NEW	MISC SERVICING EXPENSE	0.00
12/14/2015	WO:0001004		20120100010373 ANDRE PETER / VICTORIA	NEW	AUCTION/SALE REPRESENTATION CHARGES	0.00
12/14/2015	WO:0001004		20120100010373 ANDRE PETER / VICTORIA	NEW	AUCTION/SALE REPRESENTATION CHARGES	0.00
12/15/2015	WO:0001008	12/16/2015	20150100010023 BABU MADHU	CLOSE	ATTORNEY FEE	670.00
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	ATTORNEY FEE	100.00
12/12/2015	WO:0001002		20150600011323 SMITH JOHN	NEW	FILE A SUIT FOR JUDGEMENT	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	FILE A GARNISHMENT ORDER	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	ATTORNEY FEE	0.00
12/14/2015	WO:0001003	12/14/2015	20120100010406 LEWIS LESLIE / JOHN	NEW	LEGAL SERVICES	12.00
12/19/2015	WO:0003001	12/19/2015	20151200011333 BROOK BROOK	CLOSE	REPO INVESTIGATION	201.00
					Branch Total :	3,203.00

Branch : USR1
ALL AMOUNT ARE IN USD

Vendor Assign Dt	Work Order #	Follow-up Dt	Account	Status	Service Type	Estimated Amt
PR-01003 TEST123						
12/18/2015	WO:0002001		20120100010761 NATSUMI ABE / AIKO	NEW	ATTORNEY FEE	199.00
					Branch Total :	199.00
					Company Total :	3,402.00
					Grand Total :	3,402.00

13.22 Payment Receipt

This report lists payment receipts.

Parameters:

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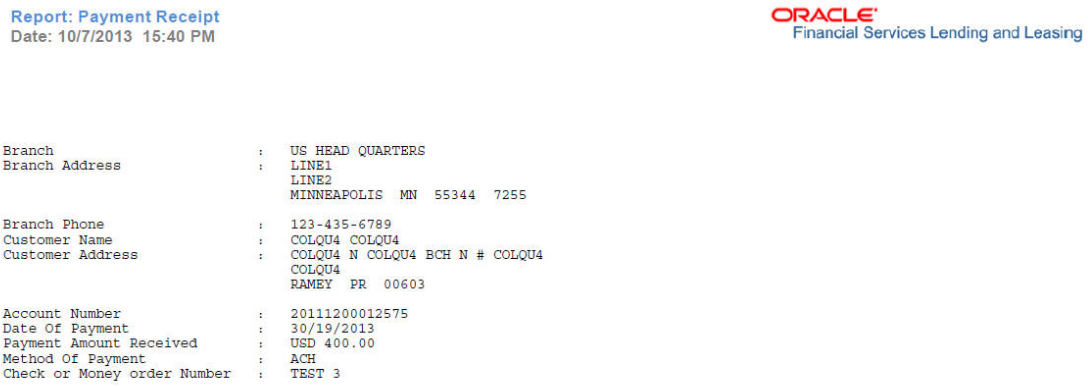
- Transaction ID
- Report Format

Example of Payment Receipt report

Figure 13-23 Payment Receipt Report


Report: Payment Receipt
Date: 10/7/2013 15:40 PM

ORACLE
Financial Services Lending and Leasing

Branch	:	US HEAD QUARTERS
Branch Address	:	LINE1 LINE2 MINNEAPOLIS MN 55344 7255
Branch Phone	:	123-435-6789
Customer Name	:	COLQU4 COLQU4
Customer Address	:	COLQU4 N COLQU4 BCH N # COLQU4 COLQU4 RAMEY PR 00603
Account Number	:	20111200012575
Date Of Payment	:	30/19/2013
Payment Amount Received	:	USD 400.00
Method Of Payment	:	ACH
Check or Money order Number	:	TEST 3

13.23 Account Wise Payment Receipt

This report lists account wise payment receipts.

Parameters:

- Transaction ID
- Report Format

Example of Account Wise payment Receipt report

Figure 13-24 Account Wise Payment Receipt Report

Report : Payment Receipt
Date: 2/9/2016 4:12 AM

ORACLE
Financial Services Lending and Leasing

13.24 Account Payable (Servicing)

This report lists the payable accounts.

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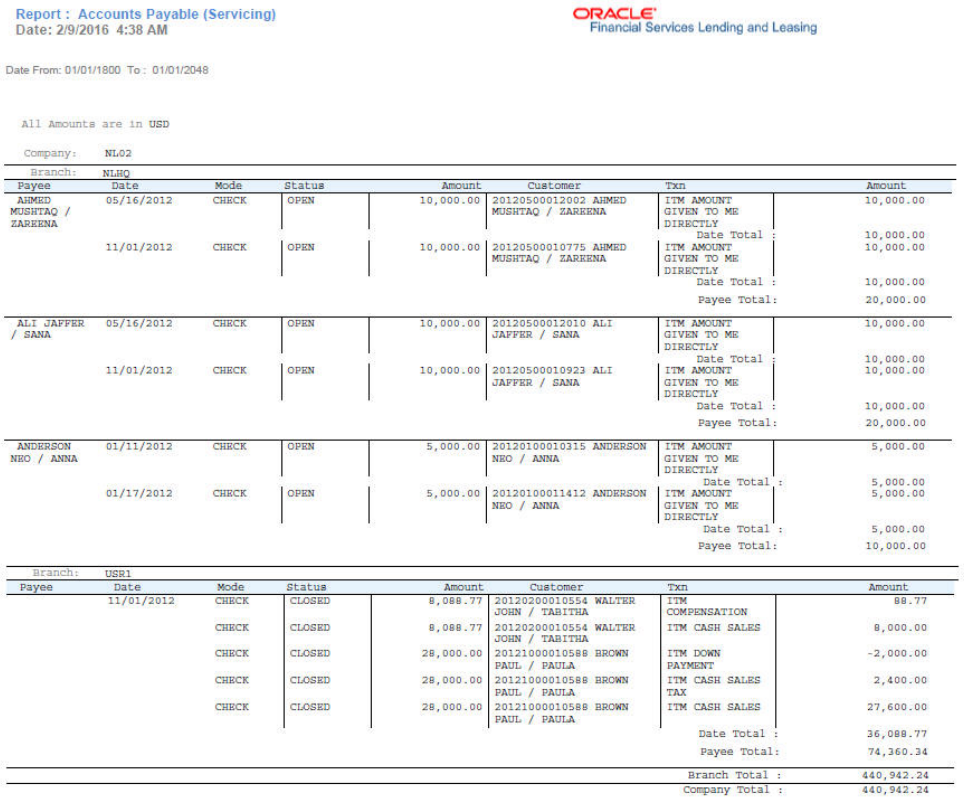
Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Servicing Account Payable report

Figure 13-25 Example of Servicing Account Payable Report



Report : Accounts Payable (Servicing)
Date: 2/9/2016 4:38 AM

ORACLE Financial Services Lending and Leasing

Date From: 01/01/1800 To : 01/01/2048

All Amounts are in USD

Company: NL02

Branch: NLHQ

Payee	Date	Mode	Status	Amount	Customer	Txn	Amount
AHMED MUSHTAQ / ZAREENA	05/16/2012	CHECK	OPEN	10,000.00	20120500012002 AHMED MUSHTAQ / ZAREENA	ITM AMOUNT GIVEN TO ME DIRECTLY	10,000.00
						Date Total :	10,000.00
	11/01/2012	CHECK	OPEN	10,000.00	20120500010775 AHMED MUSHTAQ / ZAREENA	ITM AMOUNT GIVEN TO ME DIRECTLY	10,000.00
						Date Total :	10,000.00
						Payee Total:	20,000.00
ALI JAFFER / SANA	05/16/2012	CHECK	OPEN	10,000.00	20120500012010 ALI JAFFER / SANA	ITM AMOUNT GIVEN TO ME DIRECTLY	10,000.00
						Date Total :	10,000.00
	11/01/2012	CHECK	OPEN	10,000.00	20120500010923 ALI JAFFER / SANA	ITM AMOUNT GIVEN TO ME DIRECTLY	10,000.00
						Date Total :	10,000.00
						Payee Total:	20,000.00
ANDERSON NEO / ANNA	01/11/2012	CHECK	OPEN	5,000.00	20120100010315 ANDERSON NEO / ANNA	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00
						Date Total :	5,000.00
	01/17/2012	CHECK	OPEN	5,000.00	20120100011412 ANDERSON NEO / ANNA	ITM AMOUNT GIVEN TO ME DIRECTLY	5,000.00
						Date Total :	5,000.00
						Payee Total:	10,000.00

Branch: USR1

Payee	Date	Mode	Status	Amount	Customer	Txn	Amount
	11/01/2012	CHECK	CLOSED	8,088.77	20120200010554 WALTER JOHN / TABITHA	ITM COMPENSATION	88.77
		CHECK	CLOSED	8,088.77	20120200010554 WALTER JOHN / TABITHA	ITM CASH SALES	8,000.00
		CHECK	CLOSED	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM DOWN PAYMENT	-2,000.00
		CHECK	CLOSED	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES TAX	2,400.00
		CHECK	CLOSED	28,000.00	20121000010588 BROWN PAUL / PAULA	ITM CASH SALES	27,600.00
						Date Total :	36,088.77
						Payee Total:	74,360.34
						Branch Total :	440,942.24
						Company Total :	440,942.24

13.25 WorkList/Queue Log Summary

This report lists the collectors queue details with the total of accounts with delinquent and outstanding amounts.

Parameters:

- Company/Branch
- Queue Name
- User Name
- Report Format

Example of WorkList/Queue Log Summary report

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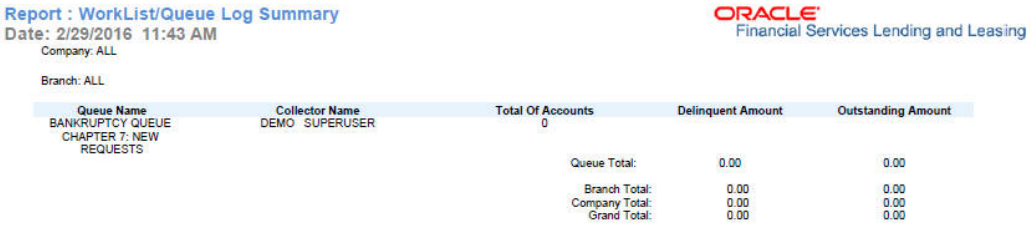
Figure 13-26 WorkList/Queue Log Summary Report



Report : WorkList/Queue Log Summary
Date: 2/29/2016 11:43 AM
Company: ALL
Branch: ALL

ORACLE Financial Services Lending and Leasing

Queue Name	Collector Name	Total Of Accounts	Delinquent Amount	Outstanding Amount
BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	DEMO SUPERUSER	0		
		Queue Total:	0.00	0.00
		Branch Total:	0.00	0.00
		Company Total:	0.00	0.00
		Grand Total:	0.00	0.00

13.26 Payment Error Log

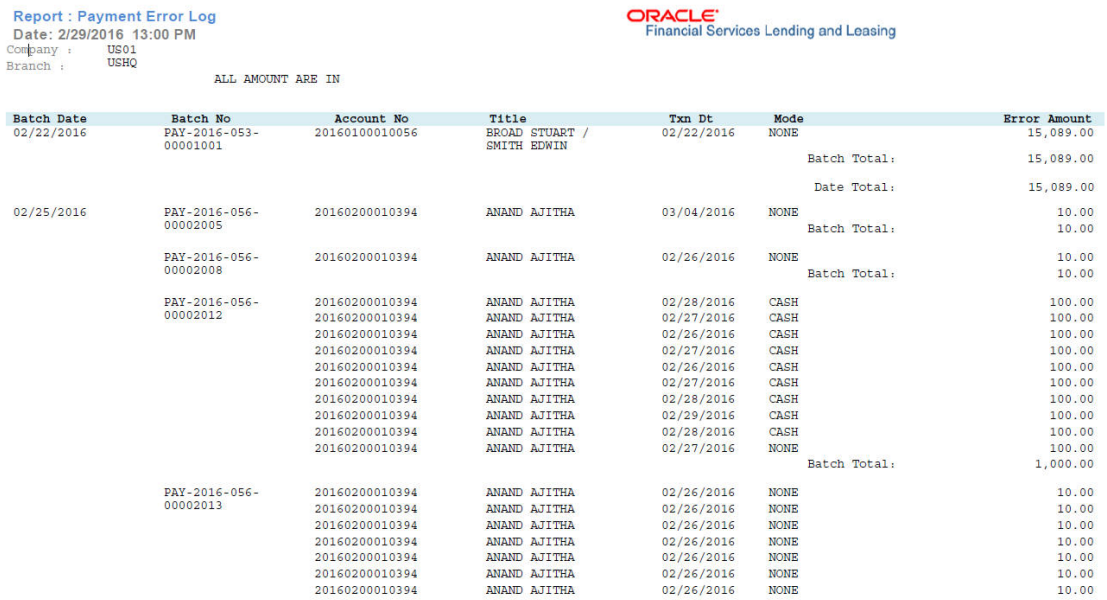
This report lists the account specific error log report generated during payment posting batch transaction.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Payment Error Log report

Figure 13-27 Payment Error Log Report



Report : Payment Error Log
Date: 2/29/2016 13:00 PM
Company : US01
Branch : USHQ

ORACLE Financial Services Lending and Leasing

ALL AMOUNT ARE IN

Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Error Amount
02/22/2016	PAY-2016-053-00001001	20160100010056	BROAD STUART / SMITH EDWIN	02/22/2016	NONE	15,089.00
					Batch Total:	15,089.00
					Date Total:	15,089.00
02/25/2016	PAY-2016-056-00002005	20160200010394	ANAND AJITHA	03/04/2016	NONE	10.00
					Batch Total:	10.00
	PAY-2016-056-00002008	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
					Batch Total:	10.00
	PAY-2016-056-00002012	20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/26/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/29/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/28/2016	CASH	100.00
		20160200010394	ANAND AJITHA	02/27/2016	NONE	100.00
					Batch Total:	1,000.00
	PAY-2016-056-00002013	20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00
		20160200010394	ANAND AJITHA	02/26/2016	NONE	10.00

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13.27 Payment Error Log by Suspense Amount

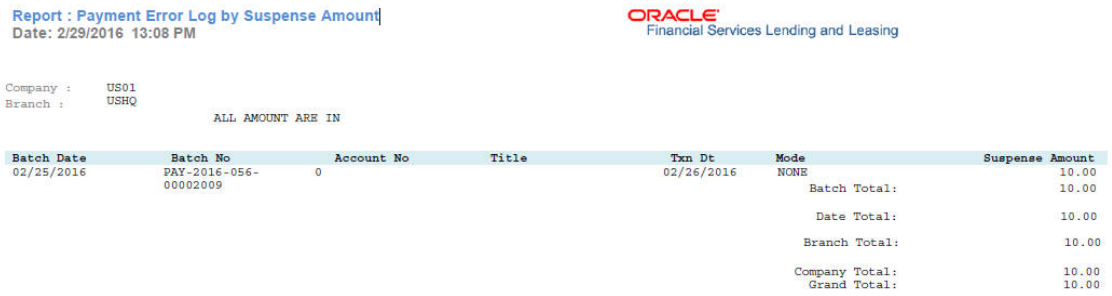
This report lists the suspense amount in an account during a batch transaction.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Payment Error Log by Suspense Amount report

Figure 13-28 Payment Error Log by Suspense Amount Report



Report : Payment Error Log by Suspense Amount
Date: 2/29/2016 13:08 PM

ORACLE
Financial Services Lending and Leasing

Company : US01
Branch : USHQ

ALL AMOUNT ARE IN

Batch Date	Batch No	Account No	Title	Txn Dt	Mode	Suspense Amount
02/25/2016	PAY-2016-056-00002009	0		02/26/2016	NONE	10.00
					Batch Total:	10.00
					Date Total:	10.00
					Branch Total:	10.00
					Company Total:	10.00
					Grand Total:	10.00

13.28 Customer Statements Transactions

This report lists the statements generated for customer account and Master Account during a batch transaction.

Parameters:

- CUSTOMER NUMBER
- MASTER ACCOUNT NUMBER
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of Customer Statements Transactions report

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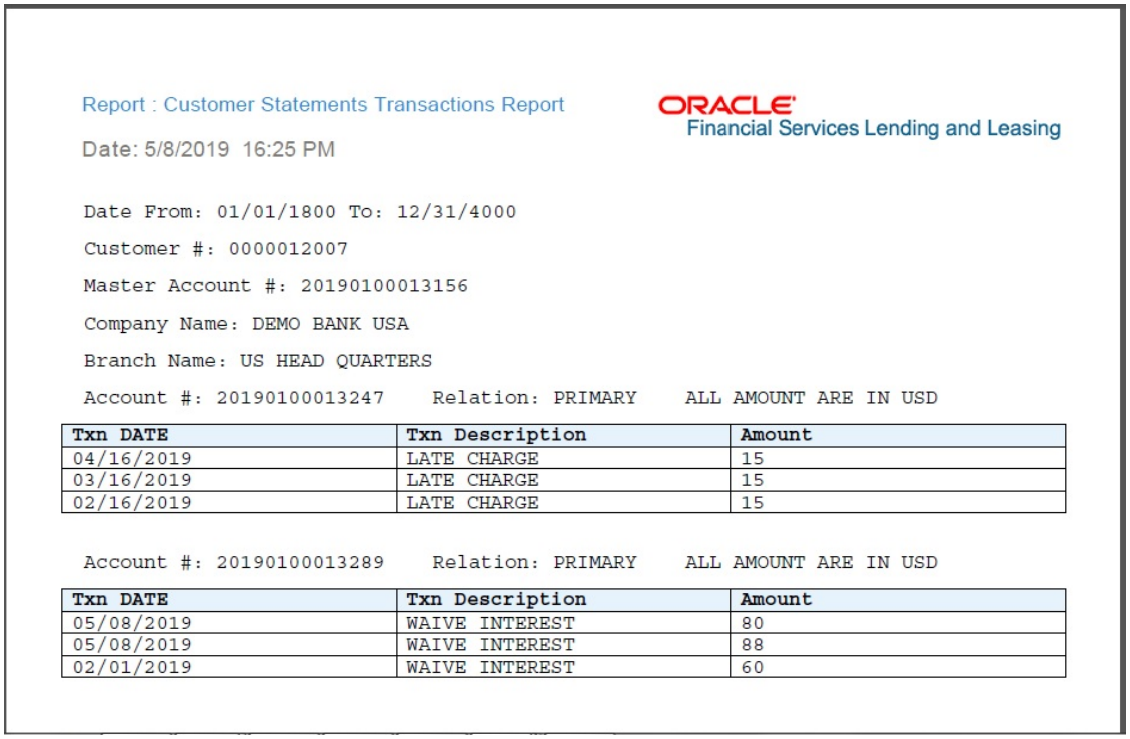
Figure 13-29 Customer Statements Transactions Report



Report : Customer Statements Transactions Report

ORACLE Financial Services Lending and Leasing

Date: 5/8/2019 16:25 PM

Date From: 01/01/1800 To: 12/31/4000

Customer #: 0000012007

Master Account #: 20190100013156

Company Name: DEMO BANK USA

Branch Name: US HEAD QUARTERS

Account #: 20190100013247 Relation: PRIMARY ALL AMOUNT ARE IN USD

Txn DATE	Txn Description	Amount
04/16/2019	LATE CHARGE	15
03/16/2019	LATE CHARGE	15
02/16/2019	LATE CHARGE	15

Account #: 20190100013289 Relation: PRIMARY ALL AMOUNT ARE IN USD

Txn DATE	Txn Description	Amount
05/08/2019	WAIVE INTEREST	80
05/08/2019	WAIVE INTEREST	88
02/01/2019	WAIVE INTEREST	60

13.29 Account Asset Details

Generating this report lists all '**active**' assets associated to an account during a batch transaction.

Irrespective of the account status, only active asset details are listed in the report and if an account has multiple assets associated, then multiple entries are listed for same account with different asset details.

However, if an account does not have any active asset associated or the entered Account Number is invalid, then blank report is generated.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET SUB TYPE
- ACCOUNT NUMBER
- ASSET PHASE NUMBER
- ASSET INVENTORY SITE
- REPORT FORMAT

Example of Account Assets Detail Report

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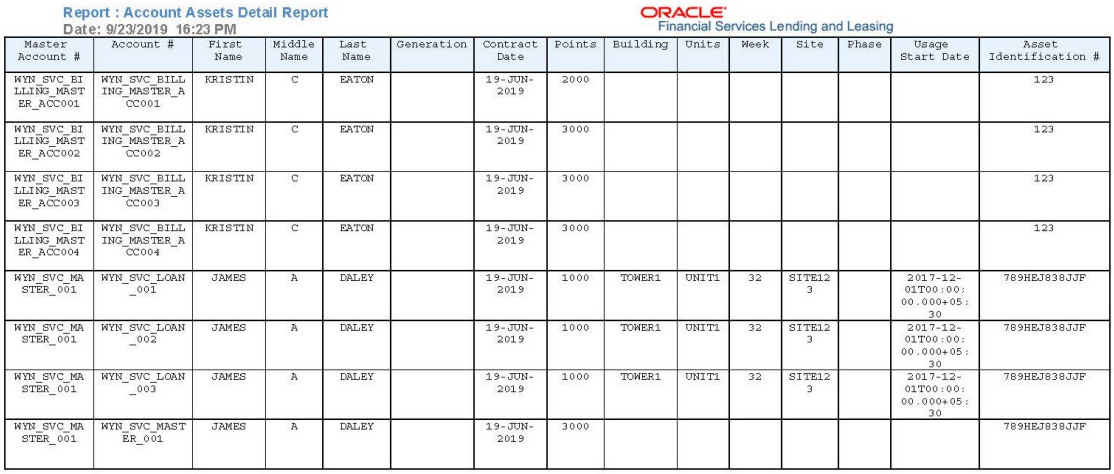
Figure 13-30 Account Assets Detail Report



Report : Account Assets Detail Report
Date: 9/23/2019 16:23 PM

ORACLE Financial Services Lending and Leasing

Master Account #	Account #	First Name	Middle Name	Last Name	Generation	Contract Date	Points	Building	Units	Week	Site	Phase	Usage Start Date	Asset Identification #
WYN_SVC_BILLING_MASTER_ACC001	WYN_SVC_BILLING_MASTER_ACC001	KRISTIN	C	EATON		19-JUN-2019	2000							123
WYN_SVC_BILLING_MASTER_ACC002	WYN_SVC_BILLING_MASTER_ACC002	KRISTIN	C	EATON		19-JUN-2019	3000							123
WYN_SVC_BILLING_MASTER_ACC003	WYN_SVC_BILLING_MASTER_ACC003	KRISTIN	C	EATON		19-JUN-2019	3000							123
WYN_SVC_BILLING_MASTER_ACC004	WYN_SVC_BILLING_MASTER_ACC004	KRISTIN	C	EATON		19-JUN-2019	3000							123
WYN_SVC_MASTER_001	WYN_SVC_LOAN_001	JAMES	A	DALEY		19-JUN-2019	1000	TOWER1	UNIT1	32	SITE123		2017-12-01T00:00:00.000+05:30	789HEJ838JJF
WYN_SVC_MASTER_001	WYN_SVC_LOAN_002	JAMES	A	DALEY		19-JUN-2019	1000	TOWER1	UNIT1	32	SITE123		2017-12-01T00:00:00.000+05:30	789HEJ838JJF
WYN_SVC_MASTER_001	WYN_SVC_LOAN_003	JAMES	A	DALEY		19-JUN-2019	1000	TOWER1	UNIT1	32	SITE123		2017-12-01T00:00:00.000+05:30	789HEJ838JJF
WYN_SVC_MASTER_001	WYN_SVC_MASTER_001	JAMES	A	DALEY		19-JUN-2019	3000							789HEJ838JJF

13.30 Trade Details

Generating this report lists the traded accounts information within the specified date range provided in input parameters. These accounts consists of both existing (old) accounts which are traded along with new accounts which are created as part of the trade.

Also, this report consists of only those accounts in which the '**Trade Details**' are populated as on the report generation date. Only the '**Primary**' customer details are captured and if an account has multiple associated assets, then the consolidated points of all assets is displayed against each account.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- TRADE STATUS
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Trade Details Report

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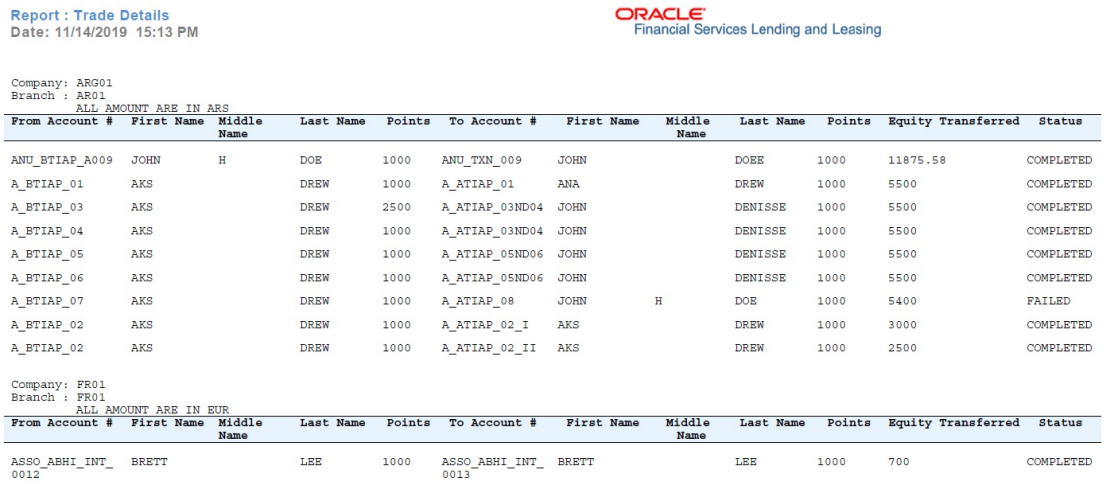
Figure 13-31 Trade Details Report



Report : Trade Details
Date: 11/14/2019 15:13 PM

ORACLE Financial Services Lending and Leasing

Company: ARG01
Branch : AR01
ALL AMOUNT ARE IN ARS

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ANU_BTIAP_A009	JOHN	H	DOE	1000	ANU_TXN_009	JOHN		DOEE	1000	11875.58	COMPLETED
A_BTIAP_01	AKS		DREW	1000	A_ATIAP_01	ANA		DREW	1000	5500	COMPLETED
A_BTIAP_03	AKS		DREW	2500	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_04	AKS		DREW	1000	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_05	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_06	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_07	AKS		DREW	1000	A_ATIAP_08	JOHN	H	DOE	1000	5400	FAILED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_I	AKS		DREW	1000	3000	COMPLETED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_II	AKS		DREW	1000	2500	COMPLETED

Company: FR01
Branch : FR01
ALL AMOUNT ARE IN EUR

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ASSO_ABHI_INT_0012	BRETT		LEE	1000	ASSO_ABHI_INT_0013	BRETT		LEE	1000	700	COMPLETED

13.31 Funding Accounts Log Details

Generating this report lists all the accounts which are funded between the date range specified in input parameters. Also, by default this report is generated daily during the scheduled batch job processing and consists of accounts which are funded as on report generation date.

If an account has multiple assets associated, then multiple entries are listed for same account with different asset details. The **Trade Type** column in the report indicates that the account is created as part of Trade. Else, the same is displayed blank. For more information on Trade, refer to **Appendix: Trading of Accounts** chapter.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET TYPE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Funded Accounts Log

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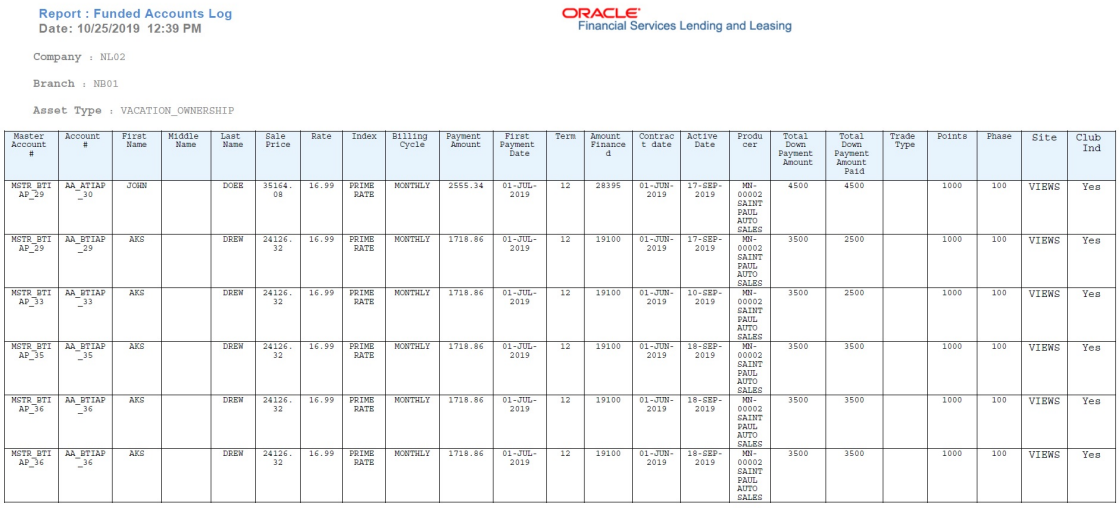
Figure 13-32 Funded Accounts Log



Report : Funded Accounts Log
Date: 10/25/2019 12:39 PM

ORACLE
Financial Services Lending and Leasing

Company : NL02

Branch : NB01

Asset Type : VACATION_OWNERSHIP

Master Account #	Account #	First Name	Middle Name	Last Name	Sale Price	Rate	Index	Billing Cycle	Payment Amount	First Payment Date	Term	Amount Financed	Contract date	Active Date	Producer	Total Down Payment Amount	Total Down Payment Amount Paid	Trade Type	Points	Phase	Site	Club Ind
MSTR_BTIAP_29	AA_ATIAP_30	JOHN		DOEE	35164.08	16.99	PRIME RATE	MONTHLY	2555.34	01-JUL-2019	12	28395	01-JUN-2019	17-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	4500	4500		1000	100	VIEWS	Yes
MSTR_BTIAP_29	AA_BTIAP_29	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	17-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	2500		1000	100	VIEWS	Yes
MSTR_BTIAP_33	AA_BTIAP_33	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	10-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	2500		1000	100	VIEWS	Yes
MSTR_BTIAP_35	AA_BTIAP_35	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	18-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	3500		1000	100	VIEWS	Yes
MSTR_BTIAP_36	AA_BTIAP_36	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	18-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	3500		1000	100	VIEWS	Yes
MSTR_BTIAP_36	AA_BTIAP_36	AKS		DREW	24126.32	16.99	PRIME RATE	MONTHLY	1718.86	01-JUL-2019	12	19100	01-JUN-2019	18-SEP-2019	MN-00002 SAINT PAUL AUTO SALES	3500	3500		1000	100	VIEWS	Yes

13.32 Master Account Payment Log

Generating this report lists all the payment details posted on Master account and its Associated accounts between the date range specified in input parameters.

This report is also generated daily during the scheduled batch job processing and populates the payment details available in **Transactions** table for Master and Associated accounts as on report generation date for selected product type.

However, since system derives the payment details from **Transactions** table data, the scheduled batch job has to be sequenced to run only after **Account Balance Summary** batch job so that the opening balance for account is available on report generation date.

By default this report captures the payments details posted on **Primary** customer of account and in case an invalid account # is selected or if the selected one is not a Master Account, then the report is generated blank.

> **Note**
>
> While generating this report, system does not perform data access check or verifies the module name equivalent to the report name in the report server and instead uses an 'INTERNAL user' to which all access rights are provided to generate the data.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ASSET TYPE
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

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Example of Master Account Payment Log

Figure 13-33 Master Account Payment Log

Date: 29-OCT-2019 12:01:36

Company: US01
Branch: USR1
Product Type: LOAN

Master Account #	Account #	First Name	Middle Name	Last Name	Generation	Post Dt	Mode	Amount	Reason Code	Reference	Previous Day Bal	Outstanding Amt	Total Due Amt
20190600012583	20190600010561	PS		MAST9-CUST-STATEMENT		09/24/2019	UNDEFINED	2000	NONE	UNDEFINED		64246.94	64407.24
20190600012583	20190600010561	PS		MAST9-CUST-STATEMENT		09/24/2019	UNDEFINED	3066.86	PMT_MANUAL	UNDEFINED		64246.94	64407.24
20190600012583	20190600010561	PS		MAST9-CUST-STATEMENT		09/24/2019	UNDEFINED	32258.23	UNDEFINED	UNDEFINED		64246.94	64407.24
20190600011197	20190600011197	ASSOCIATED		NAVEEN		06/12/2019	UNDEFINED	500	NONE	UNDEFINED		4500	1284.63
20190600011197	20190600011212	ASSOCIATED		NAVEEN		06/12/2019	UNDEFINED	500	NONE	UNDEFINED		4500	1284.63
20190400011420	20190400011420	SYSTEM TESTING 4		BIENNIAL LOAN		09/18/2019	UNDEFINED	2	REG	UNDEFINED		21735.75	8514.65
20190400011420	20190400011420	SYSTEM TESTING 4		BIENNIAL LOAN		09/18/2019	UNDEFINED	50	PMT_MANUAL	UNDEFINED		21735.75	8514.65
20190400011420	20190400011420	SYSTEM TESTING 4		BIENNIAL LOAN		09/18/2019	UNDEFINED	1000	UNDEFINED	UNDEFINED		21735.75	8514.65
20190400011	20190400011	SYSTEM		BIENNI		09/18/2	C	2	REG	Payment		21735.75	8514.65

13.33 Payment Allocation Details

Generating this report lists the payment allocation details applied on account between the date range specified in input parameters.

This report is also generated daily during the scheduled batch job processing and populates all the payment allocation details applied on accounts as on report generation date for selected product type.

In case an invalid account # is selected, then the report is generated blank.

> **Note**
>
> While generating this report, system does not perform data access check or verifies the module name equivalent to the report name in the report server and instead uses an ‘INTERNAL user’ to which all access rights are provided to generate the data.

Report Parameters:

- COMPANY / BRANCH
- PRODUCT TYPE
- ACCOUNT NUMBER
- PAYMENT MODE

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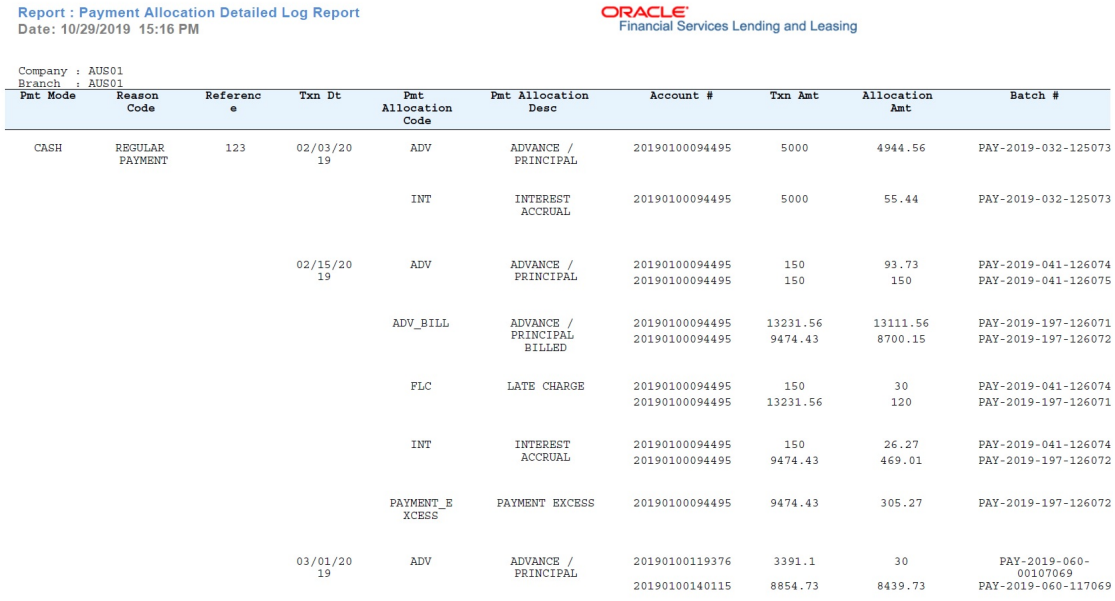
- FROM MM/DD/YYYY
- TO MM/DD/YYYY
- REPORT FORMAT

Example of Payment Allocation Details

Figure 13-34 Payment Allocation Details



Report : Payment Allocation Detailed Log Report
Date: 10/29/2019 15:16 PM

ORACLE Financial Services Lending and Leasing

Company : AUS01
Branch : AUS01

Pmt Mode	Reason Code	Reference	Txn Dt	Pmt Allocation Code	Pmt Allocation Desc	Account #	Txn Amt	Allocation Amt	Batch #
CASH	REGULAR PAYMENT	123	02/03/2019	ADV	ADVANCE / PRINCIPAL	20190100094495	5000	4944.56	PAY-2019-032-125073
				INT	INTEREST ACCRUAL	20190100094495	5000	55.44	PAY-2019-032-125073
			02/15/2019	ADV	ADVANCE / PRINCIPAL	20190100094495 20190100094495	150 150	93.73 150	PAY-2019-041-126074 PAY-2019-041-126075
				ADV_BILL	ADVANCE / PRINCIPAL BILLED	20190100094495 20190100094495	13231.56 9474.43	13111.56 8700.15	PAY-2019-197-126071 PAY-2019-197-126072
				FLC	LATE CHARGE	20190100094495 20190100094495	150 13231.56	30 120	PAY-2019-041-126074 PAY-2019-197-126071
				INT	INTEREST ACCRUAL	20190100094495 20190100094495	150 9474.43	26.27 469.01	PAY-2019-041-126074 PAY-2019-197-126072
				PAYMENT_EXCESS	PAYMENT EXCESS	20190100094495	9474.43	305.27	PAY-2019-197-126072
			03/01/2019	ADV	ADVANCE / PRINCIPAL	20190100119376 20190100140115	3391.1 8854.73	30 8439.73	PAY-2019-060-00107069 PAY-2019-060-117069

13.34 Amortized Txns Log By GL Post Dt (Loan)

This servicing report lists monetary transactions by GL post date for loans.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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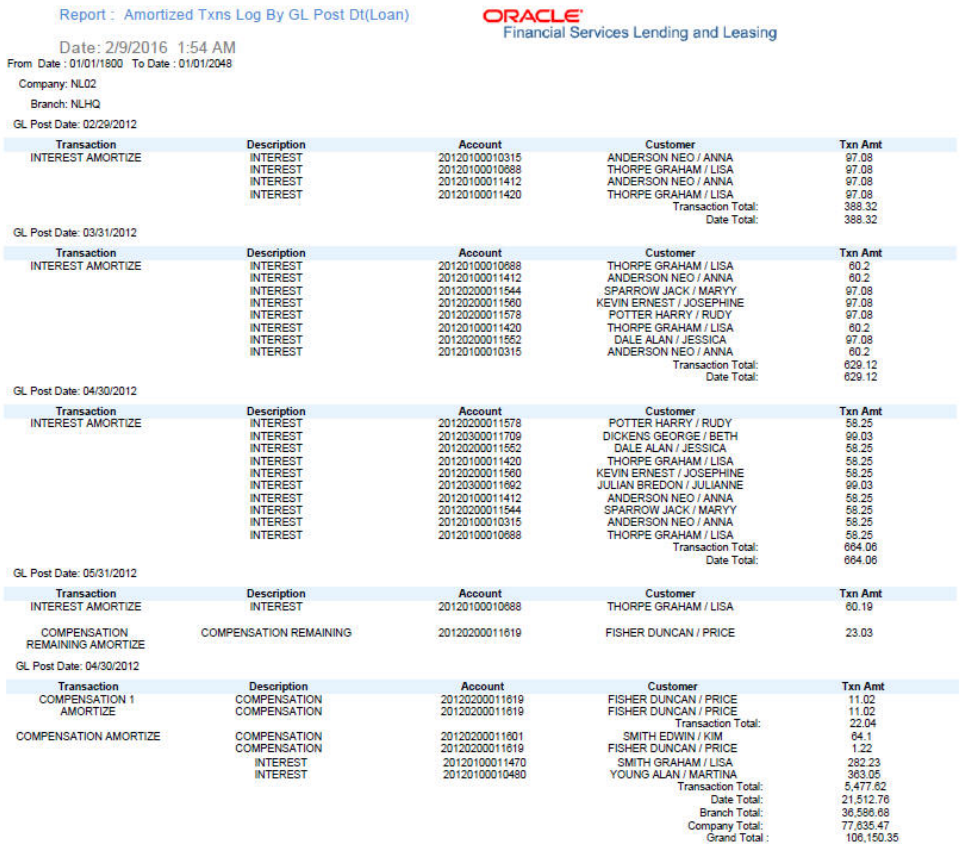
Figure 13-35 Example of the Amortized Txns Log By GL Post Dt - Loan report



Report : Amortized Txns Log By GL Post Dt(Loan)

ORACLE Financial Services Lending and Leasing

Date: 2/9/2016 1:54 AM

From Date : 01/01/1800 To Date : 01/01/2048

Company: NL02

Branch: NLHQ

GL Post Date: 02/29/2012

Transaction	Description	Account	Customer	Txn Amt
INTEREST AMORTIZE	INTEREST	20120100010315	ANDERSON NEO / ANNA	97.08
	INTEREST	20120100010688	THORPE GRAHAM / LISA	97.08
	INTEREST	20120100011412	ANDERSON NEO / ANNA	97.08
	INTEREST	20120100011420	THORPE GRAHAM / LISA	97.08
			Transaction Total:	388.32
			Date Total:	388.32

GL Post Date: 03/31/2012

Transaction	Description	Account	Customer	Txn Amt
INTEREST AMORTIZE	INTEREST	20120100010688	THORPE GRAHAM / LISA	60.2
	INTEREST	20120100011412	ANDERSON NEO / ANNA	60.2
	INTEREST	20120200011544	SPARROW JACK / MARYY	97.08
	INTEREST	20120200011560	KEVIN ERNEST / JOSEPHINE	97.08
	INTEREST	20120200011578	POTTER HARRY / RUDY	97.08
	INTEREST	20120100011420	THORPE GRAHAM / LISA	60.2
	INTEREST	20120200011552	DALE ALAN / JESSICA	97.08
	INTEREST	20120100010315	ANDERSON NEO / ANNA	60.2
			Transaction Total:	629.12
			Date Total:	629.12

GL Post Date: 04/30/2012

Transaction	Description	Account	Customer	Txn Amt
INTEREST AMORTIZE	INTEREST	20120200011578	POTTER HARRY / RUDY	58.25
	INTEREST	20120300011709	DICKENS GEORGE / BETH	99.03
	INTEREST	20120200011552	DALE ALAN / JESSICA	58.25
	INTEREST	20120100011420	THORPE GRAHAM / LISA	58.25
	INTEREST	20120200011560	KEVIN ERNEST / JOSEPHINE	58.25
	INTEREST	20120300011692	JULIAN BREDON / JULIANNE	99.03
	INTEREST	20120100011412	ANDERSON NEO / ANNA	58.25
	INTEREST	20120200011544	SPARROW JACK / MARYY	58.25
	INTEREST	20120100010315	ANDERSON NEO / ANNA	58.25
	INTEREST	20120100010688	THORPE GRAHAM / LISA	58.25
			Transaction Total:	664.06
			Date Total:	664.06

GL Post Date: 05/31/2012

Transaction	Description	Account	Customer	Txn Amt
INTEREST AMORTIZE	INTEREST	20120100010688	THORPE GRAHAM / LISA	60.19
COMPENSATION REMAINING AMORTIZE	COMPENSATION REMAINING	20120200011619	FISHER DUNCAN / PRICE	23.03

GL Post Date: 04/30/2012

Transaction	Description	Account	Customer	Txn Amt
COMPENSATION 1 AMORTIZE	COMPENSATION	20120200011619	FISHER DUNCAN / PRICE	11.02
	COMPENSATION	20120200011619	FISHER DUNCAN / PRICE	11.02
			Transaction Total:	22.04
COMPENSATION AMORTIZE	COMPENSATION	20120200011601	SMITH EDWIN / KIM	64.1
	COMPENSATION	20120200011619	FISHER DUNCAN / PRICE	1.22
	INTEREST	20120100011470	SMITH GRAHAM / LISA	282.23
	INTEREST	20120100010480	YOUNG ALAN / MARTINA	393.05
			Transaction Total:	5,477.82
			Date Total:	21,512.76
			Branch Total:	36,586.68
			Company Total:	77,635.47
			Grand Total :	106,150.35

13.35 Monetary Txns Log By GL Post Dt (Loan)

This servicing report lists monetary transactions by GL post date for loans.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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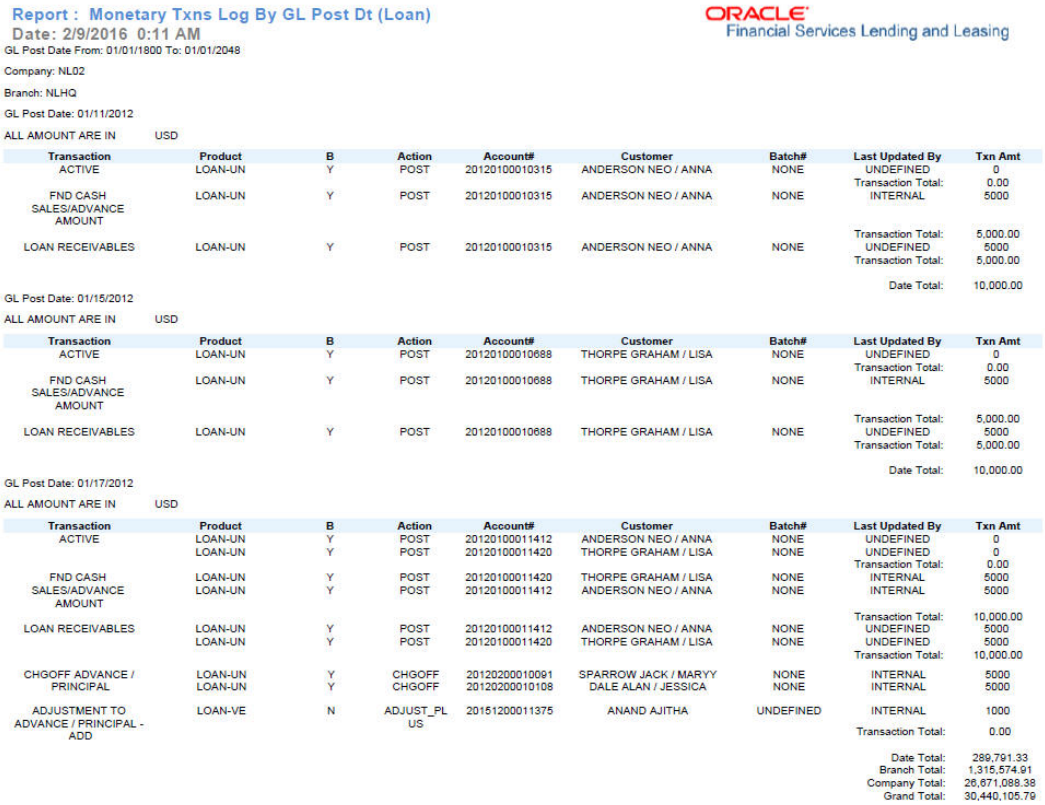
Figure 13-36 Example of the Monetary Txns Log By GL Post Dt - Loan report



Report : Monetary Txns Log By GL Post Dt (Loan)
Date: 2/9/2016 0:11 AM

ORACLE Financial Services Lending and Leasing

GL Post Date From: 01/01/1800 To: 01/01/2048

Company: NL02

Branch: NLHQ

GL Post Date: 01/11/2012

ALL AMOUNT ARE IN USD

Transaction	Product	B	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOAN-UN	Y	POST	20120100010315	ANDERSON NEO / ANNA	NONE	UNDEFINED	0
							Transaction Total:	0.00
FND CASH SALES/ADVANCE AMOUNT	LOAN-UN	Y	POST	20120100010315	ANDERSON NEO / ANNA	NONE	INTERNAL	5000
							Transaction Total:	5,000.00
LOAN RECEIVABLES	LOAN-UN	Y	POST	20120100010315	ANDERSON NEO / ANNA	NONE	UNDEFINED	5000
							Transaction Total:	5,000.00
							Date Total:	10,000.00

GL Post Date: 01/15/2012

ALL AMOUNT ARE IN USD

Transaction	Product	B	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOAN-UN	Y	POST	20120100010688	THORPE GRAHAM / LISA	NONE	UNDEFINED	0
							Transaction Total:	0.00
FND CASH SALES/ADVANCE AMOUNT	LOAN-UN	Y	POST	20120100010688	THORPE GRAHAM / LISA	NONE	INTERNAL	5000
							Transaction Total:	5,000.00
LOAN RECEIVABLES	LOAN-UN	Y	POST	20120100010688	THORPE GRAHAM / LISA	NONE	UNDEFINED	5000
							Transaction Total:	5,000.00
							Date Total:	10,000.00

GL Post Date: 01/17/2012

ALL AMOUNT ARE IN USD

Transaction	Product	B	Action	Account#	Customer	Batch#	Last Updated By	Txn Amt
ACTIVE	LOAN-UN	Y	POST	20120100011412	ANDERSON NEO / ANNA	NONE	UNDEFINED	0
	LOAN-UN	Y	POST	20120100011420	THORPE GRAHAM / LISA	NONE	UNDEFINED	0
							Transaction Total:	0.00
FND CASH SALES/ADVANCE AMOUNT	LOAN-UN	Y	POST	20120100011420	THORPE GRAHAM / LISA	NONE	INTERNAL	5000
	LOAN-UN	Y	POST	20120100011412	ANDERSON NEO / ANNA	NONE	INTERNAL	5000
							Transaction Total:	10,000.00
LOAN RECEIVABLES	LOAN-UN	Y	POST	20120100011412	ANDERSON NEO / ANNA	NONE	UNDEFINED	5000
	LOAN-UN	Y	POST	20120100011420	THORPE GRAHAM / LISA	NONE	UNDEFINED	5000
							Transaction Total:	10,000.00
CHGOFF ADVANCE / PRINCIPAL	LOAN-UN	Y	CHGOFF	20120200010091	SPARROW JACK / MARYY	NONE	INTERNAL	5000
	LOAN-UN	Y	CHGOFF	20120200010108	DALE ALAN / JESSICA	NONE	INTERNAL	5000
ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD	LOAN-VE	N	ADJUST_PLUS	20151200011375	ANAND AJITHA	UNDEFINED	INTERNAL	1000
							Transaction Total:	0.00
							Date Total:	289,791.33
							Branch Total:	1,315,574.91
							Company Total:	26,671,088.38
							Grand Total:	30,440,105.79

13.36 Payment Allocations Log By GL Post Dt (Loan)

This servicing report lists payment allocations sorted by GL post date for loans.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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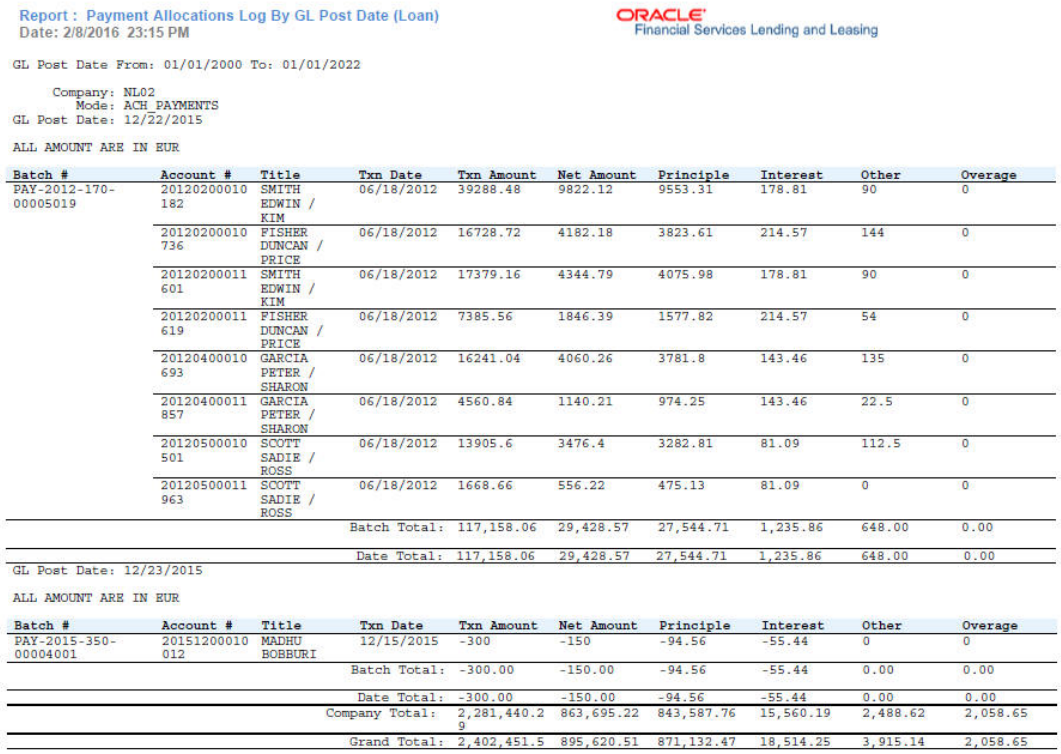
Figure 13-37 Example of Payment Allocations Log - Loan report



Report : Payment Allocations Log By GL Post Date (Loan)
Date: 2/8/2016 23:15 PM

ORACLE Financial Services Lending and Leasing

GL Post Date From: 01/01/2000 To: 01/01/2022

Company: NL02
Mode: ACH_PAYMENTS
GL Post Date: 12/22/2015

ALL AMOUNT ARE IN EUR

Batch #	Account #	Title	Txn Date	Txn Amount	Net Amount	Principle	Interest	Other	Overage
PAY-2012-170-00005019	20120200010182	SMITH EDWIN / KIM	06/18/2012	39288.48	9822.12	9553.31	178.81	90	0
	20120200010736	FISHER DUNCAN / PRICE	06/18/2012	16728.72	4182.18	3823.61	214.57	144	0
	20120200011601	SMITH EDWIN / KIM	06/18/2012	17379.16	4344.79	4075.98	178.81	90	0
	20120200011619	FISHER DUNCAN / PRICE	06/18/2012	7385.56	1846.39	1577.82	214.57	54	0
	20120400010693	GARCIA PETER / SHARON	06/18/2012	16241.04	4060.26	3781.8	143.46	135	0
	20120400011857	GARCIA PETER / SHARON	06/18/2012	4560.84	1140.21	974.25	143.46	22.5	0
	20120500010501	SCOTT SADIE / ROSS	06/18/2012	13905.6	3476.4	3282.81	81.09	112.5	0
	20120500011963	SCOTT SADIE / ROSS	06/18/2012	1668.66	556.22	475.13	81.09	0	0
			Batch Total:	117,158.06	29,428.57	27,544.71	1,235.86	648.00	0.00
			Date Total:	117,158.06	29,428.57	27,544.71	1,235.86	648.00	0.00

GL Post Date: 12/23/2015

ALL AMOUNT ARE IN EUR

Batch #	Account #	Title	Txn Date	Txn Amount	Net Amount	Principle	Interest	Other	Overage
PAY-2015-350-00004001	20151200010012	MADHU BOBBURI	12/15/2015	-300	-150	-94.56	-55.44	0	0
			Batch Total:	-300.00	-150.00	-94.56	-55.44	0.00	0.00
			Date Total:	-300.00	-150.00	-94.56	-55.44	0.00	0.00
			Company Total:	2,281,440.29	863,695.22	843,587.76	15,560.19	2,488.62	2,058.65
			Grand Total:	2,402,451.5	895,620.51	871,132.47	18,514.25	3,915.14	2,058.65

13.37 Advance Posting Error Log Desc (Loan)

This servicing report lists errors in advance postings for loans.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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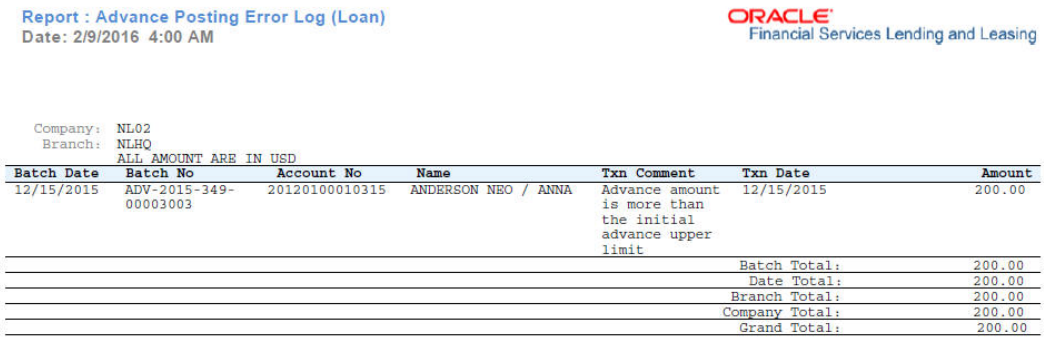
Figure 13-38 Example of the Advance Posting Error Log Desc Loan report



Report : Advance Posting Error Log (Loan)
Date: 2/9/2016 4:00 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch: NLHQ
ALL AMOUNT ARE IN USD

Batch Date	Batch No	Account No	Name	Txn Comment	Txn Date	Amount
12/15/2015	ADV-2015-349-00003003	20120100010315	ANDERSON NEO / ANNA	Advance amount is more than the initial advance upper limit	12/15/2015	200.00
					Batch Total:	200.00
					Date Total:	200.00
					Branch Total:	200.00
					Company Total:	200.00
					Grand Total:	200.00

13.38 Advance Posting Log (Loan)

This servicing report lists advance postings for loans.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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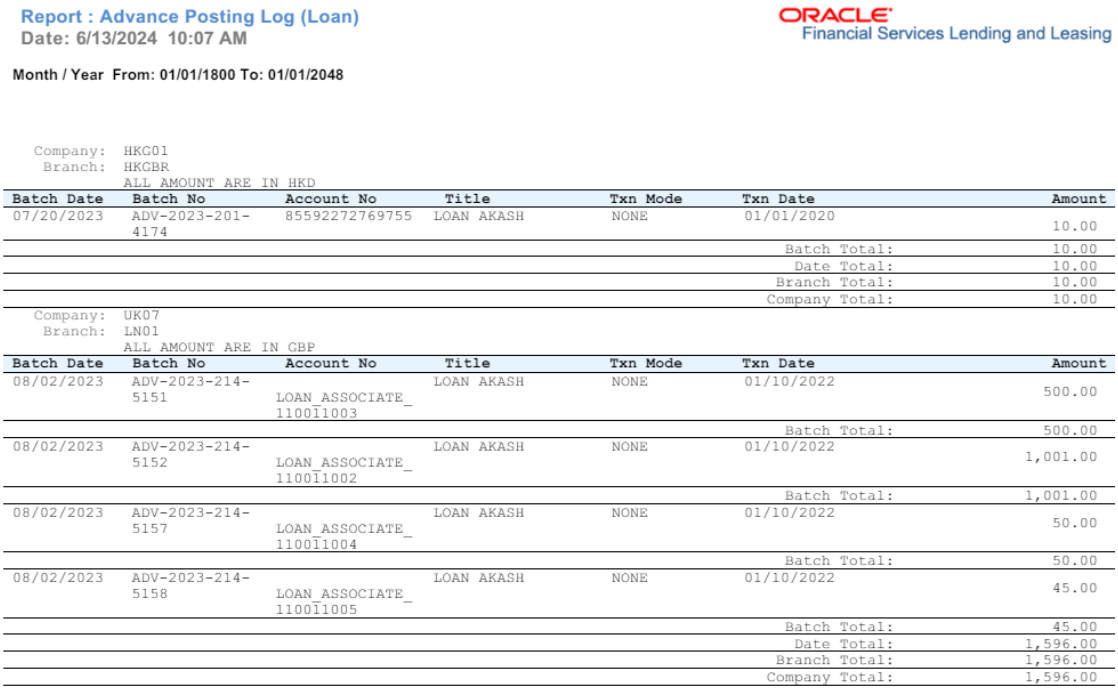
Figure 13-39 Example of the Advance Posting Log Loan report



Report : Advance Posting Log (Loan)
Date: 6/13/2024 10:07 AM

ORACLE Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company: HKG01
Branch: HKGBR
ALL AMOUNT ARE IN HKD

Batch Date	Batch No	Account No	Title	Txn Mode	Txn Date	Amount
07/20/2023	ADV-2023-201-4174	85592272769755	LOAN AKASH	NONE	01/01/2020	10.00
					Batch Total:	10.00
					Date Total:	10.00
					Branch Total:	10.00
					Company Total:	10.00

Company: UK07
Branch: LN01
ALL AMOUNT ARE IN GBP

Batch Date	Batch No	Account No	Title	Txn Mode	Txn Date	Amount
08/02/2023	ADV-2023-214-5151	LOAN_ASSOCIATE_110011003	LOAN AKASH	NONE	01/10/2022	500.00
					Batch Total:	500.00
08/02/2023	ADV-2023-214-5152	LOAN_ASSOCIATE_110011002	LOAN AKASH	NONE	01/10/2022	1,001.00
					Batch Total:	1,001.00
08/02/2023	ADV-2023-214-5157	LOAN_ASSOCIATE_110011004	LOAN AKASH	NONE	01/10/2022	50.00
					Batch Total:	50.00
08/02/2023	ADV-2023-214-5158	LOAN_ASSOCIATE_110011005	LOAN AKASH	NONE	01/10/2022	45.00
					Batch Total:	45.00
					Date Total:	1,596.00
					Branch Total:	1,596.00
					Company Total:	1,596.00

13.39 Excess Payments (Refund) Log (Loan)

This report lists excess payment refunds for loans.

Parameters:

- Company/Branch
- Report Format

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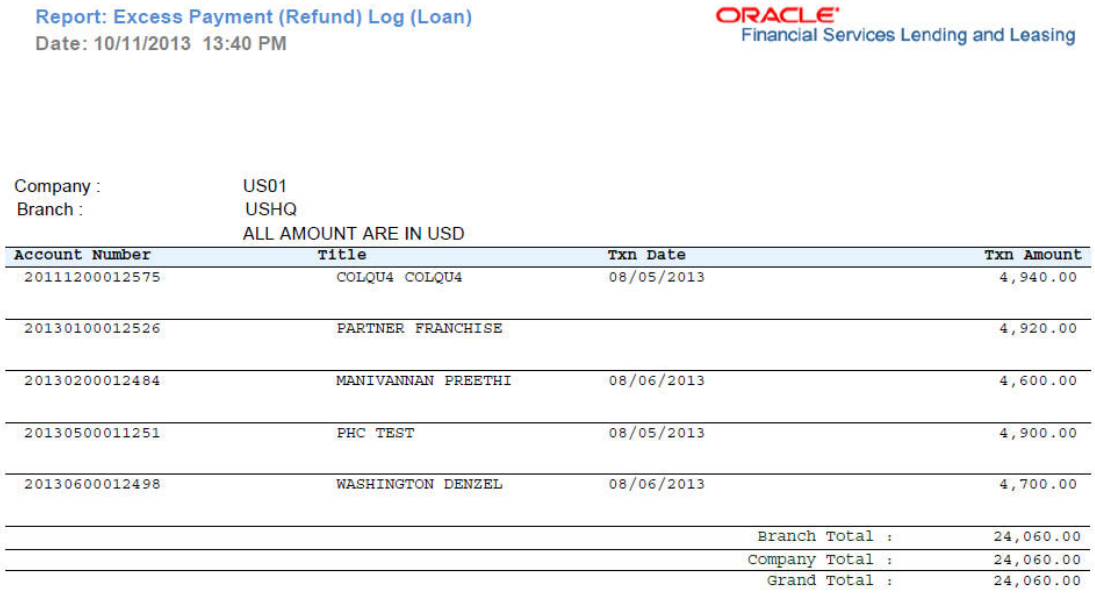
Figure 13-40 Example of the Excess Payments (Refund) Log Loan report



Report: Excess Payment (Refund) Log (Loan)
Date: 10/11/2013 13:40 PM

ORACLE Financial Services Lending and Leasing

Company : US01
Branch : USHQ
ALL AMOUNT ARE IN USD

Account Number	Title	Txn Date	Txn Amount
20111200012575	COLQU4 COLQU4	08/05/2013	4,940.00
20130100012526	PARTNER FRANCHISE		4,920.00
20130200012484	MANIVANNAN PREETHI	08/06/2013	4,600.00
20130500011251	PHC TEST	08/05/2013	4,900.00
20130600012498	WASHINGTON DENZEL	08/06/2013	4,700.00
		Branch Total :	24,060.00
		Company Total :	24,060.00
		Grand Total :	24,060.00

13.40 Payment Allocations Log (Loan)

This servicing report lists payment allocations for loans.

Parameters:

- Company/Branch
- Account Number
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

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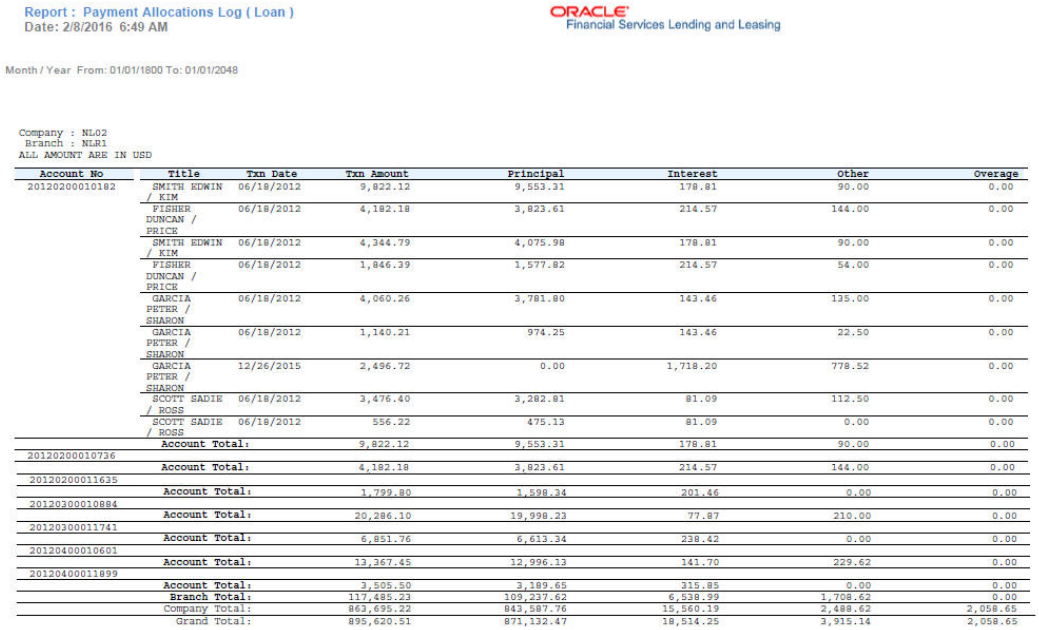
Figure 13-41 Example of the Payments Allocation Log Loan report



Report : Payment Allocations Log (Loan)
Date: 2/8/2016 6:49 AM

ORACLE
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company : NL02
Branch : NLB1
ALL AMOUNT ARE IN USD

Account No	Title	Txn Date	Txn Amount	Principal	Interest	Other	Overage
20120200010182	SMITH EDWIN / KIM	06/18/2012	9,822.12	9,553.31	178.81	90.00	0.00
	FISHER DUNCAN / PRICE	06/18/2012	4,182.18	3,823.61	214.57	144.00	0.00
	SMITH EDWIN / KIM	06/18/2012	4,344.79	4,075.98	178.81	90.00	0.00
	FISHER DUNCAN / PRICE	06/18/2012	1,846.39	1,577.82	214.57	54.00	0.00
	GARCIA PETER / SHARON	06/18/2012	4,060.26	3,781.80	143.46	135.00	0.00
	GARCIA PETER / SHARON	06/18/2012	1,140.21	974.25	143.46	22.50	0.00
	GARCIA PETER / SHARON	12/26/2015	2,496.72	0.00	1,718.20	778.52	0.00
	SCOTT SADIE / ROSS	06/18/2012	3,476.40	3,282.81	81.09	112.50	0.00
	SCOTT SADIE / ROSS	06/18/2012	556.22	475.13	81.09	0.00	0.00
	Account Total:		9,822.12	9,553.31	178.81	90.00	0.00
20120200010736							
	Account Total:		4,182.18	3,823.61	214.57	144.00	0.00
20120200011635							
	Account Total:		1,799.80	1,598.34	201.46	0.00	0.00
20120300010884							
	Account Total:		20,286.10	19,998.23	77.87	210.00	0.00
20120300011741							
	Account Total:		6,851.76	6,613.34	238.42	0.00	0.00
20120400010601							
	Account Total:		13,367.45	12,996.13	141.70	229.62	0.00
20120400011899							
	Account Total:		3,505.50	3,189.65	315.85	0.00	0.00
	Branch Total:		117,485.23	109,237.62	6,538.99	1,708.62	0.00
	Company Total:		863,695.22	843,587.76	15,560.19	2,488.62	2,058.65
	Grand Total:		895,620.51	871,132.47	18,514.25	3,915.14	2,058.65

13.41 Payment History (Loan)

This servicing report lists payment history for loans.

Parameters:

- Company/Branch
- Account Number
- Report Format

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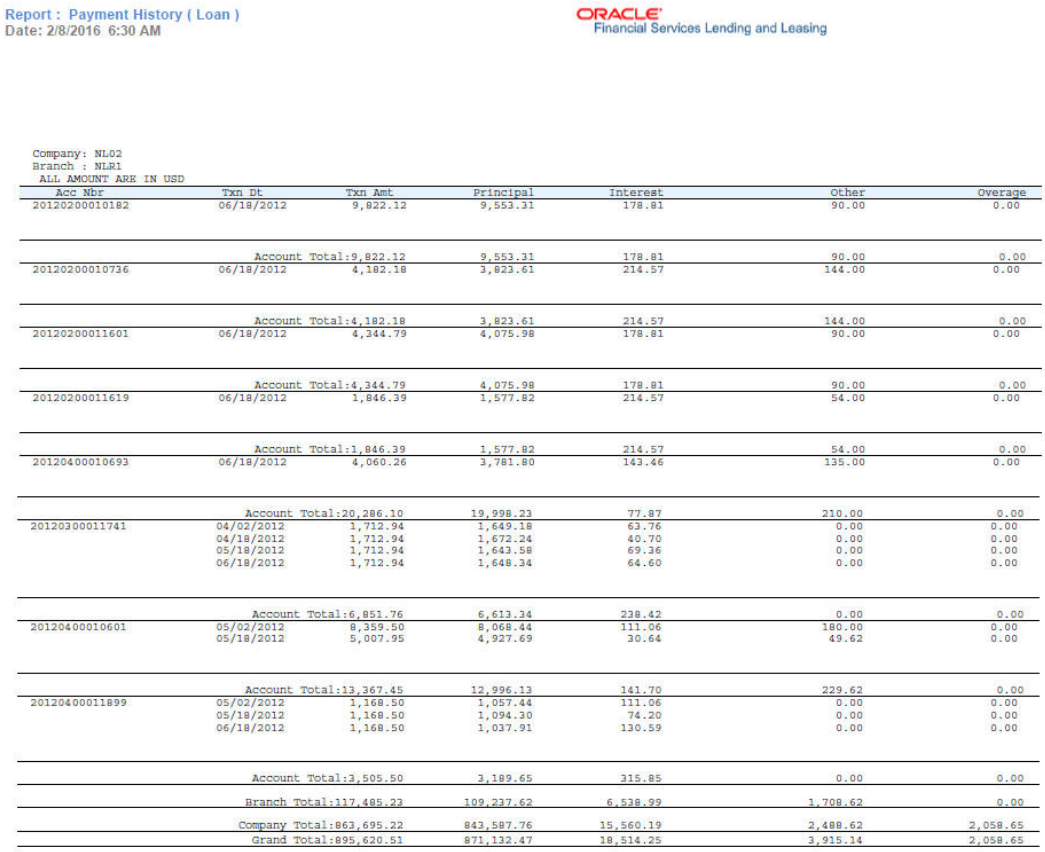
Figure 13-42 Example of the Payment History Loan report



Report : Payment History (Loan)
Date: 2/8/2016 6:30 AM

ORACLE Financial Services Lending and Leasing

Company: NL02
Branch : NLR1
ALL AMOUNT ARE IN USD

Acc Nbr	Txn Dt	Txn Amt	Principal	Interest	Other	Overage
20120200010182	06/18/2012	9,822.12	9,553.31	178.81	90.00	0.00
	Account Total:	9,822.12	9,553.31	178.81	90.00	0.00
20120200010736	06/18/2012	4,182.18	3,823.61	214.57	144.00	0.00
	Account Total:	4,182.18	3,823.61	214.57	144.00	0.00
20120200011601	06/18/2012	4,344.79	4,075.98	178.81	90.00	0.00
	Account Total:	4,344.79	4,075.98	178.81	90.00	0.00
20120200011619	06/18/2012	1,846.39	1,577.82	214.57	54.00	0.00
	Account Total:	1,846.39	1,577.82	214.57	54.00	0.00
20120400010693	06/18/2012	4,060.26	3,781.80	143.46	135.00	0.00
	Account Total:	20,286.10	19,998.23	77.87	210.00	0.00
20120300011741	04/02/2012	1,712.94	1,649.18	63.76	0.00	0.00
	04/18/2012	1,712.94	1,672.24	40.70	0.00	0.00
	05/18/2012	1,712.94	1,643.58	69.36	0.00	0.00
	06/18/2012	1,712.94	1,648.34	64.60	0.00	0.00
	Account Total:	6,851.76	6,613.34	238.42	0.00	0.00
20120400010601	05/02/2012	8,359.50	8,068.44	111.06	180.00	0.00
	05/18/2012	5,007.95	4,927.69	30.64	49.62	0.00
	Account Total:	13,367.45	12,996.13	141.70	229.62	0.00
20120400011899	05/02/2012	1,168.50	1,057.44	111.06	0.00	0.00
	05/18/2012	1,168.50	1,094.30	74.20	0.00	0.00
	06/18/2012	1,168.50	1,037.91	130.59	0.00	0.00
	Account Total:	3,505.50	3,189.65	315.85	0.00	0.00
	Branch Total:	117,485.23	109,237.62	6,538.99	1,708.62	0.00
	Company Total:	863,695.22	843,587.76	15,560.19	2,488.62	2,058.65
	Grand Total:	895,620.51	871,132.47	18,514.25	3,915.14	2,058.65

13.42 Scheduled For Chargeoff Accounts Log (Loan)

This servicing report lists loan accounts scheduled for charge off.

Parameters:

- Company/Branch
- Report Format

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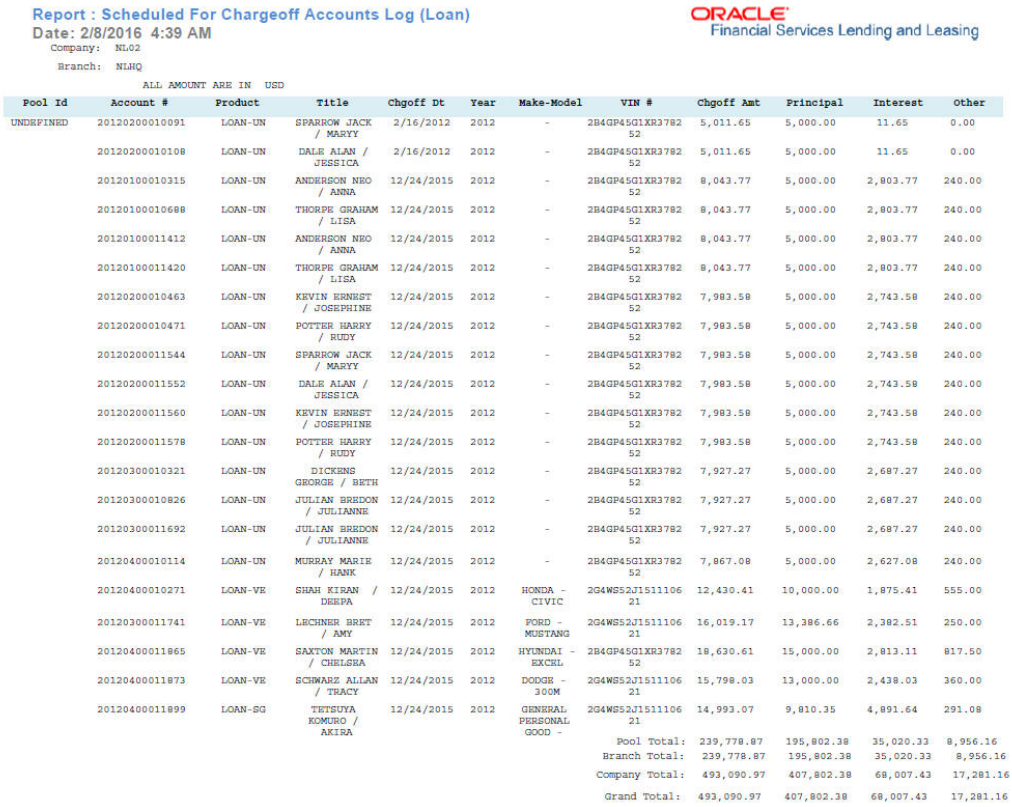
Figure 13-43 Example of the Scheduled For Chargeoff Accounts Log Loan report



Report : Scheduled For Chargeoff Accounts Log (Loan)
Date: 2/8/2016 4:39 AM
Company: NL02
Branch: NLHQ

ORACLE Financial Services Lending and Leasing

ALL AMOUNT ARE IN USD

Pool Id	Account #	Product	Title	Chgoff Dt	Year	Make-Model	VIN #	Chgoff Amt	Principal	Interest	Other
UNDEFINED	20120200010091	LOAN-UN	SPARROW JACK / MARYY	2/16/2012	2012	-	2B4GP45G1XR378252	5,011.65	5,000.00	11.65	0.00
	20120200010108	LOAN-UN	DALE ALAN / JESSICA	2/16/2012	2012	-	2B4GP45G1XR378252	5,011.65	5,000.00	11.65	0.00
	20120100010315	LOAN-UN	ANDERSON NEO / ANNA	12/24/2015	2012	-	2B4GP45G1XR378252	8,043.77	5,000.00	2,803.77	240.00
	20120100010688	LOAN-UN	THORPE GRAHAM / LISA	12/24/2015	2012	-	2B4GP45G1XR378252	8,043.77	5,000.00	2,803.77	240.00
	20120100011412	LOAN-UN	ANDERSON NEO / ANNA	12/24/2015	2012	-	2B4GP45G1XR378252	8,043.77	5,000.00	2,803.77	240.00
	20120100011420	LOAN-UN	THORPE GRAHAM / LISA	12/24/2015	2012	-	2B4GP45G1XR378252	8,043.77	5,000.00	2,803.77	240.00
	20120200010463	LOAN-UN	KEVIN ERNEST / JOSEPHINE	12/24/2015	2012	-	2B4GP45G1XR378252	7,983.58	5,000.00	2,743.58	240.00
	20120200010471	LOAN-UN	POTTER HARRY / RUDY	12/24/2015	2012	-	2B4GP45G1XR378252	7,983.58	5,000.00	2,743.58	240.00
	20120200011544	LOAN-UN	SPARROW JACK / MARYY	12/24/2015	2012	-	2B4GP45G1XR378252	7,983.58	5,000.00	2,743.58	240.00
	20120200011552	LOAN-UN	DALE ALAN / JESSICA	12/24/2015	2012	-	2B4GP45G1XR378252	7,983.58	5,000.00	2,743.58	240.00
	20120200011560	LOAN-UN	KEVIN ERNEST / JOSEPHINE	12/24/2015	2012	-	2B4GP45G1XR378252	7,983.58	5,000.00	2,743.58	240.00
	20120200011578	LOAN-UN	POTTER HARRY / RUDY	12/24/2015	2012	-	2B4GP45G1XR378252	7,983.58	5,000.00	2,743.58	240.00
	20120300010321	LOAN-UN	DICKENS GEORGE / BETH	12/24/2015	2012	-	2B4GP45G1XR378252	7,927.27	5,000.00	2,687.27	240.00
	20120300010826	LOAN-UN	JULIAN BREDON / JULIANNE	12/24/2015	2012	-	2B4GP45G1XR378252	7,927.27	5,000.00	2,687.27	240.00
	20120300011692	LOAN-UN	JULIAN BREDON / JULIANNE	12/24/2015	2012	-	2B4GP45G1XR378252	7,927.27	5,000.00	2,687.27	240.00
	20120400010114	LOAN-UN	MURRAY MARIE / HANK	12/24/2015	2012	-	2B4GP45G1XR378252	7,867.08	5,000.00	2,627.08	240.00
	20120400010271	LOAN-VE	SHAH KIRAN / DEEPA	12/24/2015	2012	HONDA - CIVIC	2G4WS52J1511106121	12,430.41	10,000.00	1,875.41	555.00
	20120300011741	LOAN-VE	LECHNER BRET / AMY	12/24/2015	2012	FORD - MUSTANG	2G4WS52J1511106121	16,019.17	13,386.66	2,382.51	250.00
	20120400011865	LOAN-VE	SAXTON MARTIN / CHELSEA	12/24/2015	2012	HYUNDAI - EXCEL	2B4GP45G1XR378252	18,630.61	15,000.00	2,813.11	817.50
	20120400011873	LOAN-VE	SCHWARZ ALLAN / TRACY	12/24/2015	2012	DODGE - 300M	2G4WS52J1511106121	15,798.03	13,000.00	2,438.03	360.00
	20120400011899	LOAN-SG	TETSUYA KOMURO / AKIRA	12/24/2015	2012	GENERAL PERSONAL GOOD -	2G4WS52J1511106121	14,993.07	9,810.35	4,891.64	291.08
							Pool Total:	239,778.87	195,802.38	35,020.33	8,956.16
							Branch Total:	239,778.87	195,802.38	35,020.33	8,956.16
							Company Total:	493,090.97	407,802.38	68,007.43	17,281.16
							Grand Total:	493,090.97	407,802.38	68,007.43	17,281.16

13.43 Scheduled for Termination Accounts Log (Loan)

This servicing report lists loan accounts scheduled for termination.

Parameters:

- Company/Branch
- Report Format

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Figure 13-44 Example of the Scheduled Termination Accounts Log Loan report

Report : Scheduled For Termination Accounts Log
Date: 2/8/2016 4:28 AM
Company: US01
Branch: USHQ
ORACLE Financial Services Lending and Leasing

Pool Id	Account	Charge Off Date	Title	Product	Followup Date	Amount
UNDEFINED	20150100010023		BABU MADHU	LOAN-VE	01/12/2016	0
	20150200010030		KARTHIK RAGHAVENDRA	LOAN-VE	01/12/2016	0
					Pool Total:	0.00
					Branch Total:	0.00
					Company Total:	0.00

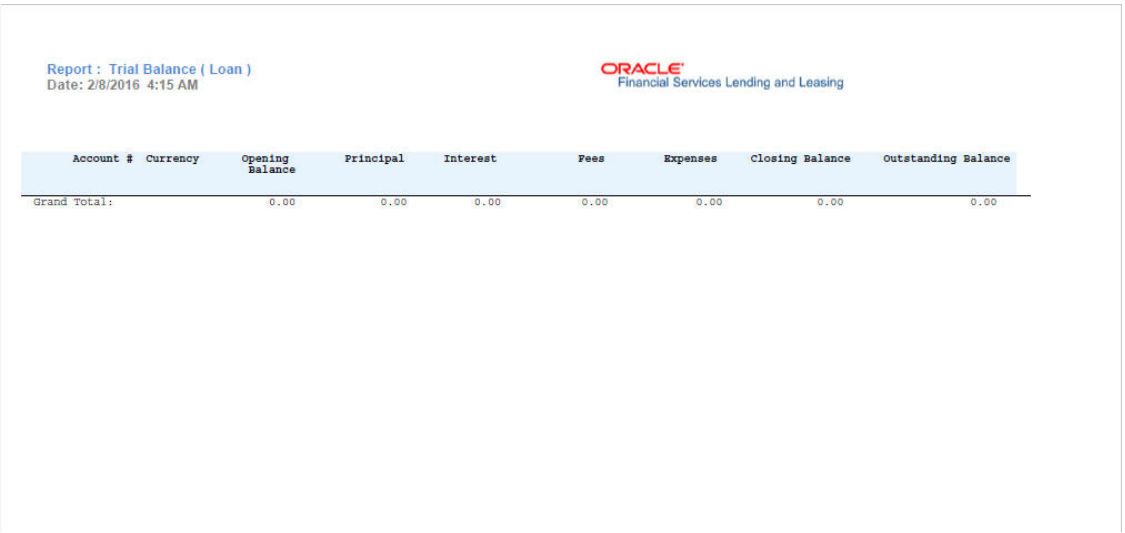
13.44 Trial Balance (Loan)

This report lists trial balances for loans.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 13-45 Example of the Trial Balance Loan report


Report : Trial Balance (Loan)
Date: 2/8/2016 4:15 AM
ORACLE Financial Services Lending and Leasing

Account #	Currency	Opening Balance	Principal	Interest	Fees	Expenses	Closing Balance	Outstanding Balance
Grand Total:		0.00	0.00	0.00	0.00	0.00	0.00	0.00

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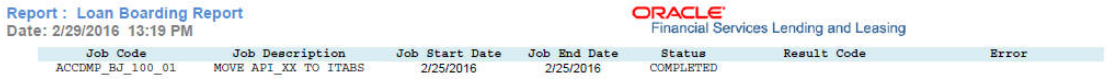
13.45 Loan Boarding Report

This report lists the job code specific loan boarding report.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Job Code
- Report Format

Figure 13-46 Example of Loan Boarding Report


Report : Loan Boarding Report
Date: 2/29/2016 13:19 PM

ORACLE Financial Services Lending and Leasing

Job Code	Job Description	Job Start Date	Job End Date	Status	Result Code	Error
ACCDMP_BJ_100_01	MOVE API_XX TO ITABS	2/25/2016	2/25/2016	COMPLETED		

13.46 New Loan Upload - Edits

This report lists the number of edits during upload of loan details.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Account Number
- Report Format

Figure 13-47 Example of New Loan Upload - Edits Report

Report : New Loan Upload - Edits
Date: 2/29/2016 13:27 PM

ORACLE Financial Services Lending and Leasing

Grand Total: 0

13.47 Charge Off Accounts Log (Loan)

This report lists the accounts with charge off amount details.

Parameters:

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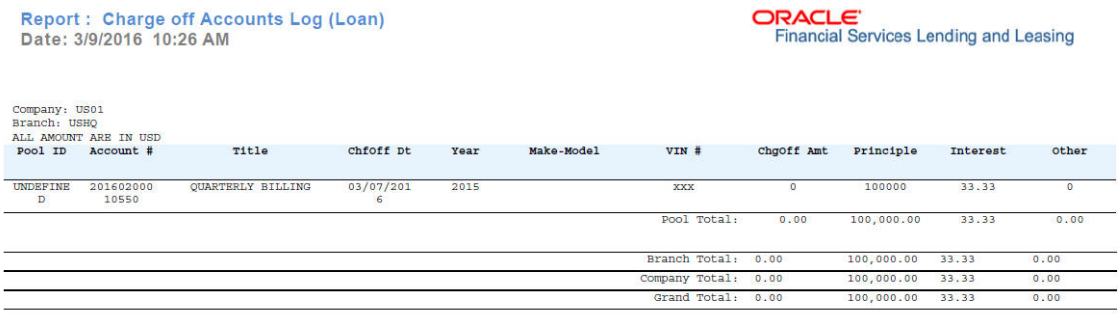
- Company/Branch
- Pool ID
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Figure 13-48 Example of Charge Off Accounts Log - Loan Report



Report : Charge off Accounts Log (Loan)
Date: 3/9/2016 10:26 AM

ORACLE Financial Services Lending and Leasing

Company: US01
Branch: USHQ
ALL AMOUNT ARE IN USD

Pool ID	Account #	Title	ChfOff Dt	Year	Make-Model	VIN #	ChgOff Amt	Principle	Interest	Other
UNDEFINED	201602000 10550	QUARTERLY BILLING	03/07/2016	2015		XXX	0	100000	33.33	0
						Pool Total:	0.00	100,000.00	33.33	0.00
						Branch Total:	0.00	100,000.00	33.33	0.00
						Company Total:	0.00	100,000.00	33.33	0.00
						Grand Total:	0.00	100,000.00	33.33	0.00

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14

Producer

This topic describes the information about the 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.

When the credit application is approved and funded, system associates account with the producer.

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 user 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, user will primarily use the following sub tabs:

1. Payment Details
2. Compensation
3. Subvention
4. Transactions
5. Holdback/Loss Reserve

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6. Tracking Attributes
7. Statements
8. Contacts
9. Comments
10. 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
  This topic describes the information about the producer details.
- Search Tab
  This topic describes the information about the search.

14.1 Producer Details Tab

This topic describes the information about the producer details.

The Producer details screen allows user to record or edit basic information about the producer. User can set up dealers or producers for a company and branch. User 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.

- Producer Details Tab Extensibility
  This topic describes the information about the producer details tab extensibility.
- Payment Details
  This topic describes the information about the producer details.
- Compensation Plan
  This topic describes the information about the compensation plan.
- Subvention
  This topic describes the information about the subvention.
- Transactions
  This topic describes the information about the transactions.
- Holdback/Loss Reserve
  This topic describes the information about the holdback/loss reserve.
- Tracking Attributes
  This topic describes the information about the tracking attributes.
- Statements
  This topic describes the information about the statements.
- Contacts
  This topic describes the information about the contacts.
- Comments
  This topic describes the information about the comments.

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- Summary
  This topic describes the information about the summary.
- Title Status Summary
  This topic describes the information about the title status summary.

14.1.1 Producer Details Tab Extensibility

This topic describes the information about the producer details tab extensibility.

The Producer Details tab is a customizable tab in OFSLL in which user can enable new user defined fields (UDFs), disable /rename existing fields, allow or restrict access to UDFs, nonmandatory 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**, click **Administration**. Under **Administration**, click **User**. Under **User**, click **Access**. Under **Access**, click **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**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **Label Configuration** screen.

For detailed information, refer to appropriate sections in Setup Guides.

Navigating to Producer Details

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Producer Details**.

   The system displays the **Producer Details** screen.

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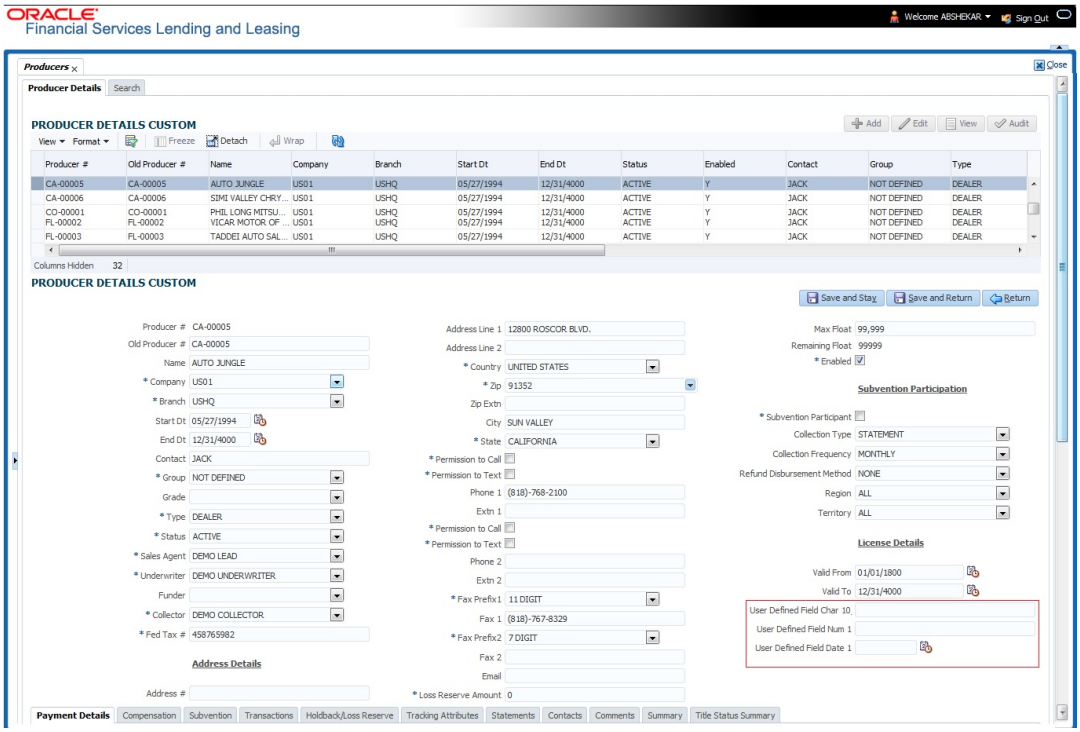
Figure 14-1 Producer Details



To set up the Producer

2. In the **Producer Details** section, perform any of the Basic Operations mentioned in Preface.
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.

Table 14-1 Producer Details

Field	Description
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.

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Table 14-1 (Cont.) Producer Details

Field	Description
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
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 dropdown 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.
Type*	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 **Collector** field in **Delinquency Information** section of **Account Details** screen on the **Customer Service screen**).
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	Displays the 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.
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.

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Table 14-1 (Cont.) Producer Details

Field	Description
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 user 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 Participation	Displays the subvention participation section.
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.
Territory	Select the territory of producer from the drop-down list.
License Details	Displays the license details section.
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.

3. Perform any of the Basic Actions mentioned in Preface.

> **Note**
>
> Oracle Financial Services Software recommends that user double-check the fax numbers (especially the 10 digit number) and email addresses user enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

14.1.2 Payment Details

This topic describes the information about the producer details.

User 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.

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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. User can click on the respective links to view the details in **Producers** screen.

To complete the Payment Details

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Payment Details**.
2. In the **Payment Details** section, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 14-2 Payment Details

Field	Description
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. User 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.
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). User can maintain the IBAN length and other details required as per the country code in the user defined table (**Setup**, click **Administration** under **Administration**, click **System** under **System**, click **User Defined Tables**). **Note**: 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.
Approval Detail	When the payment details are approved, system automatically populates the following fields with the approver details along with the status as **Approved**. However on subsequent update, the details are reset till further approval and 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 Preface.

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To Approve Payment Details

User can verify and approve the producer payment details defined by another user in the **Producers**, click **Payment Details** section. User can either directly select the required record in the **Producers** screen or sort the list of payment details awaiting approval using the Dashboard.

Before user proceed, ensure that user 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:
   - On the **Servicing**, click **Servicing**. Under **Servicing**, click **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.

14.1.3 Compensation Plan

This topic describes the information about the compensation plan.

The Compensation Plan sub screen displays information related to compensation and chargeback for the producer. It displays summaries as well as account level information. The data is gathered from relevant applications and accounts in the system that are approved and funded.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Compensation**.

A brief description of the fields in the Compensation Plan sub screen is given below:

Table 14-3 Compensation Plan

Field	Description
Account/Application	Displays the account/application number and title.
Compensation Plan	Displays the compensation plan defined for the producer.
Upfront Amt	Displays the Upfront Amount defined for the producer.
Remaining Amt	Displays the remaining amount for the producer.
Total Amt	Displays the total amount defined for the producer.

In the Loss Reserve section, view the loss reserve amount.

User can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

14.1.4 Subvention

This topic describes the information about the subvention.

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The Subvention sub screen displays information related to Subvention Receivables for the producer. It displays summaries as well as account level information.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Subvention**.

A brief description of the fields is given below:

Table 14-4 Subvention Receivables

Field	Description
Subvention Participant	Displays the status of subvention participant.
Collection Type	Displays the collection type defined for the subvention.
Collection Frequency	Displays the collection frequency defined for the subvention.
Refund Disbursement Method	Displays the Refund Disbursement Method for the subvention.
Receivable Amt (Open)	Displays the outstanding receivable amount for the subvention.
Receivable Amt (Current)	Displays the current receivable amount for the subvention.
Received Amt	Displays the received amount for the subvention.
Netted Refund Amt	Displays the netted refund amount for the subvention.
Net Receivable Amt	Displays the net receivable amount for the subvention.
Payable Refund Amt	Displays the payable refund amount for the subvention.

14.1.5 Transactions

This topic describes the information about the transactions.

The Transactions sub screen facilitates user to post the following types of transactions based on the selection in the action block.

- All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve, adjust/add Recourse amount from/to dealer reserve can be posted by selecting **Others** option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting **Subvention** option in the action block.

In the Transactions sub screen, user can sort the list of transactions 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, user can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and click **Search**.

Select **Others** or **Subvention** option, click **Add** and specify the following field information.

A brief description of the fields is given below:

Table 14-5 Transactions

Field	Description
Effective Dt	Select the Effective Date of the transaction from the calendar.
Transaction	Select the transaction from the drop down list.
Amount	Specify amount for the transaction.
Reference	Specify the transaction reference.
Account #	Select the account from the drop down list.

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Table 14-5 (Cont.) Transactions

Field	Description
Account Title	View the account title information.
Comment	Specify additional details of the transaction if any.

Click **Post** to post the transaction for processing.

14.1.6 Holdback/Loss Reserve

This topic describes the information about the holdback/loss reserve.

The Holdback/Loss Reserve sub screen displays information related to Proceed Holdback and Loss Reserve for the producer.

To view the Holdback/Loss Reserve

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Holdback/Loss Reserve**.
2. In the Proceed Holdback section, user can view the account and Holdback amount details. In the Loss Reserve section, user can view Loss Reserve amount details.

14.1.7 Tracking Attributes

This topic describes the information about the tracking attributes.

The Tracking Attributes sub screen allows user 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. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Tracking Attributes**.
2. In the Tracking section, user can edit the **Parameter** and **Value** details.
   A brief description of the fields is given below:

Table 14-6 Tracking Attributes

Field	Description
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

14.1.8 Statements

This topic describes the information about the statements.

The Statements sub screen allows user to view the statements with information record against 'Others' or 'Subvention' in the particular tabs.

To view the Statements

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Statements**.

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2. Select **Others** or **Subvention** option and view the following details.
A brief description of the fields is given below:

Table 14-7 Statements

Field	Description
Closing Dt	Displays the statement closing date.
Generation Dt	Displays the statement generation date.
Opening Balance	Opening balance recorded in the statement.
Current Balance	Current balance recorded in the statement.

3. In the **Statements Transactions** section, view the following information:

Table 14-8 Statements Transactions

Field	Description
Effective Dt	Displays the statement transaction date.
Transaction	Displays the statement transaction.
Account	Displays the statement account number.
Debit Amt	Displays the statement debit amount.
Credit Amt	Displays the statement credit amount.

14.1.9 Contacts

This topic describes the information about the contacts.

The Contacts sub screen allows user to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Contacts**.
2. On the **Contacts** sub screen, perform any of the Basic Operations mentioned in Preface.
A brief description of the fields is given below:

Table 14-9 Contacts

Field	Description
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.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the Basic Actions mentioned in Preface.

14.1.10 Comments

This topic describes the information about the comments.

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The Comments sub screen allows user to view and enter comments regarding the producer.

To enter a comment on the Comments

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Comments**.
2. In the **Comments** section, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 14-10 Comments

Field	Description
Comment	Enter comment.
Comment By	Displays the user id.
Comment Dt	Displays the comment date.

3. Perform any of the Basic Actions mentioned in Preface.

14.1.11 Summary

This topic describes the information about the summary.

The display only Summary sub screen allows user to view summary information regarding the producer.

To view summary on the Summary

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Summary**.
2. In the **Summary** section, view the following information.
   A brief description of the fields is given below:

Table 14-11 Summary

Field	Description
Year Month	Displays the year and month.
Total Apps	Displays the application total status count.
Approved	Displays the application approved status count.
Conditioned	Displays the application conditioned status count.
Rejected	Displays the application rejected status count.
Withdrawn	Displays the application rejected status count.
Funded	Displays the application withdrawn status count.
Amount	Displays the application funded status total amount.

14.1.12 Title Status Summary

This topic describes the information about the title status summary.

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

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1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Payment Details**. Under **Payment Details**, click **Title Status Summary**.
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, user 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.

Table 14-12 Title Status Summary

Field	Description
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.

14.2 Search Tab

This topic describes the information about the search.

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

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Producers**. Under **Producers**, click **Search**.
2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria user 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

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- 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.

User can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

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15

Vendors

This topic describes the information about 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, user 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, user can enter information on Vendor Management form and create a monetary transaction. User can then choose if the customer should pay any particular expense or not.

The Vendors screen allows user to set up vendor information. User 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 user 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 **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**.
2. The system displays the Vendor screen.

The details are grouped under the following tabs:

- Vendors Tab
  This topic describes the information about vendors tab.
- Assignment Allocation
  This topic describes the process of assigning and distributing tasks, responsibilities, or resources to users or groups within the system.
- Work Orders Tab
  This topic provides the details of work orders associated with a record, including status, assignments, schedules, and related activities within the system.
- Follow-up Tab
  This topic provides details of follow-up, reminders, and related actions for a record, helping users track pending activities and next steps within the system.

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- Invoices Tab
  This topic provides details of invoices associated with a record, including invoice amounts, due dates, status, and related billing information within the system.
- Search Tab
  This topic provides the information about the search functionality used to locate and retrieve records based on specified criteria within the system.

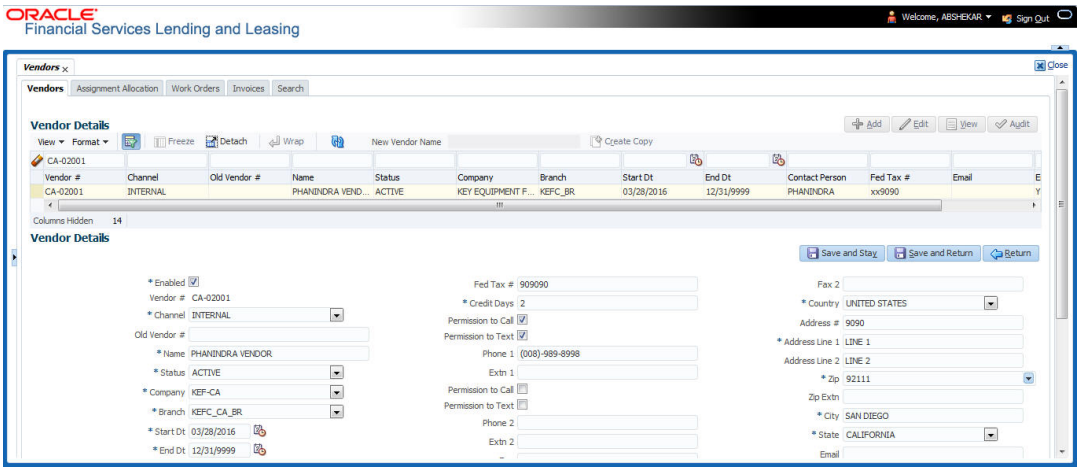
15.1 Vendors Tab

This topic describes the information about vendors tab.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Vendors** tab.

   The **Vendors** screen displays.

Figure 15-1 Vendors



The details in the screen are grouped into the following tabs:

- Payment Details
- Vendor Groups
- Tracking Attributes
- Comments

User can create or edit vendor details. While creating new, user 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**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **System Parameter** screen, user 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**.

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2. Perform any of the Basic Operations mentioned in Preface.
A brief description of the fields is given below:

Table 15-1 Vendor Details

Field	Description
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 system parameter is set to **Yes** in **Setup**, click **Administration** under **Administration**, click **System** under **System**, click **System Parameter**. • 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. User can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. User can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
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.

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Table 15-1 (Cont.) Vendor Details

Field	Description
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.

3. Perform any of the Basic Actions mentioned in Preface.

This section consists of the following topics:

- Payment Details
  This topic describes the information related to payment details, including payment method, amount, status, and transaction reference.
- Vendor Groups
  This topic describes the information about vendor groups.
- Tracking Attributes
  This topic describes the information used to monitor and track the status, progress, and changes of a process, transaction, or record within the system.
- Comments
  This topic describes the information used to add notes, remarks, or additional details related to a record, process, or transaction within the system.

15.1.1 Payment Details

This topic describes the information related to payment details, including payment method, amount, status, and transaction reference.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Vendors** tab. Under **Vendors** tab, click **Payment Details**.

> **Note**
>
> The Payment Details sub tab allows user to set up automatic clearing house information for vendors.

2. On the **Payment Details** sub tab, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-2 Payment Details

Field	Description
Remittance	Displays the 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.

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Table 15-2 (Cont.) Payment Details

Field	Description
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 section	Displays the payment details section.
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.
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). User can maintain the IBAN length and other details required as per the country code in the user defined table (on the **Setup**, click **Administration** under **Administration**, click **System** under **System**, click **User Defined Tables**). **Note**: 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.

3. Perform any of the Basic Actions mentioned in Preface.

15.1.2 Vendor Groups

This topic describes the information about vendor groups.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Vendors** tab. Under **Vendors** tab, click **Vendor Groups**.
2. On the **Vendor Groups** section, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

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Table 15-3 Vendor Groups

Field	Description
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.

3. Perform any of the Basic Actions mentioned in Preface.

15.1.3 Tracking Attributes

This topic describes the information used to monitor and track the status, progress, and changes of a process, transaction, or record within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Vendors**. Under **Vendors**, click **Vendor Details**. Under **Vendor Details**, click **Tracking Attributes**.
   The Tracking Attributes allows user to load tracking attributes and define the parameter value for various parameters listed.
2. On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-4 Tracking Attributes

Field	Description
Sub-Parameter	Displays the Sub-Parameter.
Parameter	Displays the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

3. Perform any of the Basic Actions mentioned in Preface.

15.1.4 Comments

This topic describes the information used to add notes, remarks, or additional details related to a record, process, or transaction within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Vendors** tab. Under **Vendors** tab, click **Vendor Details**. Under **Vendor Details**, click **Comments**.
   The Comments sub tab allows user to add comments and also view comments posted through AP interface.
2. On the **Comments** sub tab, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-5 Comments

Field	Description
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.

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3. Perform any of the Basic Actions mentioned in Preface.

15.2 Assignment Allocation

This topic describes the process of assigning and distributing tasks, responsibilities, or resources to users or groups within the system.

The Assignment Allocation tab allows user 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.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Assignment Allocation**.

The details are grouped under two sections:

- Vendor Assignment Criteria
  This topic describes the parameters and conditions used to select and assign vendors to specific tasks, accounts, or processes within the system.
- Vendor Assignment Allocation
  This topic describes the process of distributing and assigning vendors to tasks, accounts, or cases based on defined allocation rules within the system.

15.2.1 Vendor Assignment Criteria

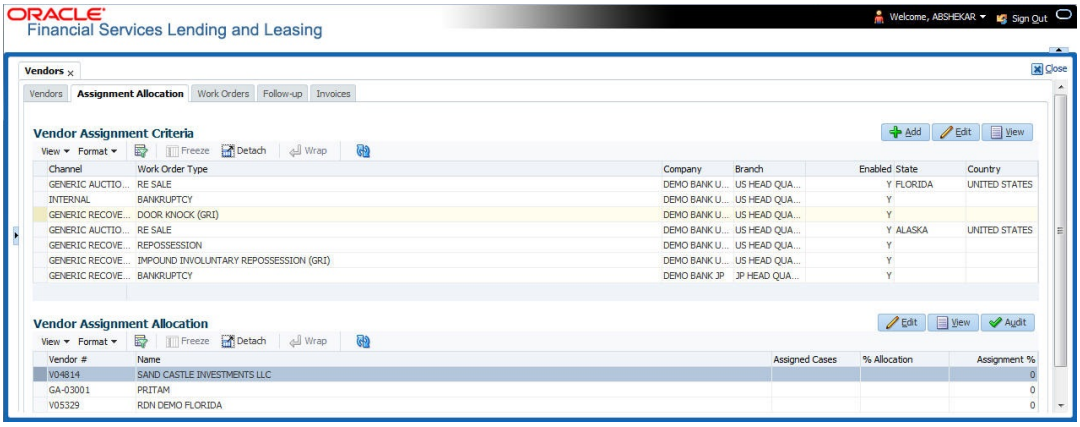
This topic describes the parameters and conditions used to select and assign vendors to specific tasks, accounts, or processes within the system.

In the Vendor Assignment Criteria section, user can define the criteria used for vendor selection.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Assignment Allocation**.

   The **Assignment Allocation** screen displays.

Figure 15-2 Vendor Assignment Criteria



2. Perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

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Table 15-6 Vendor Assignment Criteria

Field	Description
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.

3. Perform any of the Basic Actions mentioned in Preface.

15.2.2 Vendor Assignment Allocation

This topic describes the process of distributing and assigning vendors to tasks, accounts, or cases based on defined allocation rules within the system.

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 user 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, user can add vendors to the defined criteria from **Vendor Assignment Allocation** section. For more information, refer to **Remarketing** chapter in Collections User Guide.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Assignment Allocation**.

   The **Assignment Allocation** screen displays.

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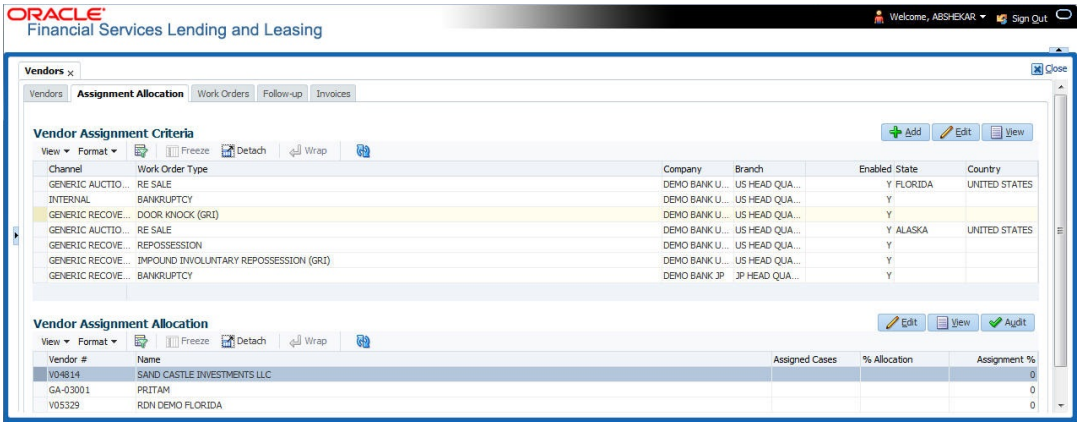
Figure 15-3 Vendor Assignment Allocation



2. Perform any of the Basic Operations mentioned in Preface.
A brief description of the fields is given below:

Table 15-7 Vendor Assignment Allocation

Field	Description
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**.

3. Perform any of the Basic Actions mentioned in Preface.

15.3 Work Orders Tab

This topic provides the details of work orders associated with a record, including status, assignments, schedules, and related activities within the system.

The Work Orders link allows user 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. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Work Order**.

   The **Work Order** screen displays.

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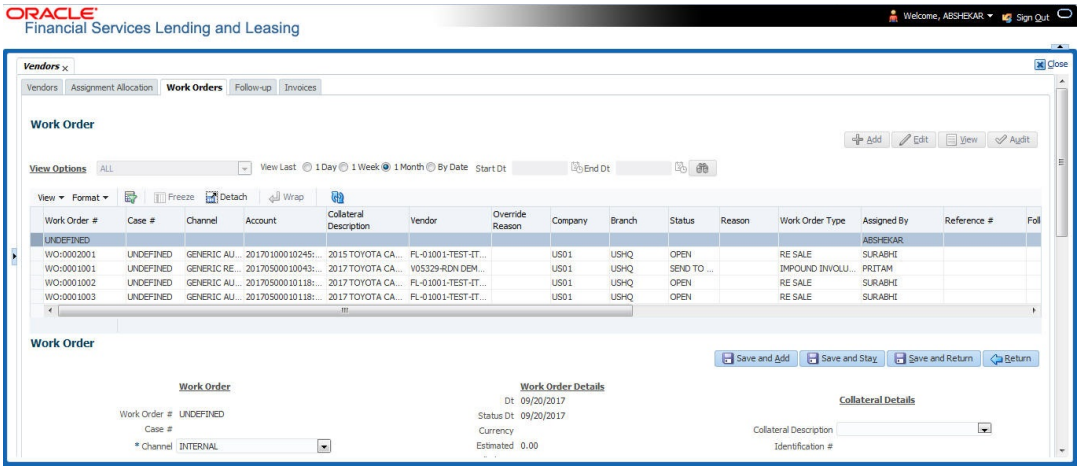
Figure 15-4 Work Orders



2. Sort the list of work orders based on status using the **View Options** drop-down list. User 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 user 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 Preface.
A brief description of the fields is given below:

Table 15-8 Work Orders

Field	Description
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 - Appendix : 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 Channel, Work Order Type, and Account.
Override Reason	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 processed through an external system. For more information, refer to Appendix chapter - Appendix : 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. User 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.

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Table 15-8 (Cont.) Work Orders

Field	Description
Work Order Details	Displays the work order details 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.
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
Account Information	System displays the following information depending on the account selected 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 Outstanding 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. User can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New). **Note**: 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	This section displays the asset details associated with the work order.
Collateral Description	System displays the primary collateral associated with the account by default. User 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	Displays the vendor information 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.

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Table 15-8 (Cont.) Work Orders

Field	Description
Vendor Messages	This section is displayed only when the selected channel is **GENERIC RECOVERY INTERFACE** and allows user to add specific communication or instructions as a message to the vendor.
Vendor Msg Type	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 Basic Actions mentioned in Preface.

This section consists of the following topics:

- Services
  This topic provides information about the services available or configured within the system, including service details, types, and related processes.
- Work Order History
  This topic provides a record of all past activities and updates related to a work order, including status changes, assignments, and actions performed within the system.
- Tracking Attributes
  This topic provides details of the key attributes used to monitor and track the status, progress, and updates of a record or process within the system.

15.3.1 Services

This topic provides information about the services available or configured within the system, including service details, types, and related processes.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Work Order**. Under **Work Order**, click **Services**.
2. 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)**.
3. Perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-9 Services

Field	Description
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.

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Table 15-9 (Cont.) Services

Field	Description
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (On the **Setup**, click **Administration** under **Administration**, click **System** under **System**, click **Vendors** under **Vendors**, click **Vendor Fees**). However, user 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.

4. Perform any of the Basic Actions mentioned in Preface.

15.3.2 Work Order History

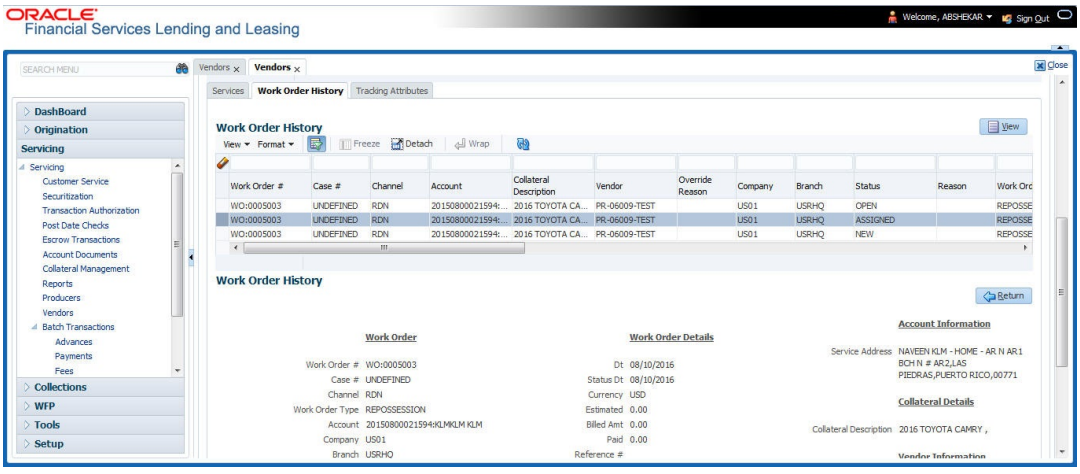
This topic provides a record of all past activities and updates related to a work order, including status changes, assignments, and actions performed within the system.

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.

1. In the Work Order History section, select the required work order and click **View**.

   The **Work Order History** screen displays.

Figure 15-5 Work Order History



15.3.3 Tracking Attributes

This topic provides details of the key attributes used to monitor and track the status, progress, and updates of a record or process within the system.

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1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Work Order**. Under **Work Order**, click **Tracking Attributes**.
   The Tracking Attributes allows user to load tracking attributes and define the parameter value for various parameters listed.
2. On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-10 Tracking Attributes

Field	Description
Sub-Parameter	Displays the Sub-Parameter.
Parameter	Displays the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

3. Perform any of the Basic Actions mentioned in Preface.

15.4 Follow-up Tab

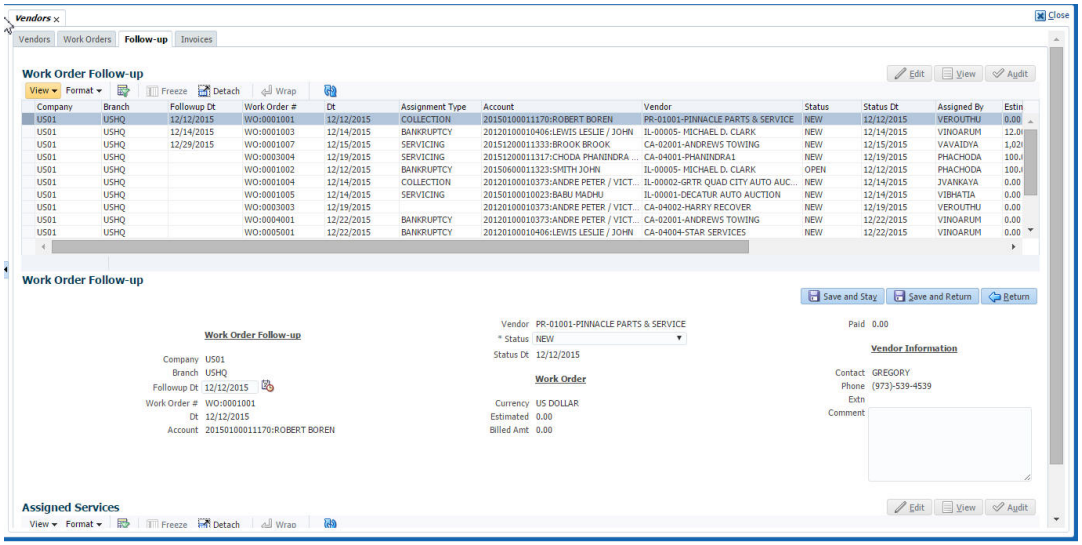
This topic provides details of follow-up, reminders, and related actions for a record, helping users track pending activities and next steps within the system.

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Follow-up**.

   The **Follow-up** screen displays.

Figure 15-6 Follow-up



2. On the **Work Order Follow-up** section, Perform any of the Basic Operations mentioned in Preface except for creating a new record.
   A brief description of the fields is given below:

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Table 15-11 Follow-up

Field	Description
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. User 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	Displays the work order section.
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.
Vendor Information	Displays the 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 Basic Actions mentioned in Preface.

This section consists of the following topic:

- Assigned Services
  This topic provides details of the services assigned to a specific record, case, or account, including service type, status, and related information within the system.

15.4.1 Assigned Services

This topic provides details of the services assigned to a specific record, case, or account, including service type, status, and related information within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Follow-up**.
2. On the **Assigned Services** section, Perform any of the Basic Operations mentioned in Preface except for creating a new record.
   A brief description of the fields is given below:

Table 15-12 Assigned Services

Field	Description
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.

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Table 15-12 (Cont.) Assigned Services

Field	Description
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. User can even select the date from the adjoining Calendar icon.

3. Perform any of the Basic Actions mentioned in Preface.

15.5 Invoices Tab

This topic provides details of invoices associated with a record, including invoice amounts, due dates, status, and related billing information within the system.

In the invoice tab of vendors screen, user 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, user can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**.

   The **Invoices** screen displays.

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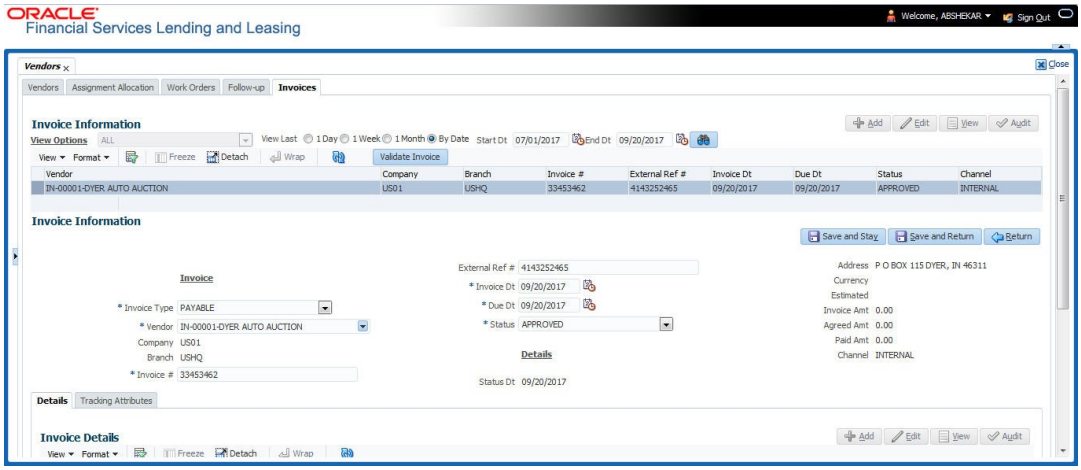
Figure 15-7 Invoices



2. Sort the list of invoice based on status using the **View Options** drop down list. User 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 user 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 Preface.
A brief description of the fields is given below:

Table 15-13 Invoice Information

Field	Description
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. User can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. User can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details	Displays the details section.
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.

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Table 15-13 (Cont.) Invoice Information

Field	Description
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as **Internal** for manually defined or internally generated invoice and **Generic Recovery Interface (GRI)** for externally generated invoice.

4. Perform any of the Basic Actions mentioned in Preface.

This section consists of the following topics:

- Auto Validate Invoice
  This feature automatically verifies invoice details against predefined rules and criteria to ensure accuracy and compliance before further processing within the system.
- Invoice Details Sub Tab
  This topic provides detailed information related to an invoice, including item details, amounts, dates, status, and other relevant billing data within the system.
- Accept/Reject Invoice Details
  This topic provides the information about reviewing invoice details and taking appropriate actions to accept or reject them based on validation results or business rules within the system.
- Payment Schedules Sub Tab
  This topic provides the information about the planned payment schedule for an invoice or account, including payment amounts, due dates, and status within the system.
- Related Invoice/Work Order Details Sub Tab
  This topic provides the information about the related invoice and work order details associated with a record, including references, status, and other relevant information within the system.
- Tracking Attributes Sub Tab
  This topic provides the information about the tracking attributes used to monitor and manage the status, progress, and updates related to a record within the system.
- Business Rules
  This topic provides the information about the configured business rules that govern system behavior, validations, and processing logic within the application.

15.5.1 Auto Validate Invoice

This feature automatically verifies invoice details against predefined rules and criteria to ensure accuracy and compliance before further processing within the system.

User 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. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**.
   Invoice Information section, 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.

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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.

15.5.2 Invoice Details Sub Tab

This topic provides detailed information related to an invoice, including item details, amounts, dates, status, and other relevant billing data within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**.
2. Perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-14 Invoice Details

Field	Description
Work Order	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
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**, click **Work Order** under **Work Order**, click **Services**.
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. User 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 current 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**, click **Administration** under **Administration**, click **System** under **System**, click **Vendors** under **Vendors**, click **Invoice Rules** tab.

3. Perform any of the Basic Actions mentioned in Preface.

15.5.3 Accept/Reject Invoice Details

This topic provides the information about reviewing invoice details and taking appropriate actions to accept or reject them based on validation results or business rules within the system.

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In the Invoice Details sub section, user 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. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details** and, 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.

15.5.4 Payment Schedules Sub Tab

This topic provides the information about the planned payment schedule for an invoice or account, including payment amounts, due dates, and status within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**. Under **Details**, click **Payment Schedules**.
2. Perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-15 Payment Schedules

Field	Description
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	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.
Disbursement Currency	View the vendor disbursement currency. However, user 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.

3. Perform any of the Basic Actions mentioned in Preface.

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15.5.5 Related Invoice/Work Order Details Sub Tab

This topic provides the information about the related invoice and work order details associated with a record, including references, status, and other relevant information within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**. Under **Details**, click **Related Invoice/Work Order Details**.
   A brief description of the fields is given below:

Table 15-16 Related Invoice/Work Order Details

Field	Description
Invoice #	Displays the invoice number for the work order.
Invoice Status	Displays the status of invoice generated for the work order.
Status Dt	Displays the date on which the status of invoice is recorded.
Currency	Displays the currency in which the invoice is generated.
WO Estimated Amt	Displays the estimated amount for the work order.
WO Agreed Amt	Displays the vendor agreed amount for the work order.
WO Paid Amt	Displays the amount paid for the work order.

15.5.6 Tracking Attributes Sub Tab

This topic provides the information about the tracking attributes used to monitor and manage the status, progress, and updates related to a record within the system.

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Invoices**. Under **Invoices**, click **Details**. Under **Details**, click **Tracking Attributes**.
   The Tracking Attributes allows user to load tracking attributes and define the parameter value for various parameters listed.
2. On the **Tracking Attributes** sub tab, perform any of the Basic Operations mentioned in Preface.
   A brief description of the fields is given below:

Table 15-17 Tracking Attributes

Field	Description
Sub-Parameter	Displays the Sub-Parameter.
Parameter	Displays the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Preface.

15.5.7 Business Rules

This topic provides the information about the configured business rules that govern system behavior, validations, and processing logic within the application.

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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** click **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**.

Table 15-18 Rule 1

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**, click **Invoices** tab. Under **Invoices**, click **Details**.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in **Setup**, click **Administration**. Under **Administration**, click **System**. Under **System**, click **Vendors**. Under **Vendors**, click **Invoice Rules** tab, the **Collectible** check box is selected and invoice is allowed to process the next business rule.

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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.

15.6 Search Tab

This topic provides the information about the search functionality used to locate and retrieve records based on specified criteria within the system.

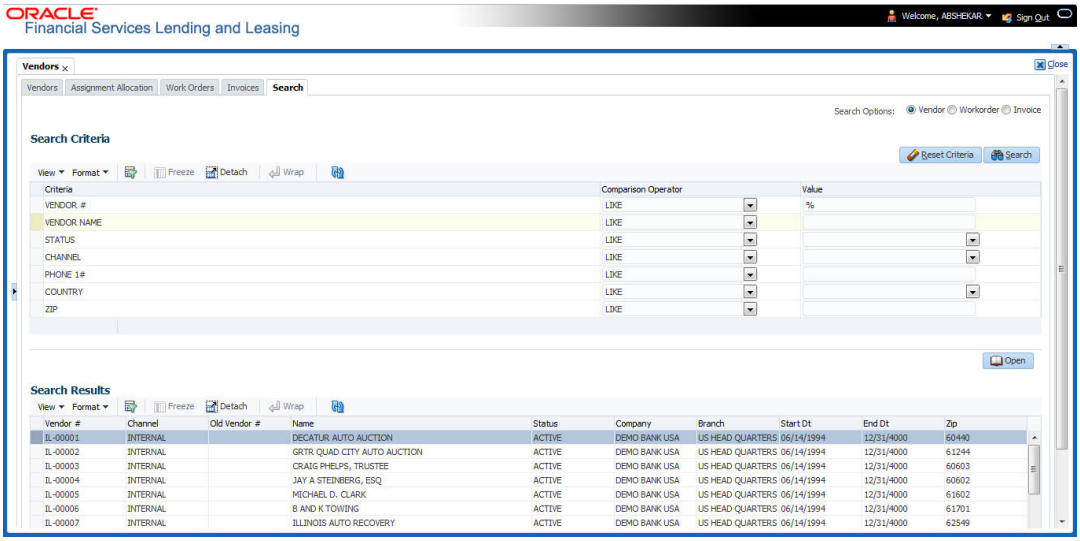
A Search tab is available on the Vendors screen to help locate the details of a Vendor, Workorder, and/or an Invoice information maintained in the system. This is the information that is used in the respective tabs of Vendors screen.

To search for a Vendor/Workorder/Invoice

1. On the **Servicing**, click **Servicing**. Under **Servicing**, click **Vendors**. Under **Vendors**, click **Search**.

   The **Search** screen displays.

Figure 15-8 Search



2. In the **Search Options**, select the option against Vendor or Workorder or Invoice.

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3. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria user 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:

Table 15-19 Search Results

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.

User can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

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16

Pending Event Actions

Pending Event Actions consists of the following topics:

- Introduction
- View Pending Event Actions
- Post an Event
- Void an Event

16.1 Introduction

The Pending Event Actions screen lists all the events that are marked for **User Input** while defining the Action Parameters in Events screen. This screen acts as a dashboard to review the status **WAITING FOR USER INPUT** events which require user input and either **Post** or **Void** the event processing.

The Pending Event Actions screen has the following sections:

- Event Actions
- Action Parameters

In the **View Options** section, you can filter the list of Events you want to view on the Pending Event Actions screen.

Table 16-1 View Options

If you select this:	The system displays:
WAITING	All events waiting for user input.
FAILED	All events failed to process the event action.
ALL	COMPLETED, VOID, FAILED, and WAITING FOR USER INPUT events.

In the **View Last** section, you can further sort the volume of records displayed on the Pending Event Actions screen with the following options:

Table 16-2 View Last

Select	System Displays
1 Day	List of events with above mentioned status posted in last one-day.
1 Week	List of events with above mentioned status posted in last one-week.
1 Month	List of events with above mentioned status posted in last one-month.

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Table 16-2 (Cont.) View Last

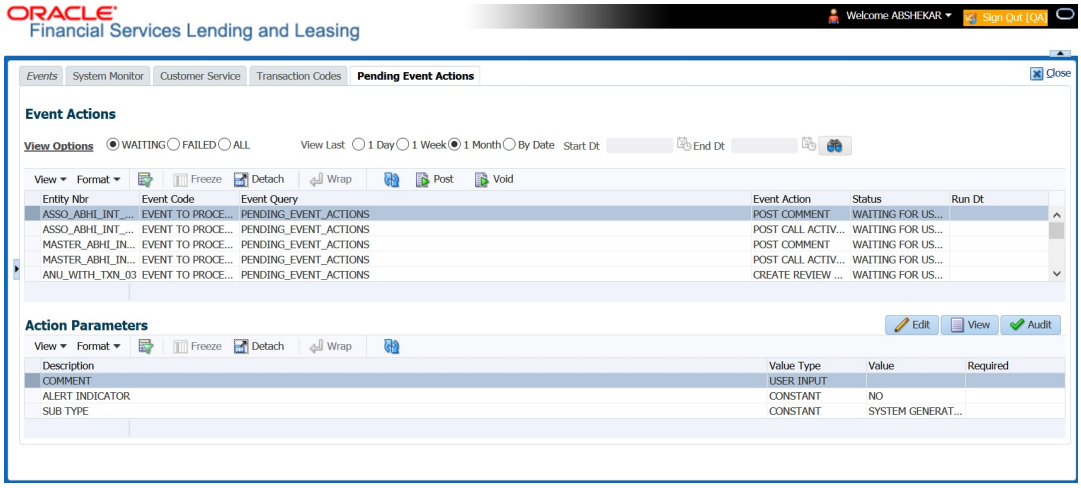
Select	System Displays
By Date	List of all events posted between specific dates. You can specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar.

16.2 View Pending Event Actions

To View Pending Event Actions

1. On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Pending Event Actions.

Figure 16-1 Pending Event Actions



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

Table 16-3 Event Actions

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.
Status	Events with following execution status: • COMPLETED • VOID • FAILED • WAITING FOR USER INPUT
Run Dt	Event Action Generation Date and Time.

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

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Table 16-4 Action Parameters

Field	View this
Description	Event Action Parameter Description.
Value Type	Event Action Input Parameter Type.
Value	Value defined for the event action and is editable if the status is WAITING FOR USER INPUT.
Required	Y/N indicating if the Action Parameter is mandatory.

16.3 Post an Event

1. In the **Event Actions** section, select the required event record listed with status **WAITING FOR USER INPUT**. The defined actions for the event are listed in **Action Parameters** section below.
2. In the **Action Parameters** section, click **Edit**. Only those parameters with Value Type defined as **USER INPUT** are enabled for update.
3. Select the parameter that needs USER INPUT and specify the **Value**.
4. Click **Save and Stay** or **Save and Return**.
5. Click **Post** in Event Action section. On triggering the event, the **Run Dt** column is updated with Event Action Generation Date and Time. Click **Refresh** to fetch the latest status.

16.4 Void an Event

In the **Event Actions** section, select the required event record listed with status **WAITING FOR USER INPUT** and click **Void**. The Event Action execution is stopped and the status of Action is updated to **VOID**.

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17

Batch Transactions

Batch Transactions consists of the following topics:

- Introduction
- Advances
- Payments
- Fees
- Search screen

17.1 Introduction

This chapter discusses about the various batch transactions handled in the application. We can categorize them in to the following:

- Advances
- Payments
- Fees

17.2 Advances

You can enter multiple advances to the account for the draws made by customers. Advances can be entered either by manual entry or batch upload.

Manual Entry

This screen uses the same concepts and has similar features as the Payment Entry screen. An advance can be paid to one or more payees. The payee can be a standard payee that can be selected from a predefined list of values or a non standard payee. For non standard payees, you must enter the details of the remittance.

Oracle Financial Services Lending and Leasing creates entries for the posted advances on the AP Transaction screen. These entries can be used to process the remittances.

Batch Upload

With the advance load process, a batch of advances can be loaded into Oracle Financial Services Lending and Leasing (similar to lockbox processing).

Using the Advance Entry screen, you can enter and view a batch of advance transactions. You can then complete the following tasks:

- Posting a batch
- Reversing a batch
- Placing a batch on hold

This section consists of the following topics:

- Advance Entry Tab

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- Advance Maintenance Tab
- Search Tab

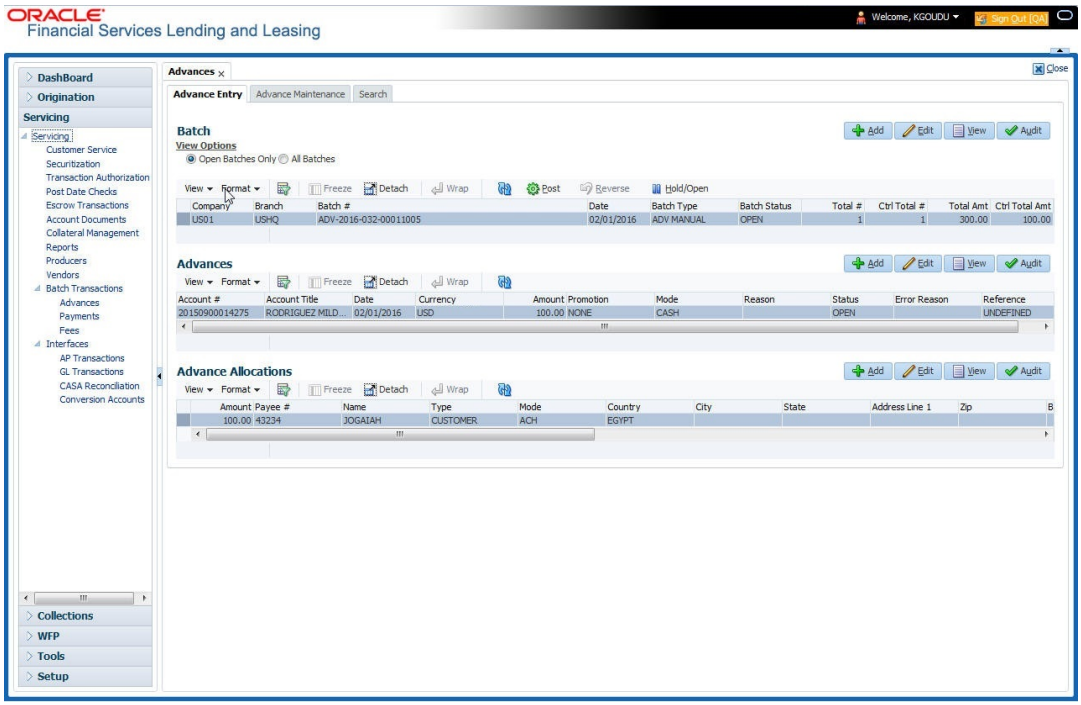
17.2.1 Advance Entry Tab

The Advance Entry tab enables you to view either all batches or only open batches. You can choose which batch you want to view using the **View Options** section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.

Figure 17-1 Advance Entry



2. In the **View Options** section, click **Open Batch Only**. In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

To view all batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. In the **View Options** section, click **All Batches**. In the Batch section, the system displays all batches regardless of the status.

If a batch contains a payment with an ERROR status, the **Error Reason** field displays the cause.

This section consists of the following topics:

- Entering and Posting Advances

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- Holding a Batch of Payment Transactions
- Opening or Removing Hold on the Batch of Payment Transactions
- Reversing a Batch of Payment Transactions

17.2.1.1 Entering and Posting Advances

The Advance Entry screen enables you to manually post batches of advances. A batch can consist of one or more accounts.

To enter and post a batch for advance transactions

1. On the Oracle Financial Services Lending and Leasing A home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. Perform any of the Basic Operations mentioned in Navigation chapter..

   A brief description of the fields is given below:

Table 17-1 Entering and Posting Advances

Field	Do this
Company	Select the portfolio company.
Branch	Select the branch.
Date	Specify the batch date.
Batch Type	Select the batch type.
Total #	Specify the total number of advances in the batch.
Total Amt	Specify the total amount of advances in the batch.
Batch #	View the batch number (system generated).
Batch Status	View the batch status.
Ctrl Total #	View the total number of advances in the batch (actual).
Ctrl Total Amt	View the total amount of advances in the batch (actual).

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Advances** section, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 17-2 Advances

Field	Do this
Account #	Select the account number.
Account #: Title	View the account title.
Date	Specify the advance effective date.
Currency	View the currency associated with the transaction.
Amount	View the advance amount.
Promotion	Select the promotion associated with advance.

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Table 17-2 (Cont.) Advances

Field	Do this
Mode	Select the advance mode.
Reason	Select the reason for the advance.
Status	View the advance status.
Error Reason	View the reason for error.
Reference	Specify any reference information (such as check number).

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Advance Allocations** section, you can record the advance payments (usually called **Tranche** - slice or portion) of total disbursement. Perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 17-3 Advance Allocations

Field	Do this
Validate Payee	(Optional) Select this check box to validate and list all the registered third-party payee maintained in the system. If selected, the **Name** field below is rendered as a drop-down list. Else, the same is a free text field to specify the Payee Name.
Amount	Specify the advance amount to be paid to this payee.
Type	Select the payee type as CUSTOMER, BUSINESS, or THIRD PARTY from the drop-down list. Based on selection, system auto populates the Payee # and Name of Customer, Business or Vendor details respectively.
Payee #	Based on **Validate Payee** option selected, you can either select the payee number from the drop-down list or specify the payee number.
Name	Specify the payee name.
Pmt Mode	Select the payee payment mode from the drop-down list.
Country	Select the country where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee.
Zip	Select the zip code where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located.
Bank Name	Specify the payee ACH bank name.
Routing #	Specify the payee ACH bank routing number.
ACH Account	Select the payee ACH bank account type from the drop-down list.
ACH Account #	Specify the payee ACH bank account number.

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Table 17-3 (Cont.) Advance Allocations

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 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). **Note**: IBAN for **NL** country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Comment	Specify a comments for this advance allocation.
Currency	Specify the currency for disbursement.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

   The system updates the display only **Total #** and **Total Amt** fields in Batch section to record the contents of Advance section.

   When you want to post a batch transaction on Advance Entry screen, ensure that contents of the display only **Total #** and **Total Amt** fields match with contents of the required **Total #** and **Total Amt** fields in Advance group section.

8. In the **Action** section, click **Post**.

   The system changes batch status from OPEN to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to POSTED or ERROR.

The posted advances can be viewed on the Customer Service screen's Transaction screen. The system creates entries for the posted advances on AP Transaction screen. These entries can be used to process the remittances.

17.2.1.2 Holding a Batch of Payment Transactions

Only the batches with the status of OPEN can be put on hold.

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry**.
2. On the **Advance Entry** screen, click **Open Batches Only** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch you want to hold.
4. In the **Action** section, click **Hold/Open**.

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The system changes the batch status from OPEN to HOLD.

17.2.1.3 Opening or Removing Hold on the Batch of Payment Transactions

Only the batches with a status of HOLD can be opened.

To open (or remove hold) on the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry tab**.
2. On the **Advance Entry** screen, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with the status of HOLD you want to open.
4. In the **Action** section, click **Hold/Open**. The system changes the batch status from HOLD to OPEN.

17.2.1.4 Reversing a Batch of Payment Transactions

Following are the pre-conditions while reversing a Batch of Payment Transactions:

- Only the batches with a status as POSTED can be reversed.
- Only the batches with a status as HOLD can be opened.

To reverse the batch of payment transactions

Batches can be reversed in case of problems with the batch. This will reverse all advances that have been posted.

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Entry** tab.
2. On the **Advance Entry** screen, click **All Batches** in the **View Options** section. Details regarding the selected batch appear in the Advances section.
3. Use the **Batch** section to search for and select the batch with POSTED status you want to reverse.
4. In the **Action** section, click **Reverse**.

   The system changes batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, the system changes batch status to REVERSE.

You can verify the reversal either using Transaction screen on Customer Service screen for each account in the batch, or by running payment history report.

17.2.2 Advance Maintenance Tab

The Advance Maintenance tab on the Advances screen enables you to perform maintenance functions on individual advances that have been posted. The common functions are as follows:

Table 17-4 Common functions

Function	Purpose
Modify	enables you to modify advance attributes such as amount, account number, and date.

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Table 17-4 (Cont.) Common functions

Function	Purpose
Reverse	enables you to reverse the advance from the account completely.

In all cases, the system performs **true backdating** to post the transaction based upon transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

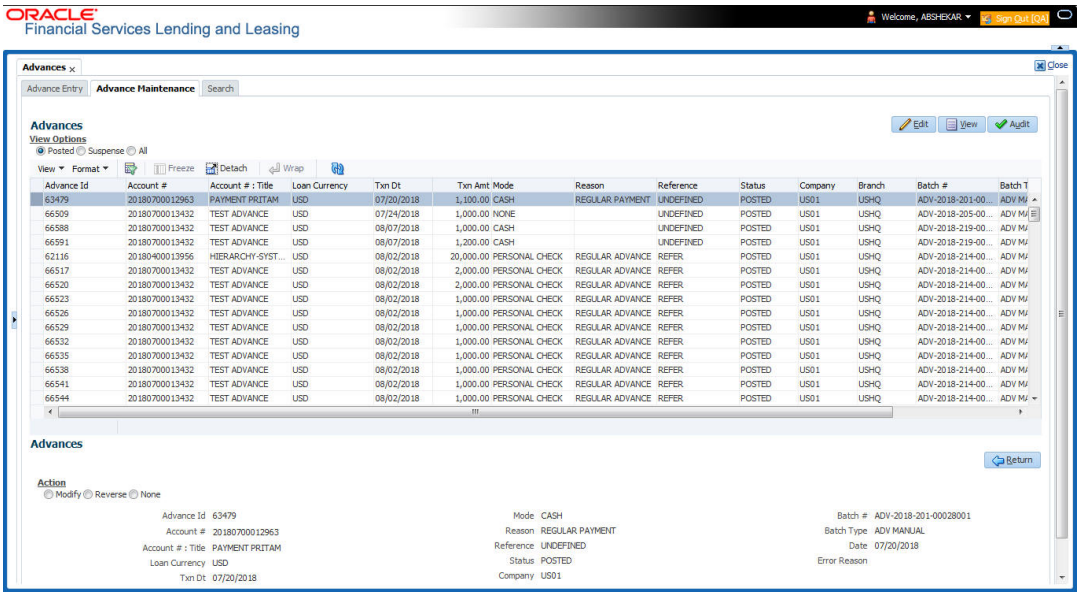
Suspended advances

In case of advances that are not posted to accounts due to issues such as incorrect account condition, the advances are posted to suspense. You must process these advances using the work queue for suspense advances. This would typically involve identifying the correct amount or correcting problems with the account before attempting to re-post the advance. In this case, the advance is moved out of the suspense account and posted to the specified account.

To view advances

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance** tab.

Figure 17-2 Advance Maintenance



2. In the **View Options** section, select which advance you want to view:

Table 17-5 View Options

Choose	View this
Posted	Posted advances.

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Table 17-5 (Cont.) View Options

Choose	View this
Suspense	Suspended advances. In cases of advances that have been posted to suspense, the Suspense work queue can be used to process them (similar to suspense payments).
All	All advances.

The system displays the selected payments in the **Advances** section.

3. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields are given below:

Table 17-6 Advances

Field	View this
Advance Id	View the system-generated Advance Id generated while posting an advance transaction onto an account. The Advance Id is generated during any of the following AP transactions: • For advances to account generated in OFSLL • For transactions posted from third party system to OFSLL through **AdvanceDisbursement** and **Advance Entry** RESTful web service to maintain advance balance on account and create Payable Requisition (AP Txn).
Account #	Account number.
Title	Account title.
Loan Currency	Select the Loan currency
Txn Date	Advance effective date.
Txn Amount	Advance amount.
Mode	Advance mode.
Reason	Advance reason.
Reference	Reference information for advance.
Status	Advance status.
Company	Portfolio company.
Branch	Portfolio branch.
Batch #	Batch number.
Batch Type	Batch type.
Date	Displays batch date.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

This section consists of the following topics:

- Modifying/Correcting Advance Transactions
- Reversing Advance Transactions

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17.2.2.1 Modifying/Correcting Advance Transactions

In some cases, an advance may be valid, but how it was posted was incorrect; for example, advance was posted to the wrong account, with the wrong date, or with incorrect spread data. The Advance Maintenance screen enables you to correct such errors.

To modify/correct an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to modify and click **Edit**.
4. In the **Action** section, click **Modify**.
5. In the **Details** section, update the fields with information about the advance you want to modify.

Table 17-7 Details section

Field	Do this
Account #: Title	Select account number.
Loan Currency	Select the Loan currency.
Amount	Enter advance amount.
Txn Dt	Enter advance effective date.
Reason	Select the reason for error.

6. Click **Save And Return**.

   The system modifies the original advance and posts the new advance.

17.2.2.2 Reversing Advance Transactions

To reverse an individual advance transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Advance Maintenance**.
2. In the **View Options** section, click **Posted**.
3. In the **Advances** section, select the advance you want to reverse and click **Edit**.
4. In the **Action** section, click **Reverse**.
5. In the **Details** section, complete the Reason field (if you choose). You need not have to update any other fields when reversing a transaction.
6. Click **Save And Return**.

The system reverses the original advance.

The reversed advance can be viewed when you load the account on Customer Service screen from Customer Service screen's Transaction screen.

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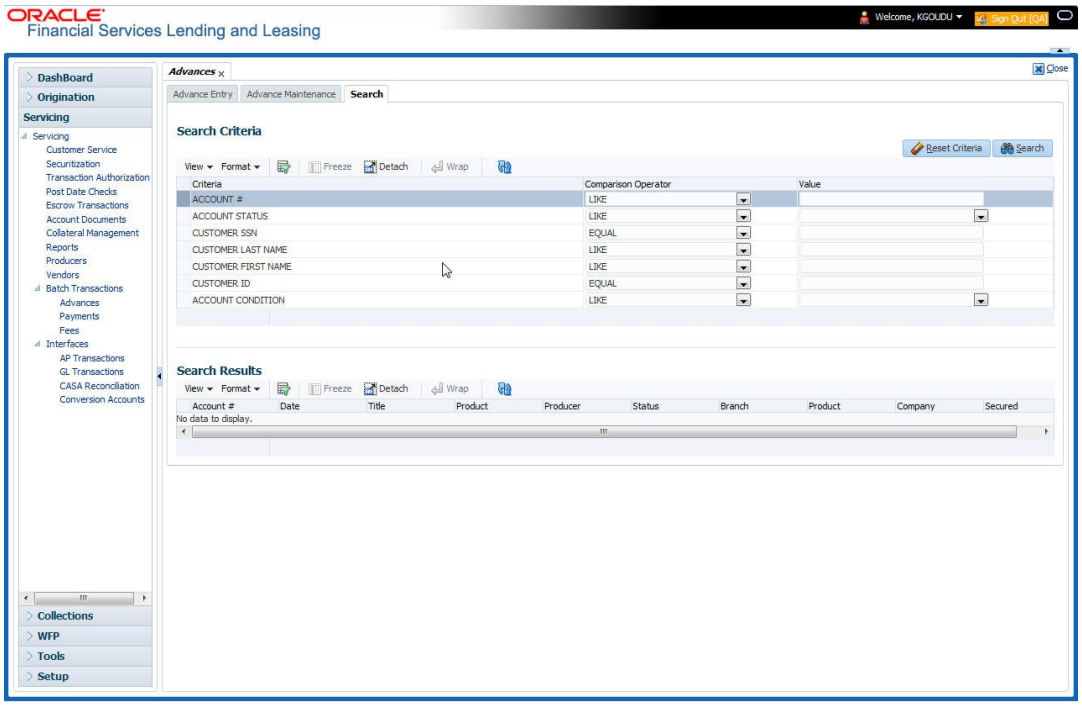
17.2.3 Search Tab

A Search link is available on the Advances screen to help locate information such as an account's number, company and branch. This is information that is used on the Advance Entry and Advance Maintenance screens.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Advances > Search** tab.

Figure 17-3 Search Tab



2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate an account.
3. Click **Search**.
   System displays result of the search in Results section at the bottom of the screen.

   You can click **Reset Criteria** at any time to clear **Comparison Operator** and **Values** columns on the Search Criteria section.

17.3 Payments

The Payments screen in Oracle Financial Services Lending and Leasing enables you to post payment transactions to accounts in various modes.

This section consists of the following tabs and the functionality of each tab is explained in respective sections:

- Introduction
- Lockbox Payments

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- ACH Payments
- Bulk Upload of Payment Transactions
- Manual Entry
- Customer Based Payments
- Payment Posting at Master Account Level
- Payments Entry Tab
- Payment Maintenance Tab
- Outbound Customer Extracts To Payment Agencies Batch
- Search Tab

17.3.1 Introduction

Oracle Financial Services Lending and Leasing enables you to post payment transactions to accounts in a batch mode, either by manual entry or by using data files. These transactions can be posted in real-time or in batch mode.

This chapter explains how to use the Payments screen to complete the following tasks:

- Posting a payment
- Correcting a payment

Payments can be entered in Oracle Financial Services Lending and Leasing in a variety of ways:

- Lockbox payments
- ACH payments
- Bulk Upload of Payment Transactions
- Manual entry with the Payment Entry screen
- Customer Based Payments
- Payment Posting at Master Account Level

The manual entry option is useful in a low volume or a branch scenario when customers make payments in person or through the mail. The lockbox and ACH options allow for processing payments electronically without manual input.

17.3.2 Lockbox Payments

Oracle Financial Services Lending and Leasing can accept payments from lockboxes in the NACHA format. The NACHA format is an industry standard that can be used to post multiple batches of payments at one time. The Lockbox Load Batch Process can be configured to run at any time of the day and at multiple times if needed. All payments from the lockbox file are loaded into the system as batches. Any errors identified by the system during the load process are logged.

17.3.3 ACH Payments

Oracle Financial Services Lending and Leasing enables you to post directly from the ACH file that has been created for customer payments. This is controlled by the ACA_PAYMENT_AUTO_LOAD system parameter. If the parameter is set to **Y**, the system

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automatically creates payment batches for the payments in ACH file and posts them on the day of payment.

Batch NSF Processing

Oracle Financial Services Lending and Leasing provides the upload of the rejected ACH **Payment Request Files** sent by financial institution/lender to allow for improved NSF processing for all returned payments. This is done using a **Batch Mode** process.

Oracle Financial Services Lending and Leasing supports upload of payment files through lockbox uploads. In addition to the Payment file, system also provides the upload of Payment Return files through lockbox uploads. The system provides an upload of the **Entry Detail Addenda Record** in NSF Notification file received from the client's financial institution. This record pertains to payment returns.

Figure 17-4 Entry Detail Addenda Record

Field	*Position*	*Size*	*Contents*	*Data Element Name / Description*
1	01-01	1	7	Record Type Code
2	02-03	2	Numeric	Addenda type Code 99=Paperless Return Item Only
3	04-06	3	Blanks	Return Reason Code
4	07-21	15	Numeric	Original Entry Trace Number
5	22-27	6	Blanks	File Creation Date
6	28-35	8	Numeric	Transit Routing Number of Original Entry
7	36-79	44	Blanks	Addenda Information (Left justified, trailing blanks). This will have the reason code R01.
8	80-87	8	Numeric	Transit Routing Number of Original Entry
9	88-94	7	Numeric	Batch Number - sequential batch number within file

17.3.4 Bulk Upload of Payment Transactions

OFSLL supports bulk upload of payment transactions into the system in addition to the option of manually creating the records in the Payment Entry tab.

During the bulk upload process, a set of payment transactions can be grouped together into a single file, in a specific file format and uploaded into the system using the Process File interface. The upload file is then processed through a batch and after successful validation, individual records are created automatically in **Payment Entry** tab with appropriate status.

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While creating the upload file, it is necessary to maintain the details in specific format and to ensure that all the payment transactions are uploaded correctly without any issues during validation. The bulk upload file format supports One Header and Multiple Detail records and the currency defined in the header is applicable for all the records. Example of header record is indicated in the following table:

Table 17-8 Header Record

Company	Currency	Mode	Reason	Total #	Total Amt	Action
US01	USD	CASH	PAYMENT MANUAL	3	3000	POST / REVERSE / VOID

In the header record, all the fields are mandatory except **Reason**. Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment upload batch is rejected. For example, when the specified company code or currency code is not maintained, or if **Total Amount** contains a non numeric data, the entire batch is rejected from processing.

The details of each transaction need to be maintained in the following format as indicated with system defined validations:

Table 17-9 Payment Transactions Format

Field Name	Expected Values	Mandatory (Y/N)	Validation
Account #	Account Number	Y	Mismatch in Account # is posted as **Suspense** (Account Number as **0**) against **Company** specified in header. For suspense account, system defaults the spread where Status, Condition, and State = **ALL**.
Pmt Date	Payment Date	Y	Payment date cannot be beyond the GL date.
Pmt Amount	Payment Amount	Y	Payment Amount should not contain non-numeric or negative amount.
Spread	Spread (Spread Code)	N	Spread Code has to be valid. If left blank, default spread is applicable based on spread matrix or value defined in contract.
Reference	Free Text	N	NA

Based on the value defined in CLOB system parameter `CMN_FILE_PROCESS_TO_LOB`, the file is either processed through Process Files interface (if value is **Y**) or Database Files system (if value is **N**). For database file upload, the payment transactions file has to be placed in **IBU** directory for upload and for process files interface, the file is shared in common access folder and uploaded by accessing it from the **Incoming Process File** tab. For more information, refer to DashBoard > Process Files section.

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On initiating the file upload in **Process Files** screen, new batch job **IPUPRC_BJ_100_01**, under Batch Job Sets **SET-IFP** is created to process the same. Each batch can process specific number of records as per the **Parameter Value** defined in the system parameter `LBX_TXN_GROUPING_CNT` (BATCH SIZE OF PAYMENT UPLOAD RECORDS). Note that a batch can get rejected from processing if the total number of records exceed the parameter value or the **Total #** specified in the file header.

While uploading the batch, ensure that the following lookup details are maintained in Lookup Code **PAYMENT_UPLOAD** with Sub Code as **PAY** in Lookup Type **GROUP_SUB_TYPE_CD**.

Once the batch is successfully executed after validation, system identifies the **Header** and **Detail** records in payment file and creates individual records with the same batch name in **Payments** and **Payment Txns** sections automatically. The status of the Batch is updated depending on the status defined in system parameter `PMT_BATCH_POSTING` (PAYMENT BATCH POSTING PREFERENCE) as OPEN or HOLD or POSTED.

This section consists of the following topic:

- Bulk Reversal and Void of Payment Transactions

17.3.4.1 Bulk Reversal and Void of Payment Transactions

OFSLL also supports bulk reversal and void of payment transactions through the same process file upload interface. Here payment reversals/voiding can be done to individual accounts, or at customer/business level to all linked accounts or at master account level to all its associated accounts by providing appropriate reference.

During bulk reversal/void process, a set of payment transactions can be grouped together into a single file, in a specific file format and uploaded into the system using the Process File interface. The file is then processed through respective batch jobs IPUPRC_BJ_100_01 (for accounts), IPCPRC_BJ_100_01 (customer / business) after successful validation, individual records are posted on to respective accounts indicating Void and Reversals.

While reversing/voiding payments in bulk, it is necessary to maintain the details in specific format and to ensure that all the payment transactions are added correctly without any issues during validation. The bulk reversal/void file format supports One Header and Multiple Detail records and the company defined in the header is applicable for all the records. Example of header record is indicated in the following table:

Table 17-10 Header Record

Company	Total #	Total Amt	Action
US01	3	3000	POST / REVERSE / VOID

In the header record, all the fields are mandatory except **Reason**. Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment reversal batch is rejected.

The details of each reversal transaction need to be maintained in the following format as indicated with system defined validations:

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Table 17-11 Reversal Transaction Format

Customer # / Business #	Customer Type	Master Account #	Payment Hierarchy	Currency	Pmt Date	Amount	Reference	Mode	Reason
1001	C		Hierarchy 1	USD	2/2/2018	1000	23457	CASH	PAYMENT MANUAL
1001	C		Hierarchy 2	USD	2/2/2018	1000	23458	CASH	PAYMENT MANUAL
1001	C		Hierarchy 3	USD	2/2/2018	1000	23456	CASH	PAYMENT MANUAL

For more information, refer to above Bulk Upload of Payment Transactions section.

17.3.5 Manual Entry

The Payment Entry screen enables you to manually post batches of payments. You can enter payment details such as payment date, payment reason and mode, and payment amount for each batch. A batch is comprised of a number of payments. Oracle Financial Services Lending and Leasing provides audit controls to audit the actual payments entered.

Each batch needs to be associated with a company and one or all branches within the company. The system verifies the actual number of payments against the total of payment amounts you enter.

17.3.6 Customer Based Payments

The Payment Entry screen enables you to manually post customer based payments to a single customer account or multiple accounts linked to same customer. System accepts such type of payments based on Customer / Business # and allocates to the accounts linked to the customer. The allocation is based on the payment hierarchy which contains the account selection criteria and sorting order defined in setup (Setup > Administration > User > Payment Hierarchy screen).

To facilitate customer based payments, the system parameter `UIX_CUSTOMER_BASED_PMT_IND` has to be set to **Y** which enables **Customer / Business #** and **Payment Hierarchy** fields along with **Populate Accounts** button in **Payment Entry** screen.

Customer based payments can be entered into the system by manually creating in Payment Entry screen, bulk upload through file upload process and through **Customer based Payments** web services.

In the Payment Entry screen, when payment has to be allocated to multiple linked accounts of the customer, select Multi Account check box, select Customer / Business #, Payment Hierarchy details and click **Populate Accounts** button. System populates the accounts based on the account selection criteria defined in Payment Hierarchy setup screen.

Following validations are considered while filtering the accounts for payment allocation:

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- Accounts which has the same company, branch combination selected at batch level and either the selected customer is of primary relation to account or in case of business, accounts which are associated with the business are displayed.
- Payment allocation order is as per the sequence defined in Setup > Administration > User > Payment Hierarchy screen > Hierarchy Order tab.
- If the account is already closed and/or the account does not have outstanding dues, system excludes those accounts from being populated.

However note that, based on payment and outstanding dues on the accounts, sometimes the entire payment allocation may be consumed by first few accounts with higher dues even if there are other eligible accounts for selected Customer/Business #.

Consider the following example where payment allocation is to be done to accounts based on current dues. if there are 3 accounts linked to a customer and a payment of $100 is to be allocated to eligible accounts, then system populates the accounts in the following ways:

- If Account 1 has current dues is greater than 100, then $100 may all be allocated to Account#1. In this case, Account 2 and Account 3 will not be populated.
- If Account 1 dues are $80 and Account 2 dues are $50, then $100 may be allocated to Account 1 and Account 2. In this case, Account 3 will not be populated.
- If Account 1 dues are $50, Account 2 dues are $30 and Account 3 dues are $40, then $100 may be allocated to Account 1, Account 2 and Account 3. In this case, all 3 accounts will be populated.

In case the Payment Hierarchy is selected as **Equal Amount**, system allocates the total amount into equal portions based on filtered accounts. The payment allocation is done even though there is no due on the accounts. For information on different types of payment allocation supported, refer to Setup > Administration > Users > Payment Hierarchy section.

Customer Based Payments File Upload

Customer based payments can be processed in bulk through file upload process. To do so, the payment file need to contain required field details in the Header and Detail block as indicated below:

Header Record need to contain the following:

Table 17-12 Header Record

Company	Total	Total Amount
Company Code	Total # of **Detail Records**	Total Amount i.e. sum of Details Records

Each field information is validated with the data maintained in the system and in case of any discrepancies, the entire payment upload batch is rejected. For example, when the specified company code is not maintained, or if **Total Amount** contains a non numeric data, the entire batch is rejected from processing.

The details of each transaction need to be maintained in the following format as indicated with system defined validations:

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Table 17-13 Transaction Details

Field Name	Expected Values	Mandatory (Y/N)	Validation
Customer / Business #	Customer# / Business #	Y	Validates for mismatch in Customer# / Business #
Payment Hierarchy	Payment Hierarchy value	N	Payment Hierarchy is validated with setup. If the value is not matching the record is rejected and placed in bad file. If Payment Hierarchy is not provided system takes default value from Customer Details tab. If the Payment Hierarchy at customer Details is disabled, record is moved to bad file with error message **Provided Payment Hierarchy is disabled**. If the Payment Hierarchy at customer Details is not provided, system takes the value from system parameter. If system parameter is disabled, the default value **Equal Amount** is considered.
Currency	Currency Code	Y	Validates Currency code/ exchange rate in OFSLL
Pmt Date	Pmt Date	Y	Cannot be a future date. Else, added to bad records.
Pmt Amount	Payment Amount	Y	Require numeric date to be provided.
Reference	Free text	N	Reference Number
Mode	Mode Code	Y	Validates for Mode code.
Reason	Reason Code	N	Validates for **Reason** code in OFSLL

For more details on processing, refer to Bulk Upload of Payment Transactions section.

Customer Based Payments Web Service

Customer based payments can also be added into the system through web services. To do so, the request/response files need to be updated with above field details (Details block information) and posted. System validates the field details and either displays in Payment Maintenance screen or rejects in case of a mismatch.

For details on web service used for payment posting, refer to **Web Service** documentation on OTN library.

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17.3.7 Payment Posting at Master Account Level

The Payment Entry screen enables you to post payments at Master Account level and its associated accounts that belongs to the same Customer / Business.

The payment allocation is based on the payment hierarchy which contains the account selection criteria and sorting order defined in setup (Setup > Administration > User > Payment Hierarchy screen).

Payment posting in the Payment Entry screen is processed based on values selected for Customer # and Master Account # as indicated below:

- If Customer #, Master Account # and Payment Hierarchy options are selected, on clicking **Populate Accounts** button system filters the account based on Customer # and Master Account # and posts the payments based on payment hierarchy and populates the records in Payment Txns section.
- If the Customer # is not selected, then system displays all the Master Accounts belonging to the selected Company/Branch at Batch level.
- If only Master Account # is selected, then the Account # list is filtered with Accounts associated with the selected Master Account in case of single payments.
- If Multi check box is selected and Master Account # is selected along with Payment Hierarchy values, on clicking **Populate Accounts** button, system filters the accounts related Master Account # and posts the payments based on payment hierarchy and populates the records in Payment Txns section.
- If only the Customer # and Payment hierarchy are selected, on clicking **Populate Accounts** button system populates accounts related to Customer # and posts the payment based on payment hierarchy.

17.3.8 Payments Entry Tab

Using the Payment Entry screen, you can do the following for payment transactions:

- Viewing Batches
- Entering and Posting Batches
- Holding a Batch of Payment Transactions
- Removing Hold from the Batch of Payments Transactions
- Reversing the Batch of Payment Transactions
- Printing a Receipt

17.3.8.1 Viewing Batches

The Payment Entry screen enables you to select the batch you want to view. Based on your selection, the batches are displayed. You can select one of the following:

Table 17-14 Payment Entry-Batches

View Options	Descriptions
Open Batches Only	Displays batches with the status OPEN
All Batches	Displays all the batches regardless of status. i.e. OPEN, REVERSE, HOLD, ERROR, or POSTED.

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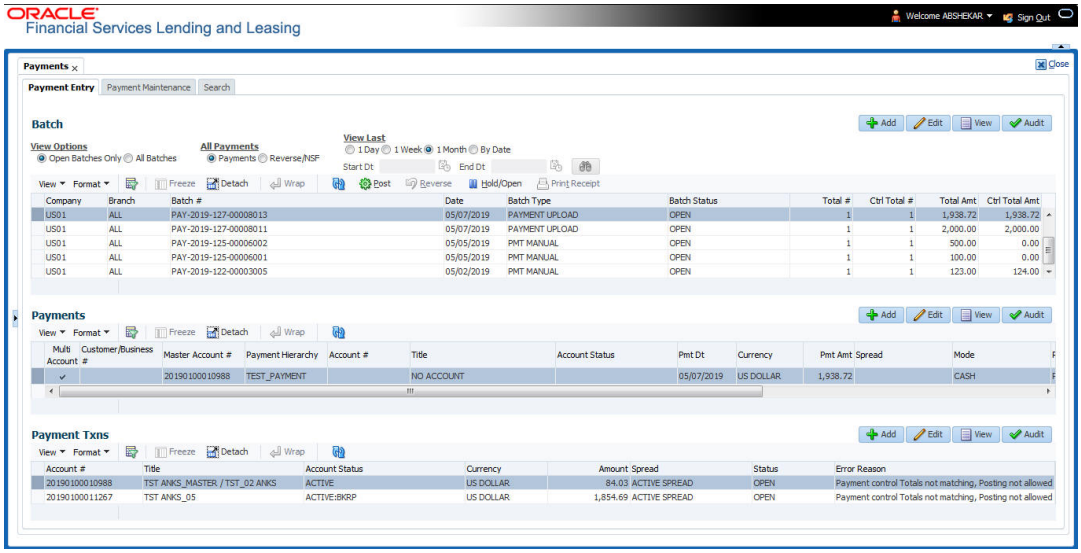
To view open payment batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry** tab.
2. On the Payment Entry screen's **View Options** section, click **Open Batch Only**. In the Batch section, the system displays all batches with a status OPEN that have not been posted.

Figure 17-5 Payment Entry



To view all payment batches

On the Payment Entry screen's **View Options** section, click **All Batches**.

In the Batch section, The system displays all payment batches, regardless of status. Details regarding the selected batch appear in the Payments section.

In the Batch section, click **View** to view batch details. If a batch contains a payment with an ERROR status, **Error Reason** field under **Payment Txns section** displays the cause.

In the **Payment Entry** tab. you can further sort the view of payment transactions based on **All Payments** and **View Last** options. These options allow you to narrow the range of payment transactions that Oracle Financial Services Lending and Leasing displays.

In **All Payments** section, you can either select **Payments** to view only the posted payment transactions or **Reverse/NSF** to view only the transactions which are reversed or posted with Non Sufficient Funds in the account.

In **View Last** section, you can view the payment transactions based on elapsed days.

Table 17-15 View Last section

Choose	Oracle Financial Services Lending and Leasing displays
1 Day	All the transactions in last one day.
1 Week	All the transactions in last one week.
1 Month	All the transactions in last one month.

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Table 17-15 (Cont.) View Last section

Choose	Oracle Financial Services Lending and Leasing displays
By Date	Specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and click **Search**.

17.3.8.2 Entering and Posting Batches

The Payment Entry screen enables you to manually post batches of payments. A batch can consist of one or more payments.

To enter and post a batch for a payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. Perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 17-16 Entering and Posting Batches

Field	Do this
Company	Select the portfolio company.
Branch	Select the portfolio branch.
Batch #	View the batch number (system generated). The batch number format is PAY-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Date	Select the batch date, usually either today's date or the date when batch was received as a whole.
Batch Type	Select the batch type. Oracle Financial Services Lending and Leasing identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Batch Status	View the batch status.
Total #	Enter total number of payments in the batch.
Ctrl Total #*	The total number of payments in the batch (actual).This figure must match the figure in required Total # field before a batch can be posted.
Total Amt	Enter total amount of payments in the batch.
Ctrl Total Amt*	View the total amount of payments in the batch (actual).This figure must match the figure in required Total Amt field before a batch can be posted.
Note: * These two fields update every time you save the itemized payment entries in the Payments section.	

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3. Perform any of the Basic Actions mentioned in Navigation chapter.

   The Payments section records itemized information of the batch payment. It enables you to make one payment to one account, or more than one payment to more than one account. You can make Customer based payments to a single customer account or multiple accounts linked to same customer. For more information, refer **Customer Based Payments** section.

   You can post payments directly to Master Accounts and in-turn to its associated accounts based on specific conditions and parameters. Master Account consists of multiple accounts of the same Customer/Business grouped based on specific category. For more information, refer to Payment Posting at Master Account Level section.

4. In the **Payments** section, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 17-17 Payments

Field	Do this
Multi Account	Check this box when multiple entries of the same or different accounts are to be posted in a single batch. Since system also accepts **Customer Based Payments**, selecting this check box enables **Payment Hierarchy** field and **Populate Accounts** button in Payments section. Note the following while selecting Multi Account check box: When Multi Account is checked, you need to specify the **Account number** and **Spread** field details in the **Payment Txns** section below. Else, the above two field details are to be specified in **Payments** section itself. Every time when you select/deselect the Multi Account check box, system validates the **Account number** and **Spread** fields (as not null) and displays a confirmation message to reset either Payment or Transaction level Account Information and then proceeds.
Customer / Business #	Select the customer / Business # for which you want to allocate the payment from the drop-down list. The list is populated with Customer and Business accounts maintained in the system. This field is enabled only when the value of system parameter `UIX_CUSTOMER_BASED_PMT_IND` is set to **Y**. For more information, refer to **Customer Based Payments** section.
Master Account #	Select the Master Account number for which you want to post the payment and to its associated accounts from the drop-down list. The list is populated with Master Accounts associated with the Customer/Business selected above. This field is enabled only if the value of system parameter `UIX_MASTER_ACC_BASED_PMT_IND` is set to **Y**.

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Table 17-17 (Cont.) Payments

Field	Do this
Payment Hierarchy	This field is enabled only for Multi Account and system auto-populates the payment hierarchy if the same is selected in Servicing > Customer Details screen. If both Customer # and/or Master Account # is specified, system populates Master Account's Payment Hierarchy. If only Customer # is specified, system populate Customer's Payment Hierarchy. However, you can also select the payment hierarchy from the drop-down list. This list is populated based on the hierarchy definitions maintained in Setup > Administration > User > Payment Hierarchy screen to adjusts the payment to all customer linked accounts. This field is enabled only when the value of system parameter `UIX_CUSTOMER_BASED_PMT_IND` is set to **Y**. For more information, refer to **Customer Based Payments** section.
Account #	Select the account number to which the payment entry is to be posted.
Title	System displays the account title upon account selection.
Account Status	System displays the account status upon account selection.
Pmt Date	Select the payment effective date. This date must be less than or equal to the date recorded in the Batch section. By default, system displays the current date.
Currency	Select the currency for the payment.
Pmt Amount	Specify the payment amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Mode	By default, system displays the mode upon account selection. However, you can also select the payment mode from the drop-down list.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Status	View the status of the payment transaction.

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Table 17-17 (Cont.) Payments

Field	Do this
Action	You can click on (+) icon to enter multiple accounts. Ensure that you have selected the **Multi Account** check box for entering multiple accounts.
Delete	You can remove the selected record by clicking on **Delete** button in the action block.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

   The system updates Ctrl Total # and Ctrl Total Amt fields in Batch section to record the contents of Payments section.

   Customer Based Payments for Multi Account

   To make customer based payments to multiple accounts linked to same customer, select **Populate Accounts** button. System displays the eligible accounts linked to the selected Customer / Business # based on account selection criteria in Payment Hierarchy setup screen. For more information, refer **Customer Based Payments** section.

   Create Multiple Payments

   You can use **Create Multiple Payments** option to add multiple payments. Depending on the total payments specified in **Total #** field, equivalent records are created with default value for manual updates.

   The system derives the total number of payment rows to be displayed by calculating the difference between **Ctrl Total #** and **Total #** fields. However this option is not available if there is no difference in the above field values.

   For each payment, use the Payments Txns section to record information about the account receiving payment. (There might be more than one entry for the same account; for example, one account may required different payment spreads).

6. In the **Payment Txns** section, perform any of the Basic Operations mentioned in Navigation chapter. Ensure that the total Amount in Payments Txns section must match the contents of Total Amt in the Payments section.

7. A brief description of the fields is given below.

Table 17-18 Payment Txns

Field	Do this
Account #	Select the account number. This field is available only if **Multi Account** option is not checked in **Payments** section.
Title	View the account title.
Account Status	The current status of the account.
Currency	View the currency for the payment.
Amount	Specify payment amount.

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Table 17-18 (Cont.) Payment Txns

Field	Do this
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list. This field is available only if **Multi Account** option is not checked in **Payments** section.
Status	View the payment status.
Error Reason	View the reason for error. This field will populate after you click **Post** if payments aren't reconciled.

Account Number **0** is a Suspense Account to which unidentified payments and advances are posted.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

   When you want to post a batch transaction on Payment Entry screen, ensure that the details of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields match with details of the required **Total #** and **Total Amt** fields.

9. In the **Action** section, click **Post**.

   System changes the batch status from OPEN to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to POSTED or ERROR.

Only a batch with a batch status of OPEN can be posted. The batch totals and control totals should match before you post the batch. If they do not and you click Post, the system displays the Error message as **Group control Totals not matching, Posting not allowed**. The posted payments can be viewed on the Transactions screen on the Customer Service screen.

17.3.8.3 Holding a Batch of Payment Transactions

The Oracle Financial Services Lending and Leasing allows you to hold the posted batches if required. You can hold the batches only with the OPEN status.

To hold the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. On the Payment Entry screen's **All Payments** section, select **Payments**.
3. In the **View Option** section, select the batches you want to view:
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section.
4. Select the batch you want to hold from the **Batch** section.
5. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN/ERROR to HOLD.

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17.3.8.4 Removing Hold from the Batch of Payments Transactions

The system allows you to remove hold from the batch when required. You can remove hold from the batches only with the HOLD status.

To open or remove a hold on the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **View Option** section, select **All Batches** section.
3. Select the batch you want to open from the Batch section.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

17.3.8.5 Reversing the Batch of Payment Transactions

The system allows you to reverse the batch of payment transactions. You can reverse batches only with POSTED status.

To reverse the batch of payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **View Option** section, select **All Batches**.
3. Select the batch you want to reverse from the Batch section.
4. In the **Action** section, click **reverse**.

   System changes the batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to REversed.

You can verify the reversal either using Transaction screen on Customer Service screen's Transactions screen for each account in the batch, or by running payment history report (**Reports** master tab > **Servicing** drop-down link > **Payment** History).

17.3.8.6 Printing a Receipt

You can print receipts for walk-in payments using the Print Receipt button on the Payment Entry screen's Action section. Receipts can be printed before actually posting the payment. This enables you to create just batch and leave it for end of the day processing, but also print receipt for customer.

To print a receipt of the payments transactions

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Entry**.
2. In the **Batch** section, click **Add** and specify required information regarding the payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
3. In the **Payment** section, click **Add** and specify the required information regarding payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.

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4. In the **Payment Txns** section, click **Add** and specify required information regarding the payment for which you want to print a receipt. (**Note**: For more information, see the previous section in this chapter, **Entering and Posting a Payment**). Click **Save**.
5. In the **Action** section, click **Print Receipt**.

   System sends the payment receipt directly to the printer based on the company level system parameter CMN_CMB_DEFAULT_PRINTER.

17.3.9 Payment Maintenance Tab

The Payment Maintenance screen enables you to perform the following maintenance functions on payments that have been posted:

- Modify and re-post single payment to single or multiple account(s).
- Modify and re-post multiple payments to multiple or single account.
- Post suspense payment, initially posted to a single account to multiple accounts.

The common functions are as follows:

Table 17-19 Common Functions

Function	Purpose
Modify Payment	Enables you to change one or more of the payment attributes, such as the Account number, Spread, Payment Date, Currency, Payment Amount, and Reason. For Single Account Payments, these details are editable in **Payments** section itself and for **Multi Account Payments**, only Payment Date, Currency, Payment Amount, and Reason are editable in **Payments** section and other details are editable in **New Payment Txns** section below.
Multi Account (check box)	Selecting the check box allows to change the payment account type from Single Account Payment to Multi Account Payment and vice versa. However, doing so will reset the Payment level Account Information and need to be selected carefully.
Non Sufficient Funds	Notifies Oracle Financial Services Lending and Leasing that the customer did not have sufficient funds in the account and will post a NSF fee (based on setup).
Reverse	Enables you to simply reverse a payment.
Refund	Refunds payment to single account or to multiple account with a single AP requisition. For detailed information, refer to Reversing Payment Transactions section.

In all cases, system performs a **true backdating** to post the transaction based upon transaction date. Interest recalculations are automatic and all necessary transactions can be sent to the general ledger for automatic reconciliation.

Suspended Payments

In case of payments that are not posted to accounts due to issues such as incorrect account condition, the payments are posted to suspense. You can process these payments using the

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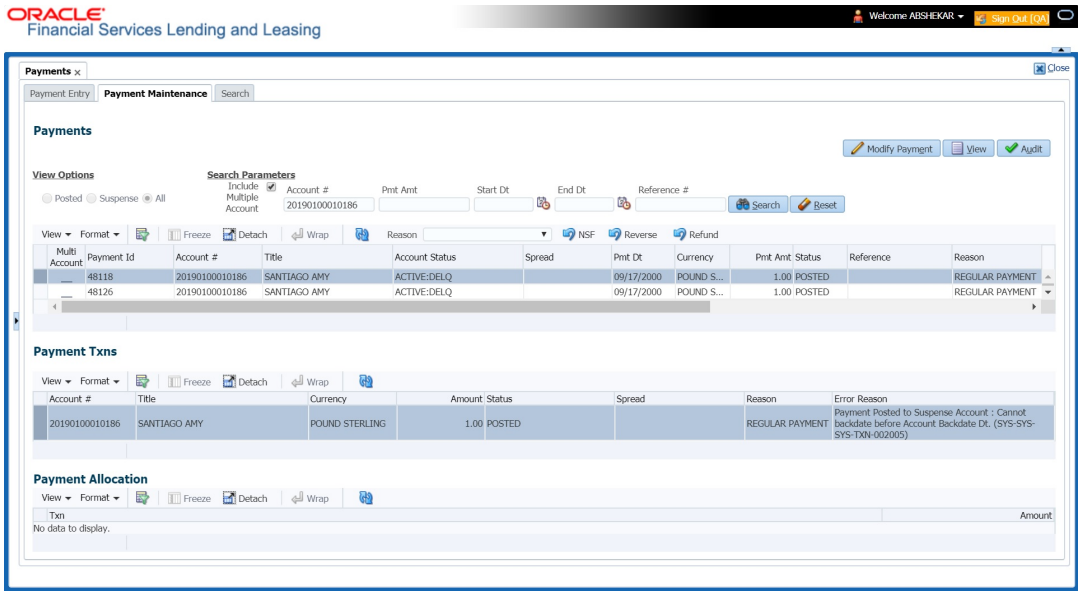
work queue for suspense payments. This typically involves identifying the correct amount or correcting problems with the account before attempting to re-post the payment. In this case, the payment is moved out of the suspense account and posted to the active account.

To view payments

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.

Figure 17-6 Payment Maintenance



2. Search for required payment transaction or a batch using the following options:

- In the **View Options** section, select which type of payment you want to load from the following list:

Table 17-20 View Options section

Choose	To view
Posted	Posted payments.
Suspense	Suspended payments. (Suspended payments are posted payments that haven't been applied to accounts because of errors involving account numbers or the account itself, such as its status, spread issues, and so on.)
All	All payments.

- Specify one or more of the following **Search Parameters** for searching a payment transaction or a batch:
  - Include Multiple Account - By default, this check box is either selected/deselected depending on the status of system parameter **ONE PAYMENT TO MULTI ACCOUNTS** (TPE_PAYMENT_TO_MULTI_ACCOUNTS) defined as (Y/N). Manually selecting or deselecting the same enables the system to search for those payments where single/multiple entries for same or different accounts are posted in a single batch.
  - Account # - Search through the Account in which the specific payment entry is to be posted.

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- Pmt Dt - Search using Payment Date or the transaction date on which payment was made.
- Pmt Amt - Search using Payment Amount.
- Reference # - Search using Payment transaction reference number.

- Click **Search**. System displays all payments matching the search criteria from all accounts in **Payments** section.

3. You can view or edit the following information in **Payments** section:

Table 17-21 Payments section

Field	Do this
Multi Account	If the system displays this check box as selected, then you are allowed to edit the fields in **Payment Txns** section below.
Account #	Select the required account number from the drop-down list.
Title	View the account holders name in this field.
Account Status	The current status of the account.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Pmt Dt	Specify the payment date.
Currency	Select the currency from the drop-down list.
Pmt Amt	Specify the payment amount.
Reference	View the payment reference.
Reason	Select the payment reason from the drop-down list.
Mode	View the payment mode.
Company	View the portfolio company.
Branch	View the portfolio branch.
Batch #	View the batch number.
Batch Type	View the batch type.
Date	View the batch date.

4. View the following information for the selected payment in **Payment Txns** section:

Table 17-22 Payment Txns section

Field	View this
Account #	The account number.
Title	The account title.
Account Status	The current status of the account.
Currency	The currency in which payment is done.

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Table 17-22 (Cont.) Payment Txns section

Field	View this
Amount	The payment amount.
Status	The status of payment.
Spread	The spread (payment allocation strategy).
Reason	The payment reason.
Error Reason	The error reason for payment, if any.

The **Payment Allocation** section details how the selected payment was applied against the account. This is useful in determining whether the payment was posted correctly or whether the spread or transaction date needs to be modified.

This section consists of the following topics:

- Modifying/Correcting Payment Transactions
- Reversing Payment Transactions
- Reversing Payment Transaction and Assessing NSF Fee
- Refund Payment Transaction

17.3.9.1 Modifying/Correcting Payment Transactions

In some cases, a payment may be valid, but how it was posted was incorrect; for example, payment was posted to the wrong account, with the wrong date, or with incorrect spread data. The Payment Maintenance screen enables you to correct such errors.

Consider the following scenarios during payment maintenance:

- When a transaction is posted with lesser amount (i.e. amount changed from $100 to $40), system automatically posts two transactions. A reverse transaction with amount $100 and another transaction with amount $40.
- When a new record is inserted and payment amount is provided, system posts payment on new account.
- When a record is updated with amount as **0**, system reverses original payment and does not post any transaction.

> **Note**
>
> In case of Master and Associated accounts, if payment is allocated/not allocated to Master Account based on Payment Hierarchy, the NSF Fee is always assessed on Master Account even if Payment VOID is posted on multiple Associated (child) Accounts.

To modify/correct an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, select the type of payments you want to view: **Posted**, **Suspense**, or **All**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and **Search** button to locate the account you want to

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work with. The system displays payments matching your search criteria in the Payments section.

4. In the **Payments** section, select the payment that you want to modify and click **Modify Payment**.
5. In the **Payments** section, you can modify/correct the following details:

Table 17-23 Modify/correct an individual payment transaction

Field	Do this
Pmt Dt	Select the payment date from the adjoining calendar.
Currency	Select the currency from the drop-down list.
Pmt Amt	Specify the payment amount.
Reason	(Optional) Select any of the relevant reason for the payment from the drop-down list.

6. In the **New Payment Txns** section, update the fields with information about payment you want to modify to reconcile the payment changes.

Table 17-24 New Payment Txns

Field	Do this
Account #	Select account number from the drop-down list.
Amount	Specify the transaction amount.
Spread	Upon account selection, system defaults the spread (payment allocation strategy) based on the matching details defined in Spread Matrix screen (Setup > Products > Spreads > Spread Matrix). If there are no matching details found or spread matrix is not defined, system defaults the spread defined at the contract. However you can also select the required spread for the payment from the drop-down list.
Reason	(Optional) Select any of the relevant reason for the payment transaction from the drop-down list.

7. In the **New Payment Txns** section, you can also do the following:
   - Click to add additional payment transactions. System inserts a new record and allows you to specify the above details. When new records are added for single account in payment Txns section, system automatically changes the record to **Multi Account** and displays in **Payments** section.
   - Click **Delete** to remove the selected payment record which in-turn posts a **Payment reversal** transaction on to the account. When records are removed from multiaccount in payment Txns section either by deleting or posting with zero amount, system automatically changes the record to single payment account and displays in **Payments** section with the account number.
   - Click **Reset** to revert to previously saved payment transaction data.
8. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

The system modifies the original payment and posts new payment. The modified payment can be viewed on the Customer Service screen's Transaction screen.

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17.3.9.2 Reversing Payment Transactions

To reverse an individual payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and Search button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse.
5. Click **Reverse**, and click **Yes** in Reverse Transaction confirmation dialog.
6. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

   The system reverses the original payment. The modified payment can be viewed on the Customer Service screen's Transaction screen.

Access to the Reverse button can be restricted by user responsibility and the account's product type using the PAYMENT_REV transaction code (Super Group: ACCOUNT MONETARY TXN) on the Administration screen. (For more information, see the **Txn Codes screen** section in the **Oracle Financial Services Lending and Leasing Setup Guide**).

17.3.9.3 Reversing Payment Transaction and Assessing NSF Fee

To reverse an individual payment transaction and assess NSF fee

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and Search button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to reverse with an NSF fee.
5. Click **NSF** and click **Yes** in Reverse Transaction confirmation dialog.
6. Click **Post and Stay/Return** or any of the Basic Actions mentioned in Navigation chapter.

   The system reverses the original payment and assesses the NSF fee. The modified payment can be viewed on the Customer Service screen's Transaction screen.

17.3.9.4 Refund Payment Transaction

The Refund option in Payment Maintenance screen helps you to refund the payment received from the customer during the servicing stage of Loan.

Payment refund facility is available for both Single Account and Multi-Account. In case of Multi-account, payments appropriated to different customer accounts can be refunded in a single AP requisition.

Payment refund can be processed either in source currency in which the initial payment was posted on account or in account currency in which the account is operated. The same can be

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defined in the system parameter TPE_PMT_REFUND_CURRENCY_SRC_CD as either **Payment Currency** or **Account Currency**. However, there is NO exchange rate applicable.

If it is Payment Currency then system considers payment amount and if it is Account Currency then system creates the requisition with the total transaction amount of one or multiple accounts where payment was allocated.

Note the following before posting payment refund transaction:

- Refund option is available only if the status of payment is **POSTED**.
- Account status should be either **ACTIVE** or **CHARGED-OFF** of all associated accounts to payment.
- Accounts with status CLOSED, VOID, TRADED, PAID-OFF and TERMINATED are not allowed for refund.
- In case of Master and Linked accounts, the status of payment should be GOOD in all associated accounts. Else, system displays an error and does not allow to post the transaction.
- A refund in case of Master and Linked accounts is processed either on all accounts or none. Hence if there is any exception in any of the associated account(s), the transaction is not executed on any account.
- If the **Payment Refund** transaction is marked for Authorization, system allows to post for single account payment and displays an error for multiple account payment indicating **Transaction marked for authorization** and hence cannot be processed.
- If the refund payment results in **Excess Payment** on any account, system reverses the excess payment balance.
- While posting a payment refund, ensure to select appropriate reason code from **Reason** drop-down list. This list is populated with applicable reason codes based on lookup type TXN_REASON_CD and sub type **REFUND**. In case of a mismatch, system displays an error indicating **Invalid Reason code selected for Payment Refund**. You can also post PAYMENT REFUND (PMT_RF) monetary transaction from Customer Service > Maintenance screen.

Scenarios to be considered during Multiple & Master Accounts Refunds

Table 17-25 Scenarios

Scenario	Payment Requisition Type
If multiple payments are associated to a payment	System generates requisition with Account Currency.
If the payment was posted using **Customer ID** or if there is a common customer in all accounts involved in current payment	System creates only one payment requisition of entire payment amount using the customer details.

- System validates if Master Account # was used during payment posting and creates only one requisition of entire payment amount using the master account details.
- In all above scenarios, combined AP requisition will be generated, but individual payment refund transaction is posted on all involved accounts.
- The AP requisition is generated similar to single payment except that amount is total of all payments.
- The customer information is either based on Customer # used for Customer Based Payment or Primary Customer of Master Account used for Master Account Based Payments. However, if Customer # or Master Account # was not used during Payment

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Entry, but a Primary Customer is common between all the involved accounts, then system generates one AP requisition.

> **Note**
>
> You can also post **Payment Refund Transaction** to refund payment at account level from Customer Service > Maintenance screen.

To refund payment transaction

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Payment Maintenance** tab.
2. In the **View Options** section, click **Posted**.
3. In the **Search Parameters** section, use Account number, Payment Date, Payment Amount, or Reference number fields and Search button to locate the account you want to work with. The system displays payments matching your search criteria in the Payments section.
4. In the **Payments** section, select the payment that you want to refund.
5. Select appropriate reason code from **Reason** drop-down list. This list is populated with applicable reason codes based on lookup type TXN_REASON_CD and sub type **REFUND**.
6. Click **Refund**, and click **Yes** in Refund Transaction confirmation dialog to validate and the post the refund transaction.

Following are the transaction parameters used during refund:

- Transaction Date = GL Date
- Payment Date = Transaction Date of posting transaction
- Payment Amount = Payment Amount specified against each account
- Refund Amount = Payment Amount

On posting the transaction:

- system refunds the FULL payment which are **GOOD PAYMENTS** on every account associated to payment.
- Generates AP transaction with equivalent amount corresponding to each account for payment refund with reference to system parameter - UIX_REFUND_PAYMENT_MODE (REFUND PAYMENT AS (CHECK/ACH)).
- Adjust the Due buckets and delinquency counters, once the payment is successfully refunded.
- Records the status of payment refund in the Customer Service screen's Transaction History > Transactions tab.

17.3.10 Outbound Customer Extracts To Payment Agencies Batch

An outbound customer extract file can be generated and sent to multiple payment vendors like Money gram, Quick Collect, Speed Pay from Western Union, Lockbox etc. Sharing this extract enables various outlets of these payment agencies to verify account's existence in FI and proceed with payment processing.

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After receiving the payment extract file, the vendor validates customer details and sends a notification confirmation of Payment in NACHA format.

In case of Master and its associated accounts, the Output File Definition for Customer Payment File Extract (CUST_PAYMENT_EXTRACT) has a consolidation of all account dues at Master account level based on system parameter OCP_CUST_PMT_PREF (MASTER ACCOUNT ROLLUP FOR PMT EXTRACT FILE).

The Column Definitions for Customer Payment File Extract has predefined columns to populate individual account dues and consolidated master account dues. However, for accounts having no Master account, consolidation is not done and system does not display rolled-up dues in Master column fields.

The basis of dues consolidation at Master account level is controlled based on the following:

- Consolidation preference defined at **Contract** setup for individual account
- Any of the following values defined for system parameter OCP_CUST_PMT_PREF (MASTER ACCOUNT ROLLUP FOR PMT EXTRACT FILE).

Table 17-26 Dues consolidation at Master account level

Parameter Value (if selected)	Action
Master and All Associated Accounts of Same Currency and Company	Customer Payment File Extract displays rolledup dues for Master and its associated accounts of same currency and company.
Master and All Associated accounts of Same Currency, Company and Statement Consolidation	Customer Payment File Extract displays rolledup dues for Master and its associated accounts of same currency, company and having Statement Consolidation = Y
Master and All Associated account of Same Product type, Currency and Company	Customer Payment File Extract displays rolledup dues for Master and its associated account of same currency, company and Product Type.
Master and All Associated account of Same Product type, Currency, Company and Statement Consolidation	Customer Payment File Extract displays rolledup dues for Master and its associated account of same currency, company, Product Type and having Statement Consolidation = Y

Processing

The system generates customer extract of customers from which payment is expected, everyday. This process is configured as **Outbound Customer Extracts To Payment Agencies Batch** batch job OCPPRC_BJ_100_01 defined in SET-ODD2 Batch Job Set which is run daily. The batch generated an extract in text format containing all Accounts relevant details.

Accounts with payment mode ACH or Lockbox can be excluded. The system facilitates setting-up options to pick up payment modes that needs to be included in extract generation.

This file is stored in a configurable shared path from which it is shared to required outlets as discussed earlier.

17.3.11 Search Tab

A Search tab is available on the Payments screen to help locate information of an account or specific payment(s) posted on the account. This is information that is used on the Payment Maintenance tab.

To search for an Account or Payment

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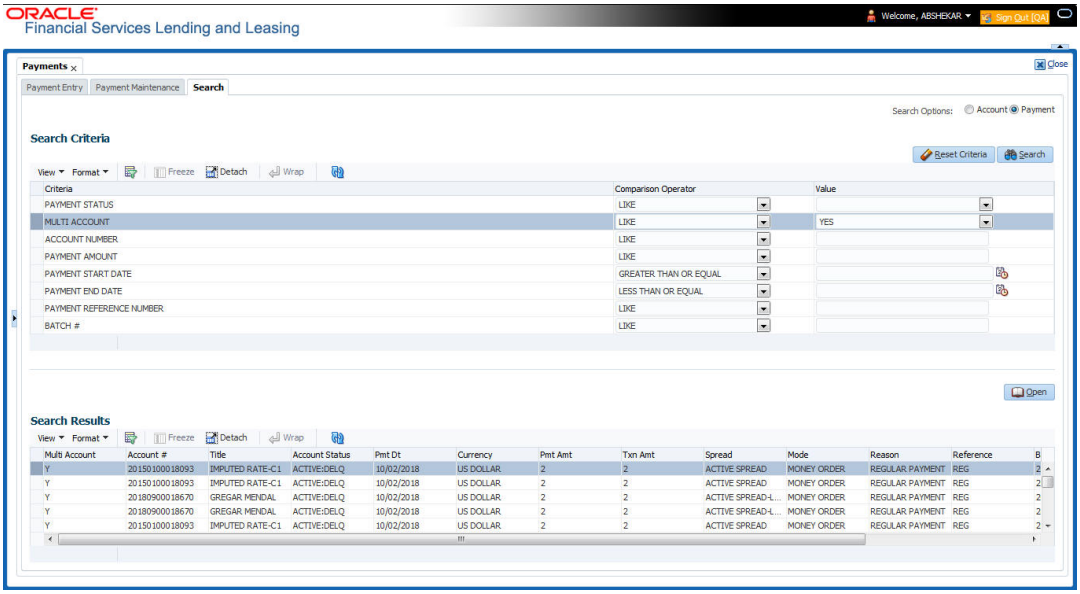
1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Payments > Search** tab.

Figure 17-7 Payments Search



2. In the **Search Options**, select **Account (default)** or **Payment radio** button. The screen arrangement differs for Account / Payment search.

> **Note**
>
> The list of parameters available for Account / Payment Search criteria is **user defined** and is configurable in Setup > Administration > System > User Defined Tables screen. For Account Search, the parameters can be added/removed in SEARCH : ACCOUNT ON BATCH ENTRY SCREEN User Table Type and for payment search, it is SEARCH : PAYMENT MAINTENANCE SEARCH

3. Based on the selection, the following options are available to define the search criteria:

Table 17-27 Search Criteria

Account Search	Payment Search
ACCOUNT #	PAYMENT STATUS
ACCOUNT STATUS	MULTI ACCOUNT
CUSTOMER SSN	ACCOUNT NUMBER
CUSTOMER LAST NAME	PAYMENT AMOUNT
CUSTOMER FIRST NAME	PAYMENT START DATE
CUSTOMER ID	PAYMENT END DATE
ACCOUNT CONDITION	PAYMENT REFERENCE NUMBER
	BATCH #

4. In the **Search Criteria** section, use the **Comparison Operator** and **Value** columns to select/enter the details for each search criteria. However, you need to specify a minimum of one criteria for search to retrieve the details. Else system displays an error message.

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- While using PAYMENT AMOUNT parameter to search for payment record, ensure that you specify atleast one more additional parameter for search to retrieve the details. Else system displays an error message.

5. Click **Search**. System displays the result in Search Results section.

Table 17-28 Search Results

Account Search Results	Payment Search Results
Account #	Multi Account
Date	Account #
Title	Title
Product	Account Status
Producer	Pmt Dt
Status	Currency
Branch	Pmt Amt
Product	Txn Amt
Company	Spread
Secured	Mode
	Reason
	Reference
	Batch #
	Status

6. You can either click **Open** or double-click on the required record to view the details in **Payment Maintenance** screen.

You can click **Reset Criteria** at any time to clear the Comparison Operator and Value columns on the Search Criteria section.

17.4 Fees

Oracle Financial Services Lending and Leasing enables you to process batch fee and expense assessments for many accounts in one screen outside the preview of automated processing.

This chapter explains how to use the Fees screen to complete the following tasks:

- Posting the batch
- Reversing the batch fees posted on multiple accounts
- Holding / Opening the posting of the current batch

This section consists of the following topic:

- Fees Tab

17.4.1 Fees Tab

Using the Fees screen, you can enter and view a batch of fee processing. You can then post a batch, place a batch on hold, open a batch on hold, or reverse a batch.

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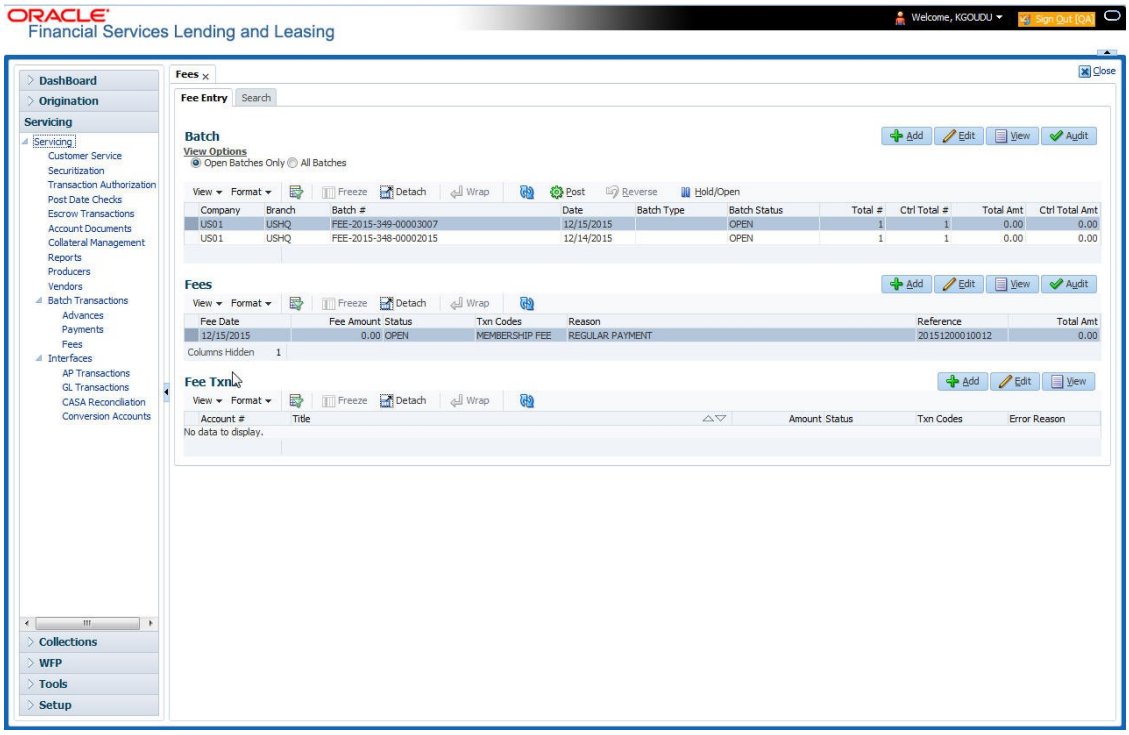
Figure 17-8 Fee Entry



This section consists of the following topics:

- Viewing Batches
- Entering and Posting Batches
- Holding a Batch of Fee Processing
- Removing a Hold on the Batch of Fee Processing
- Reversing the batch of Fee Processing

17.4.1.1 Viewing Batches

The Fees screen enables you to view either all batches or only open batches. You can choose which batch you want to view using the View Options section. Viewing all batches enables you to locate batches with a status of OPEN, REVERSE, HOLD, ERROR, or POSTED.

To view open fee batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry** tab.
2. On the Fee Entry screen's **View Options** section, click **Open Batch Only**.
   In the Batch section, the system displays all batches with a status of OPEN that have not been posted.

   Details regarding the selected batch appear in the Fees section.

To view all Fees batches

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.

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2. On the Fee Entry screen's **View Options** section, click **All Batches**.

In the Batch section, the system displays all fee batches, regardless of status.

Details regarding the selected batch appear in the Fees section.

If a batch contains a fees with an ERROR status, the **Error Reason** field displays the cause.

17.4.1.2 Entering and Posting Batches

The Fee Entry screen enables you to manually post batches of fees. A batch can consist of one or more accounts.

To enter and post a batch for a fees processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. In the Fee Entry screen's **Batch** section, click **Add**.
3. In the **Batch** section, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below.

Table 17-29 Batch

Field	Do this
Company	Select the portfolio company.
Branch	Select the branch.
Batch #	The batch number (system generated). The batch number format is Fee-YYYY-JJJ-SSSS, where YYYY is the year, JJJ is the Julian date, and SSSS is a sequential number. The system generates a new sequence for every different date, so the first batch of each day starts with SSSS = 0001.
Date	Select the batch date, usually either today's date or the date the batch was received as a whole.
Batch Type	Select the batch type. The system identifies each batch with a type signifying the type of payment batch it is; for example, mail, drop box, Western Union, walk in, and so on.
Batch Status	The status of Batch.
Total #	Specify total number of payments in the batch.
Ctrl Total #*	The total number of payments in the batch (actual).This figure must match the figure in the required Total # field before a batch can be posted.
Total Amt	Specify total amount of payments in the batch.
Ctrl Total Amt*	View the total amount of payments in the batch (actual). This figure must match the figure in the required Total Amt field before a batch can be posted. These two fields update every time you save the itemized payment entries in the Fees section.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

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The Fees section records itemized information of the fees batch processing. It enables you to make one payment to one account, or more than one payment to more than one account.

5. In the **Fees** section, perform any of the Basic Operations mentioned in Navigation chapter.

   A brief description of the fields is given below:

Table 17-30 Fees

Field	Do this
Fee Date	Select the fee effective date. This date must be less than or equal to the date recorded in the Batch section.
Fee Amount	Specify the fee amount.
Status	View the payment status.
Txn Codes	Select the transaction code.
Reason	Select the reason for the payment.
Reference	Specify any reference information (such as check number).
Total Amount	View the total amount of the batch.
Account #	Select the account number to which this payment applies.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

   System updates **Ctrl Total #** and **Ctrl Total Amt** fields in Batch section to record the contents of the Fees section.

7. For each fee, use the Fee Txns section to record information about the fee received. (There might be more than one entry for the same account).

8. In the **Fee Txns** section, perform any of the Basic Operations mentioned in Navigation chapter. Ensure that the total Amount in Fee Txns section must match the contents of Total Amt in the Fees section.

   A brief description of the fields is given below:

Table 17-31 Fee Txns

Field	Do this
Account #	Select the account number.
Title	View the account title.
Amount	Specify payment amount.
Status	View the payment status.
Txn Codes	View the Transaction codes.
Error Reason	View the reason for error. This field will populate after you click **Post** if payments aren't reconciled.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

   When you want to post a fee transaction on Fees Entry screen, ensure that contents of the Batch section's display only **Ctrl Total #** and **Ctrl Total Amt** fields matches with contents of the required **Total #** and **Total Amt** fields. In the following example, batch is ready to post, as these figures match.

10. In the **Action** section, click **Post**.

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System changes the batch status from OPEN to PROCESSING and submits batch to the job service. After the batch has been processed, The system changes the batch status to POSTED or ERROR.

You can post only those batch with a batch status as OPEN. Also the batch totals and control totals should match before you post the batch. Else, an error message is displayed.

> **Note**
>
> You can post only those batch with a batch status as OPEN. Also the batch totals and control totals should match before you post the batch. Else, an error message is displayed.

17.4.1.3 Holding a Batch of Fee Processing

Only the batches with the status of OPEN can be put on hold.

To hold the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the batches you want to view..
   - If the batch status is OPEN, click **Open Batches Only** in the **View Options** section.
   - If the batch status is ERROR, click **All Batches** in the **View Options** section. Use the **Fees** section to select the batch you want to hold.
3. In the **Action** section, click **Hold/Open**.

The system changes the batch status from OPEN to HOLD.

17.4.1.4 Removing a Hold on the Batch of Fee Processing

The status HOLD can be removed for the batch with status HOLD.

To open (or remove hold) on the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the fees you want to view.
3. Use the **Fees** section to select the batch you want to open.
4. In the **Action** section, click **Hold/Open**.

The system changes the batch status from HOLD to OPEN.

17.4.1.5 Reversing the batch of Fee Processing

Only the batches with a status of POSTED can be reversed.

To reverse the batch of fee processing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Fee Entry**.
2. On the Fee Entry screen's **View Option** section, select the batches you want to view.
3. Use the **Fees** section to select the batch you want to reverse.

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4. In the **Action** section, click **Reverse**.

   System changes batch status from POSTED to PROCESSING and submits batch to the job service. After the batch has been processed, system changes the batch status to REVERSED.

17.5 Search screen

A Search screen is available on the Fees screen to help locate information such as an account's number, customer name and company. This is information that is used on the Fees Entry screen.

To search for an account

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing > Servicing > Batch Transaction > Fees > Search**. The Fees screen's Search screen appears.
2. In the **Search Criteria** section, use **Comparison Operator** and **Value** columns to enter search criteria you want to use to locate an account.
3. Click **Search**. System displays result of the search in Results section at the bottom of the screen. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the Search Criteria section.

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18
Interface

Interface consists of the following topics:

- Introduction
- AP Transactions
- GL Transactions
- Account Conversion

18.1 Introduction

This chapter discusses about the interfaces available in the application which supports following interfaces:

- AP Transaction
- GL Transaction
- Conversion Accounts

18.2 AP Transactions

The AP Transactions screen enables you to view accounts payable in Oracle Financial Services Lending and Leasing and complete the following tasks:

- View requisitions for all payees
- Change Payee Details and Track History
- Put a requisition on hold
- Close a requisition
- Cancel a requisition
- Print check details

The AP Transactions screen displays information regarding advance payments, such as payee type, mode of payment, status, and other details. Whenever there is a refund to be sent to the trustee or estate, you can modify the payee details. System automatically records the changes and maintains a history of changes done on a particular requisition.

To view requisitions for all payees

1. On the Oracle Financial Services Lending and Leasing home screen, **Servicing > Servicing > Interfaces > AP Transaction**.
   The AP Transactions screen appears.

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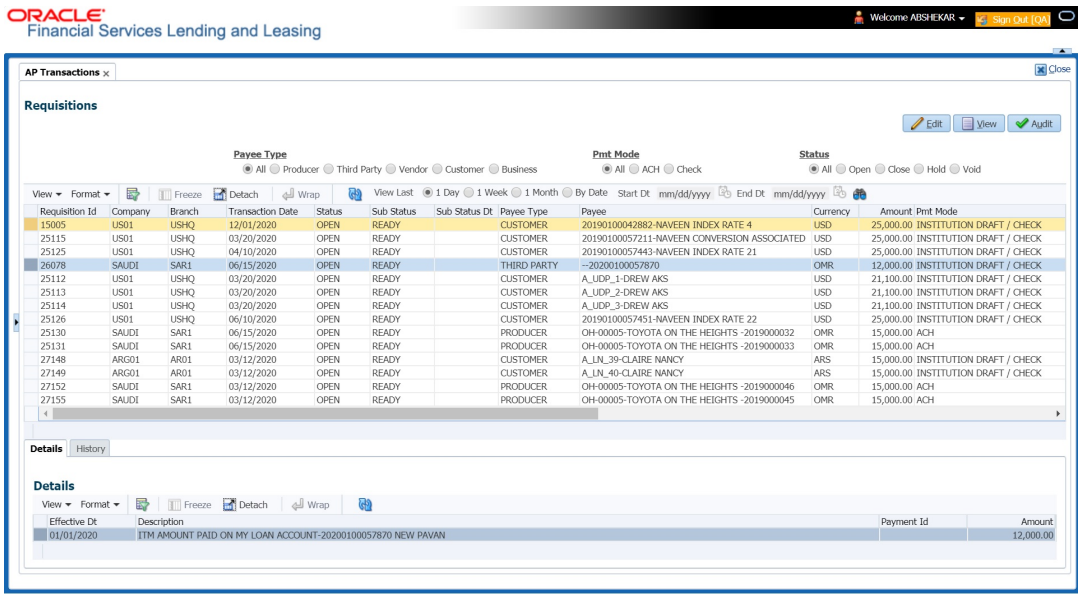
Figure 18-1 Interface-AP Transactions



The **AP Transactions** screen contains four sets of option buttons, each in its own section: **Payee Type**, **Pmt Mode**, **Status**, and **View Last**. These option buttons allow you to narrow the range of the requisitions Oracle Financial Services Lending and Leasing displays.

The **Payee Type** section enables you to view requisitions according to whom the payment is made.

Table 18-1 Payee Type

Choose	Oracle Financial Services Lending and Leasing displays
All	All payees.
Producer	Producer payees.
Third Party	Third party payees.
Vendor	Vendor payees.
Customer	Customer payees.
Business	Business payees.

The **Pmt Mode** section enables you to view requisitions by how the payment is made.

Table 18-2 Pmt Mode

Choose	Oracle Financial Services Lending and Leasing displays
All	All requisitions.
ACH	Requisitions paid by ACH.
Check	Requisitions paid by check.

The **Status** section enables you to view requisitions according to status.

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Table 18-3 Status

Choose	Oracle Financial Services Lending and Leasing displays
All	All requisitions.
Open	Open requisitions.
Close	Closed requisitions.
Hold	Requisitions on hold.
Void	Cancelled requisitions.

The **View Last** section enables you to view requisitions based on elapsed days.

Table 18-4 View Last section

Choose	Oracle Financial Services Lending and Leasing displays
1 Day	All the transactions in last one day.
1 Week	All the transactions in last one week.
1 Month	All the transactions in last one month.
By Date	Specify a date range (within 3 months) in **Start Dt** and **End Dt** fields using the adjoining calendar and click **Search**.

2. Use the **Payee Type**, **Pmt Mode**, **Status**, and **View Last** buttons to select the requisitions you want to view.
3. On the AP Transactions screen's **Requisitions** section, select the record you want to work with.
4. In the **Requisitions** section, perform any of the Basic Operations mentioned in Navigation chapter. You can view the following information:

Table 18-5 Requisitions

Field	Oracle Financial Services Lending and Leasing displays
Requisition Id	View the Requisition Id of the selected AP transaction.
Company	The AP transaction company.
Branch	The AP transaction branch.
Transaction Date	The AP transaction date.
Status	The AP transaction status (OPEN, CLOSE, HOLD, or VOID).Transaction in OPEN status will not have a credit reference number, as it has not been entered or generated.
Sub Status	The AP transaction sub status.
Payee Type	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, CUSTOMER, or BUSINESS).

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Table 18-5 (Cont.) Requisitions

Field	Oracle Financial Services Lending and Leasing displays
Payee	The AP transaction payee name. **Note**: For PRODUCER and THIRD PARTY disbursements, there is **Account Number** appended at end in the **Payee** column separated by hyphen. This helps to filter records based on Account Number.
Payee Account#	The AP transaction payee account number.
Currency	The AP transaction payment currency.
Amount	The AP transaction payment amount.
Disbursement Currency	The disbursement currency.
Disbursement Amount	The AP transaction disbursement amount.
Pmt Mode	The AP transaction payment mode.
Check Ref No	The AP transaction check reference number.
Check Dt	The AP transaction check date.
Sub Unit	The sub unit associated with the AP transaction.
Country	The AP transaction country.
Address Line 1	The AP transaction payment address.
Address Line 2	The AP transaction payment address.
Zip	The AP transaction zip code.
Zip Extn	The AP transaction zip code extension.
City	The AP transaction city.
State	The AP transaction State.
Transaction Comment	The AP transaction comments received in response format are displayed. You can update the details if required.

5. On the **Details** sub tab, perform any of the Basic Operations mentioned in Navigation chapter. You can view the following information:

Table 18-6 Details

Field	Oracle Financial Services Lending and Leasing displays
Effective Dt	The transaction detail effective date.
Description	The transaction detail description.
Payment Id	The payment ID of the AP transaction.
Amount	The transaction detail payment amount.

6. On the **History** sub tab, perform any of the Basic Operations mentioned in Navigation chapter.
The **Requisitions History** section in **History** sub tab displays all the requisition changes that was performed on a particular AP transaction requisitions. The Requisitions History sub tab has similar field information of **Requisitions** tab which is explained in point 4 above.

   The Requisitions History table displays the modified fields and you can only view the requisition changes by clicking on **View**. The details of Updated By and Updated date are displayed below the Requisitions History details.

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Closing a requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, Oracle Financial Services Lending and Leasing changes its status to CLOSED and it cannot be paid again. Oracle Financial Services Lending and Leasing then generates the appropriate GL (general ledger) transactions.

To close a requisition

1. Open the **AP Transaction** screen and use **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to close.
3. In the **Action** section, click **Close**.
4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, click **Close** and view the account.

Putting a requisition on hold

To ensure that the requisition is not paid or closed, you can change its status to HOLD. When a requisition is on hold, it cannot be closed.

To put a requisition on hold

1. Open the **AP Transaction** screen and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to put on hold.
3. In the **Action** section, click **Open/Hold**.

> **Note**
>
> The same option is to be selected while moving a requisition from Hold to Open status.

4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, choose **Hold** and view the account.

Voiding a requisition

Changing the status of a requisition to VOID cancels the requisition.

To void a requisition

1. Open the **AP Transaction** screen and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to void.
3. In the **Action** section, select **Void**.

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4. Complete the other fields if required. Select the **Sub Action** from the drop-down list and specify **Check Ref #** field with the check reference number and **Check Dt** field when the check was issued.
5. In the **Action** section, click **Save**.
6. In the **Status** section, click **Void** and view the account.

Printing Check Details

Print the requisition details of an open AP transactions.

1. Open the **AP Transaction** screen and use **Payee Type**, **Pmt Mode**, and **Status** sections to load requisition you want to close.
2. In the **Requisition** section, select the requisition you want to print.
3. In the **Action** section, click on **Print Check** button. System generates a PDF report with requisition and payee details.

18.3 GL Transactions

Oracle Financial Services Lending and Leasing allows you to view the details regarding general ledger entry as well as amortized transactions posted on a monthly basis. The system updates the GL transaction screen nightly.

The GL Transactions screen contains the following tabs:

- Company tab
- Account tab

18.3.1 Company tab

The Company tab contains the following sub tabs:

- GL Transactions
- Amortized Transactions Tab

18.3.1.1 GL Transactions

The GL Transactions screen is a display only screen that allows you to view details regarding each general ledger entry and its corresponding details.

To view the GL Transactions screen

1. On the Oracle Financial Services Lending and Leasing Application home screen, **Servicing > Servicing > Interfaces > GL Transaction** link.
2. The GL Transactions screen appears opened at GL Transactions tab.

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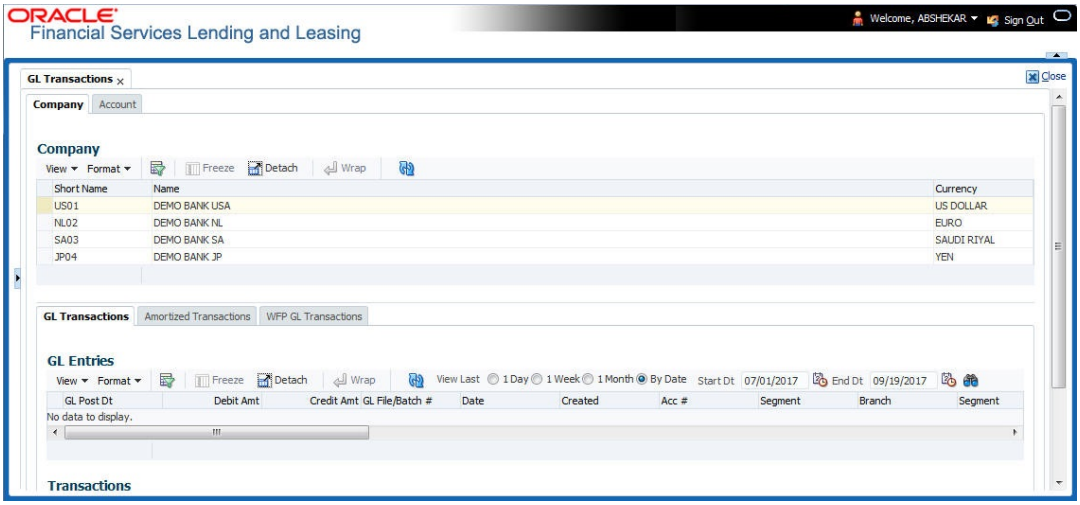
Figure 18-2 Interfaces-GL Transactions



3. In the **Company** section, select the portfolio company you want to work with. System displays the portfolio company name, portfolio company short name and currency.

4. In the **GL Entries** section, sort the list of GL transactions 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. Click **search** and view the following information:

Table 18-7 GL Entries

Field	View this
GL Post Dt	General ledger effective date.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/batch is created.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.
Segment #3	Segment value.
Description	Segment description.
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.

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Table 18-7 (Cont.) GL Entries

Field	View this
Segment #8	Segment value.
Description	Segment description.
Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.

5. In the **Transactions** section, view the following information:

Table 18-8 Transactions

Field	View this
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

18.3.1.2 Amortized Transactions Tab

The Amortized Transactions screen is another display only screen. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction screen

1. On Oracle Financial Services Lending and Leasing Application home screen **Servicing > Servicing > Interfaces > GL Transaction > Amortized Transactions** In the **Company** section, select the portfolio company you want to view.
2. The Transactions section by default displays amortized transactions of only Active accounts. Select the **Show All** check box to display all the transaction including Paid-Off or Charged-Off accounts.
3. In the **Transactions** section, sort the list of GL transactions 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. Click **search** and view the following information:

Table 18-9 Transactions

Field	View this
Transaction	The transaction type.
Account #	The account.
Account Status	The account status.
Method	The amortization calculation method.
Frequency	The amortization frequency.
Term	The term.

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Table 18-9 (Cont.) Transactions

Field	View this
Balance	The balance amount.
Earned	The balance earned.
WrittenOff	The balance write-off.

4. In the **Amortized Transactions** section, view the following information:

Table 18-10 Amortized Transactions

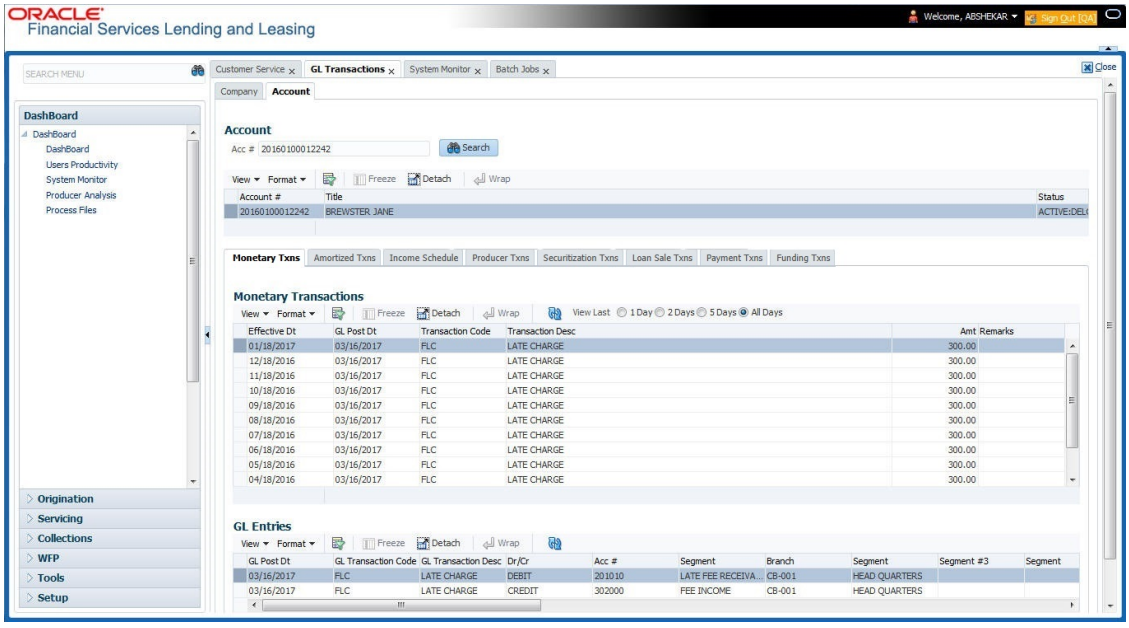
Field	View this
GL Post Dt	The GL post date.
Transaction Code	The transaction code.
Transaction Amount	The transaction amount.

18.3.2 Account tab

The Account tab is a display only tab that allows you to search and view GL Transactions by querying through account number.

In the **Acc #** field, specify the account number and click **Search**.

Figure 18-3 Account



System displays the following account details:

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Table 18-11 Account

Field	Do this
Account #	The queried account number.
Title	The primary and other applicant(s) attached to the account.
Status	The current status of the account.
Product	The product for the account.
Contract Dt	The contract funded date.
Currency	The currency for the account.

The Account tab also contains the following sub tabs which are segregated to display the respective transactions maintained in the account:

- Monetary Txns
- Amortized Txns
- Income Schedule
- Securitization Txns
- Loan Sales Txns
- Payment Txns
- Funding Txns
- Producer Txns

By default, system displays only the previous day's transactions for the selected account and you can modify the same to display the transactions for the last 2 days, 5 days or All Days by selecting the appropriate radio button.

The following table indicates the specific type of GL Transactions displayed for any selected account and the transaction details displayed in each sub tab.

Table 18-12 GL Transactions

Transaction Type	Transaction Details
Monetary Transactions	Effective Date
Amortized Transactions	GL Post Date
Securitization Transactions	Transaction Code
Loan Sales Transactions	Transaction Description
	Amount
	Remarks
Funding Transactions	Effective Date
Producer Transactions	GL Post Date
	Transaction Code
	Transaction Description
	Amount
	Dealer/Producer Number
	Dealer/Producer Name
Payment Transactions	Effective Date

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Table 18-12 (Cont.) GL Transactions

Transaction Type	Transaction Details
	GL Post Date
	Batch Type
	Reason
Payment Allocation Transactions	Effective Date
	Transaction Code
	Amount
GL Entries sub tab	GL Post Date
	GL Transaction Code
	Dr/Cr (Debit/Credit)
	Segment #1 upto #10
Transaction sub tab	GL Post Date
	Segment
	Account #
	Sub Unit
	Category
	Description
	Debit Amount
	Credit amount
Income Schedule	Seq
	Pmt Dt
	Pmt Amt
	Income Date
	Capital Recovery
	Income
	MonthEnd Income
	Primary Income
	Residual Income
	End Net Book Value

18.4 Account Conversion

Oracle Financial Services Lending and Leasing Open Interface module is designed to allow businesses to convert accounts (either approved or partially completed). At the end of the process, a new account is created in system which can be viewed on Customer Service. It also allows you to board new accounts. There are two methods to enter this information into the system; a data file upload and a manual data entry.

This chapter explains how to use Oracle Financial Services Lending and Leasing's Account Conversion screen to complete the following tasks:

- Record customer details (including employment and address information), contract information, and collateral information
- Edits to verify the completeness of data with a Verification screen.

This section consists of the following topics:

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- Pending Account Creation
- Conversion of Account screen
- Applicants Sub Tab
- Business sub tab
- Decision Tab
- Contract Tab
- Collateral Tab
- Account Details Tab
- Account Details' Sub Tabs
- Comment Tab
- Verification Tab
- Calculator Tab
- Search Tab

18.4.1 Pending Account Creation

In some specific type of product financing such as hand-set financing, after an order is placed using Web/Retail store, Loan accounts are to be created in pending status. This is required especially if the device ordered by a customer is not readily available and needs to be procured from the inventory by placing an internal order/request.

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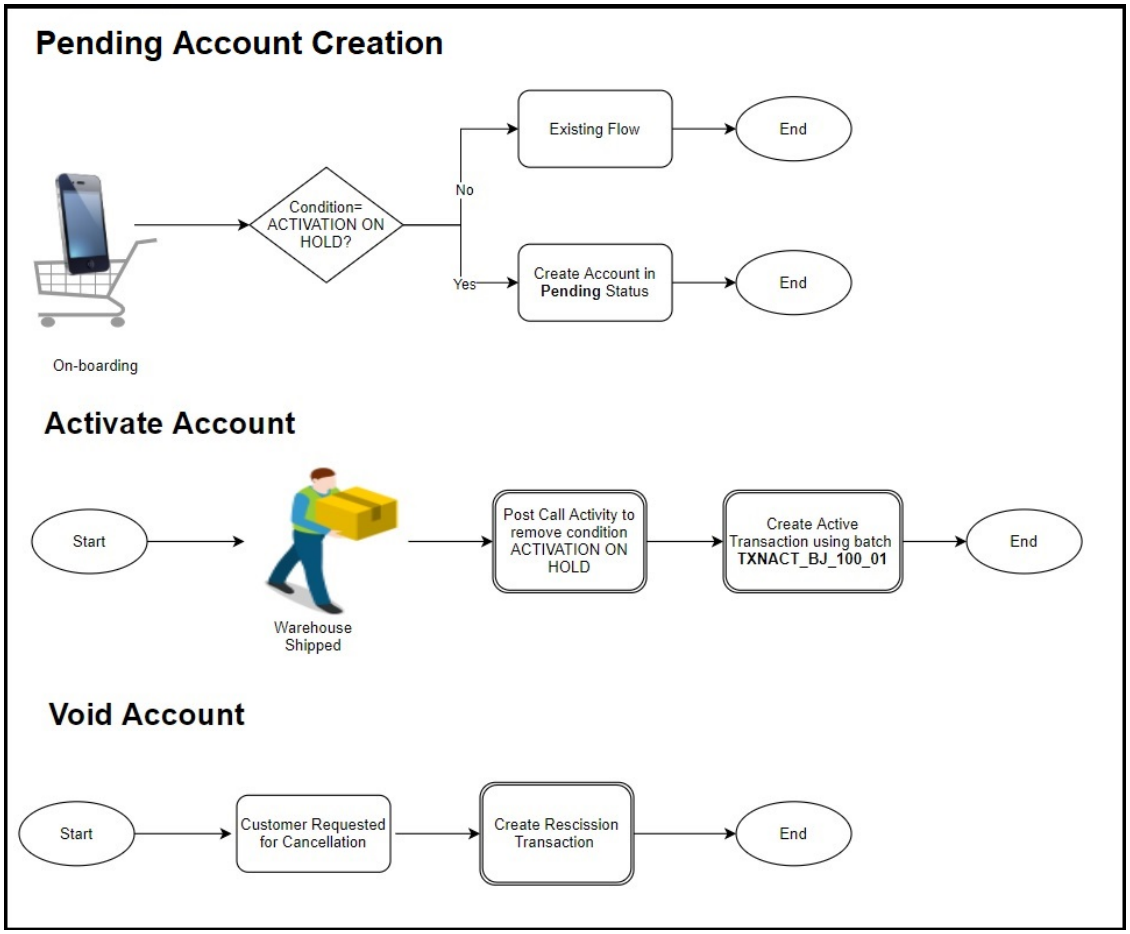
Figure 18-4 Pending Account Creation



During Account On-Boarding and API conversion process of such accounts, if there is a condition added on to the account as ACCOUNT ACTIVATION ON HOLD, OFSLL creates those accounts in PENDING status and does not allow to post ACTIVE transaction. However, you can post Monetary and Non-Monetary transactions listed below to update Customer, Contract and Asset fields. For more information on these transactions, refer to Appendix : Transaction Parameters chapter.

Subsequently, when the product is available at the inventory for shipping, system allows to post a Call Activity to remove the ACCOUNT ACTIVATION ON HOLD condition. This account can be later activated during the processing of batch job TXNACT_BJ_100_01 in SET-AAI batch job set and an Active transaction is posted with Contract Date as the first transaction on account.

Such accounts in PENDING status can also be moved to VOID status if requested by Customer or if the Credit Risk Team has detected /anticipated any fraudulent activity.

Following Monetary transactions can be Posted and Reversed on accounts in PENDING status:

- DDCHANGE (DUE DATE CHANGE)
- PAYOFF (PAYOFF QUOTE)
- PAYOFF_LEASE (PAYOFF QUOTE LEASE)
- EXTENSION_OVERRIDE (EXTENSION OVERRIDE)

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- EXTENSION (EXTENSION)
- FEE_CONSOLIDATION_MAINT (FEE CONSOLIDATION MAINTENANCE)
- DDCHANGE_OVERRIDE (DUE DATE CHANGE OVERRIDE)
- DDCHANGE (DUE DATE CHANGE)
- LS_EXTENSION (LEASES_EXTENSION)
- RESCHEDULE_BILL_CYCLE (RESCHEDULE BILL CYCLE)

Following Non-Monetary transactions can be Posted on accounts in PENDING status:

Customer Maintenance

- All Transaction with Group code (CUSTOMER NON MONETARY) except below
  - PAYOFF_CONSOLIDATE (CONSOLIDATED PAYOFF QUOTE)
  - TERMINATE_MULTI (TERMINATE MULTI ACCOUNT)

Asset Maintenance

- ADD_NEW_ASSET (ADD NEW ASSET)
- SUBSTITUTION_OF_ASSET (SUBSTITUTION OF ASSET)
- ASSET_CHANGE_USAGE (ASSET CHANGE USAGE/CHARGE DETAILS)
- ASSET_MAINTENANCE (ASSET MAINTENANCE)

Account

- ACC_CONT_MAINT (ACCOUNT CONTRACT MAINTENANCE)
- SALES_TAX_EXEMPTION_MAINT (SALES TAX EXEMPTION DETAILS MAINTENANCE)
- PMT_HIERARCHY_MAINT (MASTER ACCOUNT PAYMENT HIERARCHY MAINTENANCE)
- ACC_SWP_CST_RLTN (SWAP RELATIONSHIP)
- ACC_STOP_CORR_MAINT (ACCOUNT STOP CORRESPONDENCE)
- ACC_STOP_ALL_ACH (ACH STOP ALL ACCOUNT ACH)
- ACC_STOP_ACH_MAINT (ACH ACCOUNT STOP)
- ACC_STMT_PREFERENCE_MODE (STATEMENT PREFERENCE MODE)
- ACC_STMT_CONSOLIDATE_MAINT (STATEMENT CONSOLIDATION INDICATOR MAINTENANCE)
- ACC_RESCISSION (RESCISSION ACCOUNT)
- ACC_ACH_MAINT (ACH MAINTENANCE)
- ACC_ACH_NEW (NEW ACH MAINTENANCE)
- ACC_PHP_MAINT (ACH ONE TIME PHONE PAY)

18.4.2 Conversion of Account screen

In the Conversion Account screen, the first step in converting an account is to complete the account boarding (new/old) details.

The conversion process does not create the underlying general ledger (GL) entries at any time.

To complete the master block

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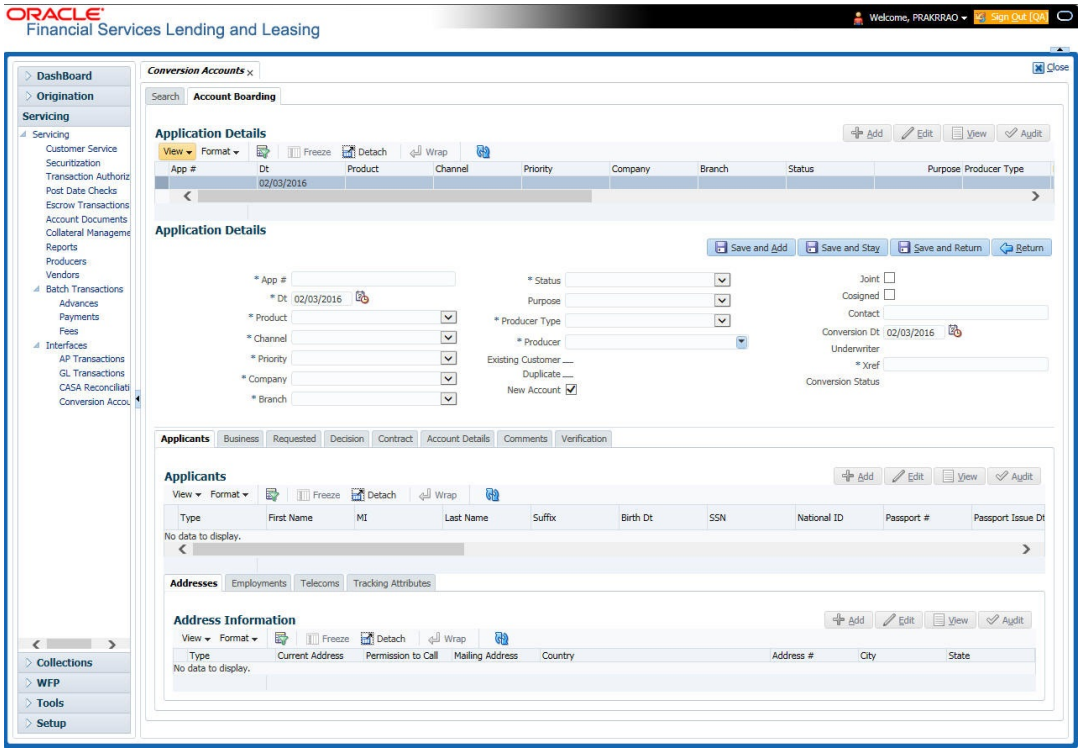
1. Click **Servicing > Servicing > Interfaces > Conversion Accounts > Account Boarding**.
2. The Account Conversion screen appears.

Figure 18-5 Account Conversion



3. Perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 18-13 Account Conversion

Field	Do this
App #	Enter the account number.
Dt	Enter the account date (date on which account was originally received).
Product	Select the product associated to this account.
Priority	Select the account priority.
Status	Select the account status and sub status from the following two choices:
Sub Status (unlabelled)	CONVERSION – ACCOUNT CREATED CONVERSION – API ACCOUNT **Note**: In beginning the conversion process, choose API ACCOUNT. After verification process, you will change the status to ACCOUNT CREATED. (See the **Verification** section for more information.)

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Table 18-13 (Cont.) Account Conversion

Field	Do this
Company	Select the portfolio company to which this account belongs.
Branch (unlabelled)	View the portfolio branch to which this account belongs.
New Account	Select box if account doesn't exist in the legacy system. **IMPORTANT**: Clear this box if the account transactions need to be converted. If this box is selected, data entered on Transaction sub screen of the Account master tab will not convert.
Conversion Dt	Enter the conversion date.
Joint	Select if the account is joint.
Cosigned	Select if the account is co-signed.
Purpose	Select the purpose.
Existing Customer	Select if one of the applicants is an existing customer.
Duplicate	Select if the account is a duplicate application.
Contact	Enter the contact.
Channel	Select the account channel.
Producer Type	Select the producer type.
Producer	Select the producer.
Underwriter	View the underwriter name.
Xref	Enter the account number (if converting an existing account) or the account number (if you need to create an account for funded application). This will help to reference back to the legacy system.
Conversion Status	View the status of the conversion.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

18.4.3 Applicants Sub Tab

The Applicants master screen allows you to record information regarding applicants associated with the account. In this section, you will use the information supplied on the application, complete **Primary Applicant** screen and sub screens (**Address**, **Employments**, **Telecoms**, and **Financials** sub screens). If this is a joint account, complete the **Others** screen as well.

18.4.4 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.

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For detailed information, refer to Business sub tab section.

18.4.5 Decision Tab

On the Decision screen, Oracle Financial Services Lending and Leasing system records information gathered during the underwriting process. Depending on the type of account you are working with, Oracle Financial Services Lending and Leasing will display the Loan screen. These screens all share the following sub screens: Stipulations, Itemization (Conversion form only), and Checklist (Conversion form only).

For more detailed explanation of the fields found on the Decision screen, please see the chapter **Underwriting** in this **User Guide**.

18.4.6 Contract Tab

The Contract screen allows you to perform important task of completing the truth-In-lending details. These screens include information about financed amount, payment schedule, total of these payments, finance charge, and the resulting annual percentage rate. The truth-in-lending details must be completed before a Loan can be funded.

In completing the truth-in-lending details on Contract link, you will complete the Loan screen.

The Loan screen share the following sub screens:

- Itemizations
- Insurance
- ESC
- Escrow
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC

18.4.7 Collateral Tab

The Collateral screen allows you to record information regarding collateral associated with the account. Depending on the type of product or producer you selected, the Collateral link opens one of the three following collateral screen: a vehicle information screen, a home information screen, or an other information screen. Complete the screen that is available on your Applications screen.

These screens all share the following sub screens: Valuations and Tracking.

18.4.8 Account Details Tab

The Account Conversion Account's screen allows you to view and add comments regarding an account at any time.

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To complete the Account Details section

1. Click **Servicing > Servicing > Interfaces > Conversion > Account Boarding > Accounts link**.
   The Account screen contains the following sub screens:
   - Conditions
   - Balances
   - Transactions
   - ACH
   - Bankruptcy
   - Charge off
   - Compensation
   - Loan Details
   - Tracking Attributes
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 18-14 Account Details

Field	Do this
Account#	View the value entered in **Xref** field.
Status	Select the account status.
Effective Dt	Enter the effective date of the account.
Paid Off Dt	Enter the paid off date of the PAID account.
Pool	Enter the pool the account is in.
30	Enter the number of times 30 days delinquent over the life of the account.
60	Enter the number of times 60 days delinquent over the life of the account.
90	Enter the number of times 90 days delinquent over the life of the account.
120	Enter the number of times 120 days delinquent over the life of the account.
Next Due Dt	Enter the Next Due date.
Last Pmt Amt	Enter the last payment amount.
Due Day	Enter the due day of the account.
Last Activity Dt	Enter the date of last activity on the account.
Maturity Dt	Enter the maturity date of the account.
Last Pmt Dt	Enter the date the last payment was received.
Excess Amt Pd	Enter the amount paid that needs to be applied towards future due dates.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Extensions** block, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 18-15 Extensions

Field	Do this
# of Extensions (Year)	Enter the number of times extensions granted (year).
# of Extensions (Life)	Enter the number of times extensions granted (life).
# of Extension Term (Year)	Enter the number of terms extensions granted (year).
# of Extension Term (Life)	Enter the number of terms extensions granted (life).
Last Extn Dt	View the last extension date.

5. Perform any of the Basic Actions mentioned in Navigation chapter.
6. In the **Due Dates** block, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 18-16 Due Dates

Field	Do this
Due Dt 1	Enter the latest due date for which the account is due.
Amt Due 1	Enter the amount due on the latest due date of the account.
Amt Paid 1	Enter the amount paid on the latest due date of the account.
Due Dt 2	Enter the (latest - 1) due date of the account.
Amt Due 2	Enter the amount due on the (latest -1) due date of the account.
Amt Paid 2	Enter the amount paid on the (latest - 1) due date of the account.
Due Dt 3	Enter the (latest - 2) due date of the account.
Amt Due 3	Enter the amount due on the (latest -2) due date of the account.
Amt Paid 3	Enter the amount paid on the (latest - 2) due date of the account.
Due Dt 4	Enter the (latest - 3) due date of the account.
Amt Due 4	Enter the amount due on the (latest -3) due date of the account.
Amt Paid 4	Enter the amount paid on the (latest - 3) due date of the account.
Due Dt 5	Enter the (latest - 4 cycle) due date of the account.
Amt Due 5	Enter the total due amount less the sum of the last 4 due amounts on the account.
Amt Paid 5	Enter the amount paid on the account till date less the value in paid buckets 1 through 4.

7. Perform any of the Basic Actions mentioned in Navigation chapter.
8. In the **Conditions** block, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below.

Table 18-17 Conditions

Field	Do this
Condition	View the condition.
Start Dt	View the start date.
Followup Dt	View the next follow-up date.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

18.4.9 Account Details' Sub Tabs

To complete the Transactions sub screen

1. Click **Transactions** sub tab.
2. Perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 18-18 Transactions

Field	Do this
Seq	Enter the transaction sequence number.
Post Dt	Enter the date of posting this transaction.
Dt	Enter the effective date of this transaction.
Txn	Enter the transaction code.
Balance Amt	Enter the principal/advance (Note balance in case of PC) balance value after this transaction was executed.
Txn Amt	Enter the amount involved in this transaction.
Reference	Enter the reference for this transaction.
Mode	Select the mode in which the transaction was performed.
Reason	Select the reason code for this transaction.
Ext Amt	Enter the part of the payment that was allocated towards the extension fee.
Memo Amt	Enter the part of the payment that was allocated towards the membership fee.
Ovr Amt	Enter the part of the payment that was allocated towards the over limit fee.
Fee Adv	Enter the part of the payment that was allocated towards the advance transaction fee.
Pre-Payment	Enter the part of the payment that was allocated towards the prepayment penalty.
Spread Code	Enter the spread code used if this is a payment transaction.
Advance	Enter the part of the payment that was allocated towards the advance balance.
Interest	Enter the part of the payment that was allocated towards the interest balance.

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Table 18-18 (Cont.) Transactions

Field	Do this
Late Charge	Enter the part of the payment that was allocated towards the late charge balance.
NSF	Enter the part of the payment that was allocated towards the NSF balance.
Overage	Enter the amount that has been overpaid. Used in the case of the last payment received that pays off all the balances.
Comment	Enter any comments associated with this transaction.

3. Perform any of the Basic Actions mentioned in Navigation chapter and choose **Update Account**.

To complete the ACH sub screen

1. Click **ACH** sub tab.
2. In the **ACH** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 18-19 ACH

Field	Do this
Bank Name	Enter the current ACH bank name.
Bank Routing #	Enter the current ACH bank routing number.
Status	Select the status as either Active or Inactive from the drop-down list.
Start Dt	Enter the ACH start date.
End Date	Enter the ACH end date.
Default	Select the check box to indicate if this is default account.
Account Type	Select the current ACH account type.
Account #	Enter the current ACH 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.

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Table 18-19 (Cont.) ACH

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 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). **Note**: IBAN for **NL** country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Pmt Day	Specify the day of payment.
Pmt Amt	Specify the payment amount.
Payment Amt Excess	Specify the excess payment amount if any.
Pmt Freq	Select the payment fee from the drop-down list.
Fee	Select the check box to indicate the fee indicator.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Bankruptcy sub screen

1. Click **Bankruptcy** sub tab.
2. On the **Bankruptcy** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 18-20 Bankruptcy

Field	Do this
Bankruptcy	Select if account has declared a bankruptcy currently.
Disposition	Select the bankruptcy disposition.
Start Dt	Enter the bankruptcy start date.
Type	Select the bankruptcy type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Charge off sub screen

1. Click **Charge off** sub tab.
2. In the **Charge off** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 18-21 Charge off

Field	Do this
Charge-off	Select if account has been declared as a charge off.
Disposition	Select the charge-off disposition.
Charge off Dt	Enter the charge-off start date.
Type	Select the charge-off type.
Comment	Enter a comment relevant to the bankruptcy of the account.

3. In the **Repo/Forc** sub screen, enter the following information:

Table 18-22 Repo/Forc

In this field	Do this
Repo/Forc	Select if foreclosure or repossession proceedings are underway for this account.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Compensation sub screen

1. Click **Compensation** sub tab.
2. On the **Compensation** sub screen, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

Table 18-23 Compensation

Field	Do this
Amt Earned	Enter the transaction code for the amortization balance Five different balance types can be entered in the rows marked 1...5.
Int Amt Earned	Enter the original balance amount.
Amt Paid	Enter the amount of the balance earned as of previous month-end.
Amt Writeoff	Enter the amount of the balance written off as of the previous month-end.
Next Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Last Pmt Dt	Enter the amount of the balance written off as of the previous month-end.
Chbk Amt	Enter the amount of the balance written off as of the previous month-end.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Loan Details sub screen

1. Click Loan Details sub tab.
2. In the **Additional Loan Details** block, perform any of the Basic Operations mentioned in Navigation chapter.
   A brief description of the fields is given below:

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Table 18-24 Additional Details

Field	Do this
Current Rate	Enter the current rate.
Current Pmt	Enter the current payment amount.
Stop Accrual	Select if the interest accrual is stopped on this account.
Balloon Amt	Enter the balloon amount.
Current Term	Enter the current term.
Paid Term	Enter the paid term.
Last Accrual Dt	Enter the last accrual date for this account.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Non Performing Rebate** block, perform any of the Basic Operations mentioned in Navigation chapter.
A brief description of the fields is given below:

Table 18-25 Non Performing Rebate

Field	Do this
Non Performing Type Code	Enter the non performing type code.
Interest Rebate	Enter the interest rebate.
Promotion End date	Enter the promotion end date.
Non Perform Indicator	Select to indicate that this is a non performing account.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

To complete the Tracking Attributes sub screen

1. Click **Tracking Attributes** sub tab.
2. Choose **Create Tracking**. Oracle Financial Services Lending and Leasing loads all the Customer Service (2) account attributes tracking parameters.
3. Sub Attribute field, only attributes in a particular group appear in the Parameter display.
4. Complete **Tracking Details** block by entering requested parameter in the **Value** field.
5. Save any changes you made to the account.

18.4.10 Comment Tab

The Comments screen allows you to view and add comments regarding an account at any time.

To add a comment

1. Click the **Comment link**.
2. In the **Type** block, use drop down list to select the type of comment you are adding.
3. In the **Sub Type** block, use drop down list to select the sub type of comment you are adding.
4. In the **Comments** block, type your comment.

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5. If you want Financial Services to recognize this comment as an alert, select **Alert**. When you select the Alert box, the comment appears on Customer Service form's Account Details screen in Comment sub screen.
6. Save your entry.

18.4.11 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification (8)** master tab's Edit screen as an ERROR, a WARNING, or an OVERRIDE.

If it is an **Error**, Oracle Financial Services Lending and Leasing will not allow you change the application's status and approve the Loan until you fix all the errors.

If it is a **Warning**, Oracle Financial Services Lending and Leasing allows you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, Oracle Financial Services Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on dialog box to move the application to queue of the user with the required authority.)

Oracle Financial Services Lending and Leasing can be configured to verify different sets of information; for example, Financial Services could check one set of data when checking application entries for completeness and another when approving auto Loan. Each one of these **edit types** has its on set of **edit details**.

To verify the data required for decisioning the account

1. Click the **Verification link**, then choose the **Edits** tab.
2. In the **Edit Type** block, select the type of edit you want to verify using the drop down list.
3. Choose **Check Edits**. Financial Services checks data for the verification process selected in Edit Type block and displays results in the Edit Details block.
4. In the **Edit Details** block, view verification results and begin making corrections on conversion form.
5. When you are finished correcting errors, change the status in the master block **Status** field from API ACCOUNT to ACCOUNT CREATED.

After entering existing data and successfully changing status of the account, the conversion process is over.

At this point, the account information you entered in this module can be viewed on the Lending menu's **Customer Service** form. However, new accounts cannot be viewed since they need to have the set-up run prior to account creation.

18.4.12 Calculator Tab

The Loan Calculator link is only available for the loan product. During the account conversion process, the Loan Calculator screen can be used to complete the information.

To open the Loan Calculator screen

1. Click the **Calculator link**.
   For more details about using the Loan Calculator screen, refer **Tools** chapter.

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18.4.13 Search Tab

The Account Conversion's Search tab opens the Criteria screen.

Loading an Application on the Account Conversion screen

The first step in account conversion process is to load application you want to work with using the Conversion Account screen's Search link.

To load an application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. Click **Interfaces** drop-down link and then click **Account Conversion** link. The Conversion Account screen is displayed.
3. On the **Results** screen, select the application you want to load and click **Submit**.
   You can use the Search Criteria tab to limit or change display of applications on the Results screen.

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A

Appendix : 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 catalogs 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.

- Monetary Transactions
- Nonmonetary Transactions
- Processing SCRA
- Black Book Interface

A.1 Monetary Transactions

This section catalogs 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 non-sufficient funds
- Apply, adjust, or waive repossession expenses
- Apply, adjust, or waive bankruptcy expenses
- Apply or adjust phone pay fees
- Apply, adjust, or cancel financed insurance
- Change an index/margin rate
- Generate a payoff quote
- Generate backdated payoff quote
- Payoff an account
- Charge-off an account/Do Not Charge-Off an account
- Close an account
- 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 Due Date of an account
- Change Term

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- Refunding the payment
- Apply, adjust, or waive an extension fee
- Change payment amount
- Adjust or waive a prepayment penalty
- Adjust or waive an escrow payment
- Reschedule 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
- Account Settlement Transaction
- Account Acceleration
- Trading of Accounts - Monetary Transactions
- Billing Cycle Change
- Capitalization Maintenance
- Cycle Based Late Fee Adjustment / Waiver
- Fee Consolidation Maintenance
- Accrual and First Payment Date Maintenance
- Change profit rate
- Non Refund GL
- ACH Fee 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 (no-sufficient funds) payment status - where the account status is **PAID OFF**, system automatically reverses the PAID OFF status and posts the NSF transaction on account.

- Servicing Expenses
- Late Charges
- Non-sufficient Fund Fees
- Repossession Expenses
- Bankruptcy Expenses

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- Phone Pay Fees
- Financed Insurances
- Index/Margin Rates
- Payoff Quotes
- Backdated Payoff Quotes
- Account Paidoff
- Account Charge Off
- Account Closure
- Advance (Principal) Balance
- Interest
- Interest Accrual
- Active Military Duty
- Due Date Change
- Change Term
- Payment Refund Transaction
- Extensions
- Payment Amount
- Prepayment Penalty
- Escrow Payment
- Escrow balance refund
- Pay Off Quote Fee
- Nonperforming Accounts
- Convert a Precomputed (PC) Loan into a Simple Interest (SI) Loan
- Account Settlement Transaction
- Account Acceleration
- Trading of Accounts - Monetary Transactions
- Billing Cycle Change
- Capitalization Maintenance
- Cycle Based Late Fee Adjustment / Waiver
- Fee Consolidation Maintenance
- Accrual and First Payment Date Maintenance
- Pre Bill Days Change

A.1.1 Servicing Expenses

Service expenses are any expenses incurred to service an account; for example, employing a courier to send documents, such as payoff quotes or balance statements. Servicing expenses appear in the Other Due field on the Dues section of the Account Details screen of the Customer Service screen. This is the first screen to appear on the Customer Service when you load an account.

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Figure A-1 Servicing Expenses

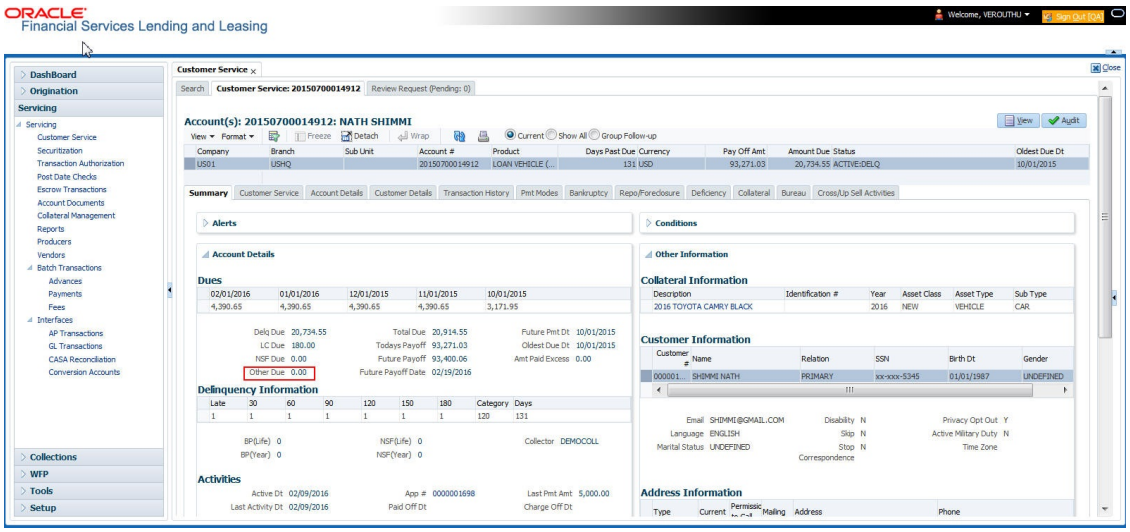

Table A-1 To post a servicing expense

Transaction	Parameters
Servicing Expenses	Txn Date Amount

Table A-2 To adjust a servicing expense

Transaction	Parameters
Adjustment To Servicing Expenses - Add	Txn Date Amount
Adjustment To Servicing Expenses - Subtract	Txn Date Amount

Table A-3 To waive a servicing expense

Transaction	Parameters
Waive Servicing Expenses	Txn Date Amount

A.1.2 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.

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Figure A-2 Late Charges

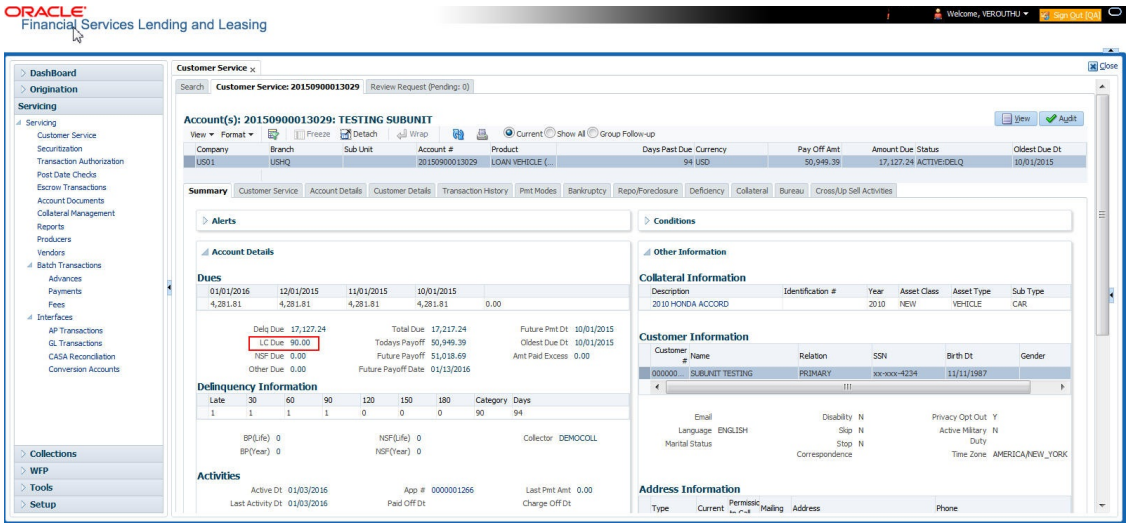

Table A-4 To adjust a late charge

Transaction	Parameters
Adjustment To Late Charge - Add	Txn Date Amount
Adjustment To Late Charge - Subtract	Txn Date Amount

Table A-5 To waive a late charge

Transaction	Parameters
Waive Late Charge	Txn Date Amount

A.1.3 Non-sufficient Fund Fees

Non-sufficient 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.

Non-sufficient 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.

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Figure A-3 Non-sufficient Fund Fees

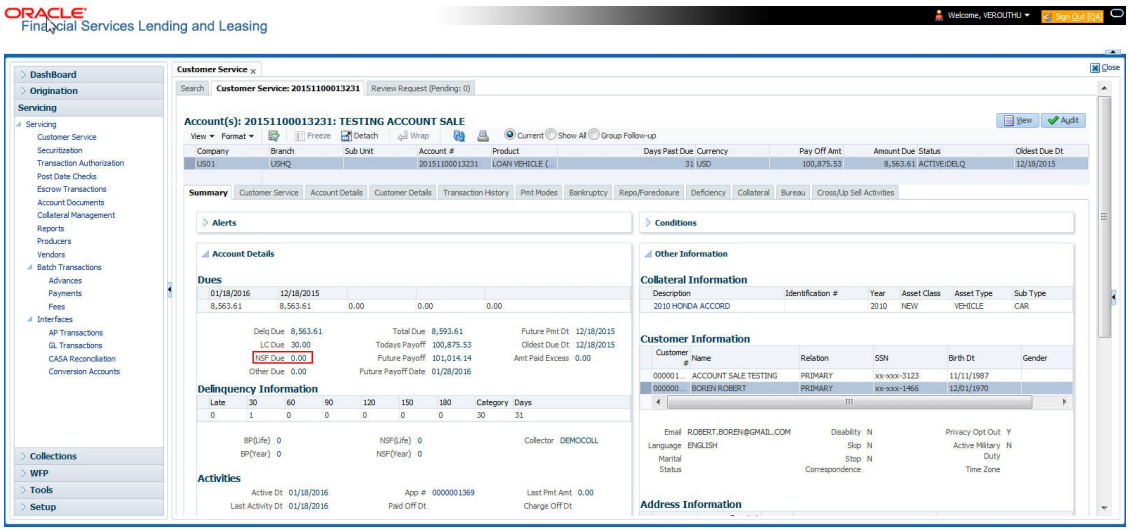

Table A-6 To adjust a non-sufficient funds

Transaction	Parameters
Adjustment To Non-sufficient Fund Fee - Add	Txn Date Amount
Adjustment To Non-sufficient Fund Fee - Subtract	Txn Date Amount

Table A-7 To waive a non-sufficient funds

Transaction	Parameters
Waive Non-sufficient Fund Fee	Txn Date Amount

A.1.4 Repossession Expenses

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.

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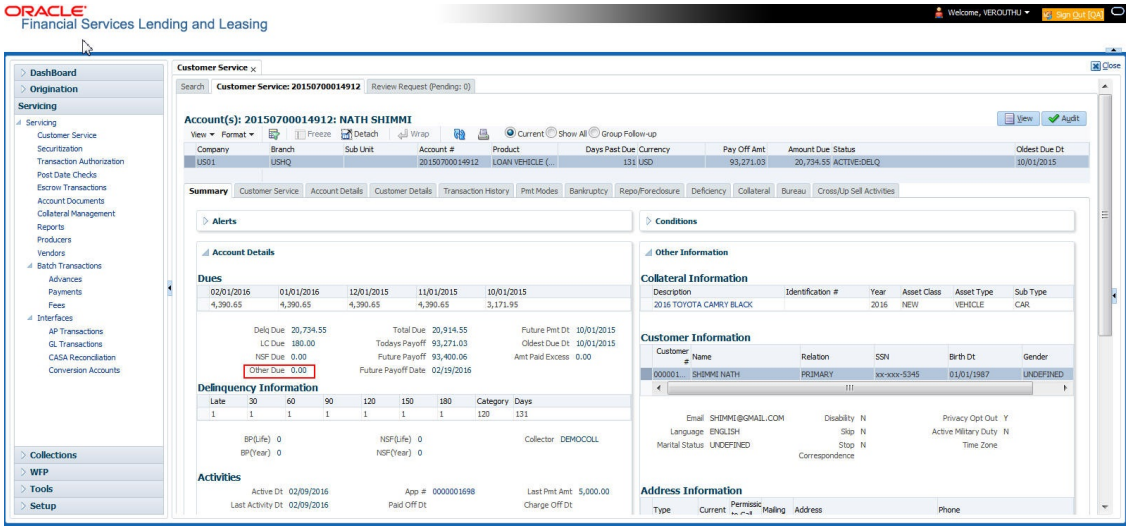
Figure A-4 Repossession Expenses



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.

Figure A-5 To post a repossession expense

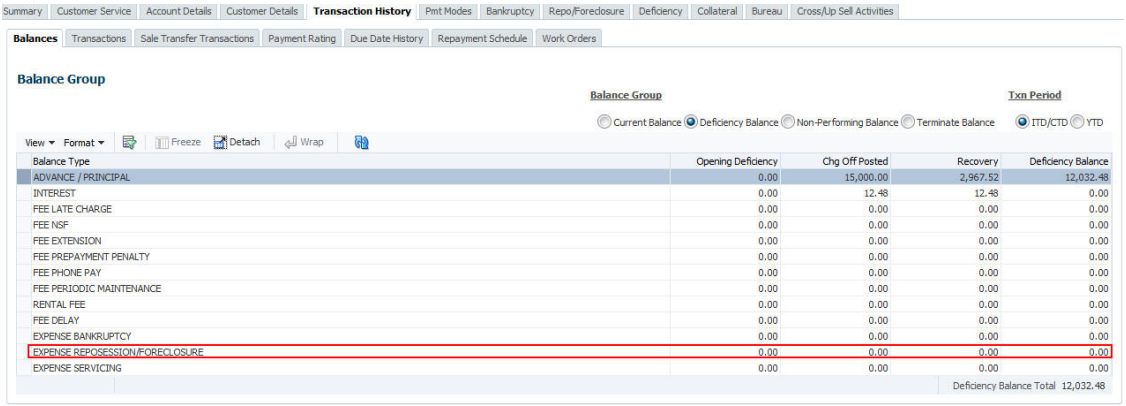


Table A-8 Repossession expense

Transaction	Parameters
Repossession Expenses	Txn Date Amount

Table A-9 To adjust a repossession expense

Transaction	Parameters
Adjustment To Repossession Expenses - Add	Txn Date Amount
Adjustment To Repossession Expenses - Subtract	Txn Date Amount

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Table A-10 To waive a repossession expense

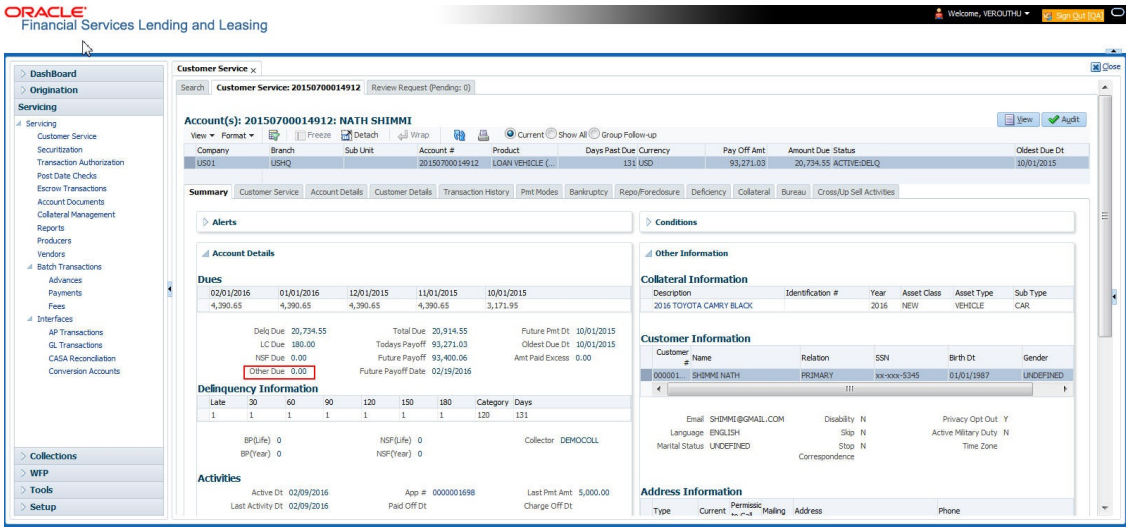
Transaction	Parameters
Waive Repossession Expenses	Txn Date Amount

A.1.5 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.

Figure A-6 Bankruptcy Expenses



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.

Figure A-7 To post a bankruptcy expense

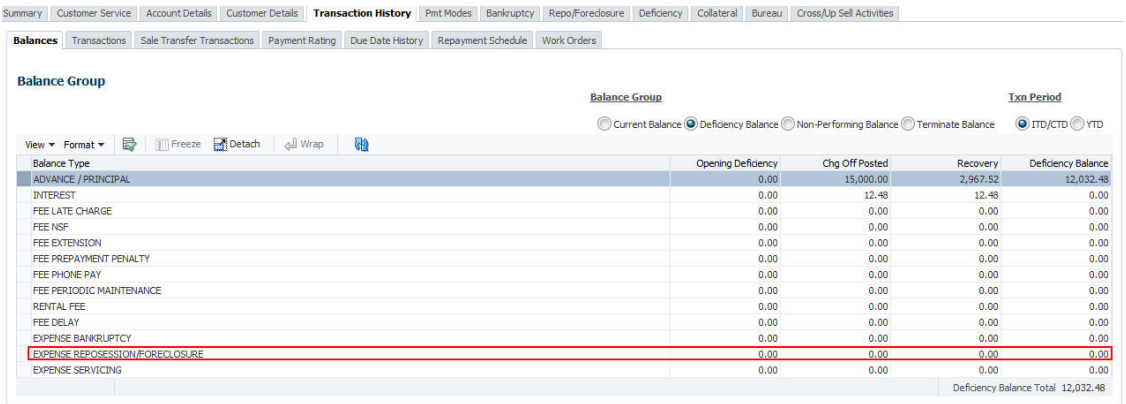


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Table A-11 Bankruptcy Expenses

Transaction	Parameters
Legal Bankruptcy Expenses	Txn Date Amount

Table A-12 To adjust a bankruptcy expense

Transaction	Parameters
Adjustment To Bankruptcy Expenses - Add	Txn Date Amount
Adjustment To Bankruptcy Expenses - Subtract	Txn Date Amount

Table A-13 To waive a bankruptcy expense

Transaction	Parameters
Waive legal Bankruptcy Expenses	Txn Date Amount

A.1.6 Phone Pay Fees

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.

Figure A-8 Phone Pay Fees

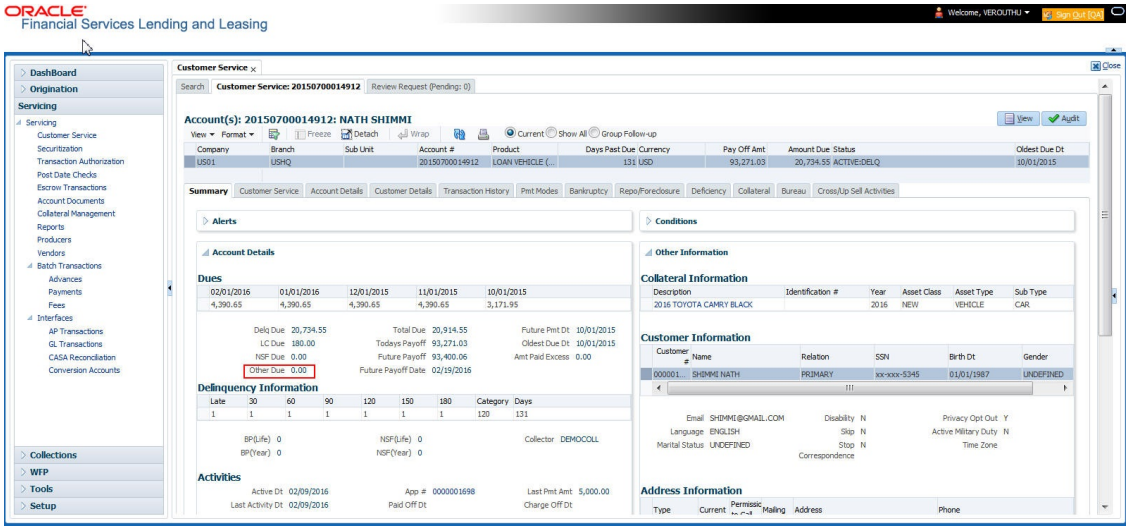

Table A-14 To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Add	Txn Date Amount

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Table A-14 (Cont.) To adjust a phone pay fee

Transaction	Parameters
Adjustment to Phone Pay Fee - Subtract	Txn Date Amount

Table A-15 To waive a phone pay fee

Transaction	Parameters
Waive Phone Pay Fee	Txn Date Amount

A.1.7 Financed Insurances

In this section, you can do the following:

- Insurance Addition
- Insurance Rebate Quote
- Insurance Cancellation
- Insurance Modification

A.1.7.1 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 A-22insurance information can be viewed on Customer Service drop-down link's Insurances link.

Figure A-9 Insurance Addition

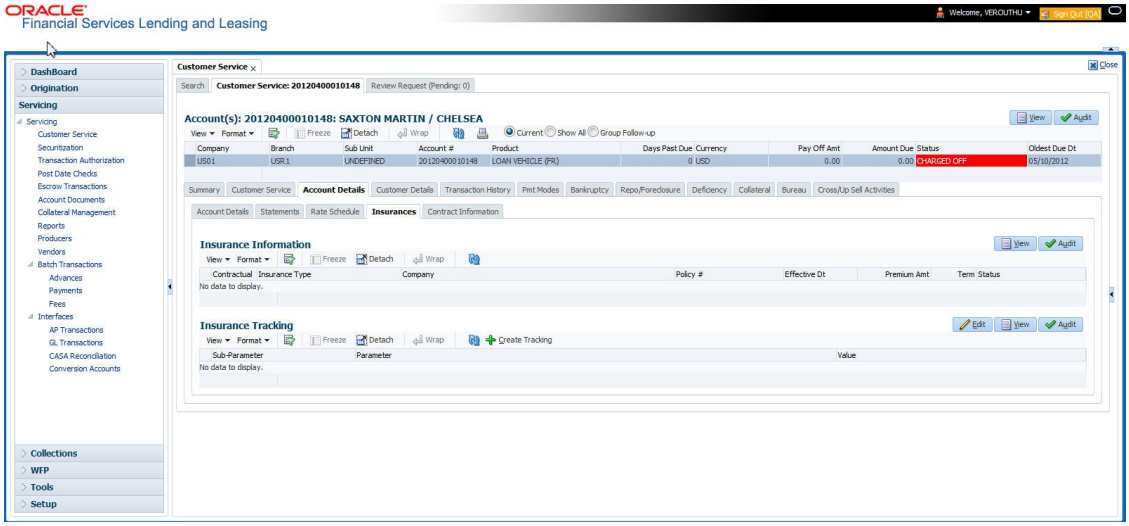

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Table A-16 To add financed insurance

Transaction	Parameters
Insurance addition	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

A.1.7.2 Insurance Rebate Quote

OFSLL supports the option to generated an insurance rebate quote to derive the rebate amount for all the active funded Insurances before canceling an Insurance.

You can generate a rebate quote by posting the monetary transaction ‘COMPUTE INSURANCE REBATE QUOTE’ on an existing account in the Customer Service > Maintenance screen.

Figure A-10 Insurance Rebate Quote

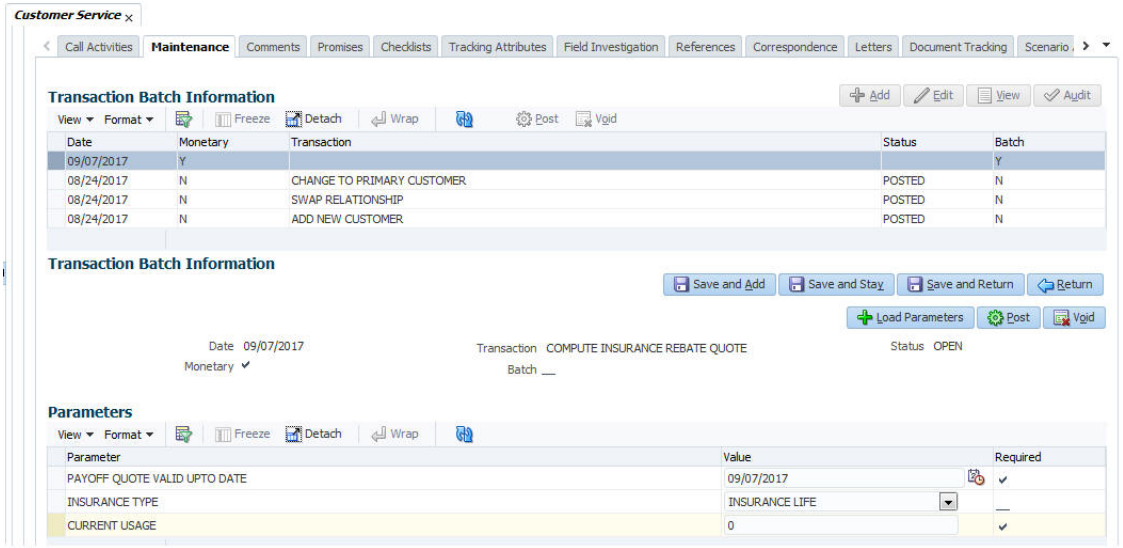

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Table A-17 Insurance Rebate Quote

Transaction	Parameters
COMPUTE INSURANCEREBATE QUOTE	PAYOFF QUOTE VALID UPTO DATE
	INSURANCE TYPE
	CURRENT USAGE

The same transaction can also be posed to generate a backdated / future dated Insurance Rebate quote.

Note the following:

- If you enter a value for **Current Usage** parameter (instead of leaving it as zero), 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.
- Insurance Rebate quote can also be generated on premium amount for funded insurance (specified in Origination > Funding > Contract > Insurances) while originating Loan applications.

The Rebate amount is displayed in Results section of Maintenance screen.

A.1.7.3 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.

Table A-18 To cancel a financed insurance

Transaction	Parameters
Insurance Cancellation	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.

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A.1.7.4 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.

Table A-19 To modify financed insurance information

Transaction	Parameters
Insurance Modifications	Txn Date
	Insurance Type
	Policy Effective Date
	Premium Amount

A.1.8 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.

Table A-20 To change an index/margin rate

Transaction	Parameters
INDEX / MARGINRATE CHANGE	TXN DATE - Select the date from adjoining calendar.
	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 transaction 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.

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Table A-20 (Cont.) To change an index/margin rate

Transaction	Parameters
	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. Behavior of the CHANGE PAYMENT transaction follows the RATE CHANGE batch job behavior. 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.1.9 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.

Figure A-11 Payoff Quotes

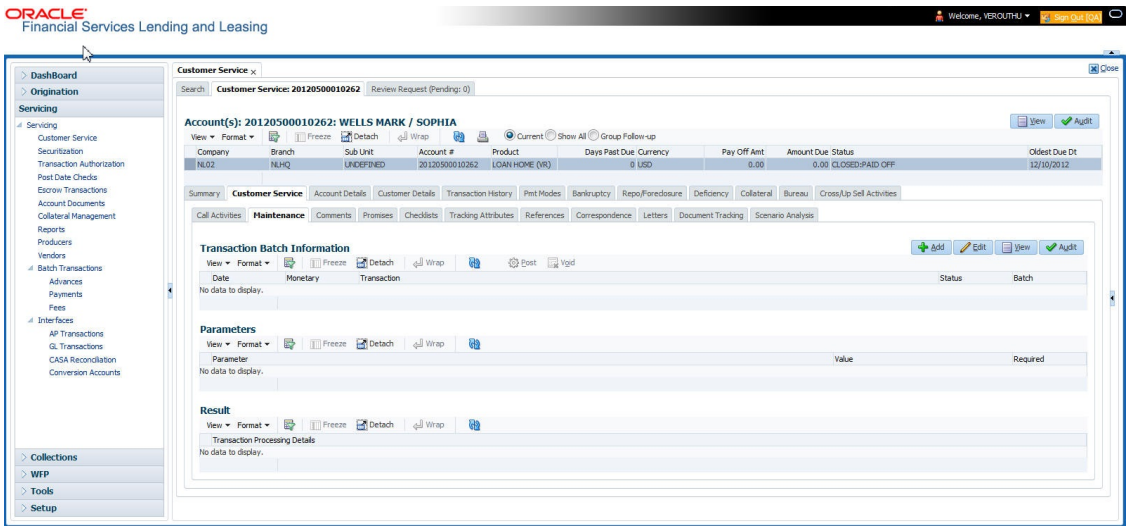

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Table A-21 To generate a payoff quote for an account

Transaction	Parameters
PAYOFF QUOTE	TXN DATE
	PAYOFF QUOTE VALID UPTO DATE
	ASSESS PAYOFF QUOTE FEE
	PAYOFF QUOTE LTR PRINT
	COMMENT

A.1.10 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.

Table A-22 Backdated Payoff Quotes

Transaction	Parameters
BACKDATED 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.1.11 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 **Advances** and **Payments** sections in Batch Transaction chapter in Servicing user guide.

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.

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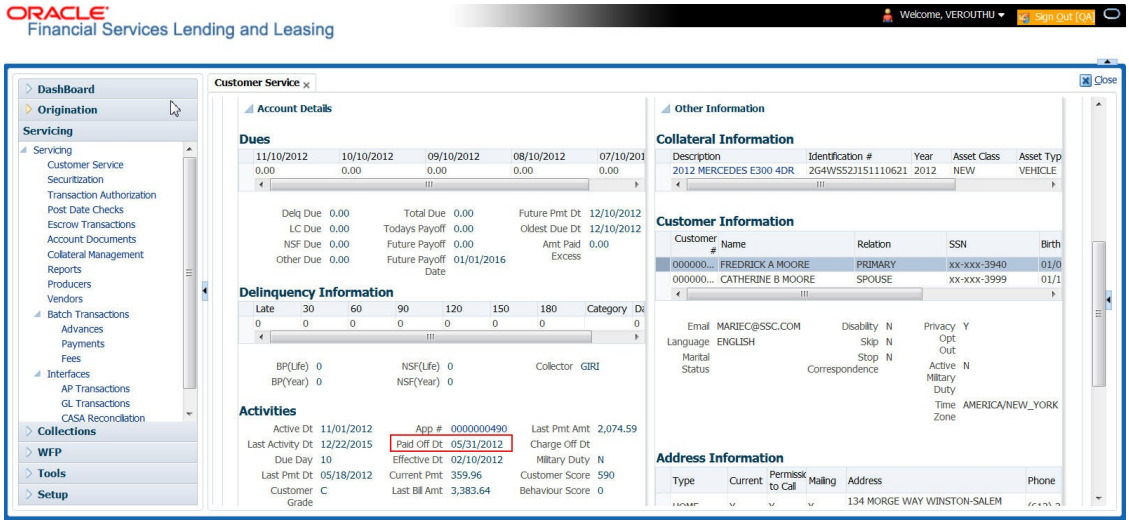
Figure A-12 Account Paidoff



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.

Table A-23 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.1.12 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.

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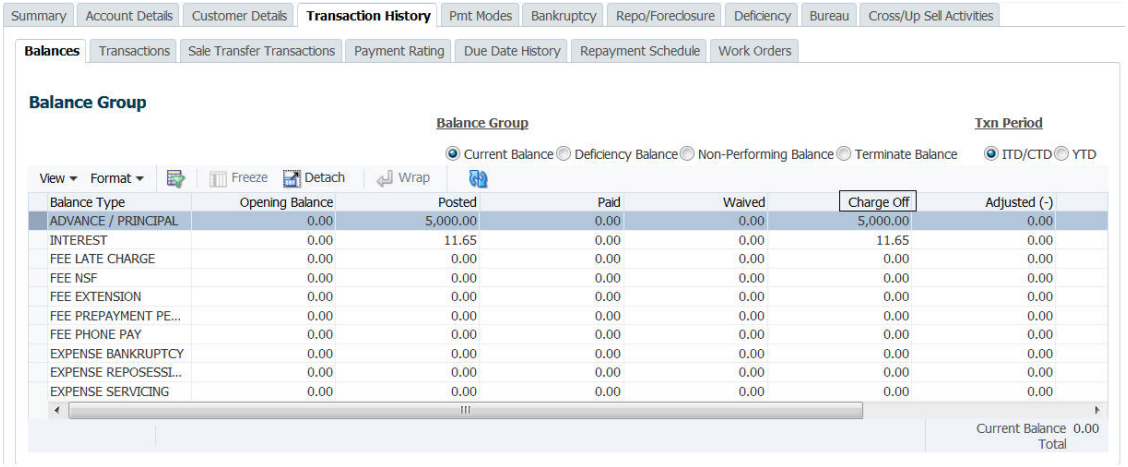
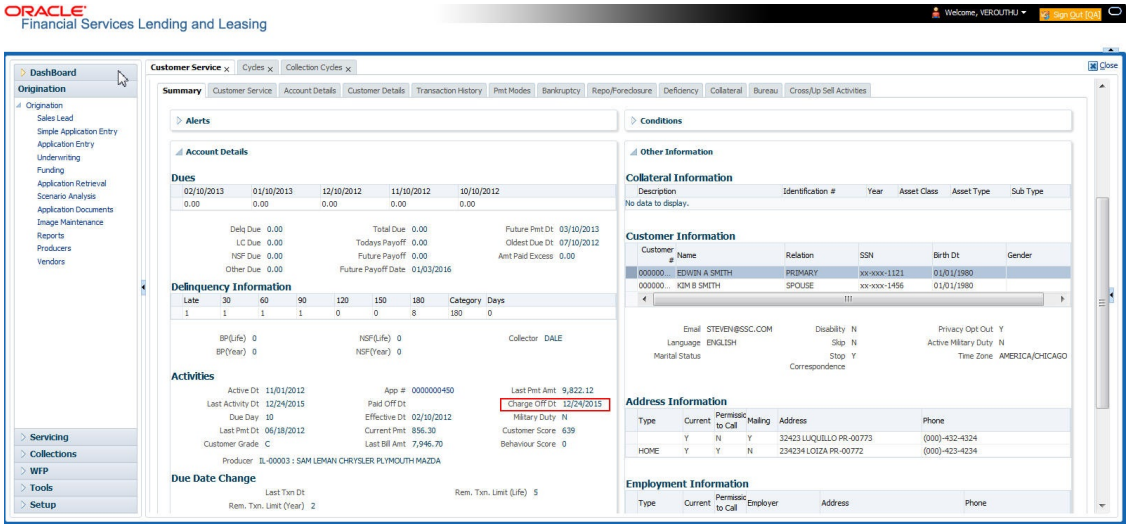
Figure A-13 Account Charge Off



The date of the charge off appears on Account Details screen in Activity section's Chargeoff Dt field.

Figure A-14 Account Charge Off



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.

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Table A-24 To charge off an account

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

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.1.13 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.

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Figure A-15 Account Closure

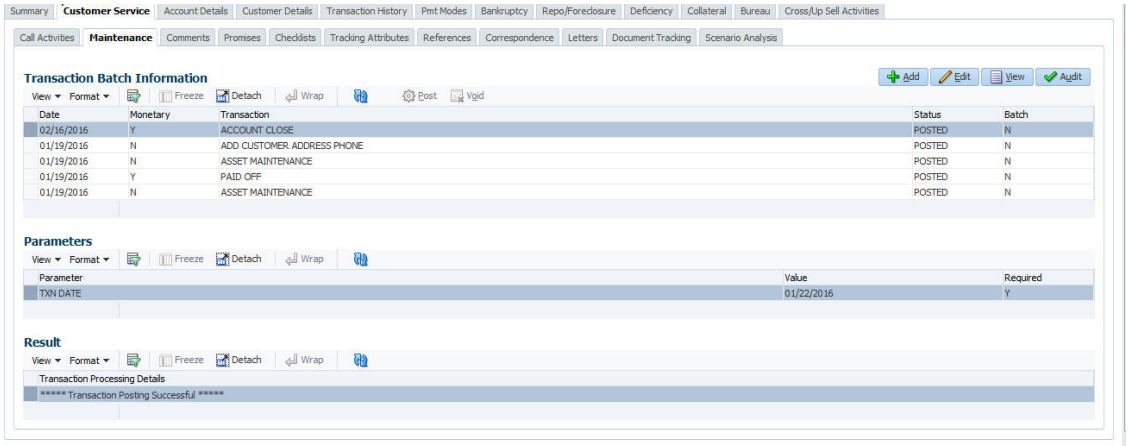

Table A-25 To close an account

Transaction	Parameters
Account Close	Index Txn Date

A.1.14 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.

Figure A-16 Advance (Principal) Balance

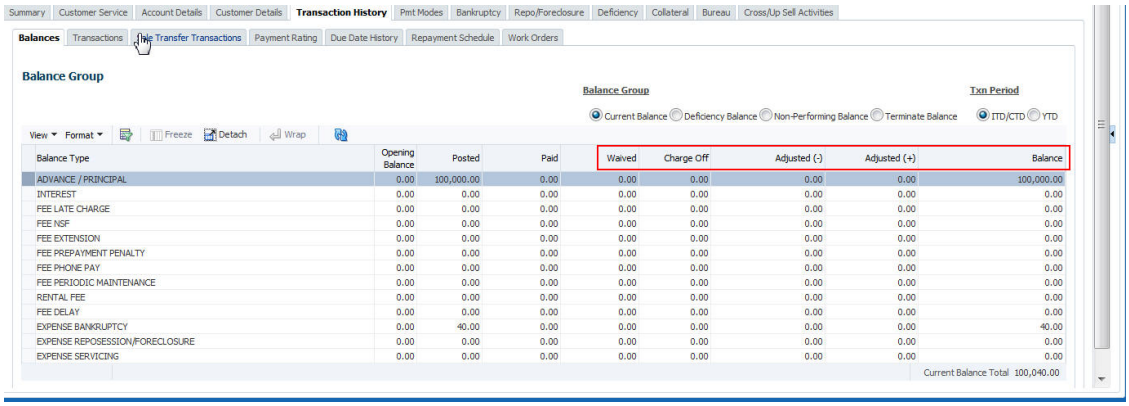

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Table A-26 To adjust the advance/principal balance

Transaction	Parameters
Adjustment To Advance/Principal - Add	Txn Date Amount
Adjustment To Advance/Principal - Subtract	Txn Date Amount

Table A-27 To charge off the advance/principal balance

Transaction	Parameters
Chgoff Advance/Principal	Txn Date Amount

Table A-28 To waive the advance/principal balance

Transaction	Parameters
Waive Advance/Principal	Txn Date Amount

A.1.15 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.

Figure A-17 Interest

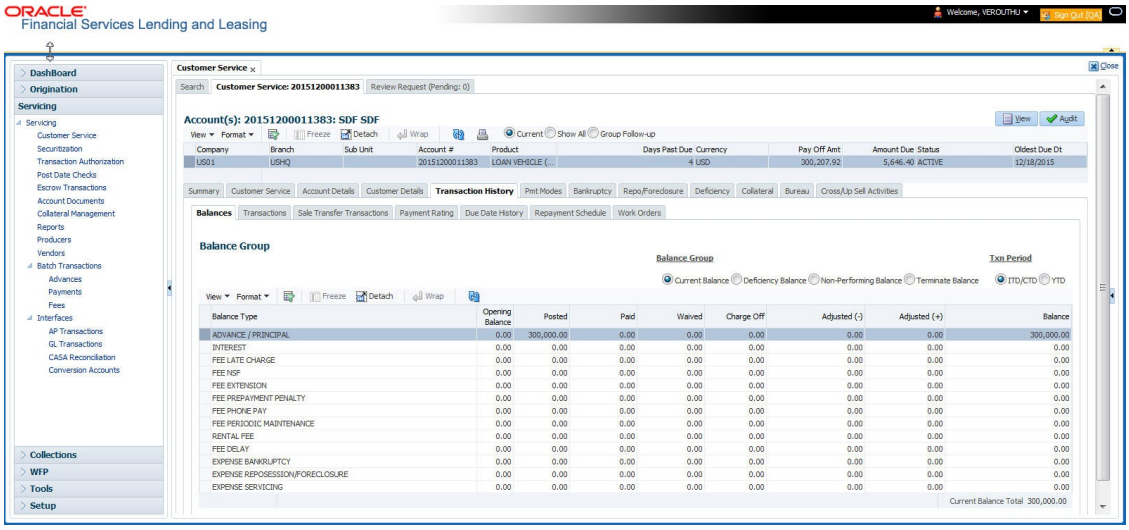

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Table A-29 To adjust the interest

Transaction	Parameters
Adjustment To Interest - Add	Txn Date Amount
Adjustment To Interest - Subtract	Txn Date Amount

Table A-30 To waive the interest

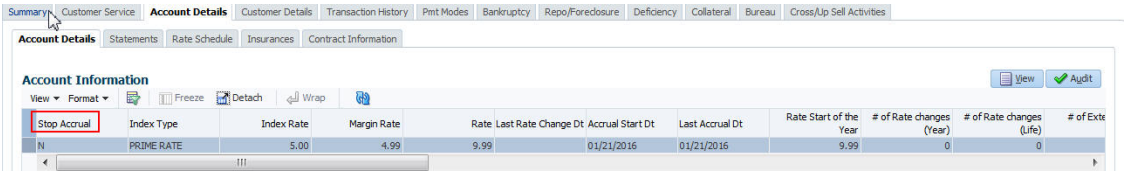
Transaction	Parameters
Waive Interest	Txn Date Amount

A.1.16 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.

Figure A-18 Interest Accrual



To remove Stop Accrual indicator, post the start ACCURAL transaction.

Table A-31 To start interest accrual for an account

Transaction	Parameters
Start Accrual	Txn Date

On successfully posting 'Start Accrual' transaction, system does the following:

- Closes 'Stop Accrual' condition and 'Stop Billing' condition if it is OPEN on the account.
- Start billing from the date of last bill that is supposed to generate (Catch-up).
- Generate separate bills and statements for each billing cycle progressively from the point where it was not generated.

Table A-32 To stop interest accrual and billing for an account

Transaction	Parameters
Stop Accrual	Txn Date
	STOP BILLING By default the value is N.

When stop accrual transactions is posted, system ensures the following:

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- Suspend billing
- Revenue recognition stops and resumes after billing has resumed and from where it had stopped
- Non-accrual or re-accrual transactions are not posted to affect maturity date.
- If non-accrual transaction is posted in middle of billing cycle, the contract is flagged for non-accrual from next billing cycle.

Table A-33 System behavior during Stop Account Stop billing

Product	Accrual Type	Stop Accrual	Stop Billing	Stop TAM (outcome)	Stop Billing (outcome)
Loan/Lease	IBL	Y	Y	Y	Y
Loan/Lease	Amortized	Y	N	Y	N
Loan/Lease	Amortized	Y	Y	Y	Y

A.1.17 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.

To indicate that a borrower is on active military duty

Table A-34 Borrower On Military Duty

Transaction	Parameters
Borrower On Military Duty	Txn Date
	Borrowers Relation With Account
	Active Duty Order Reference

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.

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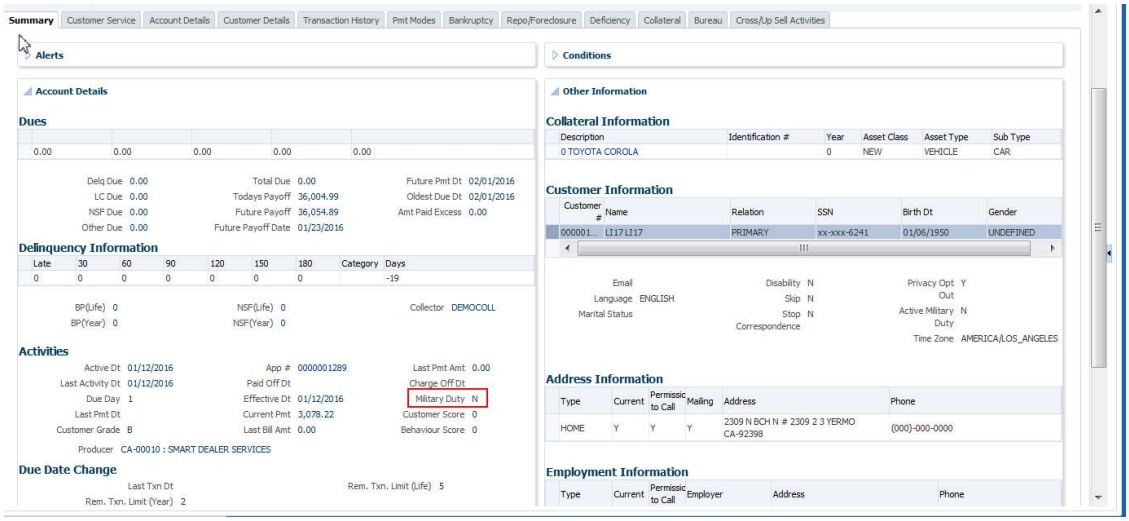
Figure A-19 Active Military Duty



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

Table A-35 Borrower on Military Duty

Transaction	Parameters
Borrower On Military Duty, Parameter Name - CUST_ON_MLTRY_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.

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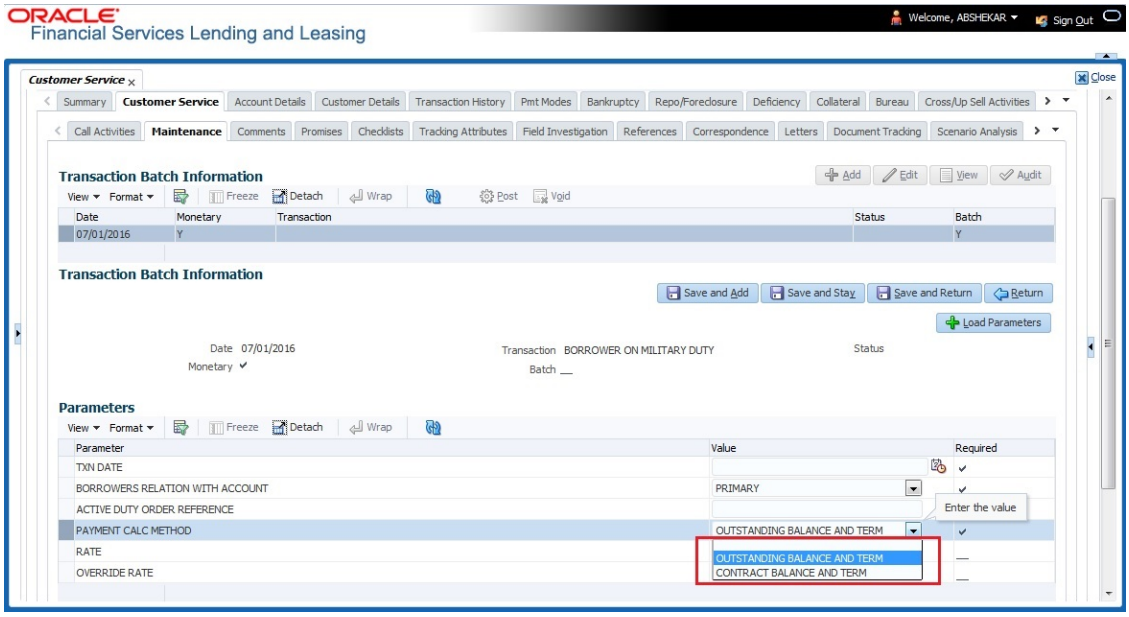
Figure A-20 Active Military Duty



> **Note**
>
> 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 installment amount for the remaining term of the loan.

To indicate that a borrower is no longer on active military duty

Table A-36 BORROWER OFF MILITARY DUTY

Transaction	Parameters
BORROWER OFF MILITARY DUTY	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 installment amount.
  - Remaining balance (if any) after **Restore to Account Payment** is adjusted to the last installment 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.

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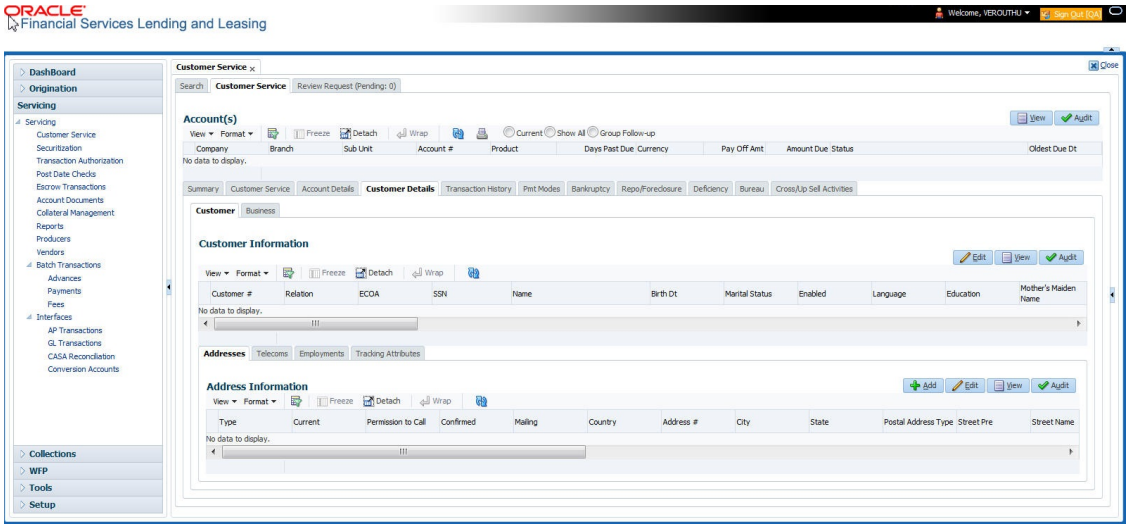
- Calculate New Payment - System recalculates the payment amount using contract interest rate.

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.

Figure A-21 OFF Military Duty



A.1.18 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.

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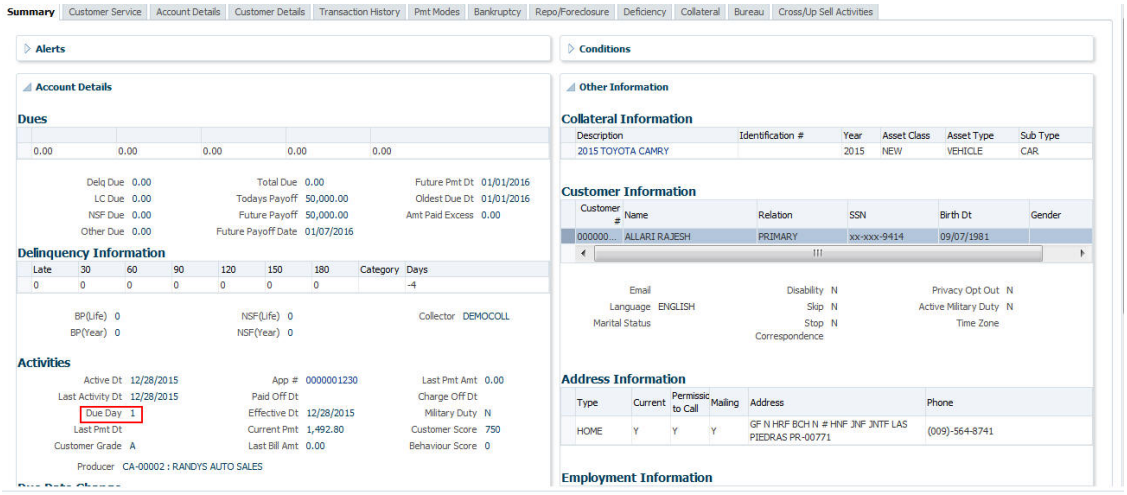
Figure A-22 Due Date Change



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.

Table A-37 To change a due date

Transaction	Parameters
Due Date Change	Txn Date
	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. **Note:** 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.

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Table A-37 (Cont.) To change a due date

Transaction	Parameters
	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.

This section consists of the following topics:

- Override Due Date Change
- Reverse an Override Due Date Change

A.1.18.1 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.

Table A-38 To override a due date change

Transaction	Parameters
DUE DATE CHANGE OVERRIDE	TXN DATE
	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. **Note:** 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.

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Table A-38 (Cont.) To override a due date change

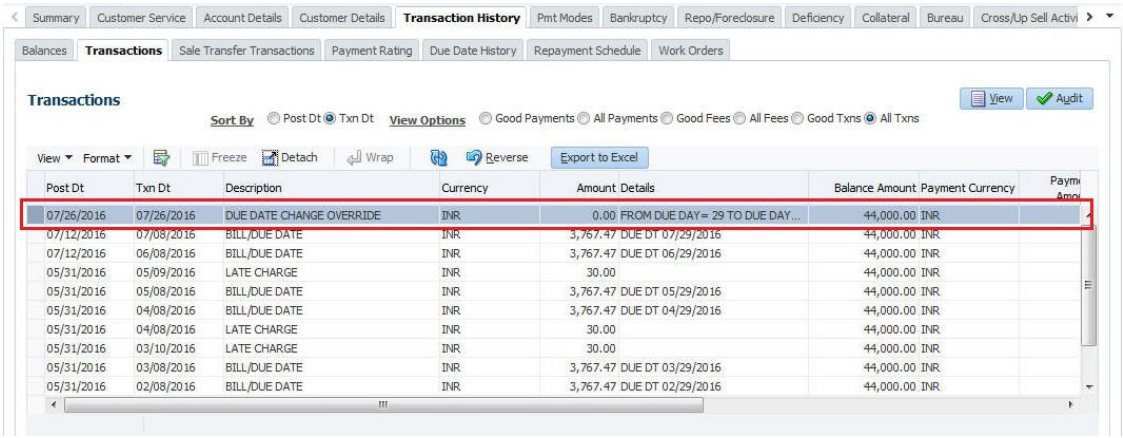
Transaction	Parameters
	CAPITALIZATION START DATE (INCLUDING GRACE DAYS) When due date change is being posted on an account for which balance capitalization is enabled, select the next capitalization date from the adjoining calendar which by default includes the CAP GRACE DAYS before triggering the balance capitalization.
	PROCESS SAME SALES ORDER NBR ACCOUNTS If selected as **YES**, then transaction is automatically posted to all 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.

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.

Figure A-23 Override Due Date Change



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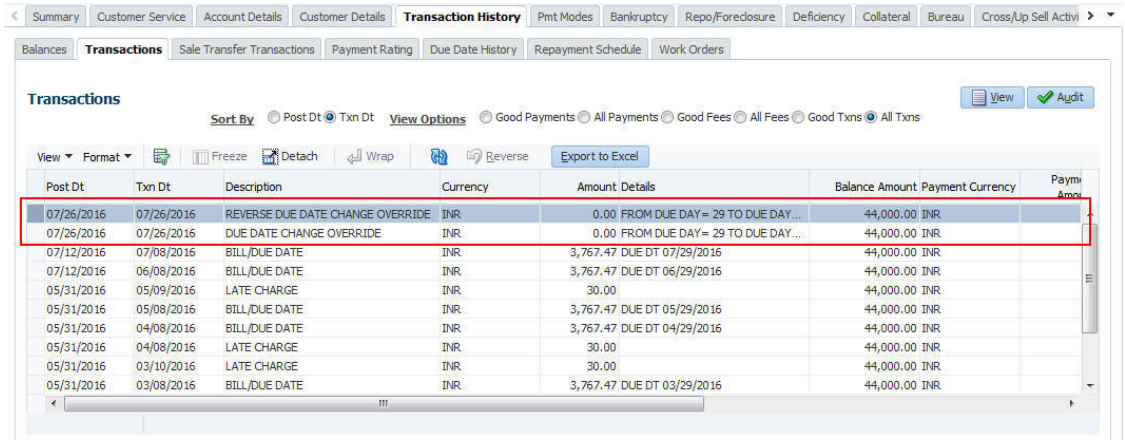
A.1.18.2 Reverse an Override Due Date Change

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**.

Figure A-24 Reverse an Override Due Date Change



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.1.19 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 + NEWTERMS.

Table A-39 To change the term

Transaction	Parameters
CHANGE TERM	TXN DATE
	PAYMENT AMOUNT
	BALLOON PAYMENT AMOUNT

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A.1.20 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.

Figure A-25 Payment Refund Transaction

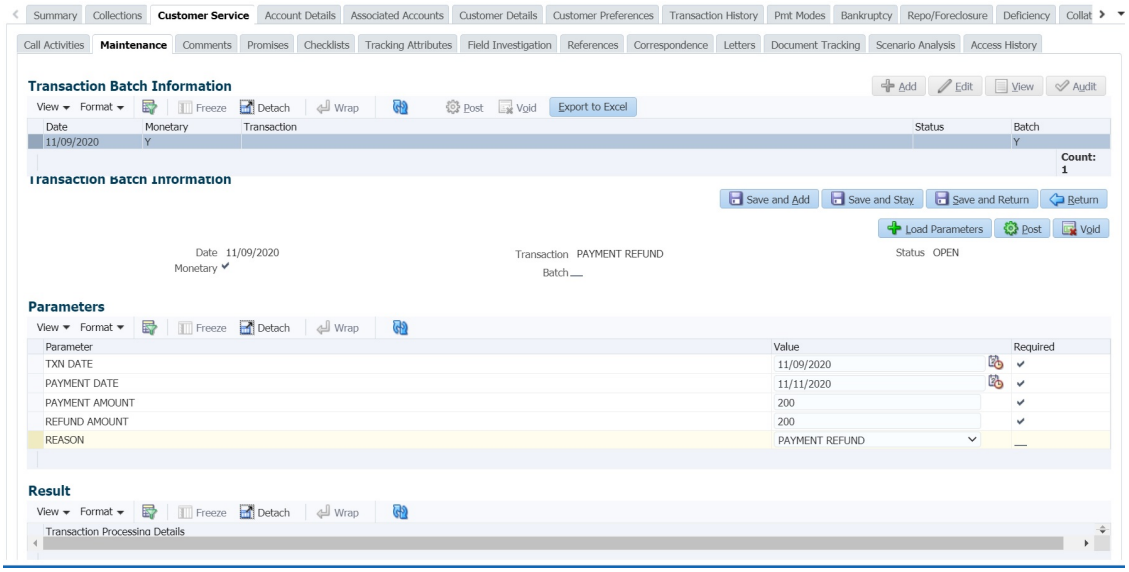

Table A-40 To refund the payment amount

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 look-up 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.

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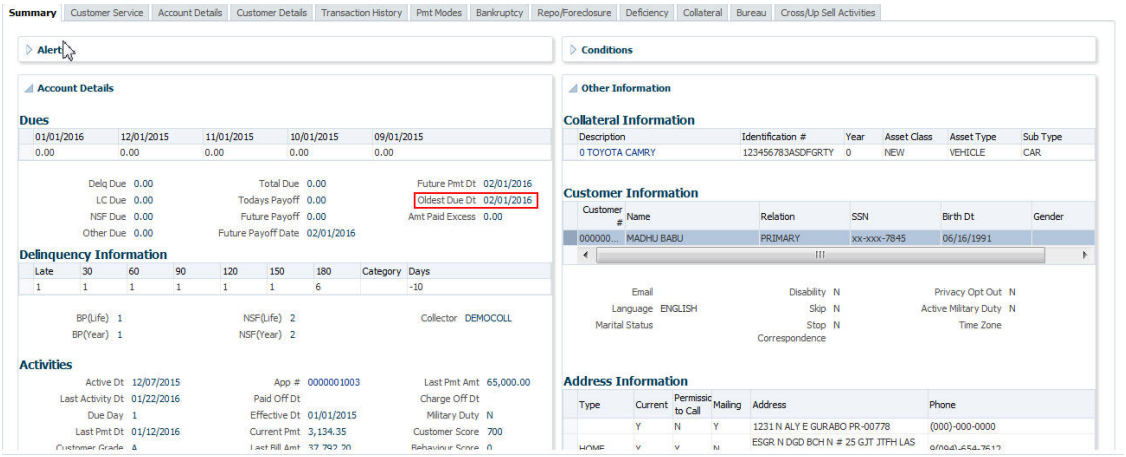
On successfully posting the transaction, the payment refund details are recorded in Customer Service > Transaction History > Transactions tab.

A.1.21 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.

Figure A-26 Extensions



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.

Figure A-27 Extensions

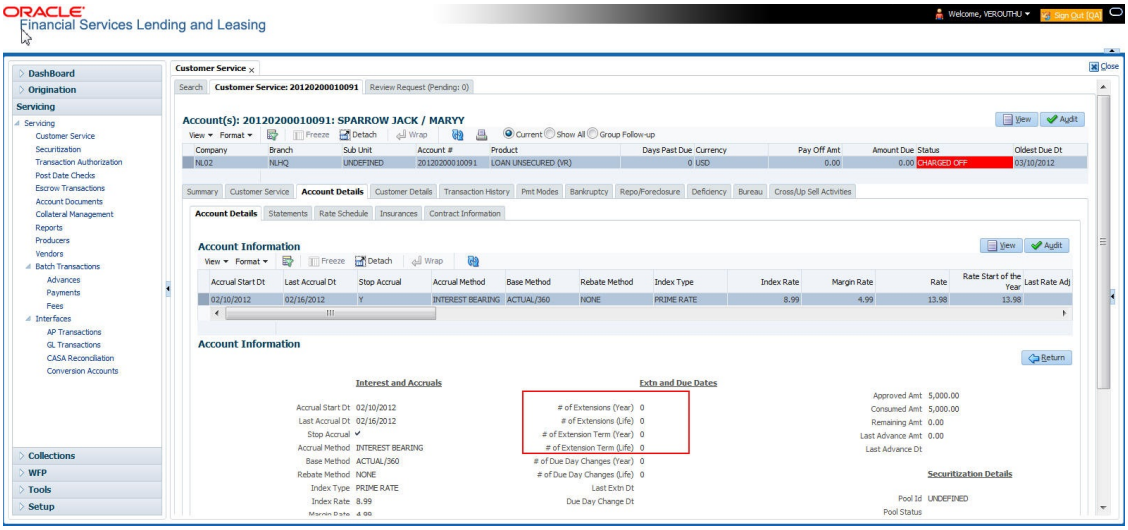


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Table A-41 To apply an extension

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 selecting **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 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.

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Table A-41 (Cont.) To apply an extension

Transaction	Parameters
	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.

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.

Table A-42 To adjust an extension fee

Transaction	Parameters
ADJUSTMENT TO EXTENSION FEE - ADD	TXN DATE AMOUNT
ADJUSTMENT TO EXTENSION FEE - SUBTRACT	TXN DATE AMOUNT

Table A-43 To waive an extension fee

Transaction	Parameters
WAIVE EXTENSION FEE	TXN DATE AMOUNT

This section consists of the following topic:

- Extension Override

A.1.21.1 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.

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- You can post an ‘EXTENSION OVERRIDE’ transaction on seriously delinquent Loan accounts (for IBL and pre-compute loans and not for 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**.

Table A-44 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 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 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.

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Table A-44 (Cont.) To apply an extension override

Transaction	Parameters
	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.1.22 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.

Figure A-28 Payment Amount

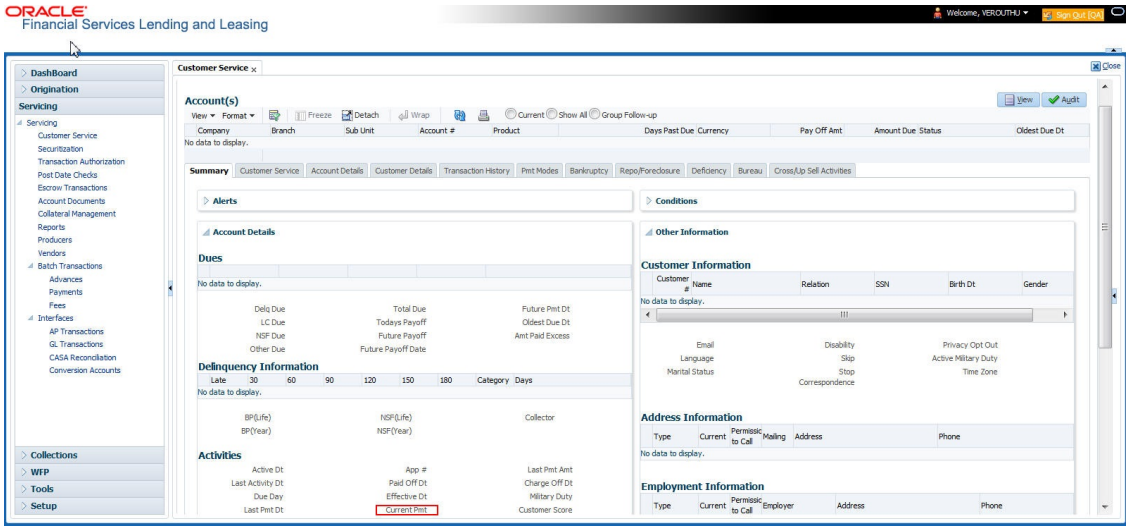

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Table A-45 To change the payment amount

Transaction	Parameters
Change Payment Amount	Txn Date
	Payment Amount
	Payment Auto Computer
	Indicator

A.1.23 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.

Figure A-29 Prepayment Penalty

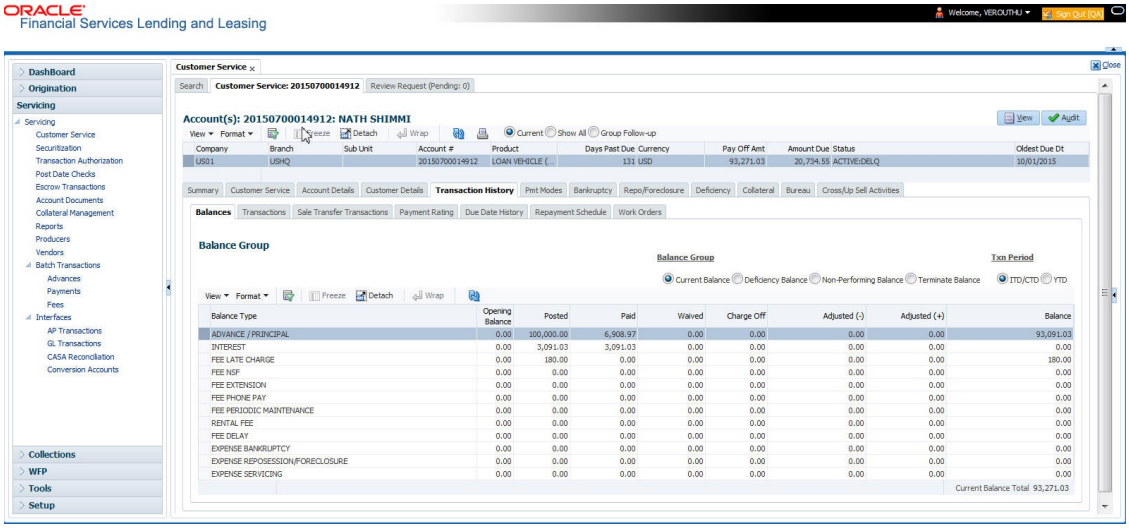

Table A-46 To adjust a prepayment penalty

Transaction	Parameters
Adjustment Prepayment Penalty - Add	Txn Date Amount
Adjustment Prepayment Penalty - Subtract	Txn Date Amount

Table A-47 To waive a prepayment penalty

Transaction	Parameters
Waive Prepayment Penalty	Txn Date Amount

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A.1.24 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.

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.

Table A-48 To adjust escrow advance

Transaction	Parameters
Adjustment to escrow advance - add	Txn Date Amount
Adjustment to escrow advance - subtract	Txn Date Amount

Table A-49 To waive escrow advance

Transaction	Parameters
Waive Escrow Advance	Txn Date Amount

Table A-50 To reschedule an escrow payment

Transaction	Parameters
Reschedule Escrow Payment	Txn Date Amount

A.1.25 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.1.26 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.

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Figure A-30 Pay Off Quote Fee

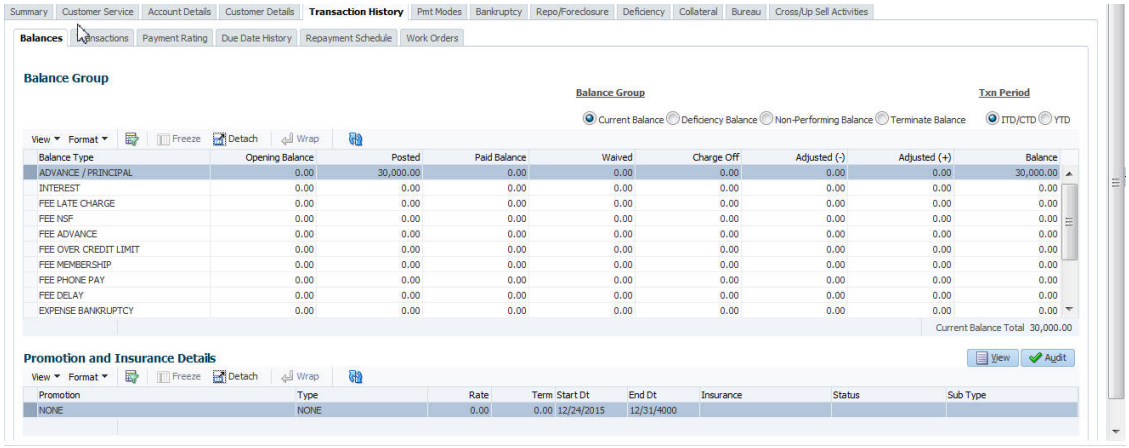

Table A-51 To adjust a pay off quote fee

Transaction	Parameters
Adjustment to Payoff Quote Fee - Add	Txn Date Amount
Adjustment to Payoff Quote Fee - Subtract	Txn Date Amount

Table A-52 To waive a pay off quote fee

Transaction	Parameters
Waive Payoff Quote Fee	Txn Date Amount

A.1.27 Nonperforming Accounts

Loan accounts can be placed in a nonperforming, or non accrual, 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.

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Table A-53 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 non accrual stage, resume.

Table A-54 To reverse a nonperforming condition

Transaction	Parameters
Resume Account Performing	Txn Date

A.1.28 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.

Table A-55 To reschedule precomputed Loan to interest bearing Loan

Transaction	Parameters
Reschedule Pre-Compute Loan to Interest Bearing Loan	Txn Date
	Reschedule Payment Start Date
	Amount
	Rate
	Term

A.1.29 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.

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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.

Table A-56 To post an account settlement transaction

Transaction	Parameters
ACCOUNT SETTLEMENT	TXN DATE
	EFFECTIVE DATE
	GOOD THROUGH DATE
	AGREED SETTLEMENT AMOUNT
	COMMENT

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.1.30 Account Acceleration

OFSLL supports accelerating a fraudulent loan account for immediate settlement for both pre-compute 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).

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Figure A-31 Account Acceleration

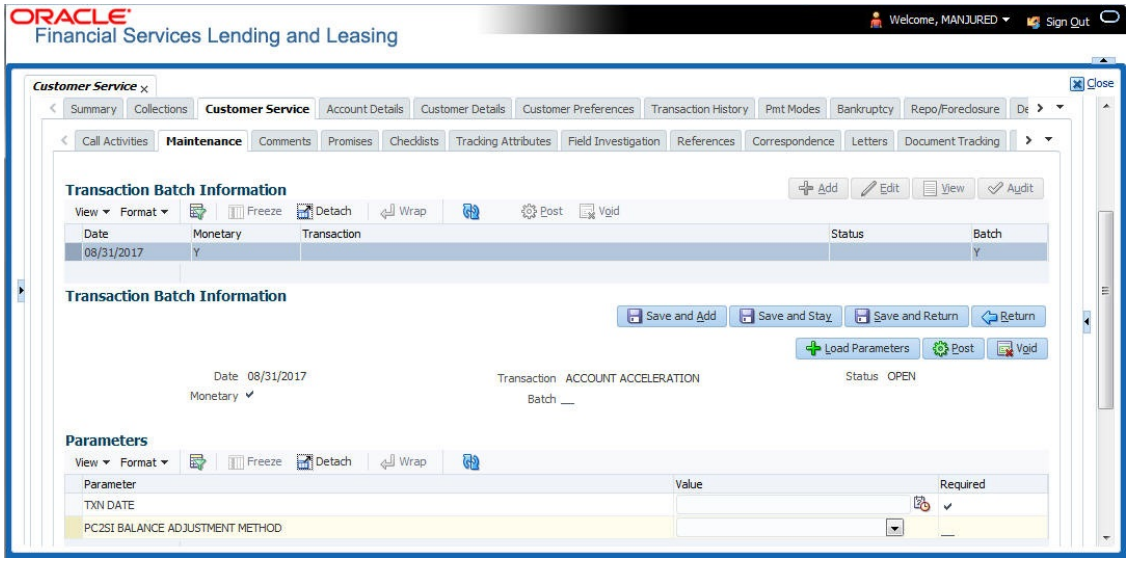

Table A-57 To post an account acceleration transaction

Transaction	Parameters	Description
ACCOUNT ACCELERATION	TXN DATE	Select the date from which the acceleration is effective on the account. The same can either be the current 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.

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Table A-57 (Cont.) To post an account acceleration transaction

Transaction	Parameters	Description
	PC2SI BALANCE ADJUSTMENT METHOD	For 'Pre-Compute' accounts, select one of the following 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)' • PRINCIPAL FIRST • INTEREST FIRST For details on how the PC to SI conversion calculation is done based on above selection, refer to Appendix - Account Acceleration chapter. For **Non-Pre-Compute** accounts, select the parameter value as **Undefined**. Else, system displays an error on selecting any other value as **Balance Adjustment Method mandatory for Pre-Compute a/c**.

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.

Table A-58 To reverse an account acceleration transaction

Transaction	Parameters
ACCOUNT_ACCELERATION_REV	Txn Date

A.1.31 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 **Appendix: Trading of Accounts** chapter in Servicing user guide.

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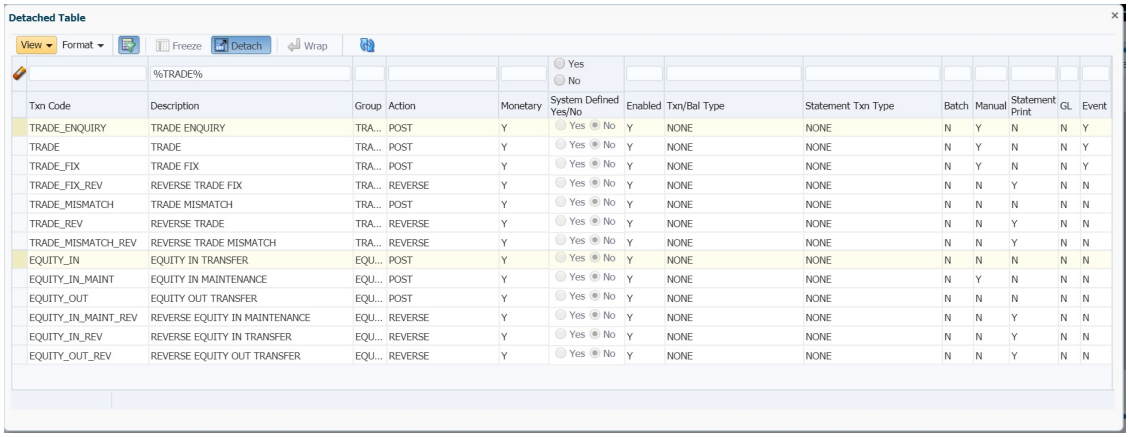
Figure A-32 Trade Transactions



Txn Code	Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Type	Batch	Manual	Statement Print	GL	Event
TRADE_ENQUIRY	TRADE ENQUIRY	TRA...	POST	Y	Yes No	Y	NONE	NONE	N	Y	N	N	Y
TRADE	TRADE	TRA...	POST	Y	Yes No	Y	NONE	NONE	N	Y	N	N	Y
TRADE_FIX	TRADE FIX	TRA...	POST	Y	Yes No	Y	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	N
TRADE_MISMATCH	TRADE MISMATCH	TRA...	POST	Y	Yes No	Y	NONE	NONE	N	N	N	N	N
TRADE_REV	REVERSE TRADE	TRA...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N
TRADE_MISMATCH_REV	REVERSE TRADE MISMATCH	TRA...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_IN	EQUITY IN TRANSFER	EQU...	POST	Y	Yes No	Y	NONE	NONE	N	N	N	N	N
EQUITY_IN_MAINT	EQUITY IN MAINTENANCE	EQU...	POST	Y	Yes No	Y	NONE	NONE	N	Y	N	N	N
EQUITY_OUT	EQUITY OUT TRANSFER	EQU...	POST	Y	Yes No	Y	NONE	NONE	N	N	N	N	N
EQUITY_IN_MAINT_REV	REVERSE EQUITY IN MAINTENANCE	EQU...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_IN_REV	REVERSE EQUITY IN TRANSFER	EQU...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N
EQUITY_OUT_REV	REVERSE EQUITY OUT TRANSFER	EQU...	REVERSE	Y	Yes No	Y	NONE	NONE	N	N	Y	N	N

This section consists of the following topics:

- Trade Enquiry Transaction
- Trade Transaction
- Equity Out Transfer Transaction
- Equity In Transfer Transaction
- Trade Fix Transaction
- Equity in Maintenance Transaction

A.1.31.1 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.

Table A-59 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

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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.1.31.2 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.

Following are the different types of Trade transactions supported:

Table A-60 Trade Transactions

Type	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.

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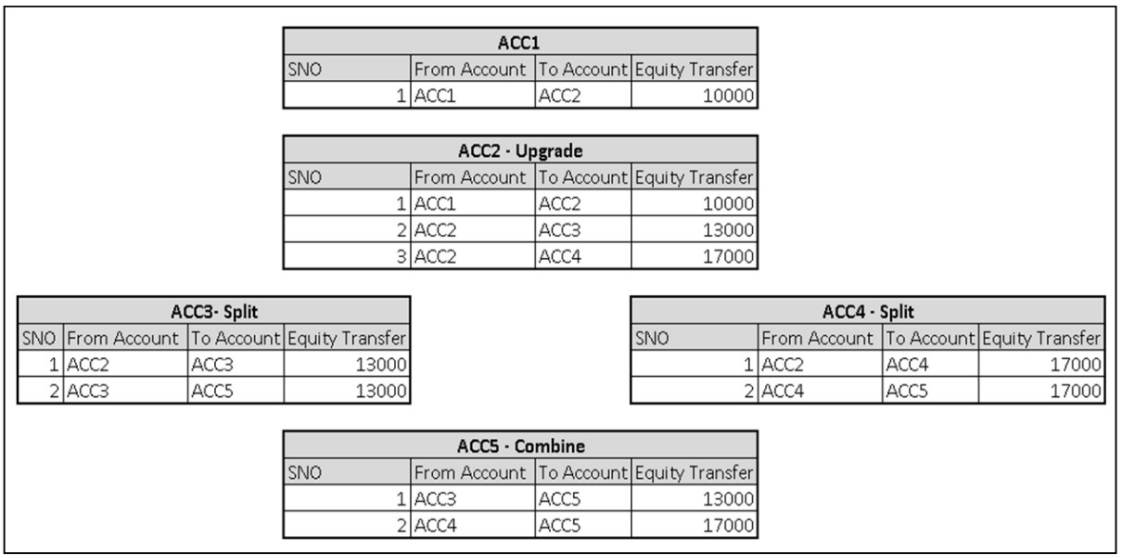
Figure A-33 Trade Transactions



ACC1

SNO	From Account	To Account	Equity Transfer
1	ACC1	ACC2	10000

ACC2 - Upgrade

SNO	From Account	To Account	Equity Transfer
1	ACC1	ACC2	10000
2	ACC2	ACC3	13000
3	ACC2	ACC4	17000

ACC3- Split

SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC3	13000
2	ACC3	ACC5	13000

ACC4 - Split

SNO	From Account	To Account	Equity Transfer
1	ACC2	ACC4	17000
2	ACC4	ACC5	17000

ACC5 - Combine

SNO	From Account	To Account	Equity Transfer
1	ACC3	ACC5	13000
2	ACC4	ACC5	17000

Table A-61 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

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- 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.1.31.3 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.

Table A-62 Equity Out transaction parameters

Transaction	Parameters
EQUITY OUT TRANSFER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

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.1.31.4 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.

Table A-63 Equity In transaction parameters

Transaction	Parameters
EQUITY IN TRANSFER	TXN DATE
	ACCOUNT NBR
	AMOUNT
	COMMENT
	TRADE TYPE

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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.1.31.5 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.

Table A-64 To post Trade Fix transaction

Transaction	Parameters
TRADE FIX	TXN DATE
	PROCESS MASTER ACCOUNT
	PROCESS LINKED ACCOUNT
	VALIDATE COMMON CUSTOMER
	TRADE FIX REASON
	COMMENT

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.1.31.6 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.

Table A-65 To post Equity in Maintenance transaction

Transaction	Parameters
EQUITY IN MAINTENANCE	TXN DATE
	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 postedon existing (old) account in the format ACCOUNT EQUITY IN MAINTAINED ON <DATE>WITH VALUE <VALUE>, <REASON> AND <COMMENT>.

A.1.32 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.

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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.

Table A-66 To post Billing Cycle Change transaction

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 Associated Accounts.
	NEW BILLING Select the billing frequency from drop-down list.
	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).

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Table A-66 (Cont.) To post Billing Cycle Change transaction

Transaction	Parameters
	MAX DUE DAY CHANGE DAYS Specify the total number of times due date change is permitted) 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 adjoining 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 billing 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.
	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. Retaining 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.

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- 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.1.33 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.

Table A-67 To post Capitalization Maintenance transaction

Transaction	Parameters
CAPITALIZATION MAINTENANCE	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 balances 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. **Note:** Selecting Balance Frequency option here has no relevance for capitalization.

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Table A-67 (Cont.) To post Capitalization Maintenance transaction

Transaction	Parameters
	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.
	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. **Note:** 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 continue capitalization based on defined parameters. No - to capitalize the balance amount till date and stop capitalization. **NOTE:** This parameter is useful only when the capitalization 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 calendar 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.

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A.1.34 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.

Figure A-34 Cycle Based Fee

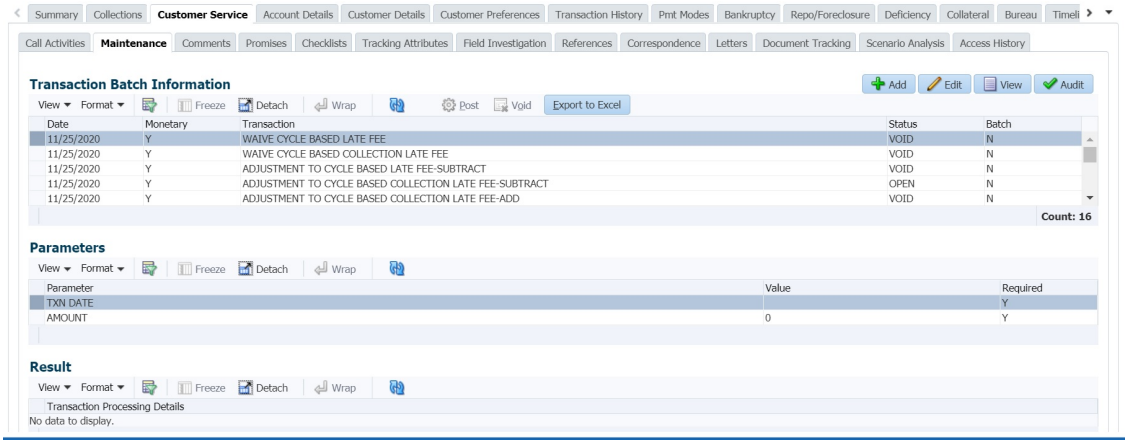

Table A-68 To post Adjustment / Waive Maintenance transaction

Transaction	Parameters
ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE- ADD **ADJUSTMENT TO CYCLE BASED COLLECTION LATE FEE - SUBTRACT** **WAIVE CYCLE BASED COLLECTION LATE FEE** **ADJUSTMENT TO CYCLE BASED LATE FEE - ADD** **ADJUSTMENT TO CYCLE BASED LATE FEE - SUBTRACT** **WAIVE CYCLE BASED LATE FEE**	TXN DATE Select the transaction date from adjoining calendar. AMOUNT Specify the amount to be adjusted / waived on the account.

A.1.35 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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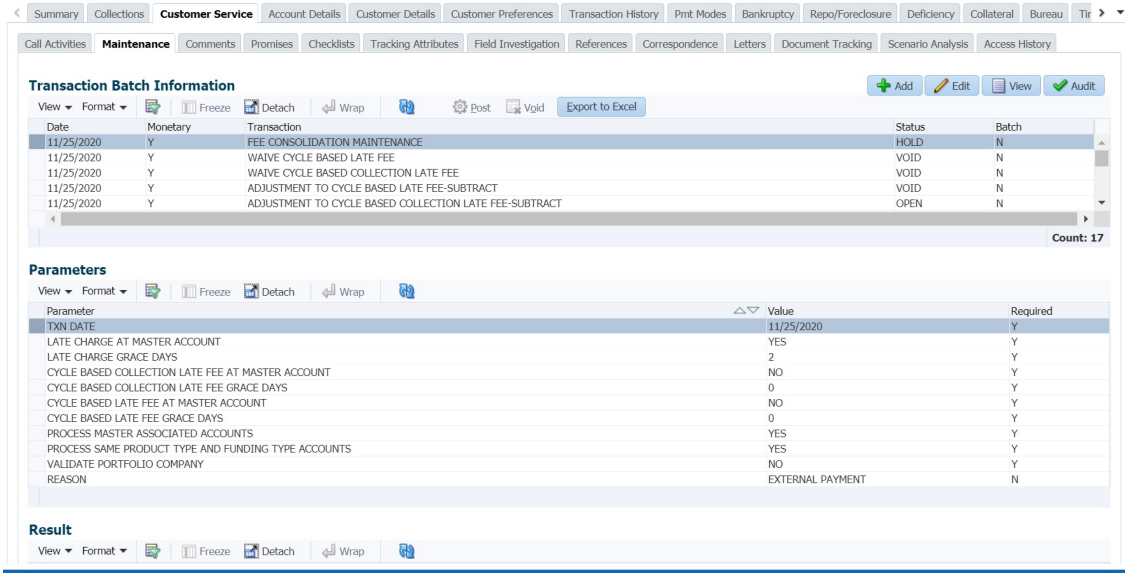
Figure A-35 Fee Consolidation Maintenance



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:

Table A-69 Fee Consolidation Maintenance

Flag	Master Account (M1)	Associated Account (A1)	Action
Late Charge at Master Account	Y	Y	Loop through Master and Associated Accounts, Post Late Charge at Master Account and a Zero amount Late Charge transaction at Associated Account.

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Table A-69 (Cont.) Fee Consolidation Maintenance

Flag	Master Account (M1)	Associated Account (A1)	Action
	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 Master 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 >Contracts.
	N	Y	Don't loop through Master and Associated, Post Late Charge at Master and Associated Based on the Fee Configuration at respective account >Contracts.

Table A-70 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 assessment at master account level.
	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.

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Table A-70 (Cont.) To post Fee Consolidation Maintenance transaction

Transaction	Parameters
	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 Associated 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.1.36 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.

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Table A-71 To adjust the Accrual Start Date and First Payment Date transaction

Transaction	Parameters
ACR_FIRST_PMT_DT_CHANGE (ACCRUAL AND FIRST PAYMENT DATE CHANGE)	TXN DATE Select the transaction date from the adjoining calendar.
	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 calendar. Ensure that the First Payment Date is not less than **Accrual Start Date**.

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.1.37 Pre Bill Days Change

You can change the pre bill days of a Loan account at any point of time during servicing by posting PRE BILL DAYS CHANGE monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

Table A-72 To post Pre Bill Days Change transaction

Transaction	Parameters
PRE BILL DAYS CHANGE (PBDCHANGE)	TXN DATE Select the transaction date from adjoining calendar. System allows to select only GL date (backdating and reversals are not allowed).
	PRE BILL DAYS Specify the number of pre-bill days on account. System displays an error if the PRE BILL DAYS is retained as zero **0** (default value).

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Table A-72 (Cont.) To post Pre Bill Days Change transaction

Transaction	Parameters
	PROCESS MASTER ASSOCIATED ACCOUNTS Select either **Yes** or **No** from the drop-down list. Selecting **Yes** posts the pre bill days transaction to Master Account and Associated Accounts. Selecting **No**, the pre bill days transaction is posted as follows: • If the current Account is Non-master and linked to a Master Account and Statement Consolidation flag = Y, system shows an error message and shouldn't allow to post the transaction. • If the current Account is Non-master and linked to a Master Account and Statement Consolidation flag = N, the system will allow to post this transaction. • If the current Account is master and Statement Consolidation flag = Y, system show an error message and will not allow to post the transaction. • If the current Account is Master Account and Statement Consolidation flag = N, the system will allow to post this transaction. • If the current Account is not link to any master account, the system will allow to post this transaction.
	PROCESS STATEMENT CONSOLIDATED ACCOUNTS By default the selection is **Yes** and if the same is retained, the pre bill days transaction is posted as follows: • If the Account where Pre Bill Days Maintenance is being initiated has Statement Consolidation Flag as N, then system ignores the parameter. • If the Account where Pre Bill Days Maintenance is being initiated has Statement Consolidation Flag as Y, then system validates and processes accounts with Statement Consolidation Y considering the other transaction parameter values. If the selection is **No**, this parameter value is ignored while posting pre bill days transaction to accounts.

On successfully posting the transaction, system updates the pre bill days on the account and following information is displayed in 'Results' section - [BEFORE] Prebill Days = <old prebill days> [AFTER] Prebill Days = <new prebill>. In case of any validation is not successful, the transaction is reversed.

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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

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- 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
- Customer/Business Name Maintenance
- Customer Details Maintenance
- Skipped Customers/Business
- Mark Customer as Deceased
- Privacy Opt-Out Indicator
- Customer/Business Correspondence (stopping)
- Financed Insurance (modifying)

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- ACH Maintenance
- Stop an ACH
- Statement Reprinting (batch only)
- Add ACH Bank
- Post Dated Checks
- Coupon Book Maintenance (batch only)
- Extended Service Contract (ESC)
- Insurance Maintenance
- Escrow Information and Maintenance
- Escrow Analysis Disbursements
- Insurance Payment Maintenance
- 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 Transaction to Void 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
- Customer/Business Address Confirmation
- 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

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- Stop Correspondence at Account Level
- Consolidated Payoff Quote
- Add New Customer
- Add/Update customer Address
- Agreement Number Maintenance
- Sales Order Number Maintenance
- Customer / Business Number Update
- Periodic Fee Maintenance

A.2.1 Customer/Business Name Maintenance

You can update and change a customer's or Business name.

Table A-73 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

Table A-74 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.

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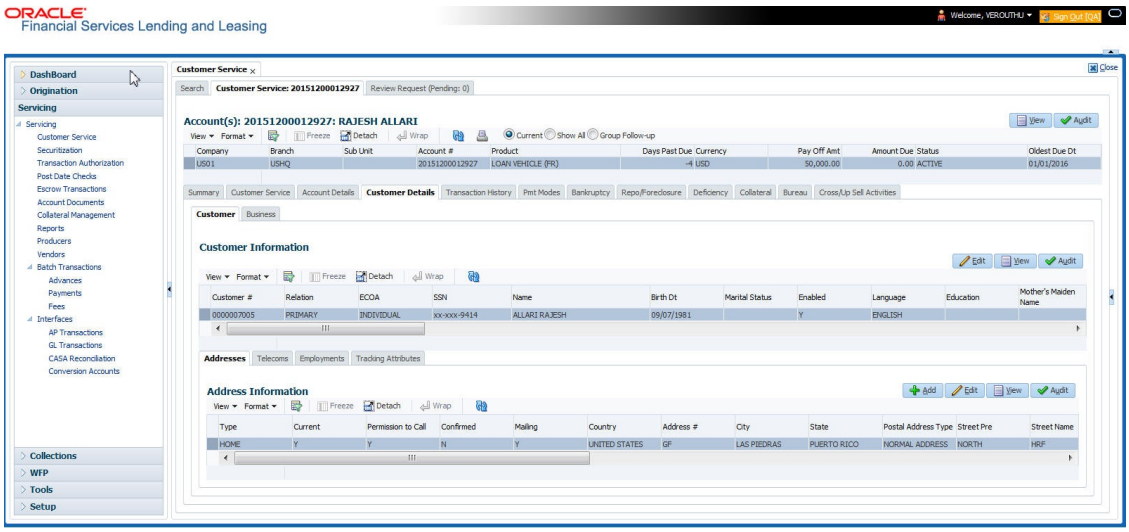
Figure A-36 Customer/Business Name Maintenance



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.

Table A-75 To change other details about a customer

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

> **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.

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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.

Table A-76 To mark a customer as “skipped”

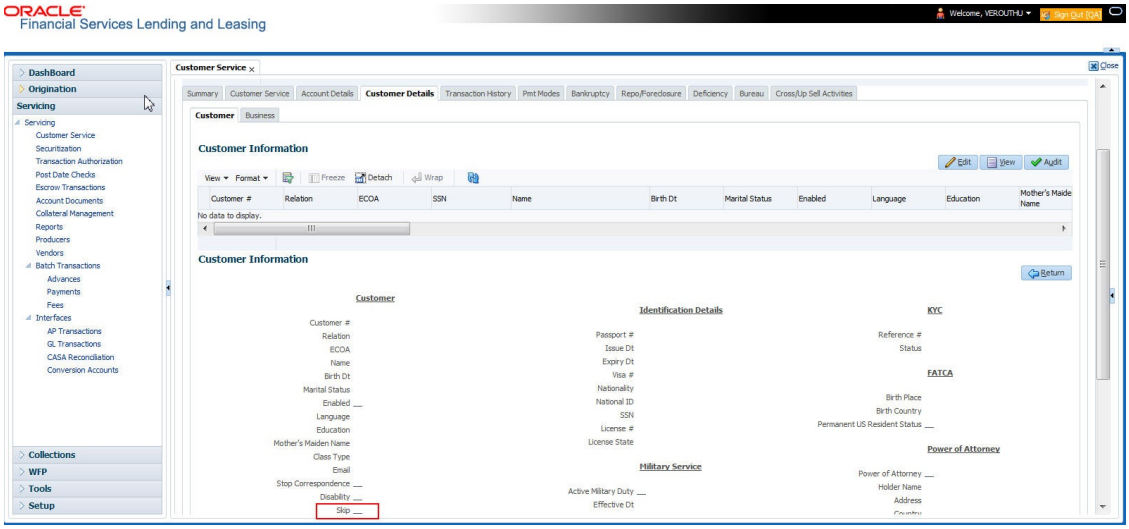
Transaction	Parameters
Customer Skip	Txn Date
	Relation Type Code
	Customer Skip Indicator

Table A-77 To mark a business as “skipped”

Transaction	Parameters
Business Skip	Txn Date
	Business Skip Indicator

The Skip box is selected on the Customer Service screen’s Customer/Business Details tab.

Figure A-37 Skipped Customers/Business



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

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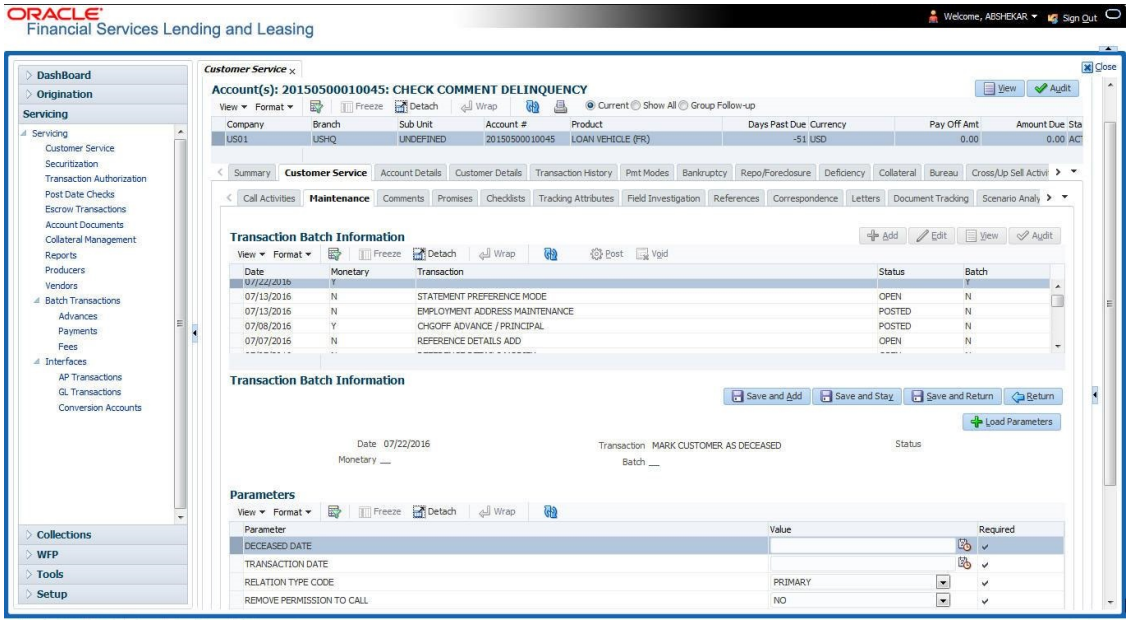
tab. Also when a particular customer is marked as deceased, you can change the permission to call the customer as **No** on all accounts and contacts where the customer is attached.

Table A-78 To mark a customer as "deceased"

Transaction	Parameters
MARK CUSTOMER AS DECEASED	DECEASED DATE
	TRANSACTION DATE
	RELATION TYPE CODE
	REMOVE PERMISSION TO CALL

Figure A-38 Mark Customer as Deceased



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.

The Customer Deceased Date is also indicated on the Customer Details screen's Military Service section.

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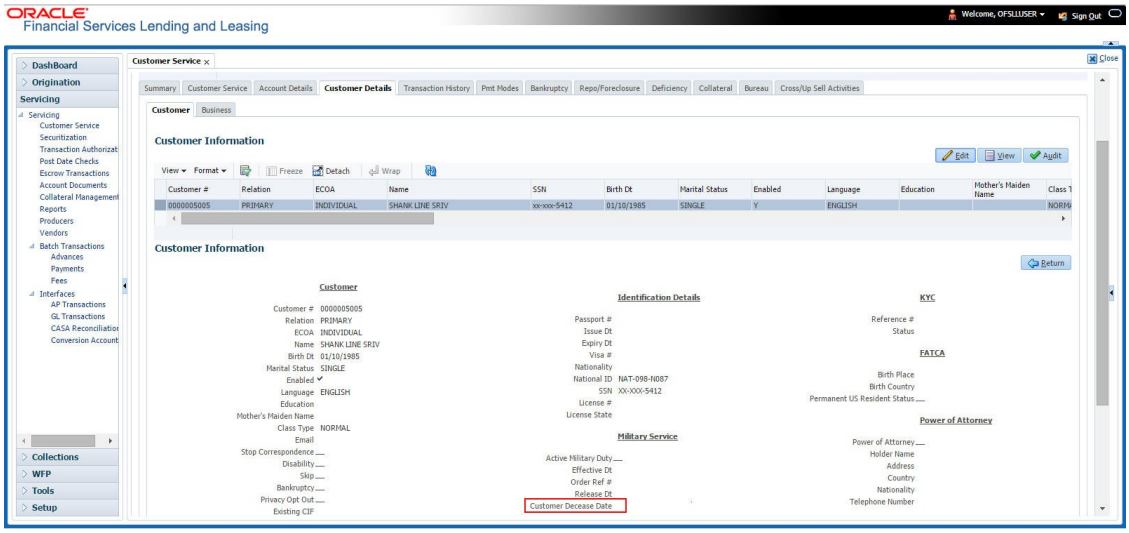
Figure A-39 Mark Customer as Deceased



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)

Table A-79 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)

Table A-80 To change the business privacy opt-out indicators

Transaction	Parameters
BUSINESS OPT-OUT PREFERENCES (PRI-VACY OPT-OUT)	Transaction Date
	Privacy Optout

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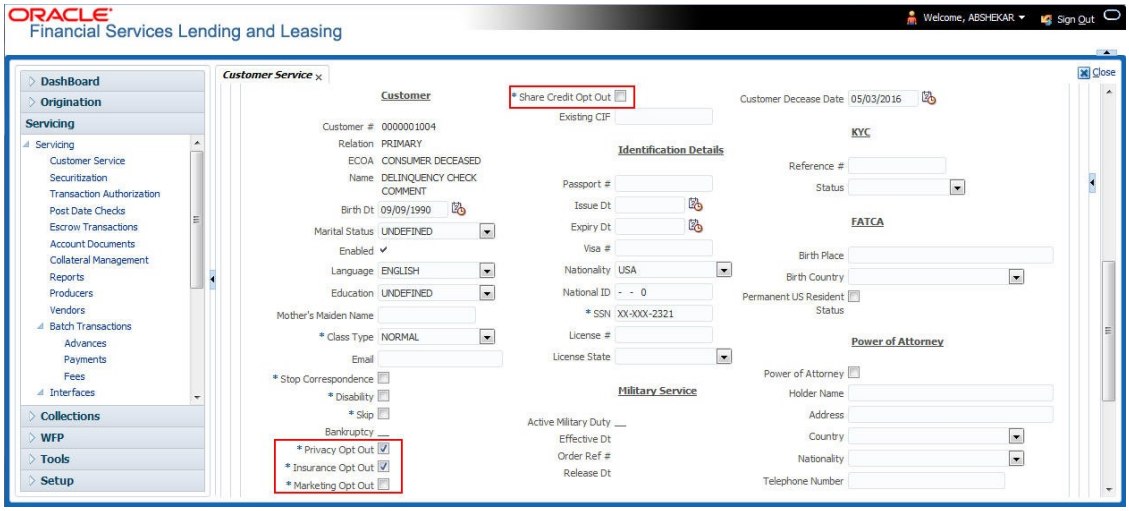
Table A-80 (Cont.) To change the business privacy opt-out indicators

Transaction	Parameters
	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.

Figure A-40 Privacy Opt-Out Indicator



To remove the customer's Privacy information sharing preferences, follow above procedure. However, you can also type **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.

Table A-81 To stop correspondence with a customer

Transaction	Parameters
Customer Stop Correspondence	Txn Data
	Relation Type Code
	Customer Stop Corr Indicator

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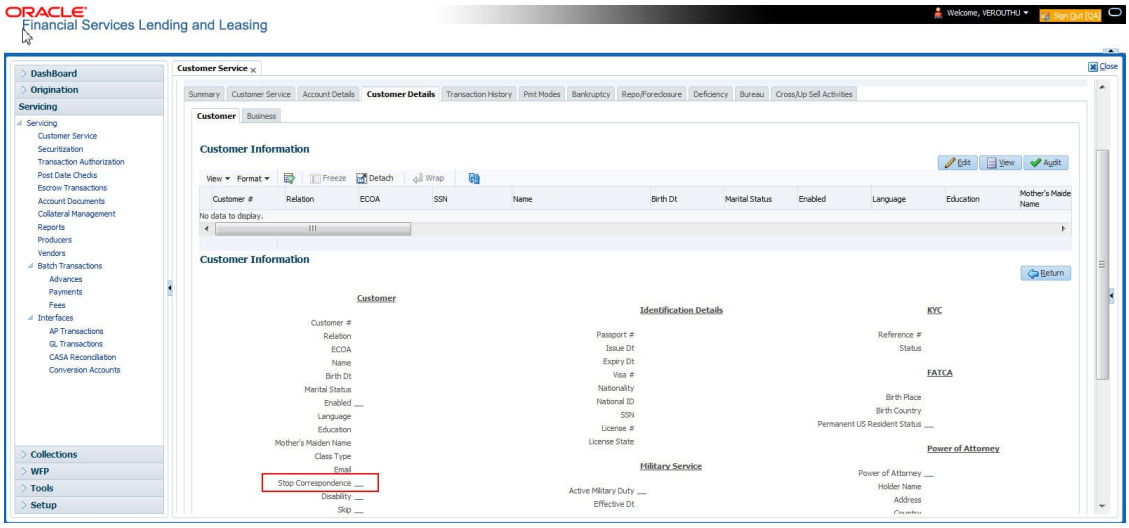
Table A-82 To stop correspondence with a business

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.

Figure A-41 Stop Correspondence



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**
>
> In case any issues on existing Loan accounts, you can back port this functionality. Contact your account manager.

Table A-83 Insurance Modification

Transaction	Parameters
Insurance Modification	Txn Date
	Effective Date
	Insurance Type

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Table A-83 (Cont.) Insurance Modification

Transaction	Parameters
	Policy Effective Date Company Name
	Phone # 1
	Extn # 1
	Phone # 2
	Extn # 2
	Policy #
	Expiration Date
	Primary Beneficiary
	Secondary Beneficiary
	Refund Amount Received
	Full Refund Received
	Comment

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.

Table A-84 To update the existing ACH bank details

Transaction	Parameters
ACH Maintenance and NEW ACH MAINTENANCE and ACH ONE TIME PHONE PAY	ACH Account Number
	ACH Account Type Code
	ACH Payment Frequency Code
	ACH Status Code
	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

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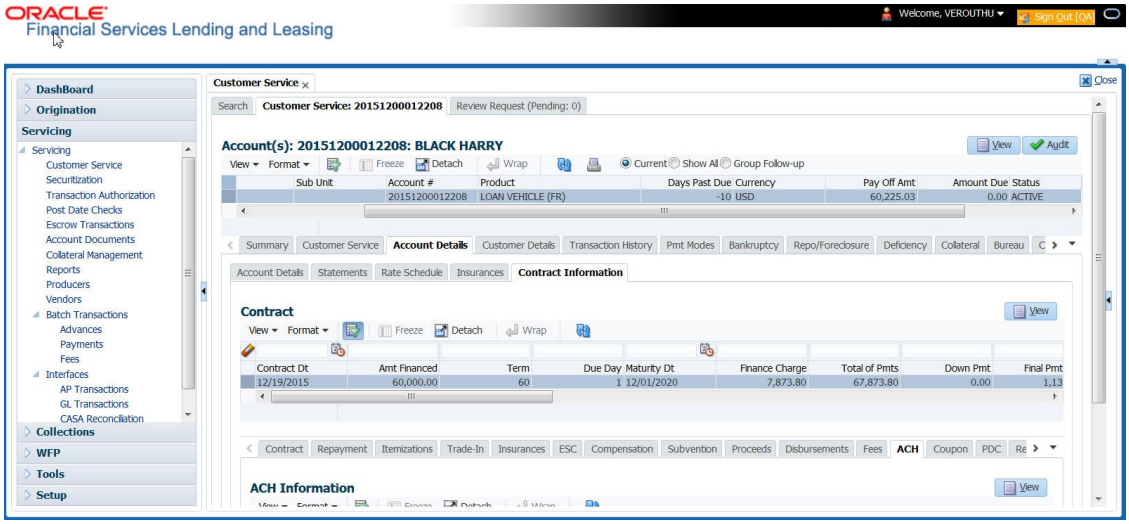
Table A-84 (Cont.) To update the existing ACH bank details

Transaction	Parameters
	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.

Figure A-42 ACH Maintenance



A.2.9 Stop an ACH

Table A-85 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.

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Table A-86 To reprint a statement

Transaction	Parameters
Statement Reprint Maintenance	Txn Date
	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.

Figure A-43 Add ACH Bank

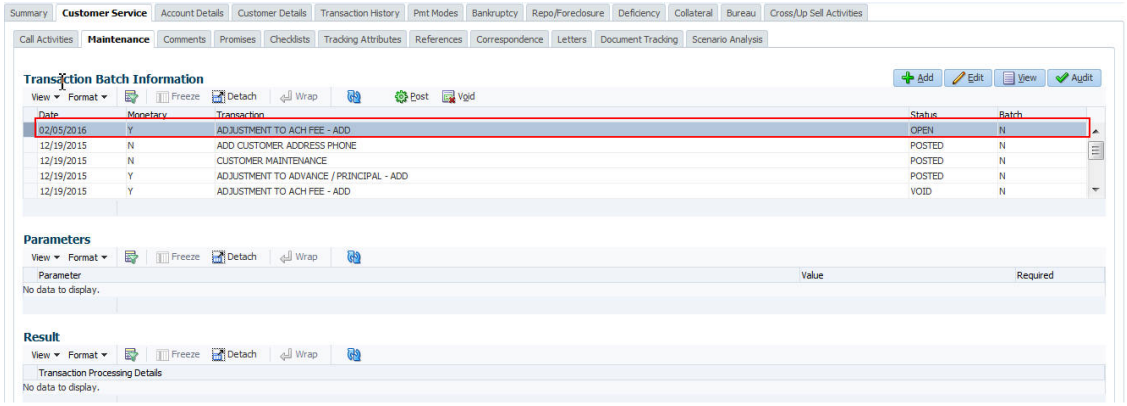

Table A-87 To add a new ACH bank

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

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.

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Table A-88 To add post dated checks as a 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

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.

Table A-89 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.

Table A-90 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.

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Table A-91 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

Table A-92 To apply a refund payment to an ESC

Transaction	Parameters
Warranty Payment Maintenance	Txn Date
	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

Table A-93 To cancel insurance (or reverse the insurance cancellation)

Transaction	Parameters
Insurance 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

The above refers to the account insurance and not asset or collateral insurance. For example, **Credit Life and Disability**.

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A.2.16 Escrow Information and Maintenance

The following non monetary transactions allow you to add a new tax or insurance escrow to an account.

Table A-94 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

Table A-95 To add new escrow tax details

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

The following non monetary transactions allow you to update any of the escrow information regarding an existing tax and insurance.

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Table A-96 To change insurance annual disbursement

Transaction	Parameters
Change Insurance Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement
	Amount
	Reason
	Reference

Table A-97 To change insurance disbursement plan

Transaction	Parameters
Change Insurance Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

Table A-98 To change escrow indicators of insurance

Transaction	Parameters
Change Escrow Indicators of Insurance	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

Table A-99 To change insurance expiration date

Transaction	Parameters
Change Insurance Expiration Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Expiration Date
	Reason
	Reference

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Table A-100 To change insurance maturity date

Transaction	Parameters
Change Insurance Maturity Date	Escrow Type
	Escrow Sub Type
	Vendor #
	Maturity Date
	Reason
	Reference

Table A-101 To change tax annual disbursement

Transaction	Parameters
Change Tax Annual Disbursement	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Annual Disbursement Amount
	Reason
	Reference

Table A-102 To change tax disbursement plan

Transaction	Parameters
Change Tax Disbursement Plan	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Disbursement Rule
	Reason
	Reference

Table A-103 To change escrow indicators of tax

Transaction	Parameters
Change Escrow Indicators of Tax	Escrow Type
	Escrow Sub Type
	Vendor #
	Transaction Date
	Escrow Required (y/n)
	Escrow Opt Out (y/n)
	Reason
	Reference

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A.2.17 Escrow Analysis Disbursements

The following nonmonetary transactions allow you to resume and stop escrow analysis and disbursements.

Table A-104 To resume escrow analysis

Transaction	Parameters
Resume Escrow Analysis	Transaction Date
	Reason
	Reference

Table A-105 To resume escrow disbursements

Transaction	Parameters
Resume Escrow Disbursements	Transaction Date
	Reason
	Reference

Table A-106 To stop escrow analysis

Transaction	Parameters
Stop Escrow Analysis	Transaction Date
	Reason
	Reference

Table A-107 To stop escrow disbursements

Transaction	Parameters
Stop Escrow Disbursements	Transaction Date
	Reason
	Reference

A.2.18 Insurance Payment Maintenance

Table A-108 To refund or adjust insurance

Transaction	Parameters
Insurance Payment Maintenance	Txn Date
	Insurance/Warranty Refund Amount Received
	Insurance/Warranty
	Itemization Code
	Insurance/Warranty For Full Refund Received

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> **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**.

Table A-109 Adjust Dealer Compensation

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - ADD	COMPENSATION ADJUSTMENT AMOUNT
	COMMENTS

Table A-110 Adjust Dealer Compensation

Transaction	Parameters
ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION ADJUSTMENT AMOUNT
	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

Table A-111 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

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Table A-111 (Cont.) Parameters to Add contract references:

Transaction	Parameters
	PHONE # 2
	EXTENSION PHONE # 2
	PERMISION TO CALL IND #2
	COMMENT

Table A-112 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

Table A-113 Account Statement Preference Mode

Transaction	Parameters
ACCOUNT STATEMENT PREFERENCE MODE	TRANSACTION DATE
	STATEMENT PREFERENCE MODE

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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

Table A-114 Cure Letter Date Maintenance

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

Table A-115 Recourse Details Maintenance

Transaction	Parameters
RECOURSE DETAILS MAINTENANCE	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**.

Table A-116 Sub Unit Account Transfer

Transaction	Parameters
ACCOUNT SUB UNIT TRANSFER	AMORTIZED BALANCE TRANSFER
	COMMENTS
	SALE TRANSFER EFFECTIVE DATE

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Table A-116 (Cont.) Sub Unit Account Transfer

Transaction	Parameters
	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

Table A-117 Sub Unit Account Transfer - Reversal

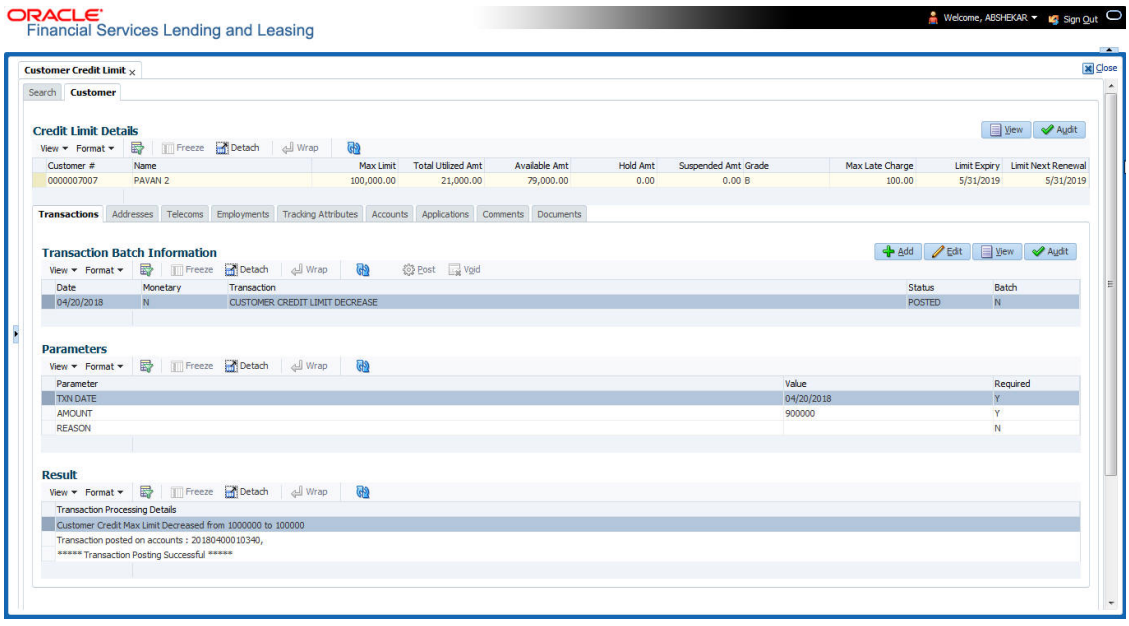
Transaction	Parameters
VOID ACCOUNT SUB UNITTRANSFER	COMMENTS
	SALE TRANSFER EFFECTIVE DATE

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.

Figure A-44 Customer Credit Limit Transactions



This section consists of the following topics:

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- Customer Credit Limit Transactions
- Business Credit Limit Transactions
- Customer/Business Credit Limit Maintenance
- Customer/Business Address Maintenance
- Customer/Business Telecom Maintenance
- Business Partners Maintenance
- Business Affiliates Maintenance

A.2.25.1 Customer Credit Limit Transactions

To update the customer credit limit details, post the following transactions:

Table A-118 Customer Credit Limit Details

Purpose	Transaction Code	Transaction Description
To increase the customer Max limit field by given amount.	CUS_CRLMT_INCREASE	CUSTOMER CREDIT LIMIT INCREASE
To decrease the customer Max limit field by given amount.	CUS_CRLMT_DECREASE	CUSTOMER CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to Customer 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_INCREASE	INCREASE CUSTOMER CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	CUS_CRLMT_SUSPEND_INCREASE	INCREASE CUSTOMER CREDIT LIMIT SUSPEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	CUS_CRLMT_SUSPEND_DECREASE	DECREASE CUSTOMER CREDIT LIMIT SUSPEND 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:

Table A-119 Business Credit Limit Transactions

Purpose	Transaction Code	Transaction Description
To increase the business Max limit field by given amount.	BUS_CRLMT_INCREASE	BUSINESS CREDIT LIMIT INCREASE

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Table A-119 (Cont.) Business Credit Limit Transactions

Purpose	Transaction Code	Transaction Description
To decrease the business Max limit field by given amount.	BUS_CRLMT_DECREASE	BUSINESS CREDIT LIMIT DECREASE
To move given transaction amount from Hold amount to business 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_INCREASE	INCREASE BUSINESS CREDIT LIMIT HOLD AMOUNT
To move the given transaction amount from Max Limit field to suspended amount field.	BUS_CRLMT_SUSPEND_INCREASE	INCREASE BUSINESS CREDIT LIMIT SUSPEND AMOUNT
To move the given transaction amount from suspended field to Max Limit amount field	BUS_CRLMT_SUSPEND_DECREASE	DECREASE BUSINESS CREDIT LIMIT SUSPEND 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:

Table A-120 Customer/Business Credit Limit Maintenance

Transaction	Parameters
CUS_CRLMT_MAINT or **BUS_CRLMT_MAINT**	TXN DATE
	GRADE
	MAX LATE CHARGE RATE
	LIMIT EXPIRY DATE
	LIMIT NEXT RENEWAL DATE

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

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Also, note that if the address details are added or updated directly from the above tabs, system automatically posts the below transaction.

Table A-121 Customer/Business Address Maintenance

Transaction	Parameters
CUS_ADR_PH_ MAINT or **BUS_ADR_PH_MAINT**	TXN DATE
	ADR ADDRESS TYPE CODE
	ADR PHONE
	ADR MAILING INDICATOR
	ADR POSTAL ADDRESS TYPE CODE
	ADR ADDRESS NUMBER
	ADR STREET PRE TYPE CODE
	ADR STREET NAME
	ADR STREET TYPE CODE
	ADR STREET POST TYPE CODE
	ADR APARTMENT NUMBER
	ADR ADDRESS2
	ADR CITY
	ADR STATE CODE
	ADR ZIP
	ADR ZIP EXTENSION
	ADR COUNTRY CODE
	ADR COMMENT
	ADR CENSUS TRACT/BNA CODE
	ADR MSA CODE
	PERMISSION TO CALL IND
	PERMISSION TO TEXT IND

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.

Table A-122 Customer/Business Telecom Maintenance

Transaction	Parameters
ADD CUSTOMER TELECOM CUS_NEW_TEL or **ADD BUSINESS TELECOM BUS_NEW_TEL**	TXN DATE

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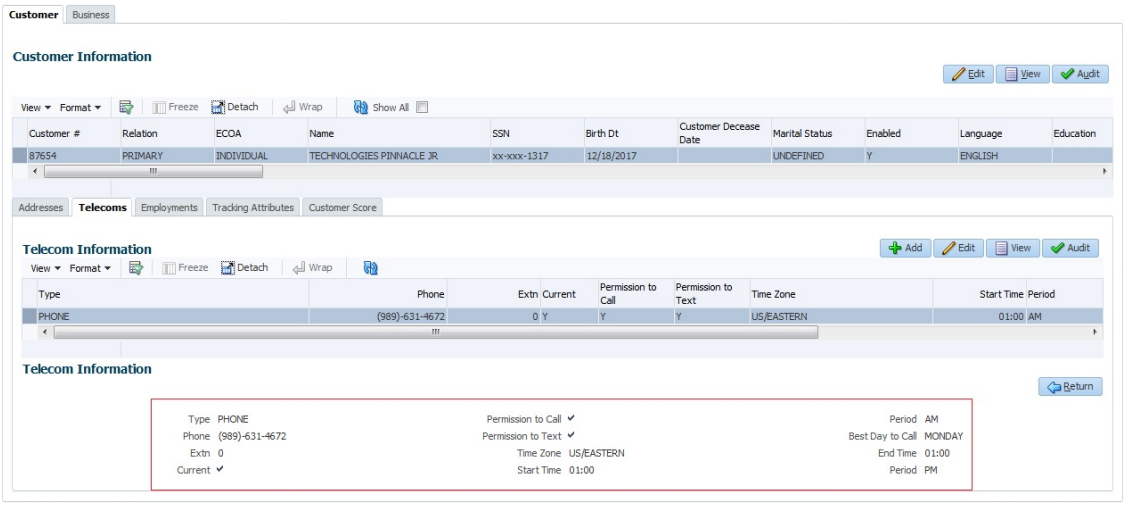
Table A-122 (Cont.) Customer/Business Telecom Maintenance

Transaction	Parameters
CUSTOMER TELECOM MAINTENANCE **CUS_TEL_MAINT** or **BUSINESS TELECOM MAINTENANCE** **BUS_TEL_MAINT**	RELATION TYPE CODE (Applicable for Customer Telecom)
	TELECOM TYPE
	TELECOM PHONE
	CURRENT INDICATOR
	TELECOM PHONE EXTENSION
	PERMISSION TO CALL IND
	PERMISSION TO TEXT IND (Applicable for Business Telecom)
	BEST CALL START TIME
	BEST CALL START TIME PERIOD
	BEST CALL END TIME
	BEST CALL END TIME PERIOD
	TELECOM TIME ZONE
	BEST DAY TO CALL

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**.

Figure A-45 Customer/Business Telecom Maintenance



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

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- 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.

Table A-123 Business Partners Maintenance

Transaction	Parameters
BUS_PAR_ADD or **BUS_PAR_MAINT**	Permission to Call
	Permission to Text
	Customer #
	First Name
	MI
	Last Name
	Suffix
	SSN
	Birth Dt
	Birth Place

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.

Table A-124 Business Affiliates Maintenance

Transaction	Parameters
BUS_AFF_ADD or **BUS_AFF_MAINT**	Organization Type
	Legal Name
	Name of the Business
	Tax ID #
	Ownership (%)

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**.

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Table A-125 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.

Table A-126 To add new business details

Transaction	Parameters
NEW BUSINESS MAINTENANCE	TXN DATE
	ORGANIZATION TYPE
	BUSINESS TYPE
	BUSINESS CATEGORY
	BUSINESS NAME
	LEGAL NAME
	TAX ID#

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Table A-126 (Cont.) To add new business details

Transaction	Parameters
	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**.

Table A-127 To update existing business details

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

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Table A-127 (Cont.) To update existing business details

Transaction	Parameters
	PAYMENT HIERARCHY
	BUSINESS TIME ZONE
	REASON CODE

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 non-monetary 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. For more information refer **Pending Account Creation** in Interface chapter of Servicing user guides.
- You cannot void an account which is already in Void status.
- Recession transaction cannot be posted on TRADED/VOID Accounts. If Master account has any accounts with these status, the system stops posting this transaction.
- While posting the transaction on any Account hierarchy, system refers to the look-up code ACC_STATUS_CD (ACCOUNT STATUS CODES). Transaction posting can sometime be ignored or result in error based on the look-up subcode i.e. if lookup for PAIDOFF status is ERROR, and if the picked account in hierarchy is in PAIDOFF status, then system displays error as 'Invalid status for associated accounts (SYS-SYS-SYS-TNM-002184)'.
- However, if data is not maintained in the look-up for status then system posts the transaction on that account with the other existing validations. For example if look-up does not have ACTIVE or CHARGEOFF status, system picks all the Accounts including ACTIVE/CHARGEOFF status and post Rescission transaction.

Table A-128 To rescission a customer linked account

Transaction	Parameters
ACC_RESCISSION (RESCISSION ACCOUNT)	TXN DATE 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 transaction is automatically posted to current account and its Linked Account(s).

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Table A-128 (Cont.) To rescission a customer linked account

Transaction	Parameters
	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 transaction is being posted. 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 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 transaction 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.

This section consists of the following topic:

- Processing with Combination of Transaction Parameters

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A.2.28.1 Processing with Combination of Transaction Parameters

Refer to the below table to know how system processes the rescission transaction with the combination of above parameters.

Table A-129 Rescission Transaction to Void Account

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 agreement number. If there is no Agreement # found on account where this transaction 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 Associated Accounts parameter ignoring the other two parameters.
Y	N	N	Transaction is posted to accounts based on Process Master Associated Accounts parameter.
Y	Y	N	Transaction is posted to accounts based on Process Master Associated Accounts parameter ignoring the Process Same Sales Order Accounts parameter.
Y	N	Y	Transaction is posted to accounts based on Process Master Associated 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 Agreement number.

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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** non- monetary 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.

Table A-130 To add asset to account

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.

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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.

Table A-131 To update customer/business score

Transaction	Parameters
CUSTOMER CREDIT SCORE UPDATE **CUS_CREDIT_SCORE_MAINT** or **BUSINESS CREDIT SCORE UPDATE** **BUS_CREDIT_SCORE_MAINT**	TXN DATE Select the transaction date from adjoining calendar.
	SCORE RECIEVED DATE Select the date when the score was received from credit bureau.
	RELATION TYPE CODE (Applicable only for customer score update) 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 relations).
	SOURCE CODE Select the credit bureau from where the customer/business credit score is received from the drop-down list. The list is populated based on the values maintained in CRB_SOURCE_CD look-up 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/Business > Customer/Business Score tab.

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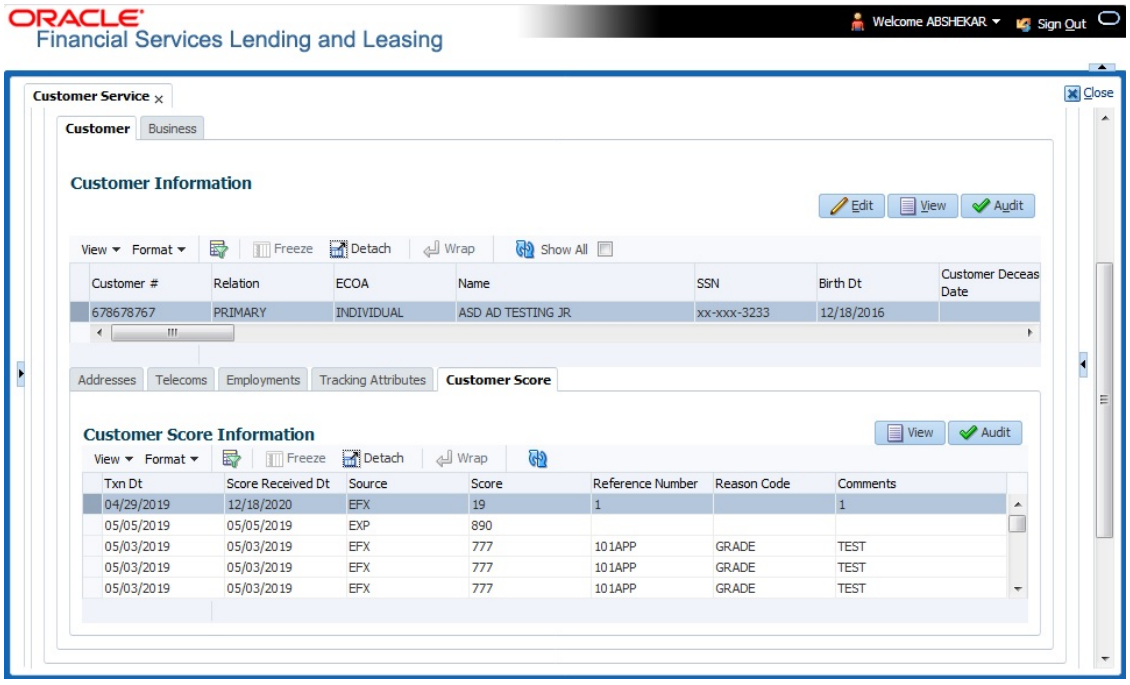
Figure A-46 Customer / Business Credit Score Update



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.

Table A-132 To post Master Account Maintenance transaction

Transaction	Parameters
MASTER ACCOUNT MAINTENANCE **ACC_MASTER_ACCOUNT_MAINT**	TXN DATE Select the transaction posting date from the adjoining calendar.
	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. System displays an error if there is a mismatch or an invalid account number is entered.

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Table A-132 (Cont.) To post Master Account Maintenance transaction

Transaction	Parameters
	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 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 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.
	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.

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Table A-132 (Cont.) To post Master Account Maintenance transaction

Transaction	Parameters
	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 Maintenance Action Type parameter selected as Add / Update / Remove, system Adds, Updates, or Removes the Master Account # to Associated Account and its Linked Account respectively. 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 #}'. **Note:** 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 associated 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 transaction 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.

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> **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.

Table A-133 To update Statement Consolidation indicator

Transaction	Parameters
STATEMENT CONSOLIDATION INDICATOR MAINTENANCE **ACC_STMT_CONSOLIDATE_MAINT**	TXN DATE Select the transaction posting date from the adjoining calendar.
	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 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 transaction from the drop-down list.
	COMMENTS Additional information (if any).

On successfully posting the transaction, the Statement Consolidation indicator is updated in Customer Service > Account Details, **Others** section.

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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**.

Table A-134 To add existing business

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.

Table A-135 To add business phone details

Transaction	Parameters
BUSINESS PHONE MAINTENANCE	TXN DATE
	ADDRESS PHONE
	ADDRESS TYPE
	PERMISSION TO CALL IND

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.

Table A-136 To confirm customer / business address

Transaction	Parameters
CUSTOMER ADDRESS CONFIRMATION (CUS_CON_ADR_MAINT) or	TXN DATE
	RELATION TYPE CODE (Applicable for Customer address)

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Table A-136 (Cont.) To confirm customer / business address

Transaction	Parameters
BUSINESS ADDRESS CONFIRMATION (BUS_CON_ADR_MAINT)	ADR ADDRESS TYPE CODE or ADDRESS TYPE
	CONFIRMED ADDRESS INDICATOR

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.

Table A-137 To add entries to Trade Details Table

Transaction	Parameters
ADD TRADE TRANSACTION DETAILS or **UPDATE TRADE DETAILS**	TXN DATE
	AMOUNT
	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.

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Table A-138 To reverse a Trade

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.2.36.3 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 non-monetary 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. For more information refer **Pending Account Creation** in Interface chapter of Servicing user guides.
- You cannot void an account which is already in Void status.
- Recession transaction cannot be posted on TRADED/VOID Accounts. If Master account has any accounts with these status, the system stops posting this transaction.
- While posting the transaction on any Account hierarchy, system refers to the look-up code ACC_STATUS_CD (ACCOUNT STATUS CODES). Transaction posting can sometime be ignored or result in error based on the look-up subcode i.e. if lookup for PAIDOFF status is ERROR, and if the picked account in hierarchy is in PAIDOFF status, then system displays error as 'Invalid status for associated accounts (SYS-SYS-SYS-TNM-002184)'.
- However, if data is not maintained in the look-up for status then system posts the transaction on that account with the other existing validations. For example if look-up does not have ACTIVE or CHARGEOFF status, system picks all the Accounts including ACTIVE/CHARGEOFF status and post Rescission transaction.

Table A-139 To rescission a customer linked account

Transaction	Parameters
ACC_RESCISSION	TXN DATE
(RESCISSION ACCOUNT)	Select the transaction date as the current system date from the adjoining calendar.

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Table A-139 (Cont.) To rescission a customer linked account

Transaction	Parameters
	PROCESS MASTER ACCOUNT If selected as **YES**, then rescission transaction is automatically posted to corresponding Master account. If selected as **No**, then rescission transaction is automatically posted to current account and its Linked Account(s).
	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 transaction is being posted. However before posting, system considers the value defined for other parameters. See section, Processing with Combination of Transaction Parameters.

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Table A-139 (Cont.) To rescission a customer linked account

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 transaction 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.

This section consists of the following topic:

- Processing with Combination of Transaction Parameters

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.

Figure A-47 Bankruptcy Reporting Indicator

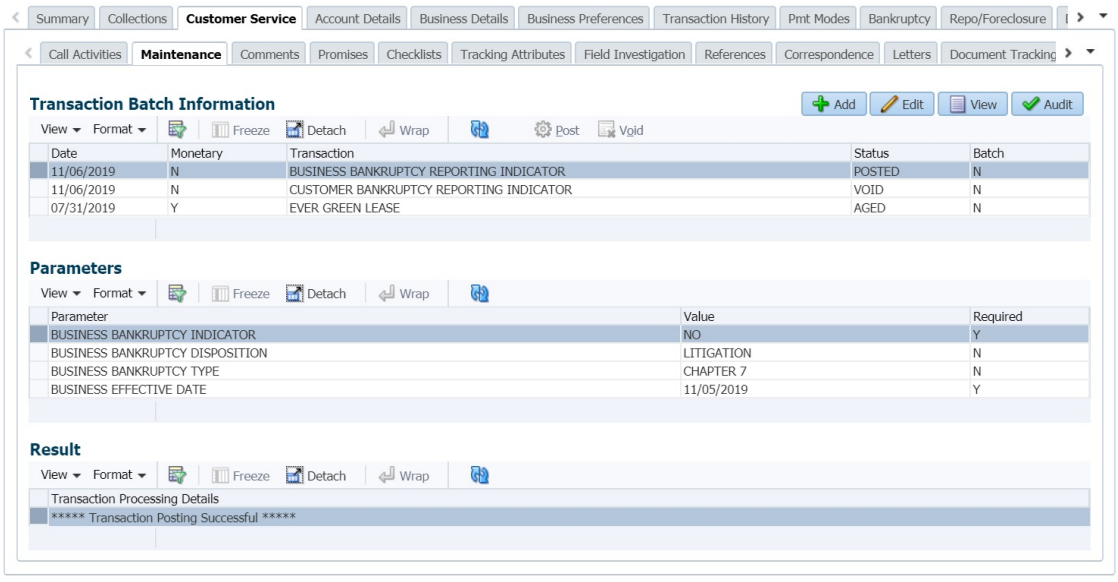

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Table A-140 To mark a Customer Account as Bankrupt

Transaction	Parameters
CUSTOMER BANKRUPTCY REPORTING INDICATOR	BANKRUPTCY INDICATOR
	RELATION TYPE CODE
	BANKRUPTCY DISPOSITION
	BANKRUPTCY TYPE
	EFFECTIVE DATE

Table A-141 To mark a Business Only Account or SME Account as Bankrupt

Transaction	Parameters
BUSINESS BANKRUPTCY REPORTING INDICATOR	BUSINESS BANKRUPTCY 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.

Table A-142 To post Asset Maintenance to an account

Transaction	Parameters
ASSET MAINTENANCE	TXN DATE
	ASSET NUMBER
	ASSET CLASS
	ASSET TYPE
	ASSET SUB TYPE
	REGISTRATION NUMBER
	MAKE
	MODEL
	ESTIMATED LIFE
	COUNTRY CODE
	ZIP
	STATE CODE
	ADDRESS NUMBER
	ADDRESS1
	ADDRESS2

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Table A-142 (Cont.) To post Asset Maintenance to an account

Transaction	Parameters
	REASON CODE
	COMMENTS
	ASSET EXCHANGE INDICATOR
	ASSET SHIPMENT DATE
	ASSET BLOCK INDICATOR
	ASSET IDENTIFICATION NUMBER

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 look-up 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.

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Table A-143 To post Contract updates to an account

Transaction	Parameters
ACCOUNT CONTRACT MAINTENANCE	TXN DATE
	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

For more information on above fields, refer to **Contracts** tab section in Funding chapter of 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.

Table A-144 To post repayment mode on an account

Transaction	Parameters
ACCOUNT PAYMENT MODE MAINTAINANCE	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.

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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.

Figure A-48 Add Balance to Account

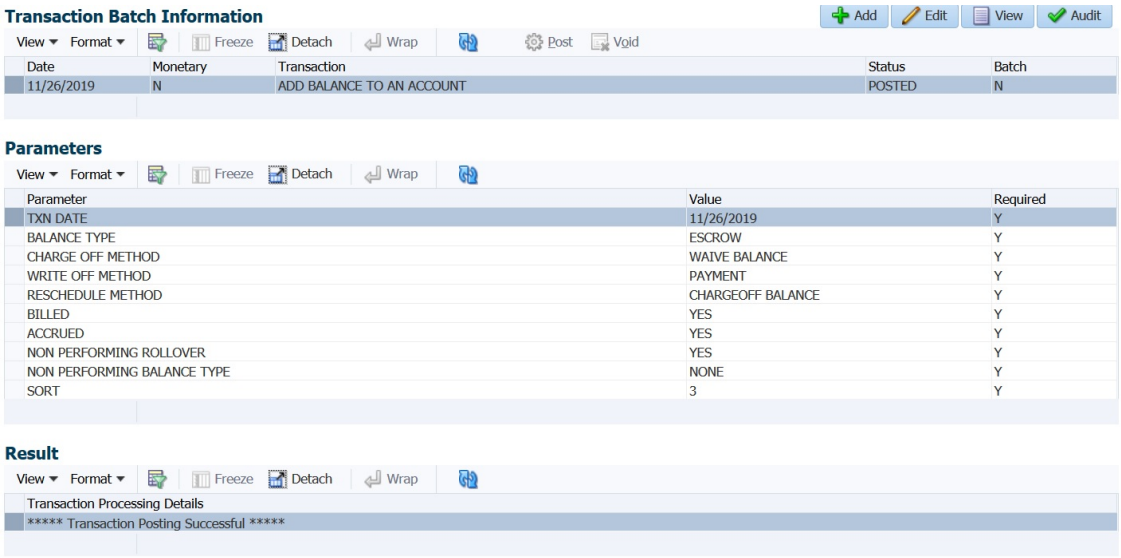

Table A-145 To add balance to an account

Transaction	Parameters
ADD BALANCE TO AN ACCOUNT	TXN DATE
	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**.

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- If the Balance Type does not match with the defined list of codes in TXN_TYPE_CD look-up, system displays an error indicating **Balance Type Doesn't Exist**.
- If the Balance Type matches with look-up 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.

Table A-146 To post linked account maintenance

Transaction	Parameters
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 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.
	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.

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Table A-146 (Cont.) To post linked account maintenance

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 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 transaction 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**.

Table A-147 To Post Mock Statement Maintenance to Master Account

Transaction	Parameters
MOCK STATEMENT MAINTENANCE TRANSACTION FOR MASTER ACCOUNT	TXN DATE Select the transaction posting date from adjoining calendar.

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Table A-147 (Cont.) To Post Mock Statement Maintenance to Master Account

Transaction	Parameters
	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.

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**.

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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.

Table A-148 To update skip credit bureau reporting option on an account

Transaction	Parameters
SKIP CREDIT BUREAU REPORTING MAINTENANCE	SKIP CREDIT BUREAU REPORTING

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, at least one of the customer attached to account is to be on SCRA duty and SCRA flag = Y to post the transaction.

Table A-149 To post voluntary repossession maintenance

Transaction	Parameters
REPOSSESSION MAINTENANCE	TXN DATE

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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.

Table A-150 To stop account correspondence

Transaction	Parameters
ACCOUNT STOP CORRESPONDENCE (ACC_STOP_CORR_MAINT)	TXN DATE Select the transaction date from adjoining calendar.
	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.

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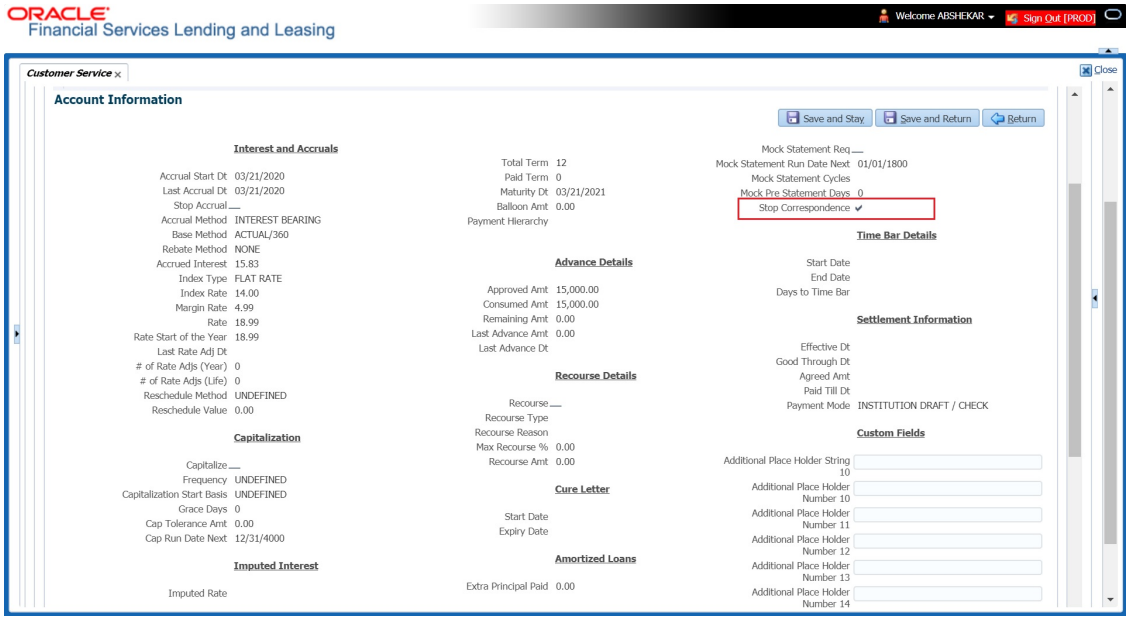
Table A-150 (Cont.) To stop account correspondence

Transaction	Parameters
	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 ASSOCIATEDACCOUNTS = Y, posts the transaction to Master and all the Associated accounts having Statement Consolidation = Y. On, selecting **No** along with PROCESS MASTER ASSOCIATED ACCOUNTS = Y, system ignores statement consolidation 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** check box is selected in the Customer Service screen's Account Information screen.

Figure A-49 Stop Correspondence at Account Level



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> **Note**
>
> - If a Master account has stop correspondence as **Yes**, then new accounts on-boarded 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.

Table A-151 To generate Consolidated Payoff Quote

Transaction	Parameters
CONSOLIDATED PAYOFF QUOTE	TXN DATE 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 generated. 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.

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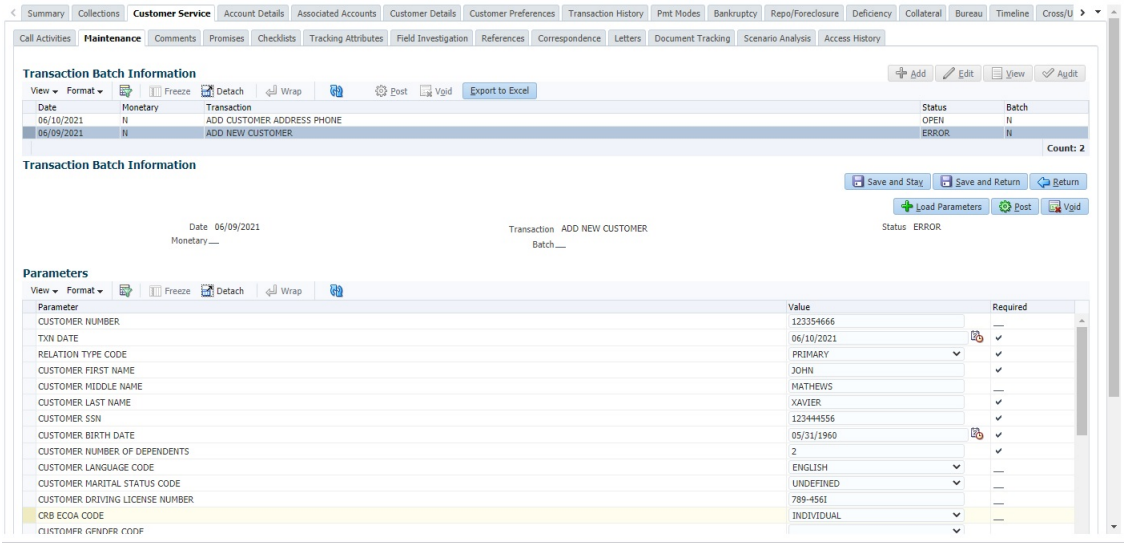
On successfully posting the transaction, a confirmation message is displayed in the Results section indicating the date on which the transaction is posted along with below details:

- 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.

Figure A-50 Add New Customer



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.

Table A-152 To add customer details

Transaction	Parameters
ADD NEW CUSTOMER (CUS_ADD_MAINT)	CUSTOMER NUMBER Specify the new customer number.

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Table A-152 (Cont.) To add customer details

Transaction	Parameters
	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 dependents 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.

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Table A-152 (Cont.) To add customer details

Transaction	Parameters
	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 opt out 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 calendar.
	CUSTOMER PASSPORT EXPIRY DATE Select the customer's passport expiry date from adjoining calendar.
	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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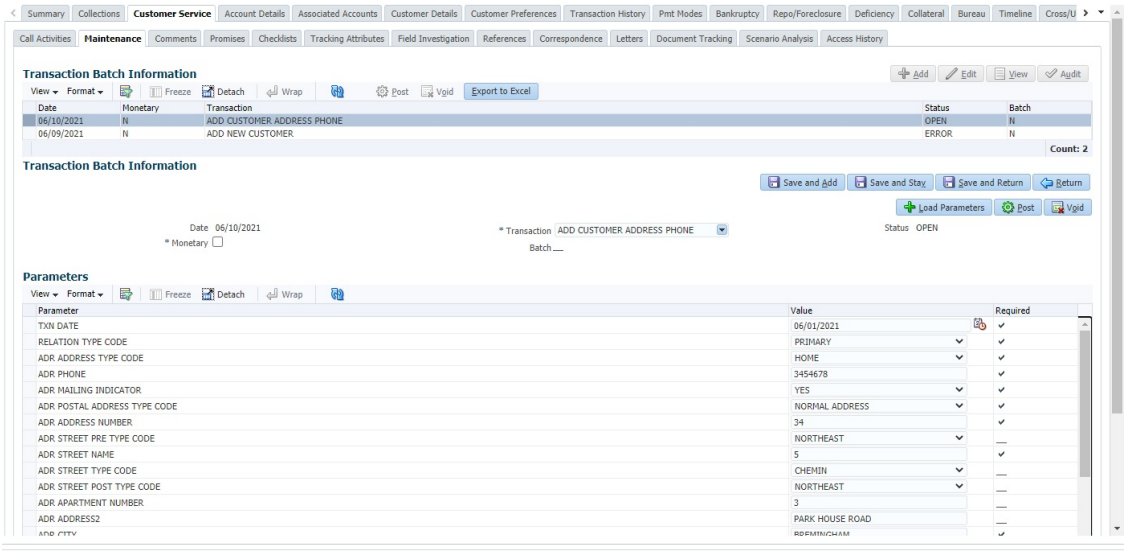
Figure A-51 Add/Update customer Address



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.

Table A-153 To add/update customer details

Transaction	Parameters
ADD CUSTOMER ADDRESS PHONE (CUS_ADR_PH_MAINT)	TXN DATE Select the transaction posting date from the adjoining calendar.
	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.

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Table A-153 (Cont.) To add/update customer details

Transaction	Parameters
	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.
	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.

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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.

Table A-154 To add/update/remove agreement number

Transaction	Parameters
AGREEMENT_NUMBER_MAINT (AGREEMENT NUMBER MAINTENANCE)	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.

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 Sales 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.

Table A-155 To add/update/remove Sales Order Number

Transaction	Parameters
SALES_ORDER_MAINT (SALES ORDER NUMBER MAINTENANCE)	TXN DATE Select the transaction posting date from the adjoining calendar.
	SALES ORDER NBR Specify the unique Sales Order Number which is to be associated to the account. You can enter a unique alpha-numeric number up to 80 characters.

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.2.52 Customer / Business Number Update

During account on-boarding, if the Customer / Business number associated to the account is not actual one or a dummy number is provided, the same can be updated later during servicing stage of the account. Accordingly, you can update the Customer / Business number maintained in the system by posting CUSTOMER NUMBER MAINTENANCE or BUSINESS NUMBER

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MAINTENANCE non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

Table A-156 To update customer/business number

Transaction	Parameters
CUSTOMER NUMBER MAINTENANCE **CUS_NBR_MAINT** or **BUSINESS NUMBER MAINTENANCEBUSINESS** **BUS_NBR_MAINT**	TXN DATE Select the transaction date from adjoining calendar.
	EXISTING CUSTOMER / BUSINESS NUMBER Specify the Customer / Business number that is already associated with the account. System validates and displays an error if the provided number does not match to the existing number in the system.
	CUSTOMER / BUSINESS NUMBER Specify the new/actual Customer / Business number that is to be updated to the account. System validates and displays an error if the provided number already exists in the system.
	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/Business Details > Customer/ Business Information section.

A.2.53 Periodic Fee Maintenance

Fee Periodic Maintenance is configured to an account at the begining of the contract. This can further be updated i.e. periodic fee posting on the account can be started/ stopped during the servicing stage of the account by posting **PERIODIC_FEE_MAINTENANCE** - PERIODIC FEE MAINTANENCE non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section.

This transaction helps to post new recurring fee on the account and does not support to change any frequency or calculation type of existing fee record. In such cases, system displays an error indicating 'Fee Type code is already existing on account and parameters cannot be changed'.

Table A-157 PERIODIC FEE MAINTANENCE

Transaction	Parameters
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	TXN DATE Select the transaction date as the current system date from the adjoining calendar.
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	PMF TYPE CD Select the type of Periodic Maintenance Fee from the drop-down list.
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	FEE CALCULATION METHOD Select the Fee calculation method from the drop-down list. The list is displayed based on the values maintained in FEE_CALC_METHOD_CD' lookup.

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Table A-157 (Cont.) PERIODIC FEE MAINTANENCE

Transaction	Parameters
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	FEE MINIMUM AMOUNT Specify the minimum fee amount to be posted on the account.
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	FEE MAXIMUM AMOUNT Specify the maximum fee amount to be posted on the account.
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	FEE PERCENTAGE Specify the percentage fee amount to be posted on the account.
PERIODIC_FEE_MAINTENANCE - PERIODIC FEE MAINTANENCE	Specify the transaction amount from where the periodic fee is applicable. This field is applicable only for Loan product. TRANSACTION AMOUNT FROM

On posting the transaction, if the fee system updates the Fee definition record in Setup > Contract > Fee definition section.

- If the Periodic fee definition is already exist on account, system will set the run date next of fee as DT_MAX. This implies, recurring fee calculation will be stopped on the account.
- If the periodic fee definition is not available or stopped; system will define new fee on account and system will start charging recurring fee from next applicable cycle.

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.

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However, delinquency fees will not be applied for period of Borrower's Military duty.

This section consists of the following topic:

- Setting up Interest Rate for SCRA

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** in Monetary Transactions section.

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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.

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B

Appendix : Payment Amount Conversions

This topic provides the information about the conversion of payment amounts between different currencies or units based on defined rates and rules within the system.

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 installment accounts.

Table B-1 Term Payments

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

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C

Appendix : Generic Recovery Interface (GRI)

This section consists of the following topics:

- Introduction
  This topic provides the information about the Generic Recovery Interface, which enables integration and data exchange between external recovery systems and the application for recovery-related processes.
- Create Case
  This topic provides the information about the process of creating a new case in the system, including required details, inputs, and steps involved.
- Update Case
  This topic provides the information about the process of modifying or updating an existing case, including changes to case details, status, or related information within the system.
- Case Comments
  This topic provides the information about adding and managing comments related to a case, including notes, updates, and additional details within the system.
- Hold Case
  This topic provides the information about placing a case on hold, including the conditions, reasons, and process for temporarily pausing case activities within the system.
- Reopen Case
  This topic provides the information about the process of reopening a previously closed or on-hold case, including the required conditions and steps within the system.
- Reassign Case
  This topic provides the information about the process of transferring a case from one user, team, or vendor to another within the system.
- Close Case
  This topic provides the information about the process of closing a case after completing the required activities, including status updates and final actions within the system.
- Case Updates Received via FireHose WebService
  This topic provides the information about the case updates received through the FireHose WebService, including status changes, data synchronization, and related processing within the system.
- Case Repossession
  This topic provides the information about the repossession process associated with a case, including related actions, status updates, and relevant details within the system.
- Case Invoice
  This topic provides the information about the invoices associated with a case, including invoice details, amounts, status, and related billing information within the system.

C.1 Introduction

This topic provides the information about the Generic Recovery Interface, which enables integration and data exchange between external recovery systems and the application for recovery-related processes.

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In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing 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**, click **System Monitor**. Under **System Monitor**, click **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

This section consists of the following topics

- Pre-requisites
  This topic provides the information about the required configurations, dependencies, and conditions that must be met before working with a third-party integrated system within the application.

C.1.1 Pre-requisites

This topic provides the information about the required configurations, dependencies, and conditions that must be met before working with a third-party integrated system within the application.

Following are the pre-requisites while working with third party integrated system:

- Ensure that **Cycle** setup (**Setup**, click **Vendors**. Under **Vendors**, click **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, user need to maintain the Action and Result Code.
- Ensure that Vendor Fees (**Setup**, click **Vendors**. Under **Vendors**, click **Vendor Fees**) 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.

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Table C-1 Work Order Types

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
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**, click **Vendors**. Under **Vendors**, click **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

This topic provides the information about the process of creating a new case in the system, including required details, inputs, and steps involved.

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**, click **Work Orders** tab), user 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**, click **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.

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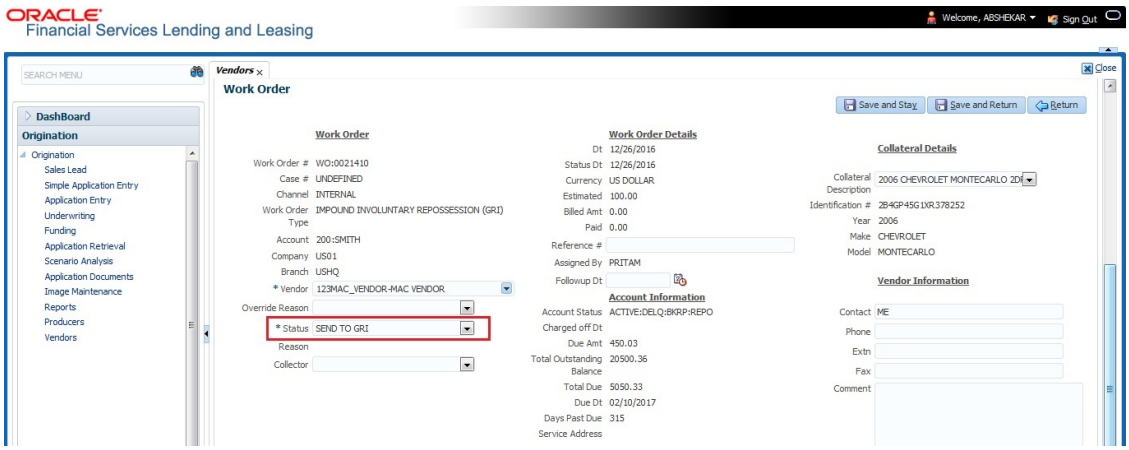
Figure C-1 Vendors - Work Order



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**, click **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

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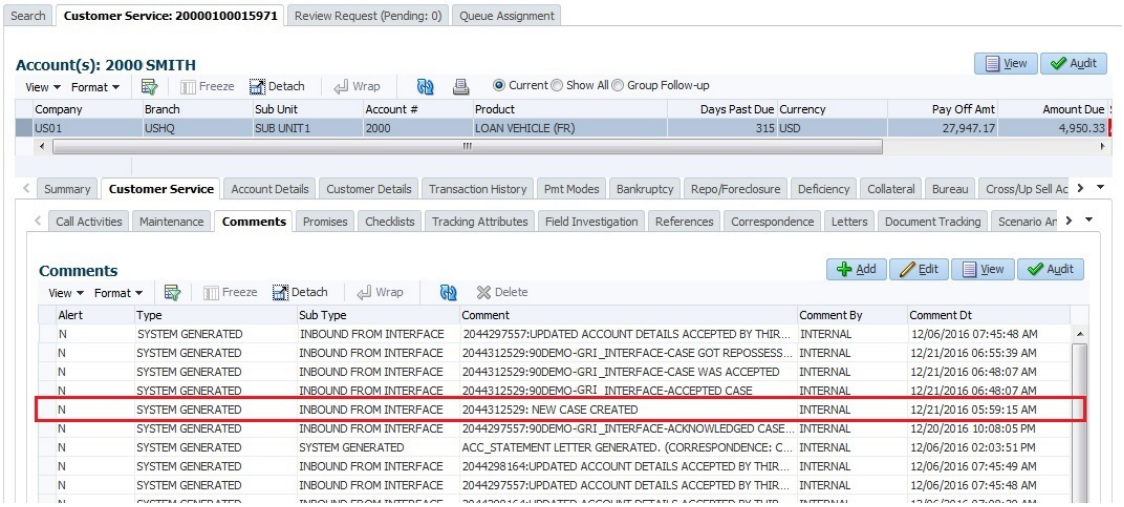
Figure C-2 Create Case



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**, click **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 Update Case

This topic provides the information about the process of modifying or updating an existing case, including changes to case details, status, or related information within the system.

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.

Table C-2 Update Case

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.

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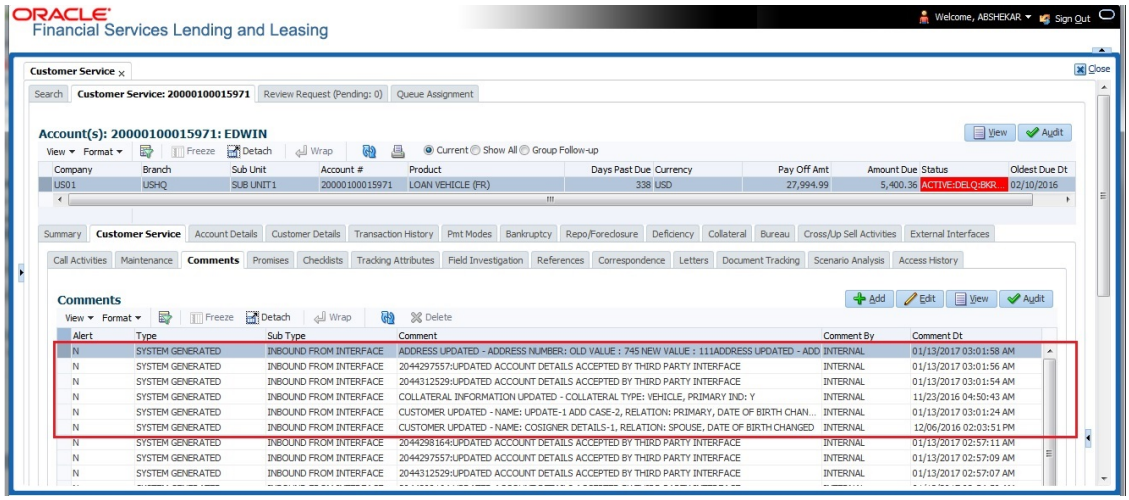
Table C-2 (Cont.) Update Case

Web Service	Type of change in mapped account
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.

Figure C-3 Update Case



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**, click **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>>”

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- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date and time.

C.4 Case Comments

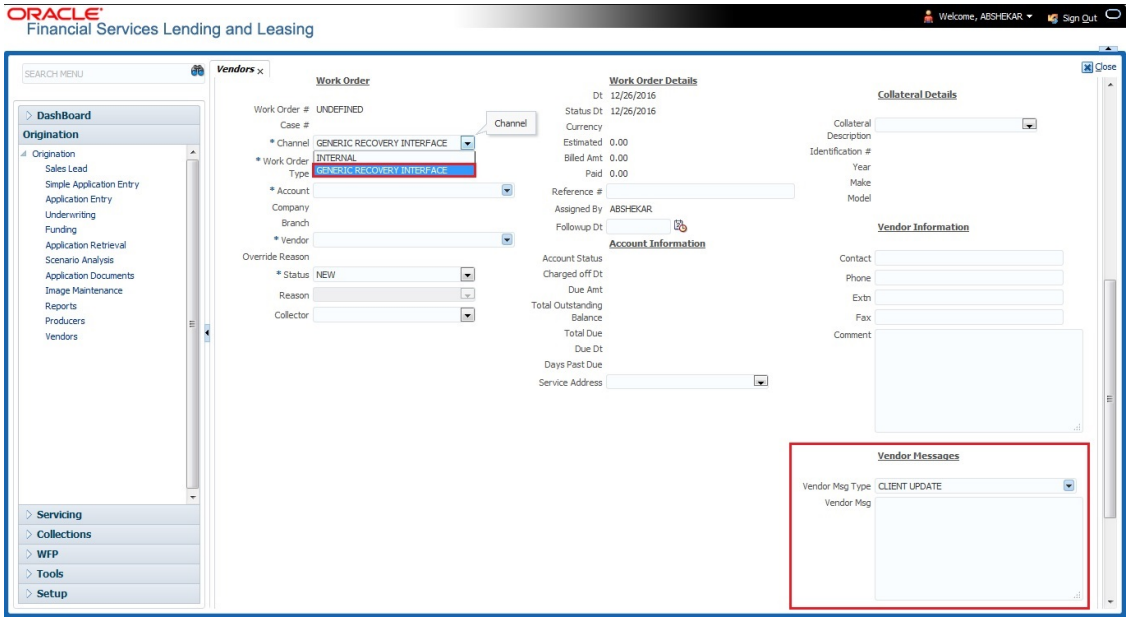
This topic provides the information about adding and managing comments related to a case, including notes, updates, and additional details within the system.

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**.

Figure C-4 Case Comments



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**, click **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”

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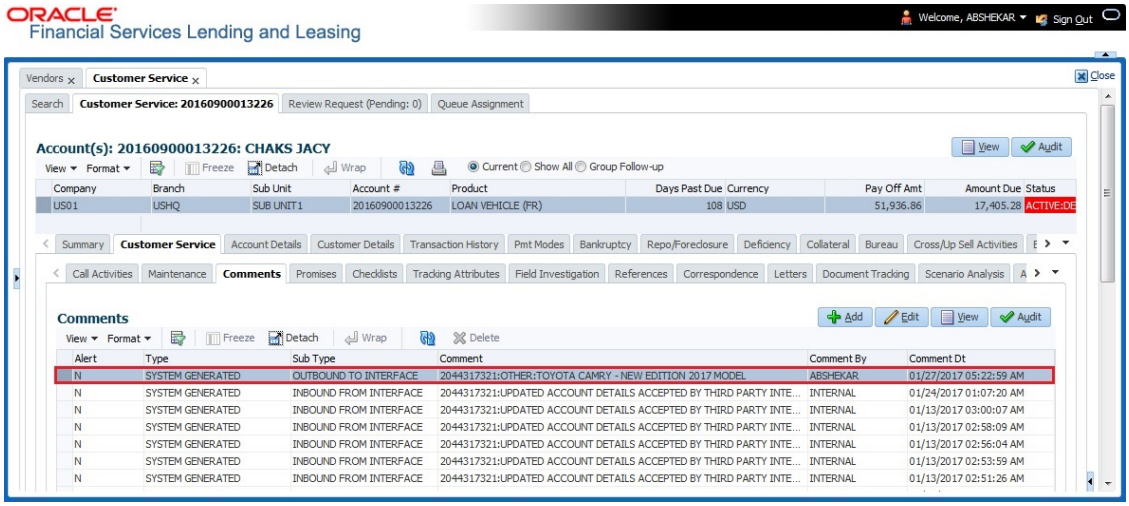
- Comment Dt = Comment Posted date

Figure C-5 Case Comments



C.5 Hold Case

This topic provides the information about placing a case on hold, including the conditions, reasons, and process for temporarily pausing case activities within the system.

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 nonperforming 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**, click **Work Orders** tab.

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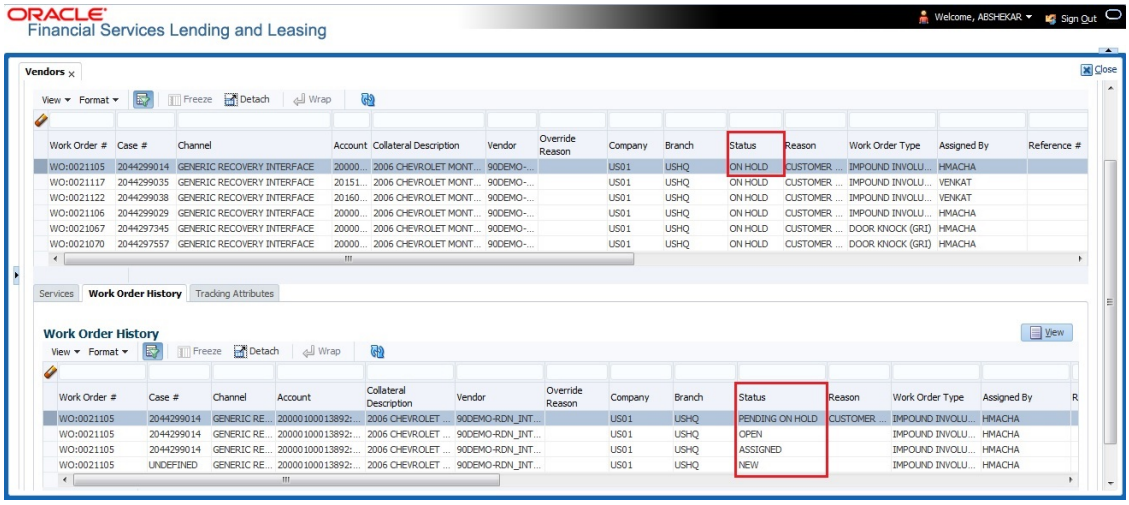
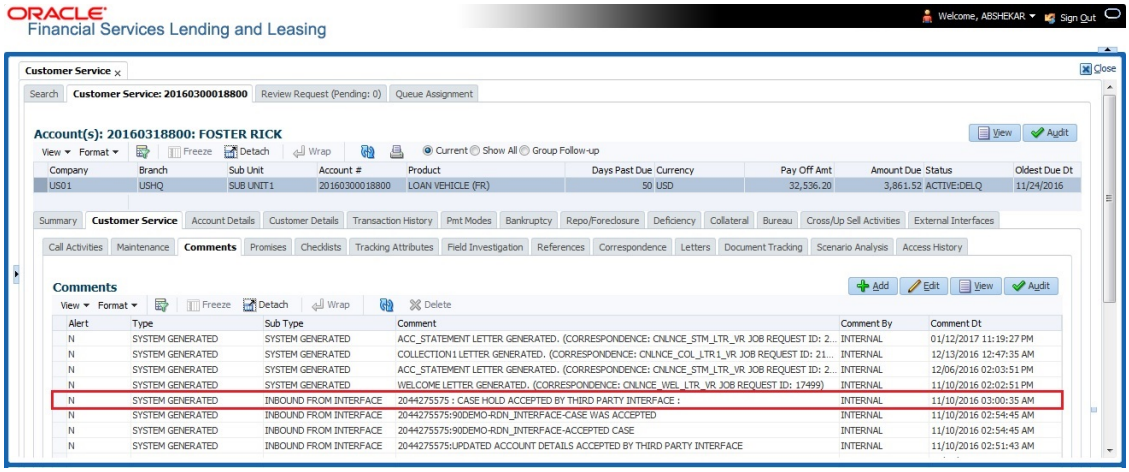
Figure C-6 Work Orders



If the web service request is successful, a comment is posted on the corresponding account in **Customer Service**, click **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.

Figure C-7 Hold Case



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

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- 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.

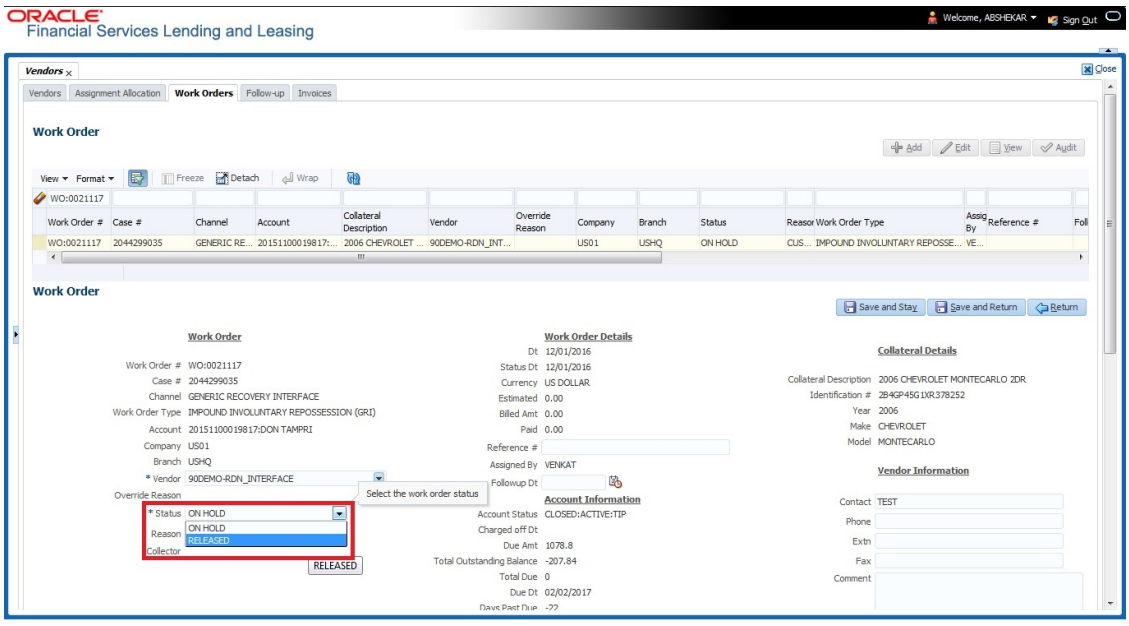
C.6 Reopen Case

This topic provides the information about the process of reopening a previously closed or on-hold case, including the required conditions and steps within the system.

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.

Figure C-8 Work Orders



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**, click **Comments** tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE

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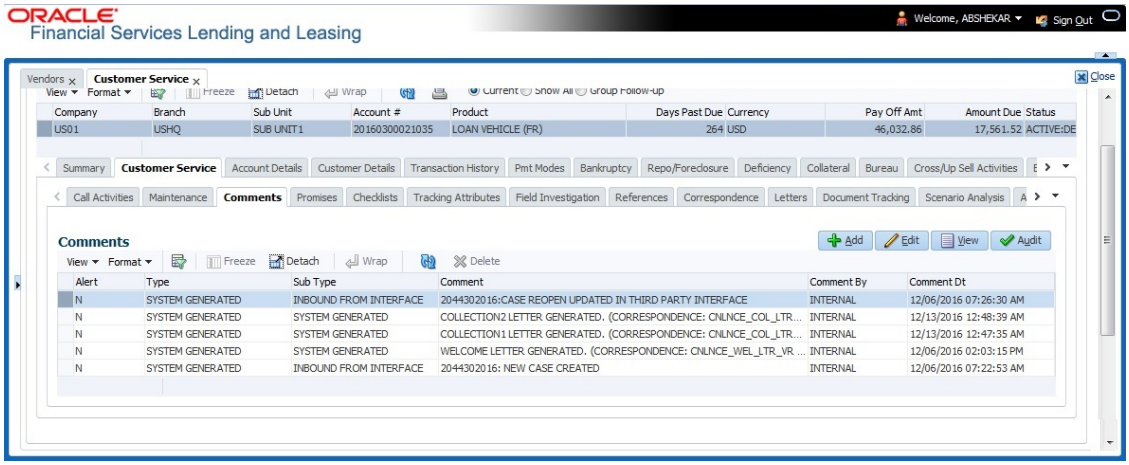
- Comment = “CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>”
- Comment By = “INTERNAL”
- Comment Dt = Comment Posted date

Figure C-9 Reopen Case



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 Reassign Case

This topic provides the information about the process of transferring a case from one user, team, or vendor to another within the system.

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:

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Table C-3 Reassign Case

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**, click **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”

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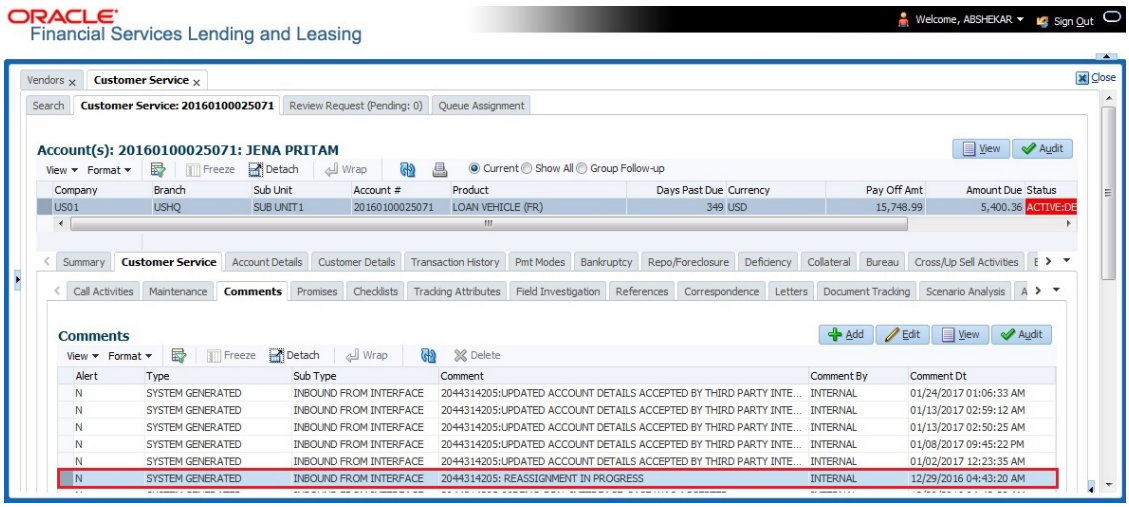
Figure C-10 Reassign Case



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

This topic provides the information about the process of closing a case after completing the required activities, including status updates and final actions within the system.

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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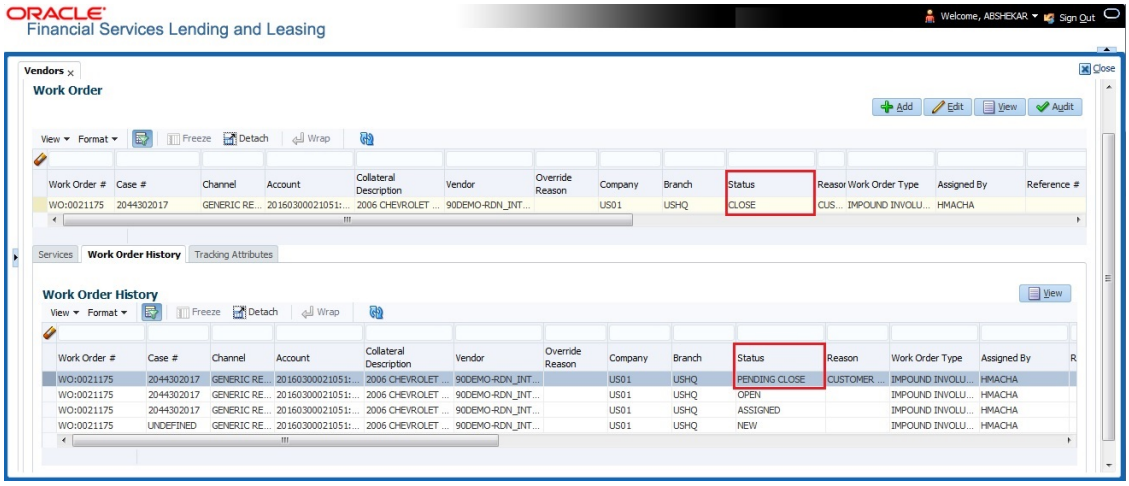
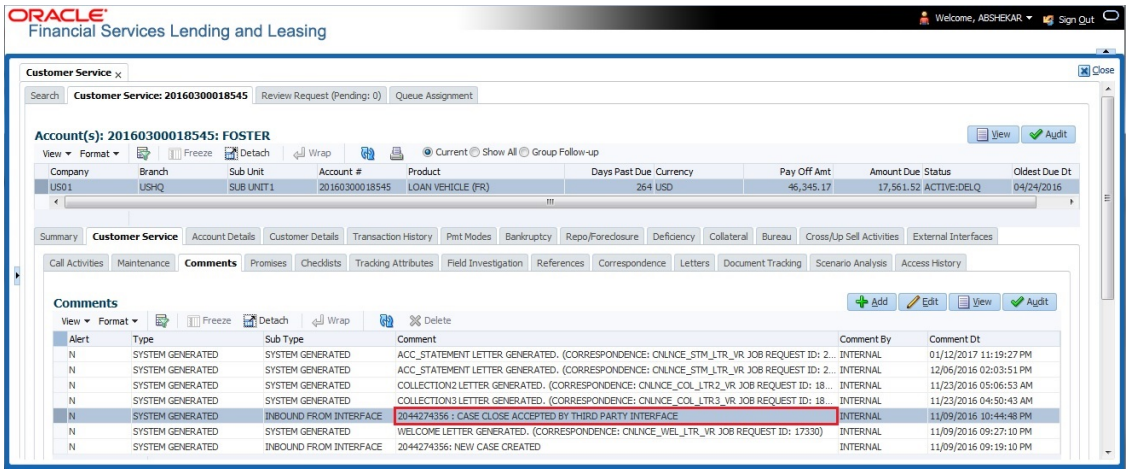
Figure C-11 Work Order



If the web service request is successful, a comment is posted on the corresponding account in **Customer Service**, click **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

Figure C-12 Close Case



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.

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- 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 Case Updates Received via FireHose WebService

This topic provides the information about the case updates received through the FireHose WebService, including status changes, data synchronization, and related processing within the system.

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.

Table C-4 Event Type and Description

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 **Customer Service**, click **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**, click **Customer Service** under **Customer Service**, click **Comments** tab.

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Table C-4 (Cont.) Event Type and Description

Event Type	Event Description	Action
201	UPDATE EDITED	Post the received update as **Inbound Comment** from Interface in **Servicing**, click **Customer Service** under **Customer Service**, click **Comments** tab.
203	UPDATE UNHIDDEN	Post the received update as **Inbound Comment** from Interface in **Servicing**, click **Customer Service** under **Customer Service**, click **Comments** tab.
811	INVOICE SENT TO CLIENT	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**, click **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**, click **Products**. Under **Products**, click **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

This topic provides the information about the repossession process associated with a case, including related actions, status updates, and relevant details within the system.

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

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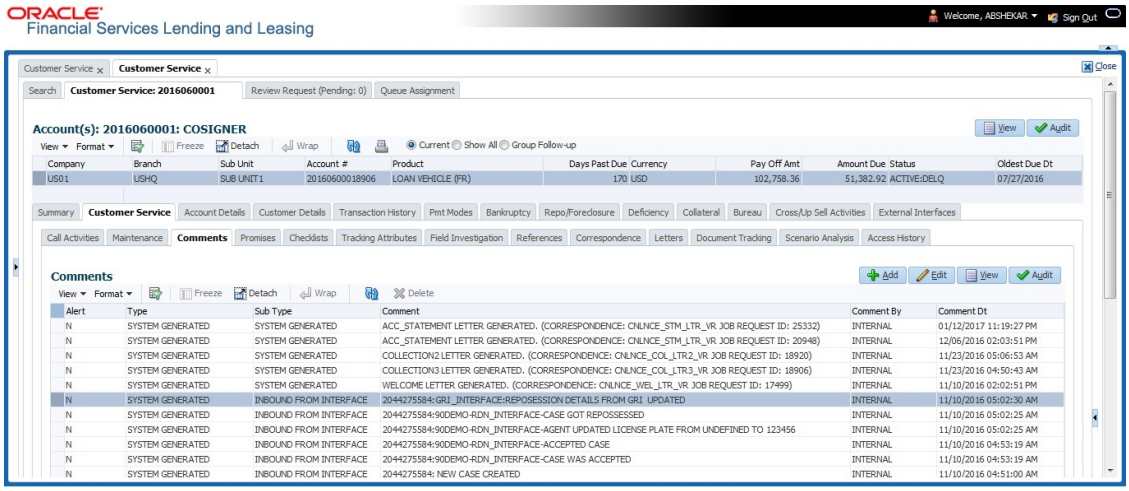
request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

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**, click **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

Figure C-13 Case Repossession



The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

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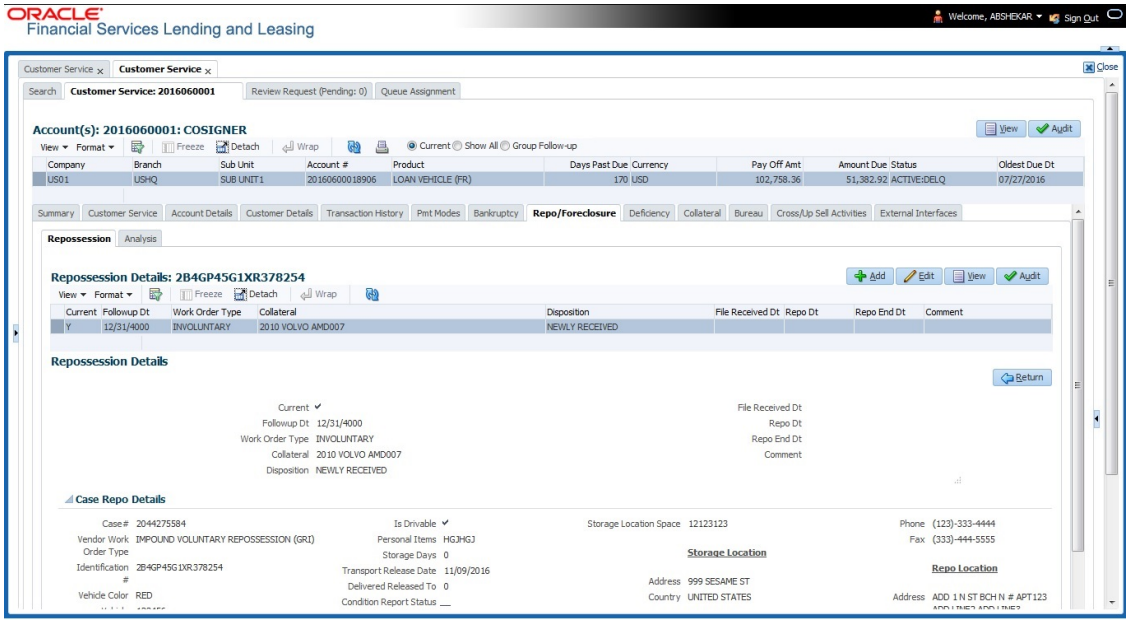
Figure C-14 Repossession details



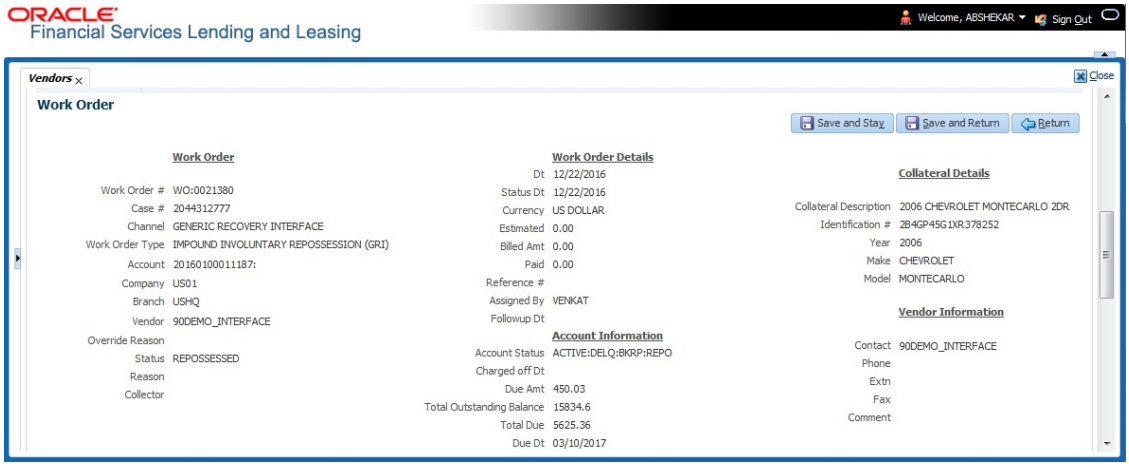
C.11 Case Invoice

This topic provides the information about the invoices associated with a case, including invoice details, amounts, status, and related billing information within the system.

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.

Figure C-15 Work Order



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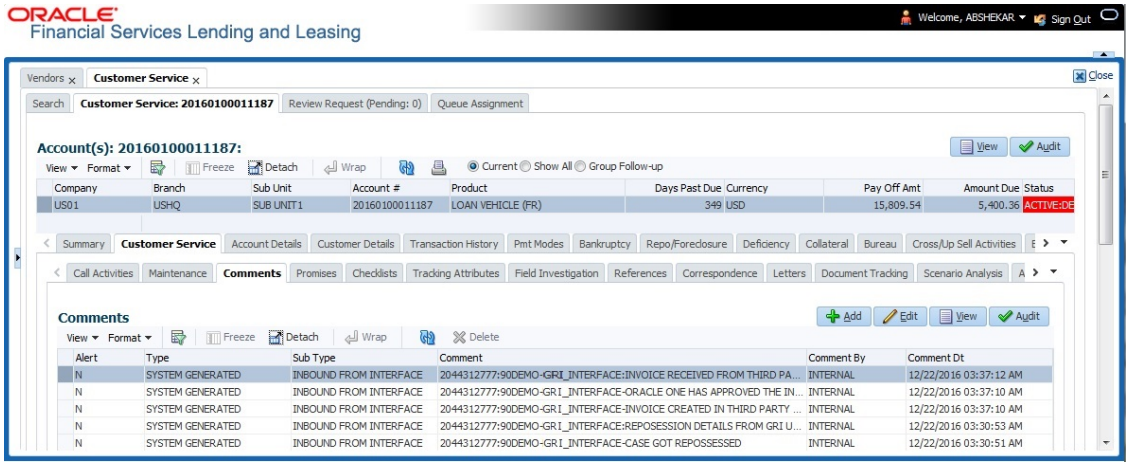
If the web service request is successful and repossession details are received as part of the response, the details are updated in **Vendors**, click **Invoices** tab and a comment is posted on the corresponding account in **Customer Service**, click **Comments** tab, with the following details:

- 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

Figure C-16 Case Invoice



The details of the invoice in the web service response are captured in **Vendors**, click **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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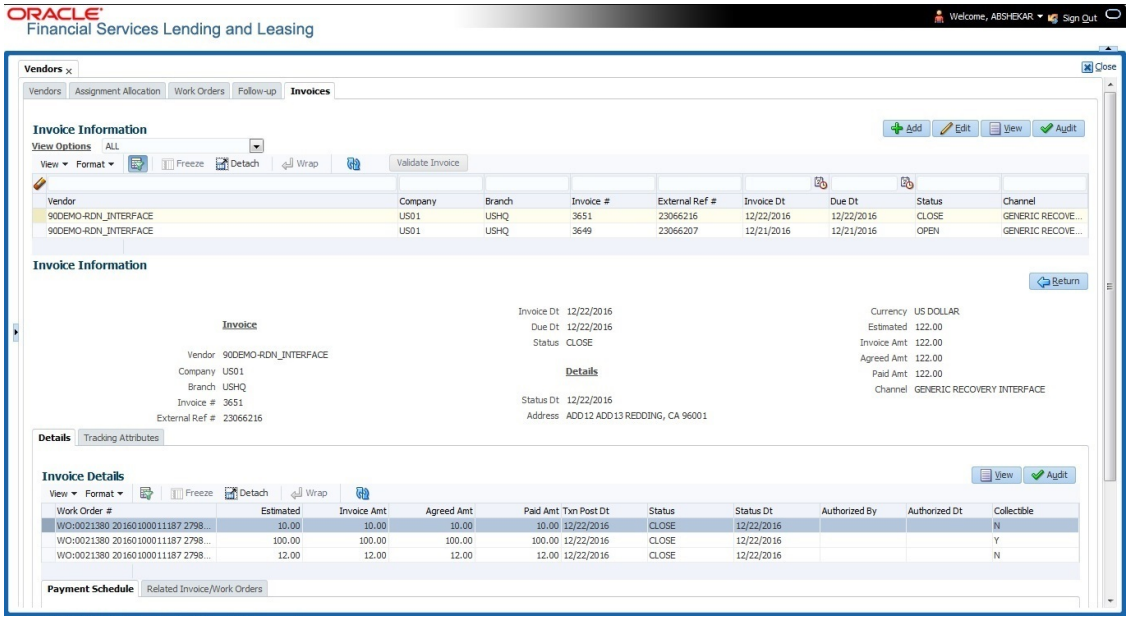
Figure C-17 Invoice Information



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.

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D

Appendix : Account Acceleration

This section consists of the following topics:

- Introduction
- Posting Account Acceleration
- Reversing Account Acceleration
- Account Acceleration and Reversal with ‘Principle First’ adjustment
- Account Acceleration and Reversal with ‘Interest First’ adjustment

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:

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Table D-1 Pre-defined validations

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	-
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-COMPUTE LOAN TO INTEREST 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.

Table D-2 Errors

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 transaction 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).
'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.

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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.
  - The same 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.

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- 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 Reversing Account Acceleration

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.4 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.

Table D-3 Pre-Compute

Type	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300 (12000 + 300)	-	-	-	11900

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

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- 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.

Table D-4 Acceleration transaction

Type	Posted	Paid	Waived	Adjusted	Balance
ADV	11900	0	0	Principle adjustment minus = 300	11600
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	0	0	Interest adjustment 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).

Table D-5 Interest adjustment

Type	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**

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Table D-6 Balances after reversal

Type	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300	750 (400 + 350)	0	0	11550

D.5 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.

Table D-7 Pre-Compute

Type	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300 (12000 + 300)	500	0	0	11800

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

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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

Table D-8 Acceleration transaction

Type	Posted	Paid	Waived	Adjusted	Balance
ADV	11800	0	-	Principal Adjustment Minus = 100	11700
INT	0	0	-	Interest Adjustment 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)

Table D-9 Principal adjustment

Type	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**

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Table D-10 Balances after reversal

Type	Posted	Paid	Waived	Adjusted	Balance
ADV/ INT (Pre-compute)	12300	850 (500 + 350)	0	0	11450

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E

Appendix : Trading of Accounts

This section consists of the following topics:

- Introduction
- Prerequisites
- Trading of Accounts Workflow
- Trade Details Report
- Assumptions

E.1 Introduction

Trading of Accounts refers to buying and selling of account holdings (also termed as equity). Trading of Accounts in vacation ownership industry refers to an exchange of **vacation plan** also called as **Timeshare**. This is a flexibility offered to customer/member to trade their existing Timeshare or vacation plan with new Timeshare.

During the trade, if the existing Timeshare is fully paid then customer/member can use the full Equity/Ownership to exchange for new Timeshare. If partially paid, then only the customer paid equity can be used to exchange for new Timeshare.

Oracle Financial Services Lending and Leasing provides a complete framework for trading of accounts which involves account equity calculation, Timeshare trading (Inquiry, Processing), rescission of trade and account cancellation. Further, the details of trade equity transfer are captured and displayed in Customer Service > Trade Details screen with details of **From** and **To** Account(s) created as a result of Trade. This screen also records all the successful and failure equity transfers on the selected Account.

E.2 Prerequisites

To perform trade, Trade Equity calculation are to be setup using User Defined Configurable Calculation parameters. For more details, refer to **User Defined Parameters** section in Setup Guide.

E.3 Trading of Accounts Workflow

The workflow in Trading of accounts begins with a web service request generated from thirdparty origination system and is processed in OFSLL with transfer of customer/member's Trade Equity from an existing (old) account to a new Account as indicated below.

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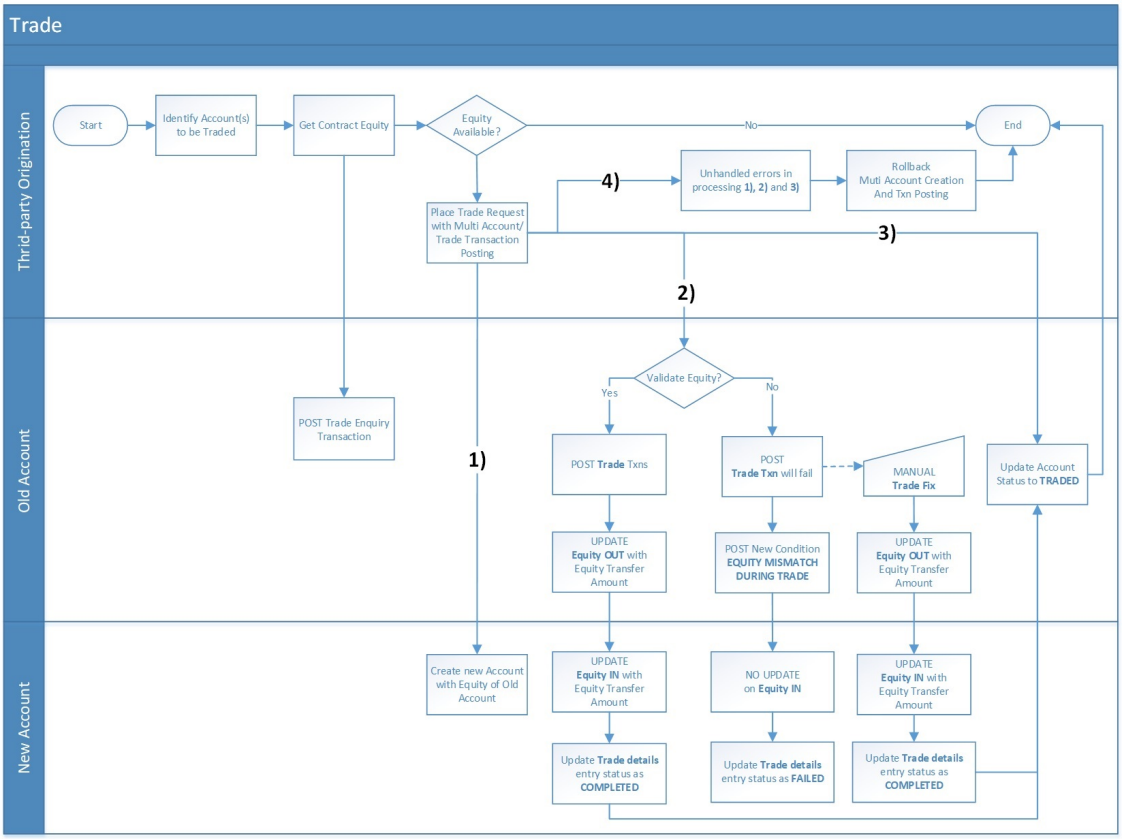
Figure E-1 Trading of Accounts Workflow



Following are the high-level categorization of different processes involved in Accounts Trading workflow. These processes are handled with corresponding monetary and non-monetary transactions and they are either posted automatically or manually in OFSLL.

Click on each link to view the section details:

- Equity Calculation
- Trading of Timeshare
- Error Rectification
- Trade Reversal/Rescission and Charge-off of Account
- Trade Payoff Quote
- Accrued Interest
- Trade Rollover for Pre-Compute Accounts
- Trading of Account with Amortized Balances

E.3.1 Equity Calculation

As per the above workflow, a particular account or set of customer accounts are identified for Trade and a request is generated from third party origination system to OFSLL to derive the contract equity of the trading account. This request in turn is configured to automatically post **Trade Enquiry** transaction and Account details web service to calculate and validate if Account(s) can be traded. For more information, refer to Trade Enquiry Transaction section.

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E.3.2 Trading of Timeshare

Timeshare trading involves the following processes:

- Trade Enquiry
- Add/Update Trade Details
- Trade Transaction (Upgrade, Downgrade, Split, or Combine)

On deriving contract equity of the trading account(s), a **Trade Enquiry Transaction** request is generated from third party origination system to OFSLL. Trade can happen on one-to-one account, or one to multi-account, and/or from multiple to single account. Trade can also be performed from Loan to Line and Line to Loan accounts. This facility is not supported for Lease product. Based on this, a request is placed for new Account creation, and to populate Equity Transfer details from old to new account, and a Trade transaction on existing Account using **Multi Account Onboarding with Transaction Posting** services. This service facilitates to create new account with equity of old account. For detailed information of this transaction, refer to Trade Transaction section.

This section consists of the following topics:

- Equity Validation
- Itemizations
- Capture Trade Details

E.3.2.1 Equity Validation

Trade transaction is allowed **Only if** Sum of Equity in itemization of new Accounts = Sum of Trade Equity of existing (old) Accounts = Sum of Equity Transfer Amount in Trade Details.

- If Equity Validation is successful, Trade transaction is processed with following changes on respective accounts:

Table E-1 Equity Validation

Changes to Existing (old) Account	Changes to New Account
– Trade Details is populated with Equity Transfer details. – TRADE EQUTY is recalculated and updated based on Transaction Date. – TRADE Transaction is posted and Equity Transfer details status is updated to COMPLETED. – Trade related EQUITY OUT TRANSFER transaction is posted with Equity Transfer Amount. For more information, refer to Equity Out Transfer Transaction section. – ACH processing is stopped. – One last metro II reporting is generated with account status as PAID-OFF. – Future billing is stopped. – Adjust minus transaction is posted. – Account status is updated as TRADED. This status indicates that there is no more Trade Equity available on the account.	– Trade Details is populated with Equity Transfer details. – EQUITY IN TRANSFER transaction is posted with traded transaction amount. For more information, refer to Equity In Transfer Transaction section. – Status of Trade Details is updated to COMPLETED.

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- If Equity Validation fails, Trade transaction is not processed and following updates are posted on respective accounts. However, a failed Equity Validation can be manually corrected as explained in Error Rectification section.

Table E-2 Equity Validation

Changes to Existing (old) Account	Changes to New Account
– Status of Trade Details is updated to FAILED. – TRADE MISMATCH transaction is posted along with a condition - EQUITY MISMATCH DURING TRADE.	Status of Trade Details is updated to FAILED.

E.3.2.2 Itemizations

To capture **Equity In** and **Unpaid/Rollover Interest** into the new account created as part of Trade transaction, a set of 5 Itemizations are provided for each as part of base product.

Itemizations to record **Equity In** transfer details from existing (old) account:

- Txn Code - IEQ_1 to IEQ_5
- Itemizations - ITM INCOMMING EQUITY 1 to ITM INCOMMING EQUITY 5
- Itemization Group - ITM INCOMMING EQUITY

Itemizations to record **Unpaid/Rollover Interest** from existing (old) account:

- Txn Code - IRI_1 to IRI_5
- Itemizations - ITM ROLLOVER INTEREST 1 to ROLLOVER INTEREST 5
- Itemization Group - ITM ROLLOVER INTEREST

E.3.2.3 Capture Trade Details

The details of Trade transactions are captured in Customer Service > Account Details > Trade Details sub tab. This tab displays Equity Transfer Details from existing (old) account to new account involved in the Trade. For more information, refer Trade Details sub tab section.

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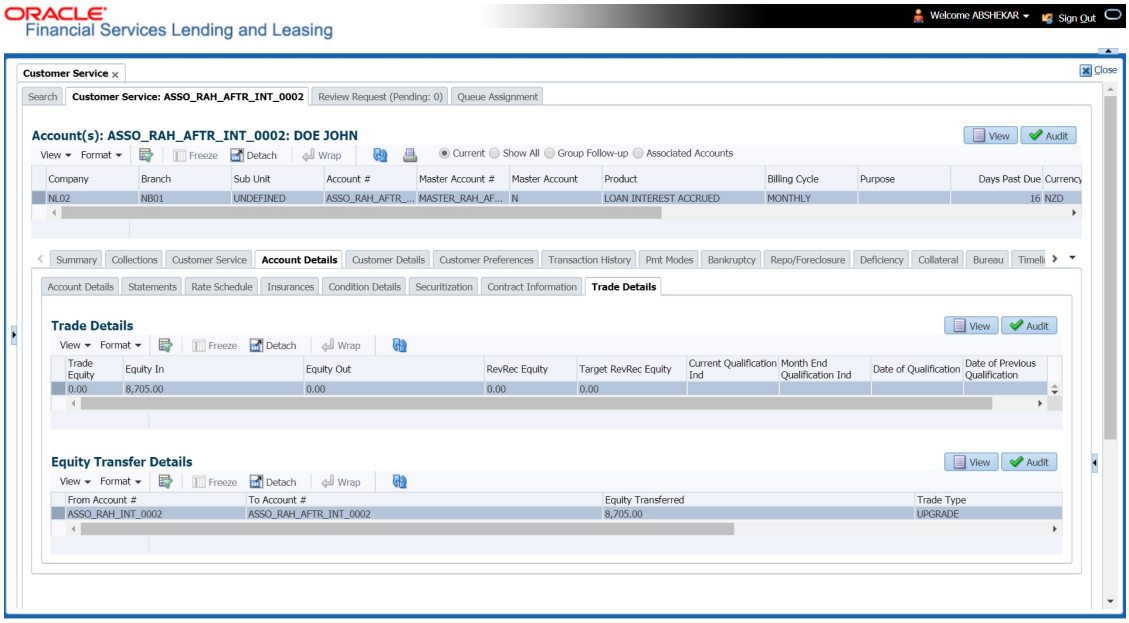
Figure E-2 Trade Details



E.3.3 Error Rectification

If a Trade transaction has failed during Equity Validation, the same can be manually corrected by adjusting the **Equity Transfer Amount** in existing (old) account. This can be done by posting **ADD/UPDATE TRADE DETAILS** non-monetary transaction in Customer Service > Maintenance > Transaction Batch Information section. For more details, refer to Add / Update Trade Details Transaction section.

Also, you can override the **Equity In** adjustments that are received to new account after Trade processing by posting **EQUITY IN MAINTENANCE** monetary transaction. For more information, refer to Equity in Maintenance Transaction section.

On resolving Equity Mismatch, Equity transfer can be processed by using TRADE FIX transaction. For more information, refer to Trade Fix Transaction section. This in turn posts EQUITY OUT TRANSFER transaction on existing (old) account and EQUITY IN TRANSFER transaction on new account.

On resolving Equity Validation using Trade Fix transaction, the status of Trade Details is updated as COMPLETED and status of account is updated as TRADED. However, the condition EQUITY MISMATCH DURING TRADE posted on existing (old) account needs to be removed manually by posting a Call Activity.

E.3.4 Trade Reversal/Rescission and Charge-off of Account

After processing a Trade transaction, if there are unforeseen circumstances due to which the trade has to be reversed or cancelled, you can do so by posting the following non-monetary transactions in Customer Service > Maintenance > Transaction Batch Information section.

- TRADE REVERSAL - This transaction can be posted on existing (old) account to reverse the Equity Out transfer. This can be posted when the Trade Type is either **Upgrade** (one-to-one) or **Split** (one-to-many). For more information, refer to Trade Reversal section.
- RESCISSION ACCOUNT - This transaction can be posted to void the new account created as part of the Trade transaction. This can be posted when the Trade Type is either

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Upgrade (one-to-one) or **Combine** (many-to-one). When Rescission Transaction is posted on the account, system changes the status of asset to 'Inactive'. For more information, refer to Rescission Transaction to Void Account section.
On processing Trade Reversal/Rescission transaction, the following changes are posted on respective accounts:

Table E-3 Trade Reversal/Rescission transaction

Existing (old) / Source Account	New / Target Account
– Reverses TRADE transaction and updates Equity Out value to zero. – If Trade transaction is posted on Linked and Master Account, the same is reversed and account status is reverted to earlier status. – Removes Equity Out value updated in Account Details > Traded Details screen. – ACH processing will be restarted. – Metro II reporting is restarted. – Future billing is restarted on next billing batch job run. – Adjust minus transaction is reverted. – Comment is posted in the format ACCOUNT TRADE REVERSED DUE TO RESCISSION ON <DATE> FOR THE <REASON> AND <COMMENT>.	– Reverses all active transaction on the multiple new Accounts created from Split or One-to-One trade and Void the new Accounts. – RESCISSION non-monetary transaction is posted to convert account to VOID status. – Comment is posted on multiple new Accounts in the format RESCINDED ON <DATE> FOR THE <REASON> AND <COMMENT>.

Note

During Trade Reversal transaction, if the target account is in 'Pending' status system performs the Trade Reversal on Pending Accounts as indicated below:

- If the target account which is in ‘Pending’ status is voided by posting “Account Rescission” transaction, then Trade gets reversed.
- On posting 'Trade Reversal' transaction of old traded account then, new account (earlier in pending status) will get voided, and Trade gets reversed.
- When Trade is reversed, status of collateral on voided account will be 'In Active' status.

Charge off

If the new account created is not performing well or due to any other reason an account is to be cancelled in OFSLL, you can post CHARGED OFF monetary transaction. For more information, refer to Account Charge Off section.

E.3.5 Trade Payoff Quote

For a Traded account, you can generate a Trade Payoff Quote.

For 'Payoff Quote' function, there is a user-defined parameter available in Setup > User Defined Tables > CUP_ACC_FORMULA_PARAM. This generates the number pertaining to payoff quote based on system date. To use this function for Equity transfer, you need to configure target as ACC EQUITY AMT and FORMULA as a new function.

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E.3.6 Accrued Interest

When TRADE transaction is posted, system considers the 'Accrued Interest' i.e. the 'Accrued Interest Minus' value is also posted on account. This ensures that double accounting does not happen when new account is created.

The accrued interest is calculated based on the transaction parameter 'Post Accrued Interest' available in 'Trade' transaction.

- If the value of the transaction parameter is 'N', there are no changes to existing trade transaction.
- If the value of the transaction parameter is 'Y', system does the following actions:
  - Posts 'Accrued Interest' for interest balance.
  - Posts 'Interest Adjustment Minus' transaction with 'Outstanding Interest Balance'. For example, if Initial Interest Bal = 200$, Accrued Interest Posted to Interest Bal = 20$; Step 2 will post adjustment txn for 220$.

E.3.7 Trade Rollover for Pre-Compute Accounts

This facility allows to rollover Trade transaction on existing Pre-compute account to new account. When source account is traded, system posts 'Interest Rebate' transaction on pre-compute accounts.

> **Note**
>
> Rebate calculation is supported for interest component only. Insurance rebate is not calculated on the pre compute accounts.

E.3.8 Trading of Account with Amortized Balances

While trading an account with Amortized Balances, a carry-forward option from source account to target account is supported by posting 'Amortize Balance Replacement' non-monetary transaction. However, this transaction supports only SOD (Sum of Digits) Amortization method and is not allowed to post on account with 'Pending' status.

While posting 'Amortize Balance Replacement' non-monetary transaction, you can specify the transaction date, Amount and select the Balance Txn from the list. The details are populated based on values maintained in AMORTIZE_TXN_TYPE_CD lookup code.

On successful posting of transaction, system replaces the 'Amount' that has to be amortized for the selected balance on new account. This transaction also reverses the amortized entries (if any) posted for that balance and generate entries from the date of contract based on new balance on account.

E.4 Trade Details Report

You can generated Trade Details report to view the traded accounts information within the specified date range provided in input parameters. These accounts consists of both existing (old) accounts which are traded along with new accounts which are created as part of the trade. For more information, refer to **Trade Details** in Reports chapter.

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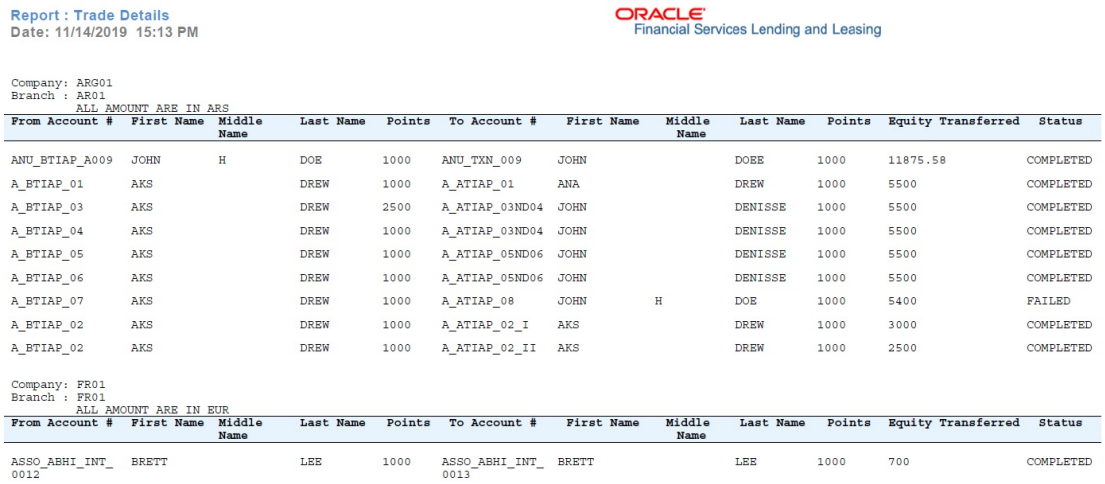
Figure E-3 Trade Details Report



Report : Trade Details
Date: 11/14/2019 15:13 PM

ORACLE Financial Services Lending and Leasing

Company: ARG01
Branch : AR01
ALL AMOUNT ARE IN ARS

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ANU_BTIAP_A009	JOHN	H	DOE	1000	ANU_TXN_009	JOHN		DOEE	1000	11875.58	COMPLETED
A_BTIAP_01	AKS		DREW	1000	A_ATIAP_01	ANA		DREW	1000	5500	COMPLETED
A_BTIAP_03	AKS		DREW	2500	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_04	AKS		DREW	1000	A_ATIAP_03ND04	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_05	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_06	AKS		DREW	1000	A_ATIAP_05ND06	JOHN		DENISSE	1000	5500	COMPLETED
A_BTIAP_07	AKS		DREW	1000	A_ATIAP_08	JOHN	H	DOE	1000	5400	FAILED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_I	AKS		DREW	1000	3000	COMPLETED
A_BTIAP_02	AKS		DREW	1000	A_ATIAP_02_II	AKS		DREW	1000	2500	COMPLETED

Company: FR01
Branch : FR01
ALL AMOUNT ARE IN EUR

From Account #	First Name	Middle Name	Last Name	Points	To Account #	First Name	Middle Name	Last Name	Points	Equity Transferred	Status
ASSO_ABHI_INT_0012	BRETT		LEE	1000	ASSO_ABHI_INT_0013	BRETT		LEE	1000	700	COMPLETED

E.5 Assumptions

Following are the assumptions while processing trade transactions in OFSLL:

- Trades, Splits and Combine transactions are permitted only within the same company.
- Single trade transaction is used to perform Trade, Discovery Upgrade, Downgrade, Split and Combine. Reason code or comment can be used to differentiate each process.
- Trade, Discovery Upgrade, Downgrade, Split and Combine transactions are updated with Status as TRADED.
- Downgrade should be performed by creating a new Account and posting trade transaction on existing Account.
- Reallocation of Asset after Rescission should be manually handled.
- Refund processing during Rescission/ Cancellation transaction are to be handled outside OFSLL.
- Fees, Expense and Sales Tax already applied on to be Traded, Rescinded or Cancelled Account are to be settled before transaction processing.
- **Adjustment transaction posting** for new Trade account during equity mismatch is to be handled manually.
- Statutory Rescission day validation is not supported in OFSLL.

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F

Appendix : Oracle Guided Learning

This topic provides an overview of the oracle guided learning.

- Overview
  This topic provides an overview of the oracle guided learning.
- Description
  This topic provides a description of the oracle guided learning.

F.1 Overview

This topic provides an overview of the oracle guided learning.

- In-application guides used in several in-application guides (including messages, process guides, step guides, smart tips, and beacons) to orchestrate ideal learning experience and deploy across any business process.
- Improves user adoption and engagement by embedding content (video, images, copy, links, and so on) into each application guide to communicate updates, support enablement, and enhance the user experience.

F.2 Description

This topic provides a description of the oracle guided learning.

- Current version of Oracle Financial Services Lending and Leasing supports OGL integration out of box for ‘Tools’ Loan Calculator’ screen.
- User can switch the language preference of displaying the help in the page.
- Note that the user have to maintain the language specific help text bundles to display the information.
- To start use of the feature, business team can input the valid APP ID.
- This feature is driven by following system parameters:

Table F-1 Parameter ID

Parameter ID	Details	Parameter Type
OGL_APP_ID	Input APP ID specific to deployment	System
OGL_ENV	Input the environment details, in which the app is intended to deploy. (Used only for tagging).	System

- **Pre-requisites to use the feature**
  - Requires OGL license to use the feature.
  - Requires to configure page specific help text bundle in OGL GUI.
  - https://docs.oracle.com/en/education/customer-success/guided-learning/user-guide/index.html

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- Current version is integrated with OGL 25c.1 version. OGL integration with Oracle Financial Services Lending and Leasing is subject to recertification of future upgrades of both the products.

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Index

A

Accept/Reject Invoice Details, *19*
Amortization Schedule, *8*
Appendix : Payment Amount Conversions, *B-1*
Application Accessibility Preferences, *14*
Assigned Services, *15*
Assignment Allocation, *7*
Attributes Tab, *12*
Auto Validate Invoice, *18*

B

Business Rules, *21*

C

Calculating Blended Rate, *6*
Calculating Interest Rates, *4*
Calculating Loan Amount, *5*
Calculating Payments, *2*
Calculating Term, *5*
Case Comments, *C-7*
Case Invoice, *C-18*
Case Repossession, *C-16*
Case Updates Received via FireHose WebService, *C-15*
Close Case, *C-13*
Collector Activity, *3*
Comments, *11*, *6*
Compensation Plan, *8*
Contacts, *11*
Copy Calculation to Contract or Decision Tab, *9*
Copying an Application, *10*
Create Case, *C-3*

D

Dashboards, *1*
Database Server Log Files, *14*
Documentation Accessibility Preferences, *14*

F

Follow-up Tab, *14*

H

Hold Case, *C-8*
Holdback/Loss Reserve, *10*
Home Screen, *1*

I

Incoming Process File, *26*
Introduction, *1*, *C-1*
Invoice Details Sub Tab, *19*
Invoices Tab, *16*

L

Loan Calculator, *1*

M

Monitoring Batch Jobs, *7*
Monitoring Events, *21*
Monitoring JMS Queues, *18*
Monitoring Jobs, *10*
Monitoring Services, *12*
Monitoring Users, *16*

N

Navigation, *1*

O

Other Features on the Results Screen, *10*
Outgoing Process File, *29*

P

Parameters, *1*
Parked Transactions, *15*
Payment Schedules Sub Tab, *20*
Pre-requisites, *C-2*
Printing a Quote, *9*
Process Files, *25*
Producer, *1*
Producer Analysis, *23*

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Producer Details, *6*
Producer Details Tab, *2*
Producer Details Tab Extensibility, *3*
Proration of Future Account Dues, *28*

Q

Quick Search Section, *8*, *15*

R

Reassign Case, *C-11*
Related Invoice/Work Order Details Sub Tab, *21*
Reopen Case, *C-10*
Repayment Options, *6*

S

Screen Navigation, *7*
Screens, *13*
Search Criteria, *1*
Search Function, *1*
Search Tab, *13*, *23*
Search Using Account Details, *18*, *20*
Search Using Customer Details, *16*
Search/Task Tab, *6*
Searching for an Account and Customer, *13*
Searching for an Application, *5*
Service/Collection Queues, *5*
Services, *12*
Statements, *10*
Subvention, *8*
Summary, *12*
System Monitor, *6*

T

Time Zone Preference, *6*
Title Status Summary, *12*
Tools, *1*
Tracking Attributes, *10*, *6*, *13*
Tracking Attributes Sub Tab, *21*
Transactions, *9*

U

Understanding Accessibility, *14*
Unlocking an Application, *12*
Update Case, *C-5*
Uploaded Files, *27*
User Productivity, *3*

V

Vehicle Evaluator, *10*
Vendor Assignment Allocation, *8*
Vendor Assignment Criteria, *7*
View Application, *13*
Viewing the Customer Service/Collection Tasks, *3*

W

Work Order History, *13*
Work Orders Tab, *9*

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